

**FUNDAMENTALS OF REAL ESTATE (FRE)
2025 COMPETENCY EXAM BLUEPRINT**

SUBJECT LEARNING OUTCOME		SUBJECT L.O. BLOOM'S LEVEL	SPECIFIC LEARNING OUTCOME		SPECIFIC L.O. BLOOM'S LEVEL	WEIGHT
DOMAIN: 1. PROFESSIONAL RELATIONSHIPS AND CONDUCT						48%
COMPETENCY 1.1 PROFESSIONAL RESPONSIBILITIES						20%
1.1.1	Assess real estate scope, responsibilities, and prohibitions under the <u>Act</u> and Rules.	Evaluate	1.1.1.1	List elements associated with <u>real property</u> .	Remember	
			1.1.1.2	Summarize the relationship between the <u>REA</u> , RECA, and licensees.	Understand	
			1.1.1.3	Describe the industry sectors under <u>REA</u> jurisdiction.	Understand	
			1.1.1.4	Compare and contrast <u>market</u> indicators to explain shifts in real estate supply and demand.	Analyse	
			1.1.1.5	Compare real estate <u>market</u> equilibrium, surplus, shortage, and bubble.	Analyse	
			1.1.1.6	Determine the relevance of information and events on <u>market</u> conditions.	Evaluate	
			1.1.1.7	Compare and contrast the <u>REA</u> , the Rules, the Regulations, and Bylaws.	Analyse	
			1.1.1.8	Compare and contrast the <u>Condominium Property Act</u> and the Condominium Property Regulation.	Analyse	
			1.1.1.9	Explain the purposes of RECA as stated in <u>REA</u> .	Understand	
			1.1.1.10	Explain the role and responsibilities of <u>RECA's Board</u> , Executive Director, and Registrar.	Understand	
			1.1.1.11	Explain the purpose, composition, powers, and responsibilities of the Industry Councils.	Understand	
			1.1.1.12	Describe the <u>Minister's powers</u> associated with the conduct of RECA, the <u>RECA Board</u> , or an Industry Council.	Understand	
			1.1.1.13	Define the <u>immunity</u> provisions to the Minister, an official administrator, RECA, the <u>RECA Board</u> or an Industry Council, a member, officer, or employee of RECA.	Remember	
			1.1.1.14	Define RECA's Audit Program and Investigations Program.	Remember	
			1.1.1.15	Explain the relationship between self-regulation, investigation, and disciplinary action.	Analyse	
			1.1.1.16	Outline the <u>Registrar's</u> powers related to <u>inspections</u> , <u>receiving orders</u> , <u>assets</u> , licences, and decisions.	Analyse	
			1.1.1.17	List the four main objectives of a practice review.	Remember	
			1.1.1.18	Compare and contrast <u>conduct deserving of sanction</u> and <u>civil liability</u> .	Analyse	
			1.1.1.19	Summarize potential improper conduct remedies for licensees and brokerages under the <u>REA</u> , including lifetime licensing bans.	Understand	
			1.1.1.20	Explain RECA notification requirements and timelines for licensees in diverse situations.	Understand	
			1.1.1.21	Summarize RECA's <u>obligation</u> to publicize bylaw and business decisions made by the Board, licensing updates, and investigation and enforcement actions.	Understand	
			1.1.1.22	Explain how a <u>substantial connection</u> may allow RECA to have jurisdiction over trade activities conducted in multiple provinces and countries.	Understand	

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1.1.2	Assess licensing and practice in the context of <u>REA</u> , rules, and regulations.	Evaluate	1.1.2.1	Justify the need for real estate education in licensing and relicensing.	Evaluate	
			1.1.2.2	Explain when it may be appropriate to seek the Registrar's licensing eligibility opinion and the exemptions to the licensing provisions under REA.	Analyse	
			1.1.2.3	Describe the <u>obligations</u> imposed by the Education Code of Conduct for Learners during the pre-licensing and re-licensing education process.	Understand	
			1.1.2.4	Outline activities prospective licensees may engage in while awaiting licensing and registration completion.	Remember	
			1.1.2.5	Identify questions a new licensee may want to ask to orient themselves with their registered brokerage.	Remember	
			1.1.2.6	Compare and contrast practice areas, scope of practice and licensing according to <u>REA</u> .	Analyse	
			1.1.2.7	Compare and contrast licensee <u>obligations</u> , responsibilities and limitations imposed by the <u>Act</u> and the Rules in diverse real estate scenarios.	Analyse	
			1.1.2.8	Explain the prohibitions associated with being registered with multiple brokerages.	Understand	
			1.1.2.9	Differentiate between working for a brokerage as an employee and as an independent contractor.	Understand	
			1.1.2.10	Explain misrepresentation and how it might occur in practice.	Analyse	
			1.1.2.11	Outline licensee referral responsibilities and potential related <u>issues</u> .	Analyse	
			1.1.2.12	Outline licensee communication requirements related to receipt of offers, counter offers, acceptances, waivers, inducements, and incentives.	Analyse	
			1.1.2.13	Outline licensee trade records and brokerage record keeping related legislative requirements.	Analyse	
			1.1.2.14	Explain brokers, brokerages, and co-brokering.	Understand	
			1.1.2.15	Compare and contrast brokerage responsibilities, <u>obligations</u> , and prohibitions.	Analyse	
			1.1.2.16	Describe the reasons brokerages set policies and the consequences for licensees of not following them.	Understand	
			1.1.2.17	Outline brokerage record keeping and trust fund management <u>obligations</u> and prohibitions, including annual reporting and notifications to the <u>Registrar</u> .	Analyse	
			1.1.2.18	Outline the effect of Tort law on a real estate professional's activities.	Analyse	
			1.1.2.19	Explain negligence, recklessness, and intent.	Understand	
			1.1.2.20	Determine a licensee's civil and regulatory liability in diverse situations, including when a licensee becomes personally liable to a third party.	Evaluate	
			1.1.2.21	Outline the various errors and omissions coverage for <u>civil liability</u> in real estate licensee practice.	Analyse	
			1.1.2.22	Explain the purpose of the Real Estate Assurance Fund.	Understand	
			1.1.2.23	Explain the prohibition that prevents people from charging and/or suing for commissions for services requiring a license without a license.	Understand	

