

Briefing for EduTrust Certification

7 – 29 October 2009

Teachers' Network

Presented by Pro-tem Council for
Private Education



Programme outline

- Objectives
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- Preparatory work
- Site assessment approach
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- EduTrust Award
- Transition plan
- Communication channels
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Objectives

- To provide updates to PEI on EduTrust certification scheme.
- To explain the **intent** of the EduTrust specific requirements.

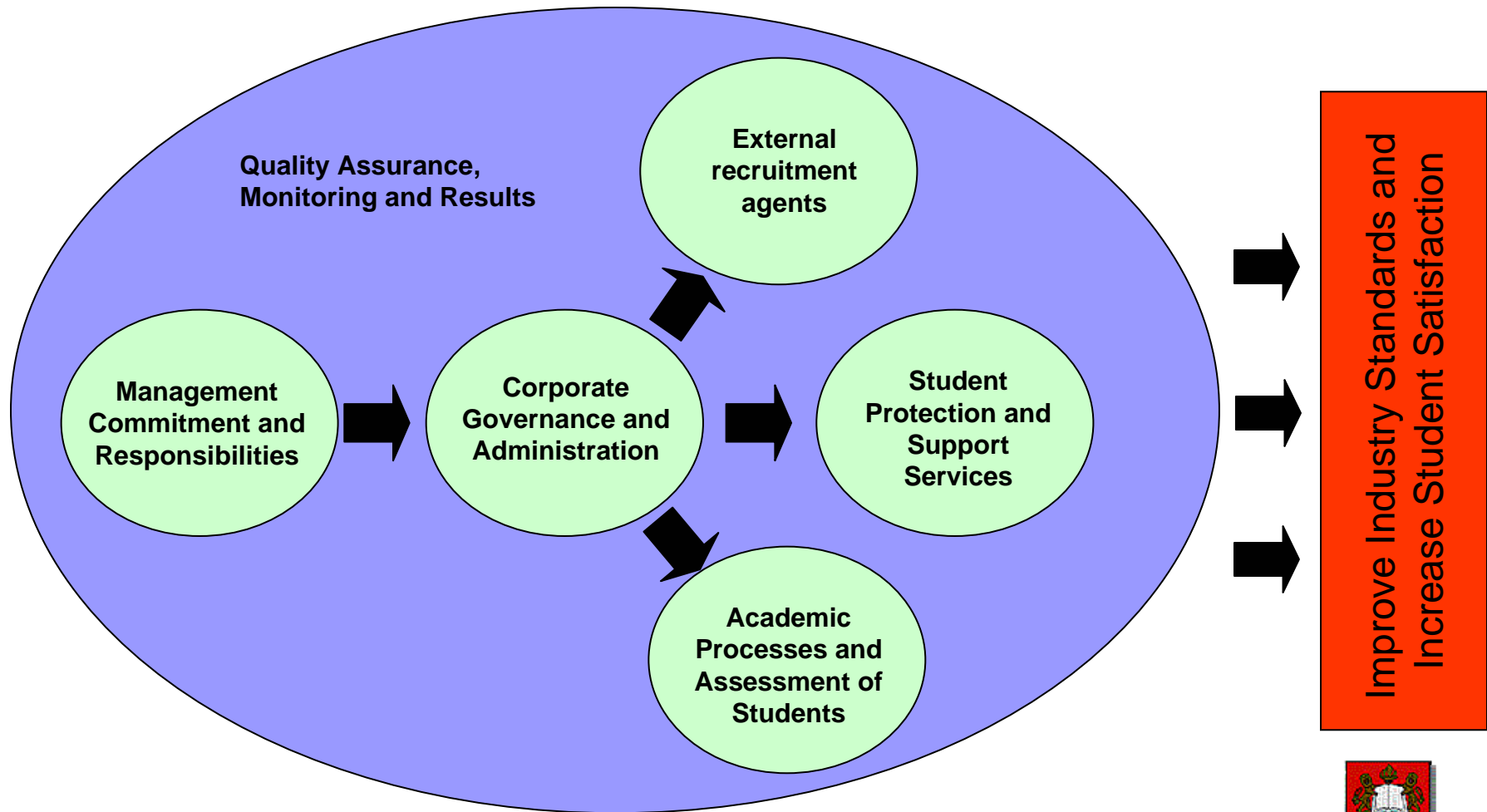
Please refer to the Guidance document for more details. The presentation slides only serve as a quick reference.



