

# Chartered Tax Professional Certificate Program

**Total Cost including all student textbooks: Under \$1,999**

## What is a Chartered Tax Professional?



A Chartered Tax Professional (CTP®) is someone who has completed a specific series of tax courses in individual and small business income tax preparation, and completed a 300-hour experience requirement. This nationally recognized, innovative, online certificate program enables students to:

- Start working after the first course, which helps to internalize the knowledge learned
- Earn money, while completing remaining coursework for the CTP® credential

Chartered Tax Professionals are able to handle very involved, individual tax situations, as well as tax returns for small business corporations, partnerships and more complex sole proprietorships. The CTP® certificate program covers both basic and complex individual Form 1040 and small business corporation Form 1120 & 1120S and partnership Form 1065 tax returns. These more complicated tax returns can open up more lucrative markets.

## No Prerequisites

No prior tax or accounting knowledge is required, and minimal computer skills are needed. Students should have a high school diploma or the equivalent, the ability to comprehend the income tax regulations, and good people skills to interact effectively with taxpayers.

## 2 Easy Steps to earn a Chartered Tax Professional Credential

### Step 1

**Successfully complete The Income Tax School courses required in the Chartered Tax Professional Certificate Program.**

An average grade of at least 80% must be attained.

### Step 2

**Meet the experience requirement for the certificate program.**

After completing the first tax course, you'll have the tax knowledge to prepare individual tax returns for almost all U.S. taxpayers and you can start working towards your experience requirement. Plus, you'll start earning money! Prior tax preparation experience will count for experienced tax professionals who test out of the Comprehensive Tax Course.

## A Flexible, Portable Career in as little as 18 months

As a tax preparer, you can prepare tax returns from anywhere! All you need is tax knowledge, a computer, tax software, and Internet access. You can easily maintain your client base from any location.

Becoming a Chartered Tax Professional (CTP®) can advance your potential as a tax professional and significantly enhance your salary in as little as 18 months! If you're committed to becoming a tax professional, you should definitely consider the CTP® program.

- All Chartered Tax Professional Certificate courses are online and can be completed anywhere, anytime – 24/7
- The entire program can be completed in just 18 months!
  - Comprehensive Tax Course – 6 months
  - Advanced I Tax Course – 3 months
  - Advanced II Tax Course – 3 months
  - Small Business I Tax Course – 3 months
  - Small Business II Tax Course – 3 months
- Students are given the option to add a hard copy book of each tax course to their purchase and may keep this to reference as they start their tax career!
- After completing the first course, you can start earning money as a tax preparer!

## Consider Becoming an IRS Enrolled Agent (EA)

With the talk of more requirements for tax preparers, many have decided to go one step further and work towards becoming an IRS Enrolled Agent (EA), which is the most distinguished credential in the tax industry and is awarded by the Internal Revenue Service (IRS). The Chartered Tax Professional certificate program is the ideal pathway to becoming an EA!

As a CTP®, you will have the tax knowledge and experience to prepare for the EA exam. Upon completion of the CTP® program, you can take an [EA exam review](#) and then sit for the EA exam. This can put you at the top of the tax professional field in under 2 years!

Use the [CTP Timeline – Suggested Schedule](#) to help plan your professional journey!

If you're a CPA, CFP, attorney, or if you hold some other professional license, you may be able to satisfy some or all of your continuing education requirements through your coursework in the CTP® program. Tax knowledge is valuable to many professionals because financial decisions usually involve tax consequences for their clients. Providing tax preparation services is also a great way to diversify and recruit new financial services clients.



## You Will be Awarded a Chartered Tax Professional Certificate with Your Credential

A Certificate of Completion with your credit hours will be awarded for the successful completion of each course in the program. Once you complete the entire certificate program (successful course completions and experience requirement), you will be awarded a Chartered Tax Professional Certificate and the designation of Chartered Tax Professional – CTP<sup>®</sup>.

