



Student Handbook

Richard D. Irwin Graduate School
Degree Programs (v6.5/wj/rh)

The policies and procedures appearing in this handbook have been approved under the authority of The American College of Financial Services Board of Trustees and constitute the official policy of The American College of Financial Services (The College).

All students pursuing coursework through the Richard D. Irwin Graduate School should familiarize themselves with the contents of this handbook. The policies presented herein outline both student rights and student responsibilities.

The contents of the handbook may change as necessary to strengthen The College's procedures and processes. The College reserves the right to revise this handbook at any time.

All students pursuing designation studies at The College are responsible for knowing and abiding by the terms of this handbook.

Questions related to the handbook may be directed to the Office of the Registrar at The American College of Financial Services, 630 Allendale Road, Suite 400, King of Prussia, PA 19406, registrar@theamericancollege.edu, or by calling 888-263-7265.

Table Of Contents

<i>Table Of Contents</i>	<i>i</i>
<i>Welcome</i>	<i>1</i>
<i>Nondiscrimination</i>	<i>1</i>
<i>Student Acknowledgements</i>	<i>1</i>
<i>Accommodations</i>	<i>1</i>
<i>The Code of Ethics Of The American College Of Financial Services</i>	<i>4</i>
The Professional Pledge	4
The Canons	4
Enforcement of the Code of Ethics	5
<i>Accreditation</i>	<i>5</i>
Length of Programs	5
Full Time Enrollment and Maximum Credit Hour Enrollment	5
Attendance	5
<i>Financial Obligations</i>	<i>6</i>
Refunds for GS Courses	6
Continuing Education Filing Fees	6
<i>Methods Of Course Delivery</i>	<i>6</i>
Guided Study	6
Self Study	6
Managing Your Studies	6
Add Period Guidelines	7
Final Grade Calculations	7
Retakes/Reschedules	7
Residency	8
<i>Required Student Information</i>	<i>8</i>
<i>Student Privacy Information</i>	<i>8</i>
<i>GPA Calculation</i>	<i>9</i>
The Calculation	9
<i>Grade Schemes</i>	<i>9</i>

<i>Student Grade Appeal Process</i>	10
<i>File A Grievance</i>	11
<i>Graduate Academic Standing</i>	11
Good Academic Standing	11
Academic Warning	11
Academic Probation	11
Academic Suspension and Readmission	12
Notification of Probation or Suspension	12
<i>Program Completion</i>	12
<i>Dual Master’s Degree Programs</i>	13
<i>Degree And Diploma Awarding</i>	13
<i>Transcripts</i>	13
Transfer of Credit Decisions	14
Transfer of Credit (Domestic)	14
Transfer of Credit (International)	14
Prior Learning Assessment (PLA)	15
<i>Graduate School Applicant Information</i>	16
Course Registration (Except Residency)	17
<i>Degree Program Descriptions</i>	17
Master of Science in Financial Planning (MSFP)	17
Introduction	17
The Mission	17
Target Audience	18
Program Learning Objectives	18
MSFP Degree Requirements	18
Master of Science in Management (MSM)	19
Introduction	19
The Mission	20
Target Audience	20
Program Learning Objectives	20
Degree Requirements	20
<i>Graduate Certificates And Designation Descriptions</i>	21
Business Succession Planning Certificate	21
Estate Planning and Taxation Certificate	21

Chartered Advisor in Philanthropy® (CAP®) Designation.....	21
Accredited Estate Planner® (AEP®) Designation Education Program	22
Select Undergraduate Classes and Graduate Certificates Eligibility into Graduate Degree Programs.....	22
<i>Academic Support/Learning Resources</i>	<i>22</i>
Discussion Board Rules of Conduct	22
Expectations (Web Engagements/In-Person)	23
Late Assignments	24
Illegal Downloading and/or Distribution of College Materials.....	25
<i>Student Support Services</i>	<i>25</i>
Instructional Assistance.....	26
Contacting Faculty.....	26
<i>Library Services.....</i>	<i>26</i>
Digital Resources.....	26
Library Guides.....	27
<i>College Policies</i>	<i>27</i>
<i>General Contact Information</i>	<i>28</i>

Welcome

Welcome, and thank you for selecting The American College of Financial Services.