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1.1.3	Compare different types of <u>property ownership</u> and trade.	Evaluate	1.1.3.1	Compare and contrast the different types of property <u>ownership</u> in Alberta (including rights, limitations, and interests registered against a title).	Analyse	
			1.1.3.2	Prioritize the registered interests against a title.	Analyse	
			1.1.3.3	Outline the types of condominium sales and the general purchase considerations, including <u>issues</u> to be aware of with communal living properties.	Analyse	
			1.1.3.4	Compare and contrast the terms <u>condominium</u> , <u>unit</u> , and common <u>property</u> .	Analyse	
			1.1.3.5	Identify the different <u>condominium</u> parking stall and storage area arrangements that are possible.	Remember	
			1.1.3.6	Summarize a Condominium Board of Directors' role and responsibilities and their decision-making process.	Analyse	
			1.1.3.7	Compare and contrast how <u>condominium management</u> business models may impact a client (<i>Self managed, Professionally managed, or Partially managed</i>).	Analyse	
			1.1.3.8	Determine the standard documents for <u>condominium</u> sales, where these are found, and what information each document contains.	Evaluate	
			1.1.3.9	Compare and contrast commercial and residential <u>condominium</u> real estate <u>ownership</u> and trade.	Analyse	
			1.1.3.10	Outline unit owner and tenant obligations for leasing / renting a unit located within a condominium.	Analyse	
			1.1.3.11	Assess the effectiveness of financing methods used by <u>condominium</u> corporations, including the impact of trust accounts, annual budgets, and special assessments on financial stability and sustainability.	Evaluate	
			1.1.3.12	Outline the methodologies used to calculate monthly contributions (<i>per square footage, equal sharing</i>).	Evaluate	
			1.1.3.13	Compare and contrast each type of <u>condominium</u> financial statement and its role in providing a complete financial picture.	Analyse	
1.1.4	Determine effective strategies to serve and represent clients' interests.	Evaluate	1.1.4.1	Outline the impact of consumers understanding the role of real estate professionals.	Analyse	
			1.1.4.2	Differentiate between a <u>client</u> and a <u>customer</u> .	Analyse	
			1.1.4.3	Compare and contrast the expectations and <u>obligations</u> in representation and non-representation relationships.	Analyse	
			1.1.4.4	Compare and contrast licensee and client <u>obligations</u> common law agency and designated <u>agency</u> .	Analyse	
			1.1.4.5	Define <u>attributed knowledge</u> .	Remember	
			1.1.4.6	Compare and contrast written <u>service agreements</u> requirements under the Rules for exclusive and non-exclusive representation.	Analyse	
			1.1.4.7	Assess service agreements for consistency with the intended <u>agency</u> service model and responsibilities.	Evaluate	
			1.1.4.8	Compare and contrast licensee <u>obligations</u> under the Rules with sole <u>agency</u> and other client representation relationships.	Analyse	
			1.1.4.9	Outline the brokerage's <u>service agreement</u> responsibilities.	Analyse	

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			1.1.4.10	Determine the services licensees can provide to customers and the <u>disclosures</u> required in diverse <u>contexts</u> .	Evaluate	
			1.1.4.11	Determine the due diligence requirements to best serve clients and represent their interests.	Evaluate	
			1.1.4.12	Explain the best practices that contribute to meeting the standard of care to which licensees are held.	Analyse	
			1.1.4.13	Determine appropriate actions based on the licensee <u>obligations</u> in diverse situations.	Evaluate	
			1.1.4.14	Determine licensee and <u>client obligations</u> related to <u>disclosure</u> , indemnification and remuneration in a representation relationship in diverse scenarios.	Evaluate	
			1.1.4.15	Outline <u>agency</u> relationships and identify other professionals that may be involved in real estate transactions.	Analyse	
			1.1.4.16	Demonstrate transaction brokerage regulatory compliance.	Apply	
			1.1.4.17	Determine <u>circumstances</u> under which it is inappropriate for the transaction brokerage to be used to resolve <u>conflicts of interest</u> .	Analyse	
			1.1.4.18	Outline what should be discussed with a client when the other part is unrepresented.	Analyse	
			1.1.4.19	Explain the due diligence required of licensees related to non-resident sellers / landlords.	Understand	
			1.1.4.20	Outline what licensees should do if buyers wish to use a nominee or corporation for the transaction.	Analyse	
			1.1.4.21	Determine if an individual signing a <u>service agreement</u> has signing authority in various situations (death of owner, trust, or on behalf of a client).	Evaluate	
			1.1.4.22	Explain judicial sales, the process these types of sales follow, and the potential disadvantages for buyers.	Analyse	
			1.1.4.23	Describe how to amend a signed <u>service agreement</u> .	Understand	
			1.1.4.24	Outline ways to terminate an <u>agency</u> relationship and the <u>obligations</u> a licensee has afterwards.	Analyse	
1.1.5	Assess client, <u>property</u> , and information requirements.	Evaluate	1.1.5.1	Outline licensee safeguarding responsibilities when transitioning to another brokerage, including notifications due the broker and clients.	Analyse	
			1.1.5.2	Identify licensee <u>obligation</u> to the seller when showing a <u>property</u> , and to leave the <u>property</u> as when accessed.	Understand	
			1.1.5.3	Determine options to deal with lawful or unlawful client instructions in a variety of situations.	Evaluate	
			1.1.5.4	Determine <u>conflicts of interest</u> according to the Rules and related legislation.	Evaluate	
			1.1.5.5	Determine <u>conflict of interest</u> resolution options using prevention strategies, best practices and conflict management processes including the <u>VBRP</u> .	Analyse	
			1.1.5.6	Compare and contrast <u>conflict of interest</u> for brokerages practising <u>agency</u> under the common law or designated agency.	Analyse	
			1.1.5.7	Describe the benefits of documenting client's consent to their <u>disclosure</u> of confidential information.	Understand	