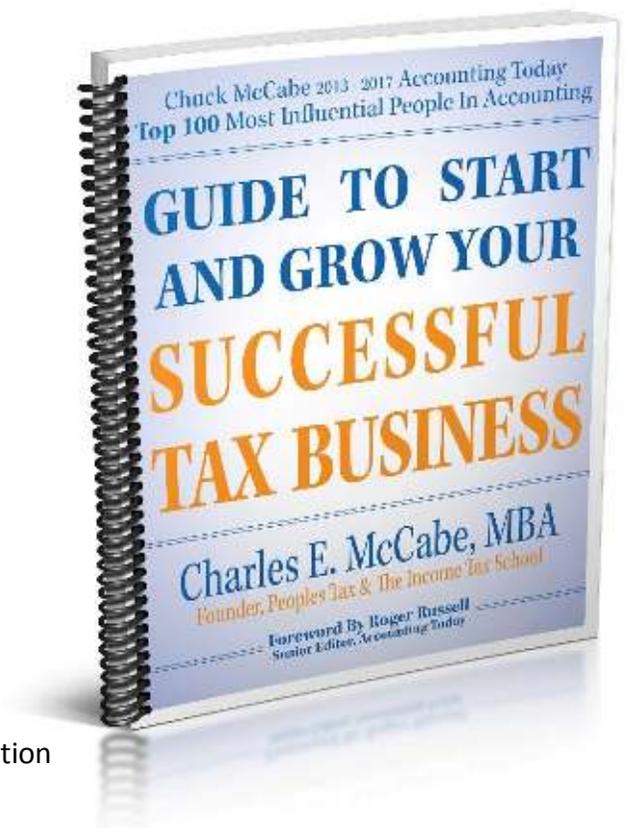
## Thinking of Starting Your Own Tax Business?

### Add the Guide to Start & Grow Your Successful Tax Business for \$100

This is your go-to guide to getting started with a tax business!

This book includes the following topics:

- Learning Tax Preparation & Obtaining Credentials
- Developing a Business Plan
- Risk Management
- Getting Started as a Tax Business Owner
- Establishing Your Tax Office
- Tax Office Operating Systems
- Buying a Tax Practice
- Marketing Planning
- Pricing Your Services
- Mass Media Advertising
- Digital Marketing
- Your Website
- Social Media Marketing
- Neighborhood Marketing
- Client Retention Strategies
- Recruiting & Training Tax Preparers
- Employee Pre-work Training
- Motivating & Retaining Employees
- Continuing Education
- Diversification for Year-round Revenue
- IRS Circular 230, Due Diligence & Fraud Protection
- Helping Your Client Deal with the IRS
- Peer Support & Tax
- Professional Associations



## Chartered Tax Professional Certificate Program Courses

- **All tax courses are online, self-study. You may start anytime**
  - Study anywhere/anytime with an internet connection. Work at your own pace.
- **FREE academic support from tax school instructors provided by email**
- **Automatic grading with instructional feedback**
- **Certificate of Completion for each course**
  - Emailed upon completion with a final passing grade of 70% or greater.
  - A final passing grade of 80% or higher is required for the Chartered Tax Certificate Program.
- Chartered Tax Professional Certificate is mailed when the entire program has been successfully completed, including experience requirement.
- **CTEC Approved for California residents**

### Course 1: [Comprehensive Tax Course](#)

FOR BEGINNERS – **No** accounting, associate/college degree, high-level math, or tax knowledge required. A high school diploma or the equivalent is recommended.

Learn to prepare tax returns for most Form 1040 individual/non-business taxpayers, and small business taxpayers (self-employed/Schedule C). Students also learn how to research tax issues.

