



## College-wide Student Affairs Policies

The following college-wide *Student Affairs Policies* apply to all students undertaking studies or training through coursework or programs of The American College of Financial Services. Below is a brief description of each policy with a link to the full policy. Students are responsible to know and abide by these policies.

- [Academic Integrity Policy](#)
- [Policy on Satisfactory Academic Progress in the Designation and Certificate Programs](#)
- [Credit Hour Policy](#)
- [Accommodations for Students with Disabilities](#)
- [Resolution of Student Grievances](#)
- [Campus Security Reporting Policy](#)
- [Student Sexual Misconduct and Harassment Policy](#)
- [Transfer of Credit](#)
- [Refund Policy](#)

### 1. Academic Integrity Policy

Academic integrity means that students must demonstrate honest scholarship in all academic activities associated with The College. All academic work submitted for grading, assessment of student proficiency, or consideration as original research must be the result of an individual's own efforts. Academic dishonesty generally falls into one of three categories – cheating, plagiarism, or falsification of information – which are described in The College's policy.

### 2. Policy on Satisfactory Academic Progress in the Designation and Certificate Programs

Satisfactory academic progress is governed by the 5-Year Rule for expiration of completed courses if the designation program a student is pursuing is not completed within 5 years from the date of enrollment in the first course.

### 3. Credit Hour Policy

Graduate and Huebner school courses are transferrable as 3-credit courses to other institutions of higher education. The Credit Hour Policy describes how The College ensures that Graduate and Huebner courses meet credit hour standards. This policy does not apply to the WMCP program.

#### **4. Accommodations for Students with Disabilities**

Students with disabilities are served by the Professional Education Department (PED), which can be contacted at (888) 263-7265. PED is available to assist students, faculty, and College support staff in reaching a joint determination of academic accommodations for students with verifiable disabilities, where appropriate.

#### **5. Resolution of Student Grievances**

The College has a process for addressing unresolved student grievances, but requests that students do the following *before* submitting a grievance:

- 1) Review the Student Handbook to ensure they understand applicable College policy;
- 2) Contact the Professional Education Department (PED) at (888) 263-7265 to attempt to resolve potential issues.

#### **6. Campus Security Reporting Policy**

The American College is committed to creating and maintaining a safe and positive environment for all of our students, faculty, employees and visitors to the campus. Individuals are urged to report any incidents they believe potentially endanger the safety or security of any persons on campus.

#### **7. Student Sexual Misconduct and Harassment Policy**

It is the policy of The American College, in working to establish an environment of respect that is conducive to learning for every student, to view sexual misconduct and sexual harassment of students as unacceptable conduct that will not be tolerated. This policy includes all forms of sexual misconduct, sexual harassment, sexual assault, relationship violence, and sexual violence by students, faculty, employees, or third parties while engaged in College activities.

#### **8. Transfer of Credit**

The American College's credit transfer policy for Huebner School courses permits a student who completed comparable courses at an accredited college or university, or who completed certain courses in The American College's Irwin Graduate School, to apply for transfers of credit into certain Huebner School programs, provided the courses were completed within 7 years prior to the application date. The transfer policy provides the specific circumstances under which credits may be transferred.

#### **9. Refund Policy**

The American College's refund policies vary for different types of courses and programs. The refund policy describes the circumstances under which refunds may be available and the process for requesting a refund.

## Academic Integrity Policy

### 1) Definition of academic integrity and what constitutes an academic integrity violation

**Academic integrity** means that students must demonstrate honest scholarship in all academic activities associated with The American College. All academic work submitted for grading, assessment of student proficiency, or consideration as original research *must* be the result of an individual's own efforts.

Academic dishonesty generally falls into one of three categories: cheating, plagiarism, or falsification of information.

**Cheating.** When taking examinations, students may not use their textbook, course notes, or any other materials, or receive help from any outside source, unless specifically instructed otherwise by their course professor. *Only a professor formally associated with The American College can provide such instructions.* While exam proctors may establish procedures for how they conduct exams, *neither proctors nor course moderators are permitted to change The College's exam expectations for students.* Students may not share information of any kind during an exam. Copying answers from a classmate and submitting them as one's own work is a clear academic integrity violation, whether on an exam or any other assessment of student proficiency.

All examinations administered at Pearson VUE test centers or through the college's proctored examination system (live or online) are provided to students strictly for the purpose of assessment of their mastery of course content. Any exams copied or printed from these sources in any manner are considered by The College to be stolen proprietary and confidential material. Possession of The College's proprietary, confidential exams will be viewed as evidence of cheating or intent to assist others to cheat.