General



EduTrust Framework



General

- PE Bill has been passed on 14 Sep 09. Date of launch for EduTrust will be announced soon.
- PEI must be registered under Enhanced Registration Framework (ERF) before EduTrust assessment.
- EduTrust certification is a voluntary certification scheme. It is **not** an accreditation scheme.
- However, ICA requires PEIs to be EduTrust-certified before approving any student's pass application.



General

- EduTrust aims to ensure that PEI has the systems and processes in place to provide proper corporate governance.
- At the same time, PEI are also expected to put in place proper systems and processes to ensure provision of high quality educational services to students.
- Hence, EduTrust aims to raise the current standards of the education industry service providers eventually to achieve the vision of Singapore being an education hub.

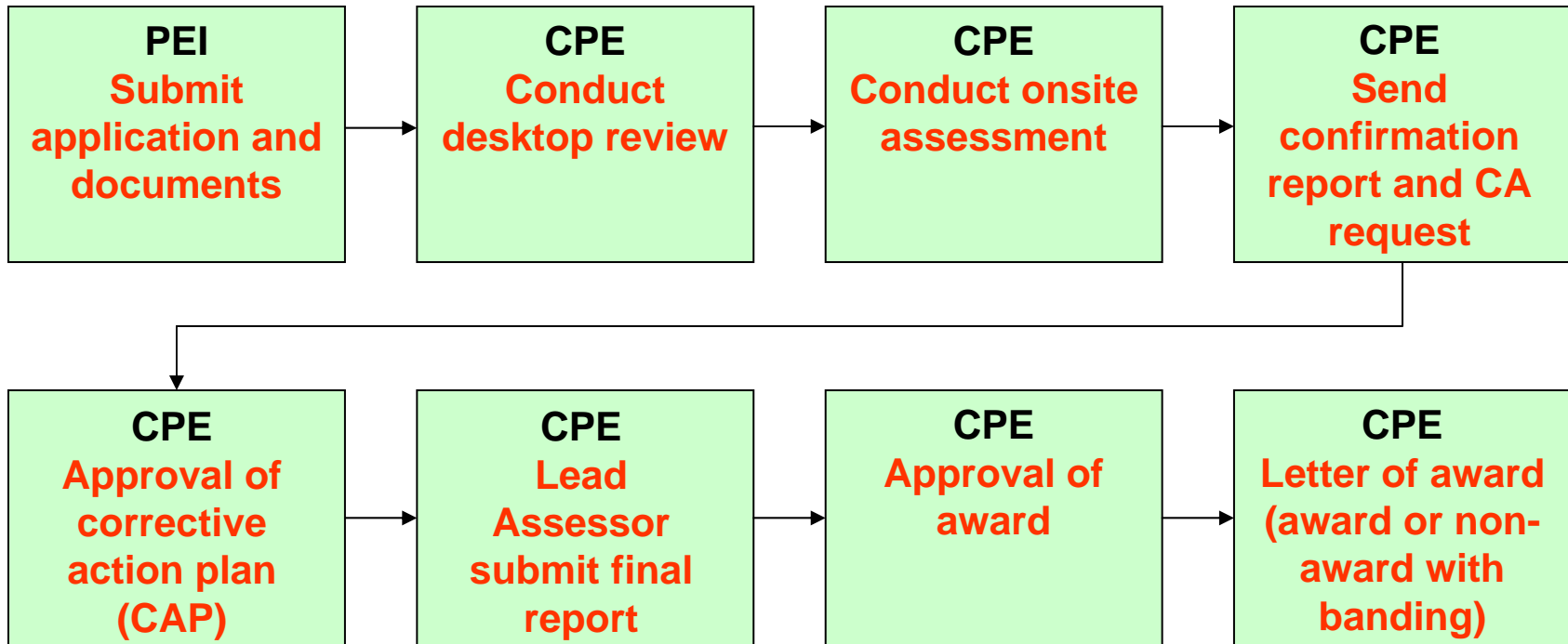


General

- EduTrust requirements will apply to
 - **all** courses (including courses which may not be applicable to PE Act) offered by the PEI, and
 - **all** students enrolled with the PEI even if the students are attending courses not applicable to PE Act.



EduTrust Certification Flow




EduTrust Certification Flow

- Estimated time to complete one assessment cycle is about 3 calendar months (CPE processing time) **after** PEI submits the complete set of documents required.
- 3 calendar months **exclude** any delays by PEI e.g. delay in submitting CAP for approval, delay in payments.