- Course is divided into 4 modules, 5 chapters per module, a total of 20 chapters, a total of 60 CE credit hours
- [FREE AFTR Course 6-hr IRS Annual Federal Tax Refresher Course \(when available\)](#)
  - [Learn more about the IRS AFSP program](#)

#### Attention California Residents:

- California State material is available for those wishing to become tax preparers who reside in or near California.
- Upon successful completion of the course, we will notify CTEC for you.
- CA Comprehensive Tax Course
  - CTEC Qualifying Education Course ID 1071-QE-1004
  - 45-Hours of Federal CE and 15-Hours of CA State CE

#### Term of Course

- **6 months from date of registration to complete the course.**
  - Extensions can be purchased if more time is needed.

**Updated Content** - We provide all students with a free Tax Law Update once the IRS issues updates.

## Topics Covered in Comprehensive Tax Course

- The Role of a Tax Preparer
- Filing Requirements
- Dependent Filing Requirements
- Form 1040 (1040 EZ/A)
- Accounting Methods and Periods
- Filing Status
- Same Sex Marriage
- W-2 & 1099 Forms
- Paid Preparer Requirements
- Standard and Itemized Deductions
- Exemptions & Dependents
- Withholdings & Payments
- Estimated Tax Payments
- Taxable and Nontaxable Income
- Interest & Dividends
- Other Income
- Interview Techniques
- Earned Income Tax Credit
- Due Diligence
- Child Care & Child Tax Credits
- Education Expenses, Credits & Adjustments
- IRAs, Retirement Plans, and Distributions
- Taxability of Social Security
- Adjustments to Income
- Electronic Filing Requirements
- Warning Signs of Fraud
- Employee Business Expenses
- ABLE Accounts
- Capital Gains & Losses
- Sale of Real Estate
- Depreciation Methods, Classes and Recovery Periods
- Repair Regulations
- Self-Employment Income & Expenses
- Rental Property
- Alternative Minimum Tax
- Ethics
- Kiddie Tax
- Affordable Care Act
- Tax Law Updates

## Upon Completion of the Comprehensive Tax Course

After completing this course, students will possess the skills and knowledge to:

- Accurately prepare most individual federal income tax returns
- Understand the role of a tax preparer
- Confidently determine the taxpayer's filing status
- Determine eligibility for dependency and personal exemptions
- Complete a thorough taxpayer interview
- Determine the taxability of income
- Identify taxable and nontaxable income
- Determine eligibility for deductions, adjustments, and credits
- Verify taxpayer eligibility for Earned Income Credit
- Comply with due diligence requirements
- Confidently report all Schedule D transactions; including nonstock sales
- Correctly identify short- and long-term capital gain or loss transactions
- Prepare Schedules C-EZ, C, and E and accompanying forms & schedules
- Accurately calculate depreciation for business use assets
- Determine eligibility for Section 179
- Accurately calculate a taxpayer's refund or balance due
- Understand preparer requirements, penalties and Standards of Conduct
- Assist taxpayers in tax planning savings and strategies
- Become a California CTEC Registered Tax Preparer if you completed the CA state supplement with this course

## Course 2: [Advanced Level I Tax Course](#)

FOR CURRENT TAX PREPARERS

This course builds on a tax preparer's existing foundational tax knowledge. In this course, you will learn to prepare more in-depth Form 1040 individual/non-business tax returns, and small business taxpayers (self-employed/Schedule C), how to handle more complex tax returns issues, and how to research more complicated tax issues.

### Topics Covered in Advanced I Tax Course

- Affordable Care Act (ACA)
- Premium Tax Credit
- Federal Poverty Level
- ACA Mandate for Businesses
- Employee Business Expenses
- Employer Reimbursements
- Transportation Workers
- Clergy Returns

- Parsonage Allowance
- “Deason Rule”
- Investments
- Adjusted Basis
- Inherited Property
- Sale of Property
- Related Party Transactions
- Sole Proprietorships
- Business Expenses
- Inventory Accounting
- Cost of Goods Sold and Inventory
- Uniform Capitalization Rules
- Valuing Inventory
- At-Risk Rules
- Passive Activities
- Rental Real Estate Activities
- Disposition of Property
- Not-for-Profit Rental
- Rental Income & Expenses
- Dividing Rental and Personal Use Expenses
- Personal Use of a Dwelling Unit
- Alternative Minimum Tax
- Injured and Innocent Spouse
- Civil and Criminal Penalties
- Accuracy-Related Penalty