**Plagiarism.** Plagiarism is representing another person's work as your own. Examples of plagiarism include:

1. Submitting someone else's paper, project, presentation, or other piece of work as your own;
2. Submitting a paper or other assignment that you have not produced on your own;
3. Quoting or paraphrasing someone else's work without giving credit to the original author;
4. Presenting another person's ideas as if they were your own.

**Falsification of information.** Examples of falsification of information include but are not limited to fabricating references, statistics, or quotations in a paper or citing incorrect references.

## **2) Process for responding to potential academic integrity violations**

**Who addresses complaints.** When The College receives or discovers information about a potential academic integrity violation, the information will be forwarded to the Academic Dean if the issue relates to plagiarism or falsification of information. The Dean will provide the information to a faculty committee for review. Based on its review and investigation, the committee will make a recommendation concerning the validity of the claim. The Dean will make a preliminary decision based on the available evidence and the committee's recommendation.

If the issue relates to cheating on an exam, the information will be forwarded to the Examinations Department and Associate Vice President (AVP) for Institutional Assessment for review. Based on the Examination Department's review and investigation, the Director of Examinations will make a recommendation concerning the validity of the information and whether or not a cheating episode occurred. The AVP will make a preliminary decision based on the available evidence and the Director's recommendation.

Evidence for any claim of academic misconduct may be based on statistical anomalies or other data available and may also include hearsay as well as statements made by involved parties or witnesses. If the data available is conclusive, further investigation may or may not be conducted prior to The College's response outlined below. All student information will be treated confidentially on a need-to-know basis during the review and any subsequent investigation of alleged academic integrity violations.

**Initial notification of an alleged violation.** If initial review and any further investigation conducted substantiate that a violation is likely to have occurred, the Dean or AVP of Institutional Assessment will notify the student(s) (and others, if appropriate, such as an exam proctor, class moderator, or employer) that a complaint of academic misconduct has been made. The initial notification will inform the student and other involved parties, if any, of the nature and basis of the allegation and his or her right to respond within 30 days. The student (and others, if appropriate) will be offered the opportunity to provide additional information and will be informed of potential disciplinary actions that may result if The College makes a determination of academic misconduct. The Chief Academic Officer will be copied on letters of notification of an alleged academic integrity violation.

**Determination of a violation.** After 30 days, the faculty committee or Examinations Department will review any additional information received and make a second recommendation to the Dean or AVP of Institutional Assessment, as appropriate. The Dean or AVP will then make a determination on the matter and notify the student (and others, if appropriate) of The College's decision. Information about the violation and The College's decision will become part of the student's academic record.

**Appeals process.** Students and other directly-involved parties (such as a proctor or moderator) have the right to appeal The College's decision for their own situation only. An appeal of an academic misconduct decision made by the Dean or AVP of Institutional Assessment must be

made in writing to the Chief Academic Officer (CAO). Reconsideration by appeal of an academic misconduct decision is subject to the following guidelines and limitations:

- Appeals must be submitted in writing to the CAO within 30 days of the College's academic misconduct decision.
- Grounds for appeal may include review of the process followed and/or the evidence considered in the original determination, but the appeals process may not involve evidence previously known to the student but not submitted during the initial 30-day response period.
- The appeals process does not allow attorney or counsel presence in College proceedings, nor do any established rules of evidence apply.
- Upon appeal, a decision may be overturned for gross misconduct of process or a finding of unfair consideration of the available evidence.
- A determination upon appeal is final; no further appeals will be considered.

**Disciplinary action.** The CAO, in his sole discretion or in consultation with a faculty committee, as appropriate, will determine whether and under what circumstances the parties involved may continue their academic relationship with The College. The CAO's decision of disciplinary action is final.

**Notifications required by law, guideline, or regulation.** The American College may be required to report a change of grade to a state insurance department when CE is involved, to report a violation to FINRA or another regulatory body, or to make other such reports as required by law, guideline, or regulation by any relevant regulatory body. The CAO will make any such compliance-related determination and that decision will be final.

**Coordination with other policies.** Actions taken under the Academic Integrity Policy will not preclude a review of any alleged ethics violation under The College's Code of Ethics and the possibility for the removal of an existing designation, if any, held by the student or by any other involved party.

**Notification of the Board of Trustees.** As a matter of routine reporting, the Educational Policy Committee of the Board of Trustees will be notified semi-annually of academic integrity violations.

