



MMTA3 COMMON QUESTIONS

The most frequent questions have to do with **TIME**, **COST**, and **VALUE**. So, let us try to address some of those topics below.

TIME COMMITMENT

MMTA3 is a 2-year **Program** consisting of 8 **Courses** and over 100 **Lessons** for those who want to graduate with an MMTA Certificate of Completion. Live Zoom **Class** sessions take place for 2.5 hours on Saturdays for Courses 1, 3, and 4 in the first year, and Courses 5, 6, and 7 in the second year. Each course is given over a 6–7 week period, followed by a one-month break to do an exam and research project. In all, there will be about 18 weekends/year in which these Zoom class sessions take place. This equates to about 90-100 hours total. The MMTA3 program schedule is available [HERE](#).

We will be offering two in-person courses in MMTA3. Courses 2 and 8 will be conducted as both in-person and with a virtual Zoom option over a 4-day period (June 1-4, 2023, and September 12-15, 2024). Each weekend session will entail about 20 hours of in-class learning. Our June 2023 in-person session will take place in Troy, MI at the Michigan State University [Management Education Center](#). Location of the September 2024 session will be announced later. If unable to attend in-person sessions, they will also be offered as virtual via Zoom, and will be recorded for future viewing.

If you plan to graduate and acquire the MMTA Certificate of Completion (also the designation as an “MMTA Graduate”), you will be required to:

- Pass an exam at the end of each course (7 exams total)
- Complete a research project at the end of Courses 1-7 (7 research projects total)

These are not required if you do not plan to be an MMTA Graduate, but only want the knowledge given for your own personal use.

Each **Class** will be recorded and available by the Monday following each virtual Saturday session. If you miss a class or want to review the material again, you can watch the video recordings an unlimited number of times.

COSTS & REQUIREMENTS

The total cost for the two-year MMTA3 Program is \$20,000 if paid one course at a time (\$2500/Course). For those that wish to pay for the entire MMTA3 Program upfront, there is a significant pre-payment “early bird” discount. The cost would be \$18,000 if paid in-full before March 11, 2023. For those that wish to divide the payment in half and pay for one year at a time, the cost would be \$9,500 if paid for the first year (Courses 1-4) due by March 11, 2023, and then \$9,500 for second year (Courses 5-8) due by January 13, 2024.



Each of the above payment plans includes Metastock subscription, [FAR for Galactic Trader](#) software and [Solar Fire](#) software. If you already own those programs, we will discount the cost of tuition \$250 for Metastock, \$1000 for FAR for Galactic Trader, and \$250 for Solar Fire.

Each enrollee in the two-year MMTA3 program will receive:

- Metastock subscription (Retail price, \$1190 or \$595/ year)
- [FAR for Galactic Trader](#) EOD software (Retail price \$1,895)
- [Solar Fire](#) software (Retail price, \$360)
- The eBook [Merriman on Market Cycles: The Basics](#) (should be read prior to beginning Course One)
- The PDF of [Basic Principles of Geocosmic Studies](#) (should be read prior to beginning Course One)
- Complimentary admittance into three MMA Webinars
 - Mid-Year Webinar May 2023
 - Forecast Webinar February 2024
 - Mid-Year Webinar May 2024
- 10% discount on any MMA Subscription report or book (excluding Forecast), while a student during MMTA3

** For students who already own software programs, we will discount the cost of tuition \$250 for Metastock, \$1000 for FAR for Galactic Trader, and \$250 for Solar Fire. For students who pay for MMTA3 one course at a time, we do offer a significant discount on trading program and software.*

*** For those who pay for the first year upfront only, a deposit will be required on the software programs that will be reimbursed upon payment of the second year. This deposit equates to about a 50% discount on the entire software packages.*

If one decides they cannot complete the full MMTA3 Program and must leave before completion, they will be reimbursed any deposits made, less:

- MMTA courses taken valued at \$2500/Course
- The purchase of software programs at full retail price, less 10%. *FAR for Galactic Trader and Solar Fire cannot be returned for reimbursement once they are used.*

Work/scholarship arrangements will be made available for *up to six persons* who show promise and can perform services of value to MMA, such as:

- Editing
- Evaluation of Research Projects
- Marketing
- Social Networking



The amount of the scholarship will depend upon the value of the work that can be performed, based upon one's prior work and/or education history.

Prior to admittance into MMTA3, each applicant will be interviewed to determine their likelihood of succeeding with this program and to make sure there is no history of fiduciary misconduct, illegal activity, or unethical behavior in the field of finances.

- Each student must possess basic awareness of astrology (signs, planets, aspects) before starting Course Two.
- An entrance exam will be given to determine this. The information on this exam is contained in the PDF of [Basic Principles of Geocosmic Studies](#), which will be available to all students prior to the start of Course One.

WHAT IS COVERED IN MMTA3?

The first year covers MMA's original market timing methodology, based on cycle studies of financial markets and correlations of geocosmic studies with cycle lows and highs in various markets throughout history.

The second year covers MMA's sophisticated methods of price objective calculations, trend analysis, chart analysis, and technical analysis studies and applications. When used within the time bands of the MMA market timing studies, these tools become the basis for developing successful investment and trading plans.

With the completion of the MMTA training and educational program, one will have the skills necessary to become a market analyst with a unique niche in the field of financial market timing. The MMTA training also provides valuable tools necessary to become a successful trader or investor if one has the desire and discipline to become a trader or investor.

There is no other program that offers as comprehensive an education and live training in this unique area of market analysis. There are courses available that are pre-recorded. There are courses available that are live, but not nearly as comprehensive or complete a training as this one. There is nothing else like MMTA available anywhere (we looked).

Additionally, each live class includes a current-time analysis of financial markets and our own trading plans for the coming week and months. We put MMTA lessons to work with the current market conditions at the end of each live class and interact with students who ask questions and make further comments. This is always a lively and highly insightful discussion. Students love it!



VALUE OF MMTA3 – WHY TAKE THIS COURSE NOW?

This will be the last 2-year MMTA program co-instructed with the creator of the MMA methodology, Raymond Merriman. It will be the last opportunity to spend approximately 140 hours of live and direct training with Ray, learning the methodology of market timing he has developed over the past 45 years.

If you wish to become a market analyst specializing in market timing, you will not find a better opportunity to learn this skill. If you wish to become a trader or investor, these tools will be valuable in your practice. Knowing where you are in any cycle, and the appropriate trading or investment plan for that time and based upon the current trend of that cycle (and when it is primed for a reversal) is invaluable.

A maximum of forty students will be accepted who commit to seeking graduation status (taking seven exams and completing seven research projects). Once this limit is reached, enrollment for new full-time students will end. Openings will remain for a limited number of students who choose to take one course at a time, or who take classes for their own personal growth and do not intend to graduate. Applicants will be interviewed and accepted based on their prospects of success with this program following the interview.

The MMTA courses can be challenging for some who have no background in markets or astrology. But each student will be matched up with partners who are strong in one area with those who are strong in the other for research projects. In this way, the challenges are lessened, and the enjoyment and excitement of learning these skills is increased greatly!

If you are looking for a pathway to understand financial market timing, become a market analyst or trader, then MMTA is the right fit for you. Please contact us if you have any questions.

Sincerely,

Raymond Merriman
President, Merriman Market Analyst

Gianni Di Poce
MMTA Program Director and MMA Analyst