### **Upon Completion of the Advanced I Tax Course**

After completing this course, students will possess the skills and knowledge to:

- Identify features of the Affordable Care Act
- Identify which employee business expenses are deductible and when the expenses are allowed
- Understand employer reimbursements, accountable plans, and nonaccountable plans
- Accurately report clergy income
- Understand the various types of expenses related to clergy income
- Complete a return with Schedule C, Schedule SE, Form 2106, and clergy worksheets
- Identify capital assets and noncapital assets
- Compute installment sales and like-kind exchanges
- Calculate wash sales
- Provide details about various types of business entities
- Compute the cost of goods sold,
- Determine inventory valuation, beginning inventory, and ending inventory
- Apply uniform capitalization rules

- Accurately apply at-risk and passive activity rules
- Identify passive activity income and allowable deduction
- Determine eligibility for material participation
- Successfully complete Schedule E with accompanying forms and schedules
- Calculate Alternative Minimum Tax
- Determine if a taxpayer qualifies for an innocent spouse allocation
- Identify when a taxpayer is an injured spouse
- Explain criminal and civil penalties and how they are applied

### **Course 3: [Advanced Level II Tax Course](#)**

FOR CURRENT TAX PREPARERS

This course is for a more seasoned tax preparer. You will learn to how to prepare complex tax returns and how to research very involved tax issues.

#### **Topics Covered in the Advanced II Tax Course**

- Amended Returns
- Claims for Refunds
- Completing Form 1040X
- Installment Agreements
- Special Needs and Concerns for Seniors
- Required Minimum Distributions
- Social Security & Railroad Retirement Benefits
- In-home Care & Assisted Living
- Estate Planning
- Tax Issues for High Income Taxpayers
- Limits on Specific Itemized Deductions
- Itemized Deduction Phase-outs
- Net Operating Losses
- Calculating a Net Operating Loss
- Claiming an NOL Deduction
- Schedule D Special Issues
- Gains and Losses from Sales or Exchanges
- Employee Stock Options
- Installment Sales
- Sale of a Business
- Divorced and Separated Taxpayers
- Alimony
- QUADROs, IRAs, and Property Settlements
- Community Property
- Tax Planning & Savings Strategies

- Like-kind Exchanges
- Residential Energy Credits
- Retirement Planning
- Tax Strategies
- Responding to the IRS
- Offers-in-Compromise
- Federal Returns vs State Returns
- Nonresident Alien Returns
- Services Performed by a Foreign Employer
- Treaties with Various Countries

### **Upon Completion of the Advanced II Tax Course**

After completing this course, students will possess the skills and knowledge to:

- Recognize when an amended return is necessary and identify the filing requirements
- Complete an amended return Form 1040X
- Understand when and how a taxpayer can request an installment agreement
- Understand and calculate Required Minimum Distributions (RMDs)
- Describe Social Security and Equivalent Railroad Retirement Benefits
- Describe which items can contribute to Alternative Minimum Tax (AMT)
- Understand net operating losses (NOLs) for individual taxpayers, estates and trusts
- Identify when to use an NOL
- Understand how to claim, report, and calculate an NOL deduction/carryover
- Understand wash sale rules
- Differentiate between put and call options
- Understand the tax implications of put and call options for writers and holders
- Identify the differences between statutory and non-statutory stock options
- Determine taxable income due to award of employee stock options
- Understand tax issues facing divorced and separated taxpayers
- Identify the rules regarding qualified domestic relations orders (QDRO)
- Recognize any community property issues facing divorced taxpayers
- Understand the importance of year-end tax planning and the various factors to be considered in the planning
- Learn when a payment plan may be set up with the IRS and the procedure for applying
- Identify the most common notices sent by the IRS along with recommended taxpayer actions
- Describe the major differences among the states concerning imposition of personal income taxes
- Become familiar with the differences between a resident and nonresident alien
- Determine when a nonresident alien must file a tax return and which income must be reported

## **Course 4: Small Business Level I Tax Course**

FOR CURRENT TAX PREPARERS

The experienced individual tax preparer will find the transition to small business tax preparation stress-free with this course in introduction to small business entity tax preparation. This course provides the foundation necessary to begin preparing small business tax returns, in addition to researching issues that accompany small business entities. It will give you the information necessary to handle partnership and corporation tax returns.