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			1.1.5.8	Determine what, when, and how to disclose information in keeping with the information <u>disclosure</u> obligation.	Evaluate	
			1.1.5.9	Determine if there are any property <u>issues</u> , defects or problem areas.	Evaluate	
			1.1.5.10	Outline a licensee's obligation to inform a client regarding <u>material facts</u> and the potential impact on client decisions.	Analyse	
			1.1.5.11	Determine the various types of property and environmental inspections and <u>contexts</u> in which clients may choose to have one done.	Evaluate	
			1.1.5.12	Outline home inspector licensing requirements and restrictions under the <i>Consumer Protection Act</i> .	Analyse	
			1.1.5.13	Outline characteristics that indicate a property may have been used as a drug lab or <u>grow-op</u> .	Understand	
			1.1.5.14	Determine the impact of the municipal land use classification system and districts on property development and use.	Evaluate	
			1.1.5.15	Compare and contrast legal, illegal and non-conforming suites according to Land Use and Building Code standards regulations.	Analyse	
COMPETENCY 1.2 LAWS AND REGULATIONS						5%
1.2.1	Assess transactions and documents for <u>regulatory requirements</u> under the Act and Rules.	Evaluate	1.2.1.1	Compare and contrast different types of <u>contracts</u> that a licensee may negotiate or enter into on behalf of a client.	Evaluate	
			1.2.1.2	Describe designated agency <u>service agreements</u> and the provisions they must contain.	Understand	
			1.2.1.3	Outline <u>contract</u> conditions and terms.	Analyse	
			1.2.1.4	Determine how the principles of contract law apply to real estate <u>contracts</u> and service agreements.	Evaluate	
			1.2.1.5	Explain parties to and capacity of the parties to a <u>contract</u> .	Understand	
			1.2.1.6	Describe contractual issues that give rise to legal <u>issues</u> and steps that can be taken to prevent these.	Evaluate	
			1.2.1.7	Explain the <u>general obligations</u> and <u>fiduciary duties</u> that a licensee owes a client.	Analyse	
			1.2.1.8	Determine when input from broker or <u>legal resources</u> is required.	Evaluate	
			1.2.1.9	Determine remedies to breach of <u>contract</u> , including termination or discharge of the agreement.	Evaluate	
1.2.2	Determine the impact other provincial and federal legislation on licensees and legality of transactions.	Evaluate	1.2.2.1	Describe how Canadian real property law and common law impact real estate transactions.	Understand	
			1.2.2.2	Explain the importance of the Land Titles Act of Alberta in real estate transactions.	Remember	
			1.2.2.3	Describe the importance of Alberta's Law of Property Act in real estate transactions.	Understand	
			1.2.2.4	Explain the purpose of the Alberta <i>Environmental Protection and Enhancement Act</i> .	Understand	
			1.2.2.5	Determine how to advertise properties in compliance with applicable <u>legislative obligations and standards of practice</u> .	Evaluate	
			1.2.2.6	Determine if advertising is false or misleading under the Rules, and the recommendations for compliance.	Analyse	
			1.2.2.7	Explain the impact of Canada's Anti-Spam Legislation on licensees trading in real estate and the strategies that licensees should follow to ensure compliance.	Analyse	

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			1.2.2.8	Determine the actions brokerages must take to comply with <u>PCMLTFA</u> and <u>FINTRAC</u> , and the role of licensees in brokerage compliance.	Evaluate	
			1.2.2.9	Explain the impact of money laundering on the real estate industry and the role RECA and licensees have in fraud suppression.	Evaluate	
			1.2.2.10	Explain the scope of mortgage fraud activities in Canada and the impact on real estate licensees.	Analyse	
1.2.3	Determine how privacy law and personal information protection pertains to licensees.	Evaluate	1.2.3.1	Determine how <u>PIPA</u> applies to diverse situations to the protection of client, guest, employee and others' personal information.	Evaluate	
			1.2.3.2	Determine when to obtain legal advice regarding privacy law and personal information protection requirements.	Evaluate	
			1.2.3.3	Compare and contrast personal information as defined under <u>PIPA</u> and confidential information resulting from a representation agreement.	Evaluate	
			1.2.3.4	Outline the role and powers of Alberta's Office of Information and Privacy Commissioner (<u>OIPC</u>) relative to the privacy complaint process.	Analyse	
			1.2.3.5	Outline how privacy law and brokerage personal information policies apply to a licensee's personal databases and use of brokerage databases.	Analyse	
COMPETENCY 1.3 DISCLOSURE OBLIGATIONS						5%
1.3.1	Assess legislated <u>disclosure obligations</u> that impact licensee practice.	Evaluate	1.3.1.1	Compare and contrast a material latent defect, a latent defect, and a patent defect.	Analyse	
			1.3.1.2	Determine the legislated <u>disclosure</u> requirements in common scenarios that arise in real estate practice.	Evaluate	
			1.3.1.3	Outline the actions licensees must take when a <u>client</u> directs them to withhold information that is legally required to be disclosed.	Analyse	
1.3.2	Determine confidentiality and <u>PIPA</u> requirements in accordance with the Rules in diverse contexts.	Evaluate	1.3.2.1	Compare and contrast personal information, privacy, and confidential information.	Analyse	
			1.3.2.2	Determine types of consent under <u>PIPA</u> related to personal information collection, use, and <u>disclosure</u> .	Evaluate	
			1.3.2.3	Outline the privacy principles upon which provincial and federal privacy legislation is based and the <u>circumstances</u> in which it applies.	Analyse	
			1.3.2.4	Outline a real estate associate's <u>client</u> information protection related responsibilities.	Analyse	
			1.3.2.5	Outline what is meant by "obtaining consent".	Analyse	
			1.3.2.6	Determine how to <u>respond</u> to privacy <u>concerns</u> related to owner access requests.	Evaluate	
			1.3.2.7	Determine the actions brokerages must take to protect client information and ensure <u>PIPA</u> compliance.	Analyse	
			1.3.2.8	Outline the types of <u>precautions</u> licensees can provide their <u>clients</u> when viewing a property with a surveillance system.	Analyse	
			1.3.2.9	Determine when and how you may disclose confidential information in accordance with the <u>Rules</u> .	Evaluate	
1.3.3	Assess licensee <u>obligations</u> and <u>disclosure</u> requirements in diverse scenarios, including documentation best practices for client consent.	Evaluate	1.3.3.1	Determine disclosure requirements to respond to situational inquiries that the seller / landlord will not want to disclose or has not authorized disclosure.	Evaluate	
			1.3.3.2	Determine appropriate processes and procedures to ensure <u>disclosures</u> are complete and accurate.	Evaluate	
			1.3.3.3	Outline confidential information <u>disclosure</u> requirements and processes under the Rules.	Analyse	
			1.3.3.4	Determine consent requirements in diverse situations.	Evaluate	
			1.3.3.5	Compare and contrast documentation best practices for decisions, directions, communications, and recommendations.	Analyse	