## Policy on Satisfactory Academic Progress in the Designation and Certificate Programs

While courses taken in the Huebner School (HS) and Graduate School (GS) are transferable to other accredited colleges and universities within the US, The American College does not calculate a grade point average (GPA) for designation or certificate programs and courses. Satisfactory academic progress is governed instead by the following two policies.

### 1) Repeating failed courses

Students who fail an HS exam twice are *strongly advised* to contact The College's Professional Education Department (PED) at 888-263-7265 for assistance before attempting the exam a third time. Students who fail a GS exam twice are *advised* to contact the Graduate School Coordinator at 610-526-1356 for assistance.

Students who repeatedly fail more than one course are advised to contact PED or the Graduate School Coordinator to discuss the availability of additional assistance through The College and whether the student should continue his or her studies with The College.

### 2) The 5-Year Rule (for designation and certificate programs)

In order to keep its programs and coursework relevant and current, The American College implemented in 2006 a **5-Year Rule** which allows a student to apply completed course credits to a designation or certificate program for up to 5 years after a course is successfully completed. If the designation program is completed within those 5 years, the course credits become permanent on the student's transcript and may be applied at a later date toward the fulfillment of requirements for other designation programs, if the course is part of the program's current curriculum. However, if the designation is not earned within 5 years, the course credits will expire, and the course must be repeated to meet the program requirements, where applicable. In other words, credits for courses passed after 1/1/2006 are CONTINGENT *until completion of an American College program of study*, at which time they become PERMANENT. But if the program is not completed within 5 years from the date a course was passed, the credits expire and the course must be repeated if it is needed to meet program requirements. If the expired course no longer exists in the program's current curriculum, the student must take a new course to complete the program.

The 5-year rule applies to all programs of study in the Huebner School *except WMCP™*, including the designation programs, the CFP® education program, and certificate programs. It also applies to the CAP® program, graduate certificate programs, and the FSCP® program. Students in the WMCP™ program must follow the designated timeline for that program. (The College's policy on time allotted for completion of graduate degree programs is covered in the Graduate Student Handbook.)

Transfer credits from courses taken externally are subject to the same rules based on the date the credits were posted to a student's transcript.

## Credit Hour Policy

For the purposes of facilitating the transfer of credit to other post-secondary educational institutions, The American College follows the guidelines established by the Pennsylvania Department of Education for determining the number of credit hours assigned to each course in the Irwin Graduate School and Huebner School. These guidelines satisfy the requirements of both the US Department of Education and the Middle States Commission on Higher Education, the College's accrediting body.

The State of Pennsylvania defines one college semester credit as 14 hours of classroom instruction plus appropriate outside student preparation as determined by the faculty. The national standard for out-of-class student work established by the US Department of Education is approximately two hours of independent student work for each hour of instruction. For example, a three-credit course must offer 42 hours of rigorous college instruction plus the corresponding required student work.<sup>1</sup>

The State of Pennsylvania also requires courses to be scheduled for the correct number of hours per credit awarded. For example, a 3-credit course that meets 3 hours per week for 14 weeks should be scheduled for a full three-hour session even if there is a 15 minute break during each class (e.g., from 2pm to 5pm, not 2pm to 4:45pm).

Pennsylvania allows for determining activities that are the equivalent of classroom instruction. For example, if a course is offered via online technology, then the faculty as a whole must agree upon criteria for determining what online activities constitute the equivalent of classroom instruction for uniform implementation across the institution. Establishing such criteria and identifying the number of hours each activity would represent as equivalent to instruction ensure that the amount of credit awarded per course complies with Pennsylvania regulations.

In its definition of a credit hour, the US Department of Education also links the instructional component to the achievement of verifiable learning outcomes:

A credit hour is "an amount of work represented in intended learning outcomes and verified by evidence of student achievement that is an institutionally established equivalency that is not less than one hour of classroom or direct faculty instruction and a minimum of two hours of out of class work for each week for approximately fifteen weeks for one semester... or the equivalent amount of work over a different amount of time."<sup>2</sup>

(Note: For Pennsylvania institutions of higher education that do not participate in Title IV programs, the PA requirement of 14 hours of instruction per credit supersedes the federal guideline of 15 hours per credit used to determine eligibility for federal financial aid.)

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<sup>1</sup> 22 PA Code §31.21-22

<sup>2</sup> National Archives and Records Administration, "Department of Education: Program Integrity Issues," Federal Register 75 (209) (October 29, 2010): <http://www.libraries.iub.edu/index.php?pageId=2558>.