### **Topics Covered in the Small Business I Tax Course**

- Business Organization
- Entity Types
- Recordkeeping
- Accounting Methods
- Financial Reports
- The Balance Sheet
- Business Tax Return
- Balance Sheet Financial Analysis
- Income, Expenses, and Basis
- Cost of Goods Sold
- Capital Expenses
- Start-up Costs
- Dispositions
- Leasehold Improvements
- Disposition of Business Property
- Types of Property
- Sole Proprietors
- Section 179
- Deductible Meal, Mileage, and Entertainment
- General Business Credits
- Partnerships
- Characteristics of a Partnership
- Form 1065
- Corporations
- Form 1120
- UNICAP
- Characteristics of a Corporation
- COGS
- Inventories
- Capital Contributions

- Retained Earnings
- S-Corporations
- Form 1120S
- Distributions
- Employment Taxes
- Payroll Reporting
- Deposit Requirements
- Retirement Plans
- SEP
- SIMPLE Plans
- Qualified Plan

### **Upon Completion of the Small Business I Tax Course**

After completing this course, students will possess the skills and knowledge to:

- Identify the steps to starting a new business and the best choice of business entity
- Discuss bookkeeping and the differences in accounting methods
- Recognize instances of identity theft and discuss IRS actions taken to combat theft
- Create a balance sheet and reconcile the owner's equity account
- Identify the asset, liability, revenue, and expense accounts in the general ledger
- Construct financial reports for sole proprietors filing a Schedule C (Form 1040)
- Review the Schedules M-1, M-2, and M-3 for Forms 1065, 1120, and 1120S
- Successfully complete Forms 1065, 1120, and 1120S
- Calculate the cost of goods sold.
- Identify the difference between capital expenses and day-to-day business expenses.
- Recognize start-up costs and the costs included.
- Determine recovery periods for certain assets.
- Calculate the gain or loss on the disposition of business property.
- Select the proper IRS Code Sections and report the gain or loss on the sale of property.
- Be familiar with partnership formation and the need for a partnership agreement.
- Know the types of partnerships and partners.
- Describe the general characteristics of C corporations.
- Examine S corporations and the S corporation election
- Understand unrealized built-in gains and the built-in gains tax.
- Understand the concept of adjusted basis for shareholders.
- Examine distributions to shareholders.
- Explore employment taxes and withholding issues for independent contractors and statutory employees.
- Explain various types of retirement plans.
- Understand plan requirements and related definitions

## **Course 5: Small Business Level II Tax Course**

FOR CURRENT TAX PREPARERS

This is the ultimate course for the well-rounded individual tax preparer and beginner small business preparer. This course will provide more detailed instruction in the understanding, researching, and preparation of small business entity tax returns. It should be taken after the Small Business I Tax Course.

### **Topics Covered in the Small Business II Tax Course**

- Partnership Issues
- Form 1065
- Types of Partnerships
- Articles of Partnerships
- Partnership Recourse and Nonrecourse Liabilities
- Partnership Elections
- Disposition of Partner's Interest
- Corporation Issues
- Form 1120
- Corporate Structure
- Rights and Liabilities of Shareholders
- Tax Laws for Corporations
- Stock Distributions and Reporting
- Special Provisions (Corporations)
- Capital Losses and Net Operating Losses
- Potential Corporate Tax Items
- S-Corporations
- Form 1120S
- Making the S Corporation Election
- Allocation of Income, Losses, and Separately Stated Items
- Shareholder Basis and Loss Limitations
- Form 1120 S – Deductions
- S Corporation Tax and Payments
- Fringe Benefits
- Business Tax Credits
- Amended Returns
- Fringe Benefit Valuations Rules
- 990-EZ
- Instructions for Form 990-EZ
- Trusts
- Form 1041