Nondiscrimination

The American College of Financial Services does not discriminate because of race, religion, sex, disability, gender, sexual orientation, national origin, or ethnic origin in its admission policies, educational programs, activities, or employment policies. It respects its students' right to privacy and is committed to safeguarding student personal information. For more information, contact registrar@theamericancollege.edu.

Student Acknowledgements

Students at The American College of Financial Services (The College) are responsible for complying with all local, state, and federal laws. As members of The College community, students are also responsible for familiarizing themselves with college policies and regulations. A student attending a college-sponsored event or activity assumes responsibility for conduct compatible with the mission of The College as an educational institution. Students are expected to engage in respectful [academic discourse](#), which includes altering our way of communication within the academic environment.

Accommodations

Students requiring special accommodations are served by the Office of the Registrar, which can be contacted at (888) 263-7265. The Office of the Registrar is available to assist students, faculty, and College professional staff in reaching a joint determination of academic accommodations for students with verifiable disabilities when appropriate. Inquirers should complete the official accommodations request ([HERE](#)) and then submit the completed materials to The College's Office of the Registrar at registrar@theamericancollege.edu. ESL (English as a Second Language) students may also send a request to the Office of the Registrar for assistance.

Mental Health Assistance

As a working professional pursuing one of our designations or degrees, you may experience a range of issues that can cause barriers to learning. These might include strained relationships, anxiety, high levels of stress, substance concerns, feeling down, or loss of motivation. The American College of Financial Services may direct you to the free, confidential mental health services available to you through the [Substance Abuse and Mental Health Services Administration \(SAMHSA\)](#) at p.1-800-662-HELP.

Students are responsible for meeting The College's minimal standards of appropriate conduct and may be disciplined for engaging in misconduct as outlined below:

Student Misconduct

1. **Plagiarism:** Plagiarism is defined as the use of intellectual material produced by another person without acknowledging its source. Examples of plagiarism include the wholesale copying of passages from the works of others into your homework, essay, term paper, or dissertation without acknowledgment; the use of the views, opinions, or insights of another without acknowledgment; and the paraphrasing of another person's characteristic or original phraseology, metaphor, or other literary devices without acknowledgment.
2. **Cheating:** Cheating is defined as fraud, deceit, or dishonesty in an academic assignment. Cheating includes using or attempting to use, or assisting others in using, materials that are prohibited or inappropriate in the context of the academic assignment in question; copying or attempting to copy from others during an exam or on an assignment; communicating answers with another person during an exam, preprogramming a calculator to contain answers or other unauthorized information for exams; using unauthorized materials, prepared answers, written notes, or concealed information during an exam; allowing others to do an assignment or portion of an assignment for you, including the use of a commercial term-paper service; the submission of the same assignment for more than one course without prior approval of all the instructors involved; collaborating on an exam or assignment with any other person without prior approval from the instructor; and taking an exam for another person or having someone take an exam for you.
3. **Alteration of College Documents:** Forgery of an instructor's signature on a letter of recommendation or any other document. Submitting an altered transcript of grades to or from another institution or employer. Putting your name on another person's exam or assignment. Altering a previously graded exam or assignment for purposes of a grade appeal or of gaining points in a re-grading process.
4. **Disturbances in the Classroom:** Disturbances in the classroom can also serve to create an unfair academic advantage for oneself or a disadvantage for another member of the academic community. Some examples of events that may violate the Code of Student Conduct include: the interference with the course of instruction to the detriment of other students, disruption of classes or other academic activities to stifle academic freedom of speech, failure to comply with the instructions or directives of the course instructor, phoning in falsified bomb threats, and unnecessarily activating fire alarms.
5. **False Information and Representation, Fabrication or Alteration of Information:** Furnishing false information in the context of an academic assignment. Failing to identify yourself honestly in the context of an academic obligation. Fabricating or altering information or data and presenting it as

legitimate. Providing false or misleading information to an instructor or any other College official.