The American College is a continuous enrollment institution and as such does not operate on either a semester or quarter system. The academic period for which a particular course is offered depends on the instructional format of the course as described below. While the same course may be offered in different instructional formats, the content and learning objectives are the same, and the assessment methods are the same or equivalent, across different learning formats.

Finally, the Middle States Commission on Higher Education guidelines require accredited colleges to indicate:

- Academic period a course is offered ( e.g., 15 weeks plus one week exam)
- Recommended instructional time (e.g., three 50-minute sessions or two 75-minute session per week over the specified academic period)
- Recommended out-of-class time requirements for student preparation (e.g., twice in-class time)

The American College offers courses in the Graduate and Huebner Schools via five instructional formats: self-study, self-study with weekly webinars, self-study with an in-person final review (IRP), residency courses, and WMCP online adaptive learning. The structure, academic period, and scheduled time for each format is shown in the table below.

<b>Instructional format</b>	<b>Academic period</b>	<b>Scheduled time</b>
Self-study	17-20 weeks*	24/7 access to course materials
Self-study with webinars	14 weeks	24/7 access plus 2.5 hours/week webinar for 8 weeks or 5 hours/week for 4 weeks
Self-study with IRP	14 weeks (CLU, CFP) 14 weeks (RICP)	24/7 access plus 18 hours in-person review 24/7 access plus 10 hours in-person review
Residency	1 week (Graduate) 4 days (CLF)	9 hours/day; 4 hours on last day
WMCP	12 months**	24/7 access to course materials

\* Upon enrollment, students are given a course window of 4 months plus the remainder of the month in which they enrolled.

\*\* The academic period for WMCP includes the month of enrollment plus the following 12 months.

The faculty is responsible for the curriculum. The faculty member/subject matter expert assigned to each course is responsible for ensuring that each course meets the Pennsylvania requirements and for certifying that the expected student learning for the course meets the credit hour standard.

The course syllabus indicates the designated activities that students are expected to complete. In general (except for the residency courses), the instructional activity for a 3-credit Graduate or Huebner School course should reflect approximately 3 hours per week over a 14-week period or the equivalent. Hours of instructional activity do not include time allotted for final exams.

The assignment of credit hours is formally approved by the faculty curriculum committee, which reviews courses following the Academic Department's course revision schedule.

### References

#### Pennsylvania

- 22 PA Code §31.21-22
- March 14, 2008 guidance from the PA Department of Education

#### Middle States Commission on Higher Education

- Credit Hour Policy (Effective Aug 23, 2012)
- <http://www.msche.org/documents/CreditHourPolicyRev112012.pdf>

#### US Department of Education

- Program Integrity Questions and Answers
- <http://www2.ed.gov/policy/highered/reg/hearulemaking/2009/credit.html#credit>

## Accommodations for Students with Disabilities

The American College is committed to providing equal educational opportunities to all students, including students with disabilities. The College does not discriminate against students with disabilities and will make every effort to provide reasonable accommodations to a student with a known disability in order to afford that student an equal opportunity to participate in programs offered by The College.

Students with disabilities are served by the Professional Education Department (PED), which can be contacted at (888) 263-7265. PED is available to assist students, faculty, College support staff in reaching a joint determination of academic accommodations, where needed.

Students with disabilities who seek an accommodation are responsible to identify themselves to PED in advance to afford The College the opportunity to determine the scope of reasonable accommodations it can make. Identification may take place at matriculation/admissions or at any time during a student's course of study. Students should be prepared to discuss the nature and extent of their disability and the accommodations they feel are necessary.

All students with disabilities have the responsibility to provide documentation at their own expense in order to be considered for accommodations. Some acceptable forms of documentation are:

- A 12<sup>th</sup> grade IEP or section 504 plan
- A written report from a physician, psychiatrist, or psychologist
- Documentation of accommodations provided at another college

The College may request additional documentation from students if the determination of a disability is inconclusive, or if the documentation provided does not support the accommodations requested. The request for accommodations and supporting documentation must be provided in advance of when the accommodations are needed.

## Resolution of Student Grievances

The American College recognizes that throughout the course of involvement with The College some students may encounter issues they feel are not being adequately addressed. Students should *always* contact the Professional Education Department (888-263-7265 or [ProfessionalEducation@theamericancollege.edu](mailto:ProfessionalEducation@theamericancollege.edu)) as the first step in attempting to resolve a potential issue or complaint. The College distinguishes between complaints or concerns and grievances by the gravity of the issue and a student's prior efforts to resolve it.