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COMPETENCY 1.4 PUBLIC PROTECTION						5%
1.4.1	Assess situations for public protection and ethical professional best practices under self-regulation.	Evaluate	1.4.1.1	Compare and contrast roles and responsibilities under the self-regulation framework for different licenses (brokerage, broker, associate broker, and associate).	Analyse	
			1.4.1.2	Explain how self-regulation under the <u>REA</u> impacts a licensee's role, and public trust and confidence in the real estate industry.	Analyse	
1.4.2	Assess common law, <u>REA</u> mandated responsibilities for licensees, brokerages, and other related trusts.		1.4.2.1	Outline a trustee's deposit holding role, a licensee's trust dispute role, and when to seek legal advice.	Analyse	
			1.4.2.2	Outline the terms of trust negotiation process and the impact on buyers and sellers.	Analyse	
			1.4.2.3	Explain deposit requirements, including advantages and disadvantages of stipulating a deposit, under the Regulations and the Rules.	Analyse	
			1.4.2.4	Determine client advice when clients are unable to provide deposits as required.	Evaluate	
1.4.3	Determine the practice principles and professionalism required in diverse situations to sustain public trust.	Evaluate	1.4.3.1	Explain the responsibilities under the <u>Rules</u> to report unethical, unsafe, illegal, or incompetent practices to the brokerage, RECA, and other <u>authorities</u> .	Understand	
			1.4.3.2	Determine how to integrate real estate practice principles that sustain trust and safeguard the <u>public</u> into professional practice (<i>honest, legal, and transparent</i>).	Evaluate	
			1.4.3.3	Determine how to extend professional courtesy in diverse situations.	Evaluate	
			1.4.3.4	Determine how to act with integrity in diverse situations.	Evaluate	
			1.4.3.5	Choose actions that protect and promote public confidence in the industry in diverse contexts.	Apply	
			1.4.3.6	Justify a brokerage's need to collect seller / landlord and buyer / tenant information.	Evaluate	
COMPETENCY 1.5 HEALTH AND SAFETY						8%
1.5.1	Determine health and safety best practice associated with managing risks to self, client and public (in diverse situations).	Evaluate	1.5.1.1	Determine the safety best practices that may apply in diverse situations.	Evaluate	
			1.5.1.2	Determine how situational awareness informs <u>risk</u> assessment plans and remediation.	Evaluate	
			1.5.1.3	Determine the most appropriate communication style and method to <u>communicate</u> diverse safety <u>precautions</u> to <u>clients</u> and <u>customers</u> .	Evaluate	
1.5.2	Determine professional and financial risks, and potential <u>mitigations</u> including insurance.	Evaluate	1.5.2.1	Explain the principle of vicarious liability.	Understand	
			1.5.2.2	Determine <u>risks</u> and <u>mitigations</u> based on circumstance, including common risk reduction practices and co-brokering.	Evaluate	
			1.5.2.3	Outline how brokerage policies and procedures for managing <u>risk</u> empower associates to reduce risks of vicarious liability.	Analyse	
			1.5.2.4	Define financial <u>risk</u> .	Remember	
			1.5.2.5	Determine financial <u>risks</u> based on diverse <u>contexts</u> and the best practices to minimize potential harm.	Evaluate	
			1.5.2.6	Explain the Real Estate Insurance Exchange coverage and exclusions, and what can potentially compromise coverage for real estate associates or brokerages.	Analyse	
			1.5.2.7	Outline common <u>risk</u> reduction practices.	Analyse	
			1.5.2.8	Define "reciprocal insurance program".	Remember	
			1.5.2.9	Outline how insurance premiums are determined and when they are due.	Analyse	

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COMPETENCY 1.6 WORK MANAGEMENT						5%
1.6.1	Determine how to achieve professional <u>goals</u> .	Evaluate	1.6.1.1	Explain brokerage processes that support <u>communication</u> , efficiency, and quality assurance.	Understand	
			1.6.1.2	Determine which tasks may be delegated.	Evaluate	
			1.6.1.3	Distinguish <u>resources</u> and opportunities licensees may use to stay informed of regulatory practice requirement changes.	Understand	
			1.6.1.4	Explain continuing education requirement for licensees.	Understand	
			1.6.1.5	Explain how real estate trends and changes impact licensee education and practice needs.	Understand	
DOMAIN: 2. COMMUNICATION AND COLLABORATION						25%
COMPETENCY 2.1 COMMUNICATION						5%
2.1.1	Determine appropriate communication practices in diverse contexts.	Evaluate	2.1.1.1	Determine the best <u>communication</u> style, techniques, and methods for diverse audiences and <u>situations</u> .	Evaluate	
			2.1.1.2	Determine situations that require an interpreter.	Evaluate	
			2.1.1.3	Describe strategies, techniques and skills to prevent or <u>manage</u> conflicts, including active listening.	Understand	
			2.1.1.4	Compare and contrast diverse potential <u>communication breakdowns</u> and conflicts.	Analyse	
			2.1.1.5	Describe practices that ensure quality written communication.	Understand	
COMPETENCY 2.2 ADVISE <u>CLIENTS</u>						10%
2.2.1	Assess client related needs, wants, budget, transaction risks, and communication strategy.	Evaluate	2.2.1.1	Determine client <u>goals</u> or <u>issues</u> that may jeopardize a transaction.	Evaluate	
			2.2.1.2	Determine <u>client</u> budget, available financing, needs and wants.	Evaluate	
			2.2.1.3	Explain the due diligence a licensee must provide <u>clients</u> considering a mortgage assumption.	Understand	
			2.2.1.4	Determine the best property products and services for <u>clients</u> based on diverse <u>profiles</u> .	Evaluate	
			2.2.1.5	Determine how to explain real estate processes, protocols, facts, research, options, and gap analysis to clients.	Evaluate	
			2.2.1.6	Educate the <u>client</u> regarding documentation.	Apply	
			2.2.1.7	Determine the advantages and disadvantages of diverse incentive and inducement options for <u>clients</u> .	Evaluate	
			2.2.1.8	Outline <u>strategies</u> to manage <u>client</u> expectations.	Analyse	
			2.2.1.9	Explain why you must keep clients informed of progress, changes, and <u>issues</u> or problems.	Evaluate	
			2.2.1.10	Explain how to identify, prioritize and address client <u>concerns</u> .	Evaluate	
			2.2.1.11	Describe strategies to manage the owner's / landlord's expectations.	Understand	
			2.2.1.12	<u>Respond</u> professionally in diverse real estate contexts.	Apply	
			2.2.1.13	Compare and contrast available remedies to an innocent party when there is a breach of <u>contract</u> .	Analyse	
			2.2.1.14	Outline licensee best practices for documenting advice and conversations.	Analyse	