6. **Theft or Damage of Property:** Sabotaging, gaining unauthorized access, or stealing via computer or other means. Causing physical damage to college property at its headquarters and/or related sites. Obtaining a copy of an exam or assignment before its approved release by the instructor.
7. **Incivility:** Uncivil behavior includes the following examples that may occur online, in person, or via telephone: using profanity toward others, emotional outbursts, violating the personal space of another person, cyberbullying, physical aggression.
8. **Dishonesty:** Manufacturing, possessing, providing, making, or using false information or omitting relevant information to College administrators or on College applications. Forging, altering, or misusing a College record or document. Initiating a false report. Knowingly using or possessing forged, altered, or false documents or records.
9. **Failing to abide by or complete a College sanction satisfactorily:** Failure to adhere to sanctions or engaging in other prohibited conduct while on disciplinary probation or suspension.
10. **Misuse of computing facilities:** Misusing technology resources including the Internet, College networks, computer software, data files belonging to others, email addresses and accounts belonging to others, College platforms/databases (e.g., Brightspace), and violating College Information Technology computing policies.
11. **Retaliation:** Taking any adverse action against a person because of, or in retaliation for, the person's reporting of a crime or violation of College policy, or in assisting in such an action.
12. **Unauthorized entry or exit or attempted entry or exit:** Entering or exiting or attempting to do the same without authority or consent concerning College facilities, or property belonging to another.

Consequences for Misconduct

The consequences of misconduct and other forms of academic dishonesty can be very serious, possibly including suspension or expulsion from The College. Any violation of the rules outlined within the student handbook, established by the instructor of the class, or deviating from responsible conduct, may be considered a violation of academic misconduct. The administrative actions listed below may occur sequentially or within combinations, depending on the violation.

1. **Fail the class:** If the educational environment's integrity is compromised due to student misbehavior, the instructor (in coordination with the committee = appeal process) may decide to fail the student and recommend other consequences to the administration.

2. **Dismissed from the designation or degree program:** Removal from the designation or degree that does not result in suspension from The College.
3. **Suspended from The College:** Temporary removal from The College for a definite period and/or until stated conditions have been met. If necessary to ensure a safe and supportive learning environment, to gain re-entry to the College, a student's agreement to complete post-suspension terms may be required.
4. **Expelled from The College:** Permanent separation from The College. A student receiving disciplinary expulsion is permanently prohibited from enrolling in classes at The College. This shall be noted in the student's permanent record, and a permanent bar to enrollment will be imposed.

The Code of Ethics Of The American College Of Financial Services

To underscore the importance of ethics for our program completers, all Richard D. Irwin Graduate School students must adhere to The College's Code of Ethics, which consists of the Professional Pledge and the Canons.

The Professional Pledge

"In all my professional relationships, I pledge myself to the following rule of ethical conduct: I shall, in light of all conditions surrounding those I serve, which I shall make every conscientious effort to ascertain and understand, render that service which, in the same circumstances, I would apply to myself."

The Canons

- I. Conduct yourself at all times with honor and dignity.
- II. Avoid practices that would bring dishonor upon your profession or The American College of Financial Services.
- III. Publicize your achievements in ways that enhance the integrity of your profession.
- IV. Continue your studies throughout your working life so as to maintain a high level of professional experience.
- V. Do your utmost to attain a distinguished record of professional service.
- VI. Support the established institutions and organizations concerned with the integrity of your profession.
- VII. Participate in building your profession by encouraging and providing appropriate assistance to qualified persons pursuing professional studies.
- VIII. Comply with all laws and regulations, particularly as they relate to professional and business activities.

Enforcement of the Code of Ethics

The College's certification officer, the registrar, faculty, and a senior management advisor (Certification Committee) are empowered by the board of trustees to enforce The College's Code of Ethics. The Office of the Registrar will investigate any complaints or reports of violations, which may originate with state insurance commissioners, other public and judicial bodies, individuals, and established institutions or organizations. In certain instances, The College itself may initiate action based on apparent violations, as recommended by the Academic Program Committee.

Accreditation

The College's accreditation by the Middle States Commission on Higher Education (MSCHE) extends to the Richard D. Irwin Graduate School degree programs, which are transferable as graduate coursework to other accredited colleges and universities. Note that The College is in "candidacy" status for the Accreditation Council for Business Schools and Programs (ACBSP), and it will only apply to select and approved programs.

Length of Programs

Richard D. Irwin Graduate School programs range in length from 10 to 12 courses. The duration of the programs is approximately 2–3 years for most students. Most students progress through their declared program one course at a time, taking anywhere between a year and a half to 3 years to complete the program. Other students progress more rapidly, completing entire programs in a little over 2 years.