The College defines a grievance as a serious issue that a student has tried to resolve through the normal channels of inquiry, but for which the student is not satisfied with the outcome and seeks review at a higher organizational level. The College has established the following process to address grievances, but requests that students first review the [Student Handbook](#) and/or [College-wide Student Policies](#) to ensure they understand applicable College policy before submitting a grievance.

Students may submit a grievance by email to [grievances@theamericancollege.edu](mailto:grievances@theamericancollege.edu). Issues submitted through this channel are referred to the administration of the appropriate department, which will review the issue and respond directly to the student. Students who have submitted a grievance via the email address listed above will receive a response within 30 days dependent upon the nature of the issue and the effort required to obtain the information required to address it.

Students who have followed The College's grievance process as described above and still do not feel their concern has been adequately addressed may contact the Pennsylvania Department of Education at the following address:

Bureau of Postsecondary and Adult Education  
Pennsylvania Department of Education  
333 Market Street, 12th Floor  
Harrisburg, PA 17126-0333  
Fax: 717-772-3622  
Email: RA-pls@pa.gov.

## Campus Security Reporting Policy and Procedure

The American College is committed to creating and maintaining a safe and positive environment for all of our students, faculty, employees and visitors to the campus. Individuals are urged to report all incidents they believe potentially endanger the safety or security of any persons on campus. Information about crimes that occur on campus to an individual or to personal property will be reported to the Radnor Township Police.

Crimes reported to the Radnor Township Police will be included in the College's annual crime statistics and aid in providing timely notice to the campus community, as appropriate.

### Incident Reporting Procedure

Faculty and employees should report campus safety or security incidents to the head of their department or a member of the Human Resources staff. Students or others visiting the college should report incidents to the College receptionist (610-526-1000), a faculty member, an area supervisor, or the Human Resources office. College faculty or staff who are advised of an incident **must** forward the report to the College Security Officer, Steve Kernaghan.

What to do if you experience or witness a crime or other safety or security incident while on campus:

1. If you observe a crime or the threat of a crime that has potential for physical harm, notify the Radnor Township Police immediately by calling 911 (emergency) or 610-688-0503 (non-emergency).
2. If you report an incident to the Radnor Township Police, you **must** also report the incident to the Office of the President and/or Office of Human Resources.
3. For safety or security incidents you feel do not require immediate police involvement, contact the appropriate College staff member listed in the introductory paragraph of this section.
4. Be prepared to answer all questions concerning the incident and have available as much information as you can provide (e.g. date/time and description of the incident, description of anyone involved, description of vehicle or license plate number, if applicable, any other potential witness to the incident, etc.)

Any campus complaint reported to the Radnor Township Police or any complaint reported to the College Security Officer, which results in an investigation, will be recorded in the College incident report log.

Upon resolution of a reported incident, the reporting party will be informed of the resolution. If at that point the reporting party believes the Uniform Crime Reporting Act is being violated, he/she may file a complaint with the Office of the Attorney General and will be provided with the address of the Attorney General's Office.

## **2016-17 COLLEGE AND CAMPUS SECURITY INFORMATION**

- 1) Enrollment: 15,803 undergraduate students; 933 graduate students
- 2) Number of students residing on campus: 0
- 3) Number of employees: 213 full-time, 11 part-time (as of December 31, 2017)
- 4) Office responsible for campus security: Facilities Administration
- 5) Campus Security Officer: Steve Kernaghan
- 6) Enforcement authority of the campus security personnel: The College Security Officer and senior leadership are authorized to ask persons for identification and to determine whether individuals have a legitimate reason to be on college property. The authority to make arrests on campus or otherwise respond to alleged criminal actions rests with the Radnor Township Police. Senior leadership is trained in proper reporting procedures along with other safety and security responsibilities. Prompt reporting will assure timely warning notices on campus and timely disclosure of crime statistics, as appropriate.
- 7) Incident reporting by The College: The College reports criminal incidents to the Radnor Township Police whenever such incidents occur. The College reports annual crime statistics to the Pennsylvania State Police as required by the Pennsylvania Uniform Crime Reporting Act of 2004.
- 8) Access to College facilities: College staff and students have access to the College's campus facilities via the main entrance from 8:00 a.m. to 5:00 p.m. Monday through Friday. The College staff has keycard access to other entries and at other times based on need, as determined by the Office of Human Resources.
- 9) Possession, use, and sale of alcoholic beverages: The College is committed to providing a safe, quality work environment conducive to both optimum productivity and employee satisfaction. Abuse of drugs and/or alcohol is a serious problem that can jeopardize employees' health, work output, public safety, and security in the workplace. Such abuse adversely affects productivity and morale, and increases business costs. In an effort to promote employee welfare and business productivity, The College requires employees to report to work in a fit condition for duty and free from the influence of drugs and/or alcohol. The illegal sale, purchase, transfer, use, possession, or being under the influence of drugs, narcotics, or controlled substances while engaged in College activities or on College property is strictly prohibited.