SUBJECT LEARNING OUTCOME		SUBJECT L.O. BLOOM'S LEVEL	SPECIFIC LEARNING OUTCOME		SPECIFIC L.O. BLOOM'S LEVEL	WEIGHT
			2.2.1.15	Outline required documentation and record keeping practices.	Analyse	
			2.2.1.16	Explain how operating from a customer service mindset demonstrates professionalism.	Analyse	
			2.2.1.17	Explain real estate transaction processes, protocols, and practices to <u>clients</u> as needed.	Understand	
2.2.2	Assess transactions for mortgage and finance related best practice requirements.		2.2.2.1	Distinguish activities that are "dealing in mortgages".	Analyse	
			2.2.2.2	Differentiate an affiliated from an unaffiliated mortgage broker.	Analyse	
			2.2.2.3	Compare and contrast different types of mortgages and mortgage services.	Analyse	
			2.2.2.4	Determine the different mortgage transactions that are registered against the title of a property.	Evaluate	
			2.2.2.5	Determine financing condition requirements and due diligence.	Evaluate	
			2.2.2.6	Explain the purpose of mortgage financing.	Understand	
			2.2.2.7	Describe the key elements of a credit analysis.	Understand	
			2.2.2.8	Describe the rights and <u>obligations</u> of the parties to a mortgage agreement.	Understand	
			2.2.2.9	Describe the priority of mortgages and how it is established.	Understand	
			2.2.2.10	Describe the key mortgage affordability determinants.	Understand	
			2.2.2.11	Explain market dynamics and common developments that impact mortgage financing.	Understand	
			2.2.2.12	Explain the foreclosure process and the impact on a transaction.	Understand	
COMPETENCY 2.3 INFORMATION TECHNOLOGY						5%
2.3.1	Assess communications technology, <u>IT</u> , and online content in a variety of contexts.	Evaluate	2.3.1.1	Determine appropriate technology use for different types of communication.	Evaluate	
			2.3.1.2	Determine how to distribute <u>online content</u> in compliance with applicable standards and requirements.	Evaluate	
			2.3.1.3	Determine how to behave professionally in a digital environment.	Evaluate	
COMPETENCY 2.4 WORKING RELATIONSHIPS						5%
2.4.1	Determine key elements to achieve collaborative professional relationships and positive outcomes.	Evaluate	2.4.1.1	Determine <u>strategies</u> , activities, and personal qualities to cultivate collaborative relationships.	Evaluate	
			2.4.1.2	Outline the various activities expected of licensees when liaising between the <u>client</u> and other parties.	Analyse	
			2.4.1.3	Determine appropriate questions to ask a <u>client</u> who may be experiencing challenges or in crisis.	Evaluate	
			2.4.1.4	Determine the role of empathy in constructive relationships and conflict resolution.	Evaluate	
			2.4.1.5	Explain how multiple offers impact conflict resolution options.	Analyse	
			2.4.1.6	Outline common potential real estate conflicts.	Analyse	
			2.4.1.7	Outline the benefits of brokers using the <u>VBRP</u> to deal with <u>disputes</u> .	Analyse	

SUBJECT LEARNING OUTCOME		SUBJECT L.O. BLOOM'S LEVEL	SPECIFIC LEARNING OUTCOME		SPECIFIC L.O. BLOOM'S LEVEL	WEIGHT
DOMAIN: 3. RESEARCH AND ANALYSIS						5%
COMPETENCY 3.1 RESEARCH						5%
3.1.1	Determine research best practices, including private information protection, research methodology, and research scope.	Evaluate	3.1.1.1	Determine how to respect privacy and confidentiality within the research process.	Evaluate	
			3.1.1.2	Identify sound research methodology.	Remember	
			3.1.1.3	Explain why licensees need to know <u>property attributes</u> when representing <u>clients</u> .	Analyse	
			3.1.1.4	Identify <u>features</u> that define green real estate and discuss their benefits and disadvantages.	Remember	
3.1.2	Assess how land use designation, land titles, and permits impact real estate trades.	Evaluate	3.1.2.1	Describe the purpose and impact of land use classification.	Analyse	
			3.1.2.2	Outline the relationship between the <u>MGA</u> , land planning, and development.	Analyse	
			3.1.2.3	Explain property specific land-use and bylaw information.	Evaluate	
			3.1.2.4	Describe land use due diligence requirements.	Understand	
			3.1.2.5	Differentiate between legal and municipal addresses.	Analyse	
			3.1.2.6	Explain how to verify land-use classification and/or district for a particular property.	Understand	
			3.1.2.7	Differentiate permitted use from discretionary use.	Analyse	
			3.1.2.8	Compare and contrast development permit and building permit requirements.	Analyse	
			3.1.2.9	Explain how lack of building permits may impact sale and purchase process.	Understand	
DOMAIN: 4. NEGOTIATING AND CLOSING						22%
COMPETENCY 4.1 DOCUMENT MANAGEMENT						10%
4.1.1	Assess contracts and condition for accuracy, clarity and legal compliance.	Evaluate	4.1.1.1	Explain licensee <u>obligations</u> when negotiating or entering into service <u>contracts</u> on behalf of the brokerage.	Understand	
			4.1.1.2	Check client form adaptations and contractual agreements to ensure documents reflect <u>intended use</u> .	Apply	
			4.1.1.3	Check that the <u>client</u> understands all terms, conditions, and legal obligations under the <u>contract</u> .	Evaluate	
			4.1.1.4	Ensure parties understand their right to have agreements reviewed by legal counsel.	Evaluate	
			4.1.1.5	Ensure agreements are: - executed before the acceptance date - signed by all <u>relevant</u> parties - initialled by all relevant parties	Evaluate	
			4.1.1.6	Determine the use of conditions precedent as they relate to fraudulent and dishonest acts.	Evaluate	
			4.1.1.7	Explain the relationship between privity of <u>contract</u> and a party's right to assign rights under a <u>contract</u> .	Analyse	
			4.1.1.8	Compare and contrast void, voidable, and unenforceable <u>contracts</u> .	Analyse	
			4.1.1.9	Describe common types of <u>dispute</u> resolution <u>contract clauses</u> .	Understand	