Guidance Document (Version 1.3)





Bearing any unforeseen circumstances, the final version will be released as version 2.0 latest by the date of EduTrust launch.

All information presented is accurate as at the day of presentation, any updates to the EduTrust Certification Scheme will be available at www.cpe.gov.sg (when launched) or at www.moe.gov.sg.



Specific requirements

- State the characteristics, qualities or benchmarks for PEI to demonstrate compliance.
- The extent of compliance **and** implementation will be assessed by the assessment team and score will be given.
- If the specific requirement is not applicable to the PEI, the PEI may write in to CPE to seek a waiver with supporting documents before applying for EduTrust certification. CPE reserves the right to grant such waiver.



Example of evidences

- Serve as **a guide** for PEI to support their claims towards meeting the specific requirements stated. This list is not exhaustive, PEI shall meet the **intent** of the specific requirements and submit relevant evidences to support their claims.
- Only **documented** evidences will be accepted. It is up to the PEI to demonstrate to the assessment team with the evidences that they meet the EduTrust requirements.





Notes

- Notes are given where necessary to further elaborate on the specific requirements or provide definitions to avoid ambiguity in interpretation.



General

- “Top management” refers to the highest ranking official.
- “Management team” refers to the top management and senior executives who report directly to the top management and are involved in the daily operations of the PEI.
- “Marketing collaterals” refer to all materials (print or non-print) that are accessible by the public and students. These include brochures, advertisements, website, banners and flyers etc.
- “Regular review” generally means review which is carried out at least once a year unless otherwise stated.



General

- “Key stakeholders” refer to people that the PEI provides a service to (e.g. student) or people/companies that play a critical role towards helping the PEI achieve its V&M (e.g. staff, educational partners etc)
- “Key staff” refer to staff who are not in the mgt team but hold appointments which have great impact on PEI’s operations.
- “Key partners” refer to partners that play a critical role towards achieving PEI’s V&M. (sub-set of key stakeholders)



General

- “Evaluate” means assessing the performance against a set of pre-determined criteria. Evaluation will thus include the study of whether the system/process is effective in achieving its objectives.

- Specific requirements are categorised generally in 3 components:
 - requirements (what need to be done)

 - review the policy/system/process/procedures (to assess relevance)

 - improvements



What is a procedure?

- A detailed guide for staff to follow to perform a specific job function.
- For example, a “Refund procedure” will tell a staff the exact steps to do when handling a refund request under the various refund circumstances.
- The aim of a procedure is thus to ensure consistency in work output and to maintain PEI’s service quality.



What is a process?

- A process is a systematic series of intended operational actions conducing to an end in a definite manner.
- For example, “Strategic planning process” will indicate when and how the strategic planning will be carried out.
- A “Transfer process” will indicate the when a transfer is allowed and how to apply for a transfer.
- A process may also include who is responsible for the different actions needed.



What is a system?


- A system is a set of interacting or interdependent entities forming an integrated whole, giving a macro perspective. Components within the system generally have interconnectivity i.e. functional and structural relationships.
- For example, a “Maintenance system” will indicate
 - all components that require maintenance (e.g. general cleaning, A/C, electrical works,
 - who is responsible for each component.



What is a policy?

- A policy is a definite course of actions instituted or a principle to guide decision making process.
- For example, a “Refund policy” indicates the principles that the PEI follows when making refund decisions.
- A policy may involve more than one principle that guide the decision making process to bring about a specific rational outcome.
- A policy thus guides the staff to avoid unintended outcomes due to personal preferences.



- 
- PEI may choose appropriate ways to present their policy, system, processes and procedures so long as they are **clear** to the staff (who require them for their operations) and the assessors.
 - These may include flowcharts, step by step instructions etc.



Example

- A maintenance **policy**:

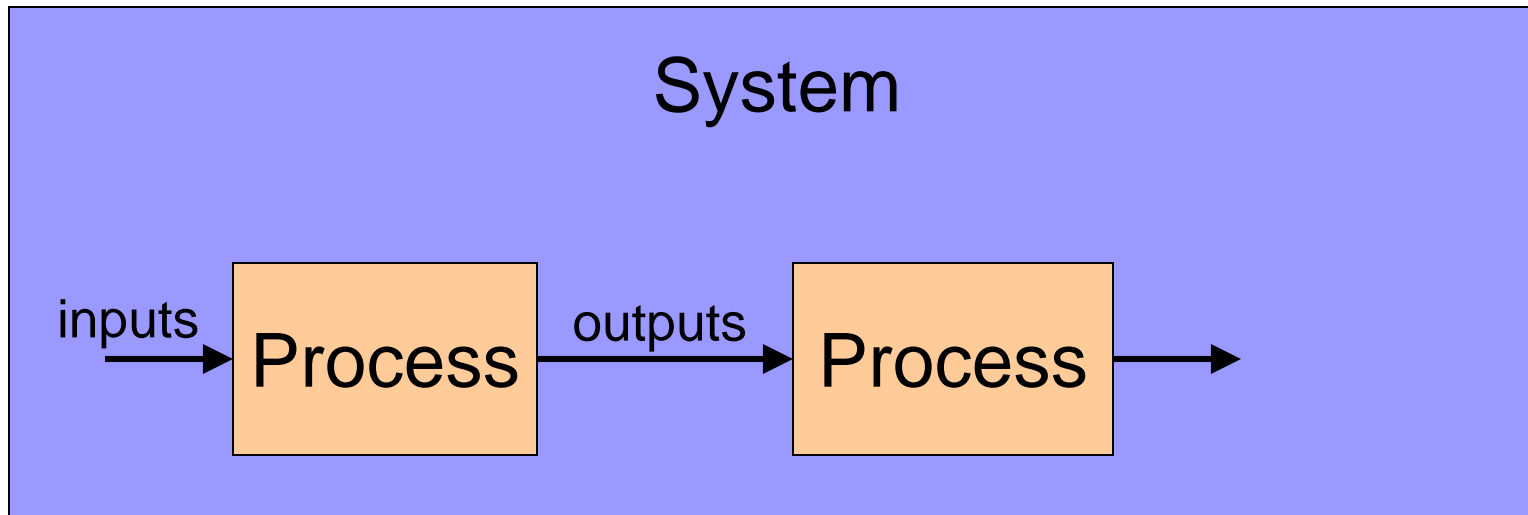
- all maintenance requests must be recorded.
- response time within 24 hrs. Issue must be resolved within 3 working days.
- all works are to be carried out within an approved budget.
- etc.



Example

- Maintenance **processes** may include:
 - general cleaning (scheduled) by ABC Cleaner Pte Ltd.
 - A/C maintenance (scheduled) by XYZ A/C Pte Ltd.
 - external works (scheduled) by Horticulture Pte Ltd, etc.
- All the above processes form the “Maintenance **system**”.
- Every process is supported by detailed **procedures** to guide the staff to carry out the required maintenance monitoring.





Processes will include procedures.



Critical requirements

- These are requirements that PEI **must** meet before EduTrust is awarded.
- Failure to meet or violating any of these critical requirements will lead to
 - non-award **immediately** for new applicant; or
 - award suspension or termination if PEI is already EduTrust-certified.



5 critical requirements

- Minimum credit rating (Criterion 2.1.3). Minimum rating to achieve will be published on CPE website together with the list of CPE-appointed credit rating agencies in due course.
- Provision of Fee Protection Scheme, FPS (Criterion 4.1.1), for **all** students. Exemption criteria will be published in EduTrust Terms and Conditions.
- Full compliance in the FPS implementation (Criterion 4.1.2).
- Provision of medical insurance (Criterion 4.5.1) for **all** students. Waiver for local/PR students who have existing medical insurance.
- Fulfilling all EduTrust Terms and Conditions (e.g. no false declarations, no misuse of logos etc).



Six Criteria for EduTrust

- Management Commitment and Responsibilities
- Corporate Governance and Administration
- External Recruitment Agents
- **Student Protection and Support Services**
- **Academic Processes and Assessment of Students**
- Quality Assurance, Monitoring and Results



Please refer to the
Guidance Document for
details.



Criterion 1

Management Commitment and Responsibilities



1.3 Strategic Planning

- SMART Targets

Specific

Measurable

Attainable

Realistic

Time-bound

E.g. To recruit 20 students from Indonesia per month for the Diploma in Accountancy course.



Criterion 2

Corporate Governance and Administration



Criterion 3 External Recruitment Agents



Criterion 4

Student Protection and Support Services



Example

- If PEI decides that 90% is the maximum refund for the course.
- Assume course commencement date is 1 Oct 2009.
- 20 days before course commencement date is 10 Sep 2009.
- To allow for 7-day (minimum) cooling off period, any student who signs the contract after 3 Sep 2009 must be given the cooling off period.