- Types of Trusts
- Abusive Trusts
- Grantor Trusts
- Estates
- Calculating AGI for Estates
- Tax Practitioner Regulations
- Return Preparer Penalties
- Disclosure Rules and Penalties
- Data Security
- Identity Theft

### **Upon Completion of the Small Business Tax II Tax Course**

After completing this course, students will possess the skills and knowledge to:

- Identify types of partnerships and explain their differences
- Differentiate between a partner's capital account and capital interests
- Differentiate between various types of transactions between partners and partnerships
- Understand common partnership elections, including Section 754 elections
- Describe the proper reporting of partnership income and distributive share items on the partnership tax return
- Apply tax laws as they apply to corporations
- Summarize the rights and liabilities of shareholders within a corporation
- Discuss the different types of stock distributions and the proper tax reporting requirements for those distributions
- Discuss the S corporation corporate structure and the need for reasonable compensation.
- Discuss the S corporation election
- Discuss bookkeeping and the differences in accounting methods
- Recognize instances of identity theft and discuss IRS actions taken to combat theft
- Create a balance sheet and reconcile the owner's equity account
- Identify the asset, liability, revenue, and expense accounts in the general ledger
- Describe the special requirements for partners, shareholders, and highly compensated employees that apply to various types of fringe benefits
- Summarize the IRS fringe benefit valuation rules
- Determine which form(s) should be used for tax-exempt organizations
- Discuss filing requirements for trusts & estates
- Differentiate between the different types of trusts
- Understand preparer penalties and comply with IRC Section 7216
- Successfully complete Forms 1065, 1120, 1120S, 1041, and 990EZ



**Chartered Tax Professional graduates receive instructor support for one year after program completion!**

Instructor support is restricted to course content, review questions, learning activities, quizzes and final exams taken. Instructors cannot assist with situations not covered in the program, nor can they provide advice or assistance in preparing tax returns for clients or other taxpayers. Extended instructor support is offered on a per course basis for courses which have 20 hours or more of instruction.

If you choose to take the IRS EA exam, you may want to prepare for it by taking an [EA Exam Review](#) through The Income Tax School at our special discount rate. See the latest news from IRS about [IRS Enrolled Agents](#).

**Once you've earned your Chartered Tax Professional certification, you can add it to your LinkedIn profile!**

**Note to CA Students:**

All courses are CTEC Approved! California residents should enroll in their respective versions the program to meet CTEC requirements to become a licensed tax preparer in California.

**Chartered Tax Professional Certificate Program Course Access and Materials Disclaimer:**

When the CTP® program is purchased as a package, any course books purchased will ship individually and access to each new course will be given upon completion of the last course. This will ensure that you receive the most current material available when you are ready to take each course.

## Chartered Tax Professional Certificate Requirements

**“The only source of knowledge is experience.” ~ Albert Einstein**

### Experience Requirements

- An average grade of at least 80% must be attained.
- Meet the experience requirement of working at least two tax seasons (a minimum of 300 hours) as a tax preparer while in the program (prior tax preparation experience will count for experienced tax professionals who test out of the Comprehensive Tax Course). After completing the first tax course you'll have the tax knowledge to prepare individual tax returns for almost all U.S. taxpayers and you can start working towards your experience requirement. Plus, you'll start earning money!
- [Affidavit of Experience Requirement to The Income Tax School for CTP](#)
- Please note: Students should keep a copy of the notarized Affidavit of Experience Requirement and/or secure a delivery receipt to ensure their item arrives to ITS.