SUBJECT LEARNING OUTCOME		SUBJECT L.O. BLOOM'S LEVEL	SPECIFIC LEARNING OUTCOME		SPECIFIC L.O. BLOOM'S LEVEL	WEIGHT
4.1.2	Assess financial statements and taxes in diverse transactions.	Analyse	4.1.2.1	Compare and contrast audited and unaudited financial statements.	Analyse	
			4.1.2.2	List the types of financial statements that may be produced.	Remember	
			4.1.2.3	Identify where to find property tax information.	Remember	
			4.1.2.4	Explain how a municipality calculates property taxes.	Understand	
			4.1.2.5	Compare and contrast the tax calculations and implications that licensees should raise with clients.	Analyse	
COMPETENCY 4.2 NEGOTIATION						10%
4.2.1	Assess negotiation options according to the client's instructions.	Evaluate	4.2.1.1	Determine a <u>client's</u> negotiation options in diverse situations.	Evaluate	
			4.2.1.2	Determine how to represent clients in negotiations.	Evaluate	
			4.2.1.3	Describe distributive and integrative negotiations.	Understand	
			4.2.1.4	Compare and contrast <u>integrity</u> and <u>transparency</u> .	Analyse	
			4.2.1.5	Explain <u>strategies</u> , behavioural principles, and best practices that encourage realistic compromise and effective negotiation.	Understand	
			4.2.1.6	Outline the multiple offer inquiry related instructions a seller / landlord client may lawfully give a licensee.	Analyse	
			4.2.1.7	Compare and contrast multiple offer and related communication options in diverse situations.	Analyse	
COMPETENCY 4.3 TRANSACTIONS						2%
4.3.1	Determine factors that may prevent transaction completion.	Evaluate	4.3.1.1	Describe the most common reasons for renegotiating a transaction during the conditional period.	Understand	
			4.3.1.2	Explain the reasons for conditions in an offer.	Understand	
			4.3.1.3	Describe options and <u>outcomes</u> if conditions cannot be satisfied.	Analyse	
TOTAL						100%
	Approved on: 27 May 2025					
	Effective as of: 1 December 2025					

CLARIFICATIONS

The clarifications below only relate to specific underlined terms within the document and are not intended as general definition.

Terms	Clarifications
Act	The <i>Real Estate Act (REA)</i> of Alberta including associated Rules and Regulations.
Agency	Legal agreement between a client and licensee / brokerage for the licensee to act on behalf of the client to sell or buy a property. May be under common law agency or designated agency, including sole agency.
Assets	Refers to everything that is owned by a brokerage, from cash to equipment to intellectual property.
Assumptions	The stereotypes, biases, prejudices, and conscious or unconscious attitudes an individual holds that may have an impact on their perspective, attitudes, or behaviour when interacting with others.
Attributed Knowledge	A concept that presumes associates within a common law agency brokerage share information and have knowledge of confidential information concerning all clients.
Authorities	In the context of illegal practices or activities, licensee may also report to police when the situation merits.
Board	Refers to the Board of Directors. A group elected or appointed to administer organizational activities or by condominium unit owners (Condominium Board of Directors) to carry out the Condominium Corporation's duties and responsibilities. See also, RECA Board of Directors.
Business Analysis Frameworks	Structured approaches used to understand, assess, and improve a business. They may be used to identify business needs or challenges. E.g. PESTLE (Political, Economic, Socio-Cultural, Technological, Legal, Environmental) or SWOT (Strengths, Weaknesses, Opportunities, Threats).
Circumstances	A fact or condition related to an event or action that may cause or contribute to a typically undesirable result. In relation to licensing, may refer to travel to remote / isolated locations, vacant properties / land, exposure to elements / unexpected situations, and potential hazards.
Civil Liability	Legal responsibility resulting from an error or omission in real estate practice that is adjudicated in court. The judgment may include a legal obligation for one party to pay for damages comply with other court-enforcements.
Clauses	A specific paragraph or provision in a legal document, including standard or specific article or section.
Client	The represented party in a real estate transaction; someone who has entered into a contractual agreement with a brokerage.
Communication Breakdowns	A failure to exchange information that results in a lack of understanding, leading to confusion or inefficiencies that can cause disruption, frustration and a loss of motivation, and lead to conflict or poor performance.
Communication Technology	Also known as information technology. Technology used to communicate; tools used to send, receive, and process information, including all equipment and programs, the internet, phones, online listing databases (such as MLS), and social media.
Concerns	Issues or matters for consideration raised by client or licensee in relation to a property or transaction, includes inquiries, requests, complaints, service problems and contractual obligations.
Condominium Documents	Records related to condominium management, including condominium plans, condo additional plan sheet, unit title, bylaws and governing policies, and financial documents.
Condominium Management	Condominium management may be self-managed by the corporation itself or managed by a licensed condominium manager working for a condominium management company. A condominium manager is an individual (licensee) licensed by RECA that carries out some or all of the duties of a Board and condominium corporation, manager may be on- or off-site.
Conduct Deserving of Sanction	Related to consumer complaints process and disciplinary proceedings when a licensee's actions fail to comply with set standards. See Bulletin, Conduct Deserving of Sanctions.
Conflicts Of Interest	A situation that undermines impartiality that arises from a real or apparent incompatibility between an industry member's interests and those of a client or potential client.
Continuous Improvement	The ongoing process of analysing performance, identifying opportunities, and making incremental changes to increase effectiveness and efficiency. For licensees, maintaining and enhancing competence with lifelong learning, reflective practice, and integrating learning in a changing environment.
Contract	Legally binding agreement between two or more parties. May refer to a contract between buyer and seller related to transaction, may also include leases on a property.
Condominium Property Act	Legislation governing the management of condominiums; administered by RECA.
Customer	The Rules define a customer as a person who has contacted, but not engaged or employed, an industry member to provide services. Includes honest, conscientious, and competent service, but excludes fiduciary duty and best interest promotion.
Disclosures	The act of revealing knowledge or information that could influence a client's decision regarding representation or a property transaction.
Discrimination	A prejudicial outlook, action or treatment based on protected grounds under human rights legislation including race, national or ethnic origin, colour, religion, age, sex, sexual orientation, gender identity, marital status, family status, genetic characteristics, disability, or a conviction for which a pardon has been granted or a recorded suspended.