This example is demonstrated through the existing CaseTrust contract which may be different from the CPE standard contract.

To recruit students after course commencement, PEI must fulfill the requirements in Private Education Regulations.



Example

- For students who sign on or before 3 Sep 2009

% of [the aggregate amount of the fees paid under Clause 1.8 and 1.11]	If Student's written notice of withdrawal is received
[90%]	More than [20] days before the Course Commencement Date [1 Oct 2009]
[75%]	Not more than [10] days before the Course Commencement Date
[50%]	After, but not more than [5] days after the Course Commencement Date
[40%]	More than [10] days after the Course Commencement Date, but not more than [15] days after the Course Commencement Date
[25%]	More than [15] days after the Course Commencement Date



Example

To allow for 7-day (min) cooling off period
9 + 7 = 16 Sep 09 which is 14 days before 1 Oct 09

- If a student signs on 9 Sep 2009.

% of [the aggregate amount of the fees paid under Clause 1.8 and 1.11]	If Student's written notice of withdrawal is received
[90%]	More than [14] days before the Course Commencement Date [1 Oct 2009]
[75%]	Not more than [10] days before the Course Commencement Date
[50%]	After, but not more than [5] days after the Course Commencement Date
[40%]	More than [10] days after the Course Commencement Date, but not more than [15] days after the Course Commencement Date
[25%]	More than [15] days after the Course Commencement Date



Example

To allow for 7-day (min) cooling off period
 $20 + 7 = 27$ Sep 09 which is 3 days before 1 Oct 09

- If a student signs on 20 Sep 2009.

% of [the aggregate amount of the fees paid under Clause 1.8 and 1.11]	If Student's written notice of withdrawal is received
[90%]	More than [3] days before the Course Commencement Date [1 Oct 2009]
[•] Not applicable anymore	Not more than [•] days before the Course Commencement Date
[50%]	After, but not more than [5] days after the Course Commencement Date
[40%]	More than [10] days after the Course Commencement Date, but not more than [15] days after the Course Commencement Date
[25%]	More than [15] days after the Course Commencement Date



Example

To allow for 7-day (min) cooling off period
 $3 + 7 = 10$ Oct 09 which is 10 days after 1 Oct 09

- If a student signs on 3 Oct 2009.

% of [the aggregate amount of the fees paid under Clause 1.8 and 1.11]	If Student's written notice of withdrawal is received
[•] Not applicable anymore	More than [•] days before the Course Commencement Date
[•] Not applicable anymore	Not more than [•] days before the Course Commencement Date
[90%]	After, but not more than [10] days after the Course Commencement Date [1 Oct 2009]
[40%]	More than [10] days after the Course Commencement Date, but not more than [15] days after the Course Commencement Date
[25%]	More than [15] days after the Course Commencement Date



Criterion 5

Academic Processes and Assessment of Students



Criterion 6

Quality Assurance, Monitoring and Results



Preparatory Work



Preparatory Work

- Appointment of MR
- Appointment of academic and examination boards where applicable.
- Internal assessment is expected within one month before application.
- Management review is expected within the last 12 months at the point of application.



Preparatory Work

- Refer to document submission list. 2 or 3 full sets of documents must be submitted at least three month before certificate expires. 2 sets are expected only for PEIs with annual sales turnover less than S\$1 million.
- Incomplete submission may lead to rejection and re-application. Please tag all submissions according to the document submission list. Fee paid is non-refundable.



Preparatory Work

- Softcopy will be required for the following:
 - Internal assessment score (standard Excel template)
 - Executive summary (standard format)
 - Policy manual
 - Operation manual
 - Course listing (standard Excel template)



Preparatory Work

- Documented evidences for the criteria should be readily available for assessment purposes. These evidences could either be centrally located or at the work space of relevant staff.
- Documentation of all systems, processes, policies and procedures etc to be provided as evidences for EduTrust certification.



Example

Criterion 1.1.1 Defining Vision and Mission	
Requirements:	PEI to provide:
Management team develops organisation's vision and mission to meet key stakeholders' and industries' needs and expectations.	Evidence that management team develops the V&M. Evidence that stakeholder's needs and expectations are considered. Evidence that industry's needs and expectations are considered.
Top management endorses the vision and mission statements.	Evidence that top management endorses the V&M.
Management team demonstrates commitment to produce outcomes which are consistent with the vision and mission.	Evidence of management team's commitment to produce outcomes consistent with V&M.