### Continuing Education Requirements

- Beginning with the year after you qualify as a Chartered Tax Professional, you must complete 15 hours of Continuing Education (CE) each year to maintain your status. The CE requirement can be completed through our tax school and our online tax courses. The CE reporting period is by calendar year, January 1 through December 31.
- **Chartered Tax Professionals must complete a total of 15 hours each year in the following categories:**
  - 9 hours of Federal Tax Law
  - 3 hours of Ethics
  - 3 hours of Federal Tax Law Updates
  - [Download a CE Diary to track your credits](#)

## Frequently Asked Questions

### What are the prerequisites for the certificate program?

None! A high school diploma or equivalent is recommended; accounting & math skill is not required, just the aptitude to work with numbers and to read and interpret the tax laws.

### What credentials does The Income Tax School have?

The Income Tax School is approved by the Internal Revenue Service (IRS) Office of Professional Responsibility (OPR) for Continuing Education for EAs, the National Association of State Boards of Accountancy (NASBA) for CPAs, California Tax Education Council (CTEC), State Council of

Higher Education for Virginia (SCHEV), and college credit is available through the University of Phoenix.

### **Who is this certificate program suitable for?**

These certificate programs are suitable for all adults who seek a fast track to a professional white-collar career. Tax preparation is especially appealing to those who would enjoy helping other people by making the intimidating task of tax preparation a pleasant experience while saving their clients' money by minimizing their tax liabilities.

- Stay-at-home parents with young children find tax preparation a convenient profession as they are able to be off when their children are out of school for the summer, yet maintain their professional skills.
- Early retirees find tax preparation a rewarding second career enabling them use their minds while helping people and still have time to travel, play golf and spend time with their grandchildren.
- College students find tax preparation an opportunity to gain professional work experience and credentials to strengthen their resumes.
- Moonlighting professionals find tax preparation a source of extra income during winter months.
- Military spouses who want a flexible career that they can take with them when their military spouse gets PCS orders.
- Blue collar workers can enter new white-collar professions through tax preparation.
- Many employed and self-employed individuals such as financial services and real-estate professionals find tax preparation a complementary profession to earn extra money and also generate leads for their other professional activities, while also enabling them to better serve their clients through knowledge of the tax consequences of their clients' decisions.

### **What are the system requirements for the certificate program?**

In order to take our online courses, you must have access to the Internet (high speed internet access is recommended). You can access the course contents from any web-enabled device. You do not have to use the same computer to log-in to the course every time. Adobe Reader is required to view the PDF versions for print of the online reading material.

### **What materials are included with the certificate program?**

The entire text is provided online; however, hard copies of student texts may be purchased for an additional fee for convenience and future reference.

## **How much time do I have to complete the certificate program?**

The term for the Chartered Tax Professional Program is 18 months. Even though you have a total term for the program, the terms of each course are listed below. If you need more time with any of the courses, term extensions may be purchased for \$75.

- Comprehensive Tax Course – 6 months
- Advanced I Tax Course – 3 months
- Advanced II Tax Course – 3 months
- Small Business I Tax Course – 3 months
- Small Business II Tax Course – 3 months

## **Will I be taking the courses all at once or consecutively?**

Depending on how quickly a student works, a more up-to-date version of an advanced course could be released by the time a student reaches that point. For that reason, we will provide access to each course one at a time, so that you receive the most current information available at all times. If you have purchased hard copies of course materials, we will ship them to you one at a time, when you are ready to begin each course.

## **Already Have Some Tax Knowledge?**

If you already have some tax knowledge under your belt from another source, you may test out of the Comprehensive Tax Course only, register for one of the programs and move on to the next course. The cost to test out of the Comprehensive Tax Course is \$100. Please contact us by calling us at 1.800.984.1040 or by emailing us.

If you've already taken the Comprehensive Tax Course with The Income Tax School, upgrade your course to a certificate program. Pay only the difference in cost between the two programs.

*\*Note: if your program term has already ended, there may be a small re-enrollment fee to cover processing. No more than \$50*