Disputes	Disagreement or conflict arising from ownership, use, purchase, sale or lease of a property; can include various parties, including buyers, sellers, landlords, tenants, licensees, and even neighbours; usually associated with fees, ownership, and client solicitation.
Diversity	The variety of identities found within an organization, group or society. Diversity is expressed through factors such as culture, ethnicity, religion, beliefs / ideology, sex, gender, sexual orientation, age, language, education, ability, family status, or socioeconomic status. (Government of Canada, Guide on Equity, Diversity and Inclusion Terminology.)
Equity	The principle of considering people's unique experiences and differing situations, and ensuring they have access to the resources and opportunities that are necessary for them to achieve just outcomes. (Government of Canada, Guide on Equity, Diversity and Inclusion Terminology.)
Features	Distinguishing elements of a property such bathrooms, garages, ceiling height, parking spaces, building envelope, and / or systems.
Fiduciary duty	Standard of care for financial responsibility and obligations to the client.
FINTRAC	Financial Transactions and Reports Analysis Centre of Canada
Gap	An incomplete or deficient area, may be a lack of balance, used to describe obligations, process flaws, and conflicts of interest.
Goals	The aim or end toward which effort is directed, includes short-term and long-term goals, and contingency plans.
Grow-op	Any property used as an indoor growing environment for an illegal cannabis growing operation which usually damages buildings that are not constructed to meet the specific environmental and safety requirements of a greenhouse.
Harassment	Behaviour that is characterized by the recurrence of unpleasant or unwanted acts or comments that are demeaning, belittling, humiliating, intimidating or threatening to a person, and that cause them distress. (Government of Canada, Guide on Equity, Diversity and Inclusion Terminology.)
Immunity provisions	The <i>Real Estate Act</i> of Alberta section 76(7)(a) and 76.1(3).
Implement / Implementation	To put in effect or accomplish, give practical effort to, and ensure the fulfilment of concrete measures; with respect to RECA, refers to the <i>Act</i> and elements of, under direction of the RECA Board, and within legislative constraints.
Inclusive behaviour	Proactive measures to create an environment where people feel welcomed, respected and valued, and to foster a sense of belonging and commitment. Involves changing the environment by removing barriers so that each person has equal access to opportunities and resources and can achieve their full potential. (Government of Canada, Guide on Equity, Diversity and Inclusion Terminology.)
Inspections	Term is typically used to describe a property inspection prior to purchase; in the context of the Registrar refers to periodic checks that may examine all documentation and records of the business of a licensee.
Integrity	Characteristic description of an individual who is honest and has strong moral principles; believed to be trustworthy and incorruptible.
Intended Use	The planned purpose of a document or property.
Issues	Concerns that may arise in representation or in a transaction, information to follow up on with others.
IT Infrastructure	The components needed for the operation and management of information technology services and environments; includes hardware, software, network resources, and services to support information technology processes in compliance with regulatory requirements.
Laws	The <i>Acts</i> , Statutes and regulations that provide the framework for real property rights and contracts; also includes related legislation that may impact transactions. For example, Fulfil Proceeds of Crime - Money Laundering - and Terrorist Financing Act requirements for client identification.
Legal Resources	Legal professionals and other sources of legal information, primary sources including the Law and Regulations, or a lawyer, or secondary sources to help understand the law such as articles, reports or legal dictionaries that are not law and are not cited as legal authority.
Legislative Obligations and Standards Of Practice	In the context of advertising, reflects requirement that any real estate advertising comply with Consumer Protection Act, including name of brokerage in advertisements. See RECA Advertising Guidelines.
Maintain	To keep up to date, refers to maintenance of licensing, or care of information related to practice and clients, as well as RECA maintenance of legislation, rules and standards.
Manage	Administration, operation, and oversight; also, to resolve, accommodate, communicate about, report on, and / or keep private. For properties, this may include rent collection, lease agreements, property maintenance, tenant relations and financial reporting.
Market	Any place where sellers of goods can meet with buyers; in real estate, refers to supply and demand of properties, price in relation to comparable properties, and the economic conditions that may affect sales. Also used to refer to advertising and marketing, public relations, and promotional plans.
Material Facts	Information that could cause a buyer to make a different decision about a contract or property if it were known.
MGA	<i>Municipal Government Act</i>