Preparatory Work

- Allocating a space (or room) for assessor's consensus meetings.
- Allocating spaces for the various interviews. Each interview generally involves not more than 15 persons.



Preparatory Work

- Interviews may be conducted with various external stakeholders. Interview list will be submitted to PEI 5 days before site assessment for PEI to confirm the interviewees. For staff and student interviews, names of interviewees will be given only on the day of interview.
- All applications and payments will be via OBLS.



Preparatory Work

- All existing PEIs (CaseTrust or non-CaseTrust certified) must fully implement all EduTrust requirements **at the point of EduTrust application.**
- **All existing** students (including local/PR) must have fee protection (escrow / insurance) at the point of EduTrust application according to the terms of CaseTrust's fee protection scheme for:
 - all subsequent fee to be paid to PEI (escrow)
 - unconsumed portion of the fee paid to PEI (escrow / insurance)



Preparatory Work

- **All existing** students (including local/PR where applicable) must have medical insurance at the point of EduTrust application.
- To get ready all existing SPS data in softcopy format for submission during EduTrust application. Onus to ensure data accuracy and that all fee protection requirements meet FPS standards lies with the PEI, failure to comply will lead to **immediate non-award**.



Site Assessment Approach



General

- Responsibility lies with the PEI to meet the specific requirements (self-regulatory). PEI will be assessed and scored based on the extent to which the specific requirements are fulfilled.
- **Onus lies with the PEI to provide relevant evidence to meet EduTrust requirements during site assessment.** Full cooperation is expected when any assessor requests for evidence.
- Verification through **documented** evidences – hardcopy or softcopy.
- Interviews with selected stakeholders (e.g. staff, students, stakeholders, partners).



General

- Site assessment may take 2 to 3 days. A 2-day site assessment is generally for a PEI which has an annual sales turnover is less than S\$1 million.
- **Major** findings will be shared during the closing meeting. Report will be issued after the fee payment.
- PEI will submit 3 proposals (5-day block between week 2 to 6) for site assessment period. CPE will confirm the exact period and reserve the right to change.



All documents are submitted on 5 Oct.

	Mon	Tues	Wed	Thurs	Fri	Sat	Sun
Wk 1	5 Oct	6	7	8	9	10	11
Wk 2	12	13	14	15	16	17	18
Wk 3	19	20	21	22	23	24	25
Wk 4	26	27	28	29	30	31	1 Nov
Wk 5	2	3	4	5	6	7	8
Wk 6	9	10	11	12	13	14	15
Wk 7	16	17	18	19	20	21	22
Wk 8	23	24	25	26	27	28	29
Wk 9	30	1 Dec	2	3	4	5	6
Wk 10	7	8	9	10	11	12	13
Wk 11	14	15	16	17	18	19	20
Wk 12	21	22	23	24	25	26	27

Award is expected latest by 4 Jan (3 calendar months from 5 Oct).



Example

- 1st preference: 19 Oct 09 – 23 Oct 09
- 2nd preference: 26 Oct 09 – 30 Oct 09
- 3rd preference: 9 Nov 09 – 13 Nov 09
- CPE will try to accommodate PEI's preference periods as far as possible but we reserve the right to change due to manpower constraints.
- CPE will then confirm the exact dates of site assessment with MR.



Fee structure



Fees

- Fees will be paid in 2 stages after application:

1st stage – application fee and site assessment fee will be paid upon application before application is processed.

2nd stage – if PEI gets 4-year certificate, then annual fees (for year 1 and 2) have to be paid before award is given. For 1-year certificate, then 1st year annual fee must be paid before award is given.

- Updates (interim or ad-hoc) – interim (3rd and 4th year annual fee) fee must be paid at the point of application, ad-hoc fee will depend on the scope of ad-hoc assessment.



Fee

- Ad-hoc assessment may be directed by CPE when CPE has reasonable cause to believe that PEI has violated the EduTrust T&C, critical or specific requirements as stated in the guidance document.
- Fees will be announced in due course on CPE website.



Scoring mechanism





Scoring

- Maximum of 1000 points.
- Criteria 4 and 5 will be given greater emphasis.
- PEI will carry out internal assessment based on banding descriptors.
- PEI's self-score and CPE's assessment score are independent scores.





Weightings

- Management Commitment and Responsibilities (50 pts)
- Corporate Governance and Administration (180 pts)
- External Recruitment Agents (120 pts)
- Student Protection and Support Services (**210 pts**)
- Academic Processes and Assessment of Students (**350 pts**)
- Quality Assurance, Monitoring and Results (90 pts)





Banding descriptors

- Internal assessment based on the banding descriptors (total of 5 bands).
- Band 3 description serves as the baseline.