Employees are also prohibited from using or being under the influence of alcohol while on College property; exceptions to this policy (e.g., social functions) must be approved by the President and the Chief Human Resources Officer. Any employee who is taking prescribed medicine that may in any way affect his or her ability to work or to work safely must report that fact immediately to his or her supervisor and to the Chief Human Resources Officer. The College reserves the right to temporarily reassign, change the work assignment, or restrict work of such an employee during the period he or she is taking the medication. If The College believes an employee is under the influence of drugs and/or alcohol and may cause harm to his/her self or another employee, The College reserves the right to refer the

employee to outside counseling. Drug and/or alcohol abuse will result in disciplinary action up to and including termination of employment. The College reserves the right to order third party drug and alcohol testing in cases of reasonable suspicion. In addition, there are certain positions that may require a mandatory drug screening as a condition of employment. Any drugs, narcotics, or controlled substances discovered or confiscated by The College will be turned over to local law enforcement authorities.

Medical and Employee Assistance plans, available as an employee benefit, contain provisions for treating drug and alcohol related health problems.

Possession, use, or sale of illegal drugs is prohibited by law and enforceable by the Radnor Township Police.

- 10) Possession and/or use of weapons by campus security personnel and others: The possession and use of firearms by anyone other than the Radnor Township Police is prohibited. All instances of possession and/or use of a firearm (including violation of policy, accidental discharge, as well as any authorized discharge) shall be reported immediately to the College Security Officer. All instances of firearm possession and/or use will be investigated.

- 11) Students or employees with criminal records:

Current College employees convicted of a violation of a law or ordinance off-campus, whose violation also adversely affects The College's pursuit of its educational objectives, will be subject to judicial review by the Office of Human Resources. Students or employees involved in a crime on-campus are subject to arrest and prosecution, and are subject to judicial review by the Registrar's Office and/or Office of Human Resources respectively. The College's Alcohol and Drug Abuse Policy will be invoked in situations where a current employee is convicted of a drug related crime.

A student who indicates a felony conviction on an admission application to The College is referred to the Registrar's Office, which will evaluate the nature and severity of the offense. The evaluation will determine the applicant's fitness for inclusion in the college community prior to an admission decision.

Any person being considered for hire, who indicated on an employment application a conviction for a felony offense, will be reviewed by the Office of Human Resources prior to an employment decision as to the relevancy of the criminal record to the applicant's desired position. Employment decisions are based upon the overall records of the applicant and the criminal record, if relevant to the job in question.

- 12) Security considerations related to campus maintenance: The College Security Officer or designee conducts a survey of outdoor lighting throughout the year and reports any problems directly to Facilities Administration. Twice a year, the main campus building is surveyed for hazardous conditions, with problems reported to Facilities Administration. Monthly fire extinguisher inspections are performed in all buildings owned or leased by The College. In addition, the College Security Officer routinely reports all hazardous, unsafe and potentially unsafe conditions found to exist on campus.

- 13) Communication of campus security information to The College community: Copies of all College security incident reports are sent to the Office of Human Resources. If a report concerns a specific department, a copy of that incident report is sent to the head of that department. Trends of crime patterns and other information pertaining to campus crimes and security are reported to staff as needed. Annual summary reports of crimes on campus are provided to the Pennsylvania State Police.

The Uniform Crime Reporting Act of 2004 requires institutions of Higher Education in Pennsylvania to provide new employees and students applying for admission with information regarding the institution's security policies and procedures (listed above) and its annual summary of security incidents reported for the prior year (see below). The Act also requires such institutions to provide to prospective employees and students, upon request, its crime statistics report for the most recent three years. The American College of Financial Services complies with these statutory requirements.

- No security incidents were reported in 2017.
- The crime statistics report for 2015-2017 may be obtained by contacting the Human Resources Office at 610-526-1370.

## Student Sexual Misconduct and Harassment Policy

It is the policy of The American College, in working to establish an environment of respect that is conducive to learning for every student, to view sexual misconduct and sexual harassment of students as unacceptable conduct that will not be tolerated. This policy includes all forms of sexual misconduct, sexual harassment, sexual assault, relationship violence, and sexual violence by students, faculty, employees, or third parties while engaged in College activities.