Minister's Powers	In the context of the <i>Real Estate Act</i> , the authority given to the Minister of Service Alberta under section 76(1).
Mitigations	Risk management activities to identify, assess, and manage potential threats to value and profitability; may include securing insurance, addressing flood risks, engaging qualified experts, or conducting reserve fund studies.
Network of Qualified Professionals	Professional connections to enhance competitiveness, divide risks, set new standards, enter new markets, and pursue economies of scale. These relationships allow licensees to share knowledge, generate leads, identify opportunities, and collaborate on transactions.
Obligations	Duties, responsibilities, and commitments arising from contracts, laws and regulations that must be fulfilled. in the case where client insists on withholding disclosures, sever agency relationship. Includes instructing staff, specifically related to General Obligations of licensees duty of care.
OIPC	Office of Information Privacy Commissioner
Online Content	A collection of media, resources, and articles created by a business for its website; the purpose is to attract an audience to the site and increase sales. May specifically refer to text, links, images, video or tags, or any other content available on the Web.
Online Research	Research method that involves the collection of information from the internet; done through various sources, such as search engines, social media, online databases, and other websites.
Outcomes	End result or consequences specific to a situation, or to a particular property or transaction.
Ownership	Legal right to use, possess, give away / trade / sell a thing; in real estate, referring to titled ownership of a property; includes sole ownership, joint tenants and tenancy in common.
PCMLTFA	<i>Proceeds of Crime (Money Laundering) and Terrorist Financing Act</i>
PIPA	Personal Information Protection Act (Alberta). Legislation governing the collection, use and disclosure of personal information by private sector organizations, recognizing the right of the individual to have personal information protected and the organization's need to collect, use, or disclose personal information.
Precautions	Actions taken to prevent something from happening; includes, keeping self and belongings safe, burglar-proofing, hazards removal, dealing with unexpected visitors, etc.
Productivity and Collaboration Applications	Technology used for work, including with others, such as tools for word-processing, spreadsheets, pdf, electronic signatures, presentations, email, calendaring and task management, file hosting, sharing and management, surveys, notetaking, project management, database management and videoconferencing.
Profiles	Term describes the characteristics of something; as in "profile" of a licensee or the competencies required to practice; alternatively, used as a snapshot of property details, and financial and ownership status prior to purchase. May also be used to outline buyers' needs, concerns, constraints or conditions such as first-time vs sophisticated buyers, health status, special requirements, timing or family circumstances.
Property / Real Property	Property refers to rights inherent in ownership. The term <u>real property</u> refers to the land, any permanent improvements to the land and the property rights that go with ownership of the land, generally as titled parcels or units.
Protocols and Tools	Processes and policies to be followed and used, related to precautions for open houses, placement and maintenance of signage, cleaning and pre-screening protocols, use of customer identification forms, care with personal information, cybersecurity, safety apps and products like emergency buttons, GPS trackers and distress codes.
Public	Individuals outside the industry, including the general public or customers; used in reference to protection of public interest and related to integrity and obligations.
Quality	Performs to expectations and fit for function, in real estate relates to physical condition and materials used.
REA	The <i>Real Estate Act</i> is Alberta's legislation to regulate the real estate, mortgage brokerage and real estate appraisal industries, including its professionals and industry practices.
Real Estate	Real estate, according to the REA, refers to unimproved or raw land plus any improvements that are permanent or fixed to the land.
Real Property Law	Also known as real estate law. A branch of civil law governing the ownership and use of landed property. It covers topics such as titles, deeds, zoning, estate planning, and property taxes for land and anything affixed to it, including buildings and crops.
RECA Board	Real Estate Council of Alberta Board of Directors. The governing body for real estate professions. Its purpose includes: enforce industry standards; investigate, detect, and suppress mortgage fraud; provide services to enhance and improve the industry and business of real estate professionals; and administer the <i>Act</i> .
Receiving Orders	Direction from an authority to a financial institution to take a specific action. When the Registrar investigates a licensee, the Registrar, or their representative, may order funds held in trust to be frozen until the investigation proceedings conclude.
Refer / Referral	The act of recommending or directing a person for service, assistance, or business to another professional or business.
Registrar	RECA's Registrar who is responsible for real estate industry examinations, licensing, and investigations.
Regulatory Compliance	The policies and practices used to meet all federal, provincial, municipality, and industry related legislation, Rules, regulations, and standards.

Regulatory Requirements	The rules businesses and licensees must follow; invoked by designated regulators (RECA, the Act) and compliance officers who make and enforce the Rules. For example, licensee qualifications and renewals, the processes to be followed, or the records that must be kept.
Relevant	Pertaining to or of significant importance for inclusion, may refer to specific individuals, to information disclosure and privacy requirements, or to documents related to a property or transaction.
Resources	Individuals or organizations that provide services, materials, money, staff or other assets for effective operation; may include lawyers, financial analysts, notaries, and the various property inspectors.
Respond	Specific action(s) taken to maintain client-relationships and effective communication, including answering questions, recognizing, disclosing, mitigating impacts and resolving.
Risks	Potential for perils or circumstances that may give rise to injury or loss for a person or organization, including oneself, clients, customers, neighbours, and third parties.
Rules	Rules made under the Act .
Scope of Practice	The permissible procedures, actions, and processes for licensees as set by the regulatory body, in conjunction with specific education, experience and demonstrated competence.
Service Agreement	A written contract that establishes the relationship between parties to the services and obligations to be performed by an industry professional. Written service agreements are required in any real estate transaction where a licensee is working with a client.
Software	Programs, applications and systems on a computer, includes online databases.
Standards and Requirements	The minimum requirements for industry professionals' conduct; includes the responsibilities and prohibitions as established in the <i>Real Estate Act</i> Rules, used in reference to legal and ethical requirements, brand standards, privacy expectations, etc.
Strategies	Plans of action to achieve an overall aim; refers to approaches to manage communication, risk, negotiation techniques to be used, or how a licensee pursues professional development.
Substantial Connection	Legal principle to determine when a licensee or brokerage is authorized to represent clients in transactions in jurisdictions outside Alberta (also called "sufficient connection"). See RECA's "Trading in Real Estate - Jurisdiction" bulletin.
Techniques	Set of facts surrounding a situation that clarifies and adds to understanding; used to refer to a particular client, property type, area or circumstance affecting a property.
Transparency	Characteristic quality of an individual that demonstrates openness, honesty and respect in relationships/interactions and in communication.
Unit(s)	Individually owned space within a property; also refers to "priced measurement", as in cost per square foot.
VBRP	Voluntary Broker Resolution Process - Resolution option for minor disputes to be handled by a brokerage to avoid a complaint investigation by RECA.

REVISED BLOOM'S TAXONOMY		
Bloom's Level		Learners will be able to:
1	REMEMBER	Recall facts or basic concepts.
2	UNDERSTAND	Explain ideas or concepts in a descriptive or factual manner.
3	APPLY	Use information in a new situation.
4	ANALYSE	See connections among ideas, concepts, or parts of whole.
5	EVALUATE	Justify a stand or make a definitive decision based on informed judgement.
6	CREATE	Produce a new or original work.

Adapted from: Anderson, L.W. (Ed.), Krathwohl, D.R. (Ed.), Airasian, P.W., Cruikshank, K.A., Mayer, R.E., Pintrich, P.R., Raths, J., & Wittrock, M.C. (2001). *A Taxonomy for Learning, Teaching, and Assessing: A revision of Bloom's Taxonomy of Educational Objectives* (complete edition). New York: Longman.