Band 1 description:

No provision at all or unsatisfactory provision with major deficiencies and inadequacies. Systems are not in place or in their infancy stage without trend data to demonstrate that the systems are established.

Band 2 description:

Provisions do not meet all EduTrust specific requirements. Systems are in place but with weak deployment in all or some areas. There are obvious areas for improvements (AFIs) which must be remedied in the immediate future as a condition of award.

Band 3 description (baseline**):**

Provisions meet all EduTrust specific requirements. Systems are in place and deployed in key areas. There are evidences of adherence to the systems and there are trend data to demonstrate that the systems are functioning as expected.




Band 4 description:

In addition to fulfilling band 3 requirements, there are documented evidences that the systems are regularly reviewed using data collected and analysed. Results in some key areas generally show improvement. Implementation and deployment of the systems are of high standards, consistent and well monitored.


Band 5 description:

In addition to fulfilling band 4 requirements, there are documented evidences of improvements being made to the systems after the review process. Results in most key areas generally show 3-year positive improvement trend. High level of customer satisfaction is evident without any adverse publicity or valid complaints received during the preceding assessment period.



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- “Deployment” means the system/process/procedures are implemented to meet its original intent or full potential/capability.
 - “Weak deployment” means implementation is not seen in all key areas. Staff are not familiar, thus weak adherence to the system/process/procedures is observed.
 - “Key areas” means implemented consistently by all levels/departments and/or all staff.





Criterion 2.2.1

Physical Facilities and Infrastructure Maintenance



Criterion 2.2.1 Physical Facilities and Infrastructure Maintenance

Specific Requirements

- PEI has a comprehensive facilities maintenance system for all its physical facilities and infrastructure.
- PEI has a responsive monitoring system (by appointed staff or external agencies) for its facilities maintenance system.
- PEI has comprehensive maintenance records, including actions taken to address complaints (*Criterion 2.7*) or concerns with regard to physical facilities and infrastructure.
- PEI regularly reviews its physical facilities and infrastructure to ensure that they are adequate, relevant and effectively utilised to support its vision and mission.
- PEI provides adequate and relevant physical facilities and infrastructure that meet students' needs and promote students' well-being.
- PEI upgrades (*Criterion 6.4.1*) its physical facilities and infrastructure to provide a better teaching and learning environment.

Examples of evidence

-
- Responsive facilities management system.
 - Maintenance and upgrading records.
 - Review records.
-



Band 3 description (**baseline**):

Provisions meet all EduTrust specific requirements. Systems are in place and deployed in key areas. There are evidences of adherence to the systems and there are trend data to demonstrate that the systems are functioning as expected.

What it means:

All the physical facilities and infrastructures in the school are maintained (i.e. in functional conditions).

School has a scheduled maintenance plan for the year.

School is able to show all maintenance records, including ad-hoc corrective maintenance. The records kept are detailed, including actions taken to address the feedback/complaints received.

School has an appointed staff or an external agency that responds to all maintenance issues in a timely manner.

Service targets are set for responding to maintenance issues.

School provides facilities and infrastructures to promote students' well being.



Band 2 description:

Provisions do not meet all EduTrust specific requirements. Systems are in place but with weak deployment in all or some areas. There are obvious areas for improvements (AFIs) which must be remedied in the immediate future as a condition of award.

What it means:

School meets some of the band 3 description.

Weak deployment is observed in physical facilities and infrastructures maintenance.



Band 1 description:

No provision at all or unsatisfactory provision with major deficiencies and inadequacies. Systems are not in place or in their infancy stage without trend data to demonstrate that the systems are established.

What it means:

School meets very little of the band 3 description.

Maintenance system is newly setup and no evidence that the system is fully functional.

Or there are valid complaints received about the facilities and infrastructure and school did not address these concerns.



Band 4 description:

In addition to fulfilling band 3 requirements, there are documented evidences that the systems are regularly reviewed using data collected and analysed. Results in some key areas generally show improvement. Implementation and deployment of the systems are of high standards, consistent and well monitored.

What it means:

All the physical facilities and infrastructures in the school are properly monitored and maintained.

Utilisation rates are tracked to maximise the use of resources.

Service targets are tracked and achieved.

School has a preventive maintenance plan for the year.