Any violation of trust or any form of sexual intimidation or exploitation jeopardizes the mission of the institution and threatens the educational experience and well-being of students. This institution prohibits all forms of sexual harassment or sexual misconduct by its students and employees. The American College will take appropriate action, as deemed necessary, to prevent and address all such conduct.

The following procedures and guidelines are designed to inform students relative to: (1) the definition of sexual misconduct and sexual harassment and (2) procedures for filing and resolving related complaints. In addition, we provide prevention and educational information to both online and residency students.

Sexual misconduct or harassment of or by students or College employees is unacceptable behavior whether it occurs in an online forum, at a class in an offsite location, or while a student attends a residency on campus at The American College. Any act, comment, or behavior that is of a sexually suggestive or harassing nature and that in any way interferes with a student's performance or creates an intimidating, hostile, or offensive environment is strictly prohibited by The American College. Students have the responsibility to bring any such incident (via written or verbal report) to the attention of the appropriate administrator so that the matter can be addressed as quickly as possible. Students who wish to file a report should contact the Associate Dean (see below for contact information).

There are two categories of sexual harassment:

1. Sexual harassment in which a person in authority (for instance, a faculty member or program administrator) makes sexual demands upon a student in exchange for favors or preferential treatment, and
2. Sexual harassment in which a hostile or uncomfortable environment is created by unwelcome or offensive conduct, language, or interaction of a sexual nature.

Sexual harassment does not require physical contact and could take place in an online environment. A hostile environment may be created by, but not limited to, the following unwelcome and offensive behaviors: repeated and unwelcome sexual advances, comments, physical or electronic contact, jokes, flirtations or any abuse of a sexual nature.

## **Hostile Environment**

A hostile environment is present when unwelcome and demeaning behavior or conduct substantially interferes with a student's learning or performance or creates an intimidating, hostile or offensive situation. For example, the harasser may continually remark on someone's body or clothing, post sexually explicit photos, send texts or online messages with sexual or suggestive content, or make sexually-oriented comments. A student, College employee, or third party can create a hostile environment.

## **Confidentiality and Reporting**

A student who believes he or she has been a victim of sexual misconduct or sexual harassment is urged to report it immediately to the Associate Dean, Ms. Sophia Duffy, at 610-526-1255 or [Sophia.duffy@theamericancollege.edu](mailto:Sophia.duffy@theamericancollege.edu).

The College is concerned about both safety and the importance of confidentiality. Staff members may be required to share information related to a complaint with a limited group of College officials and/or law enforcement authorities when necessary. In these cases, the information will be shared with as few people as possible and every effort will be made to maintain confidentiality.

When reporting an incident, it is helpful to provide as much information as possible, including the following:

1. A description of the event(s)
2. The number of occurrences, with dates and places
3. The names of any witnesses
4. Any documents or other exhibits, if available

Students may receive guidance, advice, support and/or advocacy from College staff as needed and requested.

## **Sexual Misconduct Involving Faculty Toward Students**

Sexual misconduct complaints involving faculty towards students will be handled in collaboration with Human Resources. The Chief Human Resources Officer will serve as the lead investigator. Both the complainant and the accused will be informed in writing of the outcome of the proceedings.

## **Retaliation**

No student shall be subject to any form of reprisal or retaliation for having made a good faith complaint under The College's Student Policy on Sexual Misconduct and Harassment or for participating in an investigation of such complaint. Appropriate steps will be taken to protect students from retaliation.

**Additional Resources**

Students may also refer to The College's *"Student Policy on Online Forms of Sexual Misconduct and Harassment"* and *"Understanding The College's Sexual Harassment Policy in the Context of Live Instruction"* for additional information.

**Amendments to Policy and/or Procedures**

The College, in its sole discretion, reserves the right to modify and/or amend any or all of the policies outlined herein at any time. In the event The College determines that circumstances warrant modification/amendment of any part of this policy, timely notice of same shall be made available to relevant and affected parties.

**Dissemination of Policy**

Copies of this policy will be available both through our online learning platform and as part of the materials provided to our residency students.