School conducts a review (example through survey) of its physical facilities and infrastructure to ensure that they are adequate, relevant and effective utilised.

School conducts students' needs analysis to find out their needs, there are evidences that the school tries to meet these needs.



Band 5 description:

In addition to fulfilling band 4 requirements, there are documented evidences of improvements being made to the systems after the review process. Results in most key areas generally show 3-year positive improvement trend. High level of customer satisfaction is evident without any adverse publicity or valid complaints received during the preceding assessment period.

What it means:

School upgrades its facilities and infrastructures to provide a better teaching and learning environment.

There is positive improvement trend in the service target data.

There are no adverse complaints from the students regarding the facilities and infrastructure.



Trend data generally refers to 3-year trends. **Positive improvement trend** means the data show improvement (higher/lower) year-on-year continuously for 3 years. **Improvement** means the data is better than the target set.

2007	2008	2009	2009 target	Remarks
80%	81%	85%	83%	Improvement seen. Positive improvement trend.
70%	80%	78%	81%	Did not meet target. No trend data seen.
65%	73%	78%	80%	Did not meet target. Positive improvement trend.



EduTrust Award



Awards

- Differentiated scheme based on CPE's score after desktop and site assessments.
- For non-award, PEI can only re-apply **after 3 months** from the date of notification.

EduTrust Star (at least 750 points)

EduTrust (600 – 749 points)

4-year certification.

Interim assessment towards the end of 2nd year.

EduTrust Provisional (500 – 599 points)

1-year certification. Must achieve at least 600 points on the 3rd try, else certificate will lapse. Hence, provisional award will be given only for 2 times consecutively.



Award banding

- Results will be released in bands in the report only, except for EduTrust(Star).
- For example, EduTrust (band 1), EduTrust Provision (band 1)





Publicity of EduTrusted PEIs

- Awards may be suspended, terminated or withdrawn anytime during the validity period initiated either by the PEI or CPE.

- CPE website will publish the following information about the PEI:
 - EduTrust award achieved

 - Voluntary withdrawal from EduTrust scheme

 - Suspension or termination of certificate by CPE.





Publicity of EduTrusted PEIs

- Certificate validity period will be shown.
- Stage of application will also be shown (Application received, Assessment in progress, Pending award decision etc)
- Pending award decision means the award recommendation is awaiting the Council's approval.



Annual report

- For 4-year certification, following reports to be submitted at the end of 1st and 3rd year:
 - Internal assessment report, including CAPs for AFIs raised by CPE (Criterion 6.2.2),
 - Financial reports, including credit rating report (less than 3 months from date of submission) (Criterion 2.1.3),
 - Records of student feedback/complaints (Criterion 2.7.1),
 - Any other information deemed necessary or as directed by CPE.



Interim assessment

- Application through OBLS (update). PEI will submit all required documents (similar to new/renewal application) 4 months before end of year 2 and a site assessment will be conducted within 3 months before the end of 2nd year.
- Interim assessment will cover the entire scope of EduTrust certification unless otherwise informed by CPE of any reduced scope.
- PEI's award **may be changed** due to the interim assessment findings.





Renewal

- All renewal applications is through OBLS, 5 months before the expiry of the certificate to ensure that the certificate is renewed on time.
- PEI will submit all required documents (similar to new application) 4 months before end of year 1 or 4 and a site assessment will be conducted.
- CPE will not be responsible for any lapse in the certificate validity if PEI is late in its renewal application.



Transition plan



Transition plan

- CaseTrust will continue to certify PEI's whose certificate expires up to 31 Mar 2010. Any renewal is only valid till 30 Jun 2010. However, PEIs may choose to apply to EduTrust.
- Spring Singapore will be announcing the status of SQC-PEO and financial support for PEI (if any).
- CaseTrust will continue with all interim assessments. However, CaseTrust may advise PEI to apply to EduTrust.



Communication channels



Website

- CPE official website (www.cpe.gov.sg) will be launched tentatively before 2010.
- Meanwhile, all information will be available on the MOE website (www.moe.gov.sg) under Private Education.
- All future updates will be through the official websites.
- PEI may send any queries to MOE_cpe_contact@moe.gov.sg



Relevant documents

- Some of the important documents that will be available in due course on the website:
 - EduTrust Terms and Conditions
 - EduTrust Certification Handbook
 - FPS Instruction Manual
 - Standard Student Contract
 - EduTrust Style Guide
 - On-line Business Licensing System (OBLS) application guide