## Transfer of Credit

Transferring credit at The American College of Financial Services

### **CFP® Certification, ChFC®, CLU®, REBC®, CLF®, and CASL® Programs**

The American College's credit transfer policy for Huebner School courses permits a student who completed comparable courses at an accredited college or university, or in The American College's Irwin Graduate School, to apply for transfers of credit into certain Huebner School programs, provided the courses were completed within 7 years prior to the application date, and the student earned a grade of C or better in each course. In addition, students who recently earned any one or more of the pre-approved professional designations below are eligible to apply for transfer of credit. Students may transfer courses into the ChFC®, CLU®, and CFP® Certification programs. The RICP®, WMCP®, and ChSNC® programs are ineligible for transfers of credit from other colleges.

Students who complete select Irwin Graduate School courses may apply for transfer of credit into Huebner School programs.

A student who completed:	... may obtain transfer credit for:
GS 811	HS 328
GS 815	HS 330
GS 816	HS 334
GS 817	HS 321
GS 836	HS 331
GS 842	HS 342
GS 930 and GS 960*	HS 382 and HS 384**
MBA	HS 384**

\* If you have completed GS 930 and GS 960, you can receive a reverse transfer of credit for HS 382 and HS 384.

\*\* If you have earned the MBA degree within the past seven years of applying for a transfer of credit, you can receive a transfer of credit for HS 384.

### **Graduate Programs**

#### **MSFS Program**

A maximum of six (6) credits toward the MSFS degree may be transferred from other accredited colleges or universities. The credits must be at the graduate level with courses similar in content to those of The American College of Financial Services; they must have been earned within seven years of the date of admission to the MSFS degree program; and the student must have earned a grade of B or better in each course.

A request for credit transfer must be submitted in writing to the Dean of the Graduate School and should include a description of the course for which transfer is being sought and the name of the college or university where the credits were earned. The student must also have that college or university forward an official transcript to the Registrar's Office at The American College of Financial Services. Transferred credits apply to distance courses only.

### **MSM Program**

A maximum of six (6) graduate credit hours (the equivalent of two 3-credit courses) may be transferred into the MSM in Leadership program. Determination of the credit transfer will be made on a case-by-case basis by the Dean of the Graduate School.

### **PhD Program**

Incoming students may apply for credit transfer of up to twelve (12) graduate-level credits toward the financial services core requirement of the PhD program.\* The credits must be from courses taken at other accredited colleges or universities and similar in content to those of The American College of Financial Services. Courses must have been completed within seven years of the date of admission to the PhD program; and the student must have earned a grade of "B-" or better in each course.

A request for credit transfer must be submitted in writing to the associate director of the Graduate School and should include a description of the course for which transfer is being sought and the name of the college or university where the credits were earned. The student must also have that college or university forward an official transcript to the Registrar's Office at The American College of Financial Services. Transferred credits apply to distance courses only.

\*The maximum number of transfer credits for students who have not taken a graduate course in general principles of financial planning is nine (9) credits. Students will be required to take GS 898 (Survey of Financial Planning) to fulfill the Financial Services Mastery component of the PhD Program of Study.

## Refund Policy

### Requesting a Refund

All requests for refunds must be made in writing to the Office of Professional Education, The American College of Financial Services, 270 S. Bryn Mawr Ave., Bryn Mawr, PA 19010 or by calling our Professional Education Department at 888-263-7265.

The policies are as follows:

#### **Refund policy for HS & GS courses:**

The College will refund course tuition less a **\$170 cancellation fee** if a student requests the refund within 30 days of signing up for the course or, in the case of a live onsite or webinar class, before the third class date, whichever is sooner. Those enrolling in designation packages, where all courses are purchased at once, will be subject to separate refund arrangements communicated at the time of purchase.

**Pre-Paid Packages (including WMCP):** The College will refund course tuition paid less a **\$495 cancelation fee** if student requests refund within 30 days of enrollment (after 30 days, no refund).

#### **For MSM and MSFS Courses:**

If you are unable to complete the MSM or MSFS program, please call Graduate Administration at 610-526-1415 for the refund schedule.

#### **FA Classes:**

The College will refund course tuition less a **\$170 cancellation fee**, if a student requests the refund before the third live onsite or webinar class date. No refunds will be issued after this date.

#### **FA 290 Only:**

The College will refund your tuition, less a **\$65 cancellation fee**, if a written request is received up to 30 days from the course registration date. After this date, no refund will be issued.

Fees are subject to change at anytime without notice. Fees may not be credited to another student. Most companies have educational reimbursement plans; contact your company for details. The College also is an "eligible institution" under The Higher Education Act of 1965 (as amended). This status allows you to take advantage of the Lifetime Learning Credit under Internal Revenue Code. Consult your tax advisor to see if you qualify.