Full Time Enrollment and Maximum Credit Hour Enrollment

To be considered a full-time enrolled student in the Richard D. Irwin Graduate School, a student must take 6 credit hours each quarter. The maximum number of credit hours a student is allowed to take without permission from the program director is 6 credit hours.

Attendance

Class attendance is vital to achieving learning outcomes and may be a valid consideration in determining a student's final grade or continuation in a particular curriculum. Students are only permitted to miss no more than 20% of the total scheduled class time within our five (5), eight (8), and ten (10) week instruction formats. Unexcused student absences that exceed 20% of the total class attendance period will be administratively withdrawn for non-attendance and without a refund unless previous arrangements have been made with the instructor.

Financial Obligations

Students are responsible for the payment of all financial obligations upon enrollment. Course materials will not be shipped and access to online materials will not be made available until any balance due is paid. Degrees will not be awarded to any student who has a balance due.

Refunds for GS Courses

The College will refund course tuition less a \$130 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. All requests for refunds should be emailed to GraduateSchool@TheAmericanCollege.edu

Continuing Education Filing Fees

The continuing education (CE) filing fees are included in the tuition cost. Students must request CE upon registration into a course. Students requesting CE credits are required to take an Examination On Demand (EOD) to receive CE credit. For more information concerning CE processing, see The American College of Financial Services website or send an inquiry to CE@theamericancollege.edu.

Methods Of Course Delivery

Guided Study

Guided-study courses are 8 or 10-week traditional online classrooms that are instructor-led. Class sizes do not exceed 30 students. Guided-study courses assess student learning through application-based projects, discussion forums, quizzes, and final exams. Students who fail a guided-study course must repeat the course in full starting from the beginning of a new 8 or 10-week period.

Self Study

The self-study format provides students with access to a range of instructional materials and resources, which they may use at their own discretion and according to their preferred study patterns and schedules. Course materials are available to students upon enrollment through their online classroom. Textbooks are provided in a digital or physical format depending on the class. Please check your class syllabus for information. If applicable, physical textbooks are shipped to students after enrollment.

Managing Your Studies

Self-study students manage their own studies by accessing the study materials and resources in their online classroom and following their own study process and schedule. Students have the

remainder of the month in which they enroll plus an additional 4 months to study and take their exam in a self-study classroom. However, The College recommends that students aim to complete studying in 10 weeks and then take their exam within the next 2 weeks.

Add Period Guidelines

Adds can occur up to Friday of the first week of a guided study class. Either the advisor enrolling the student, or the student, is responsible for informing the instructor of a late add so that the instructor can determine what the student needs to do to complete class requirements. The instructor will provide the guidance.

In unusual circumstances where it is possible for the student to get caught up after Friday of the first week (which may occur with qualitative courses), the advisor enrolling the student and/or the student must talk to the instructor first to see what is possible. The instructor is the final authority for permitting an enrollment or a drop.

Final Grade Calculations

Final grades in Guided Study classes are determined by a combination of graded activities including but not limited to discussion forums, attendance, projects, papers, and quizzes. Students should refer to their course syllabus located in the *About this Course* section of each class to make sure they understand what will be expected of them as each class will have a different combination of graded elements.

Final grades for self-study classes are based on a student's final exam score. Final exams are taken through Pearson VUE unless otherwise noted. When scheduling an appointment at a testing center, we suggest that students schedule their exam to be taken at a Pearson VUE Professional Center as these centers are owned and operated by Pearson VUE.

The vendor contact information for scheduling at a testing center or online is as follows:

- 866-EXAMTAC (1-800-466-0450)
- www.VUE.com/tac

Once an appointment is scheduled, confirmation will be sent via email to the student. If testing at a center, the student should confirm the date and time of the exam appointment with the vendor headquarters at least 2 business days before the scheduled exam date.

Retakes/Reschedules

Students who fail an exam in a self-study classroom can purchase a retake exam. Retakes open a new exam window that extends through the remainder of the enrollment month plus an additional 4 months. Students can purchase a retake through their student portal or they can contact an academic advisor for assistance.

Students who don't sit for an exam in a self-study classroom can purchase a reschedule exam. Rescheduled exams open a new exam window that extends through the remainder of the enrollment month plus an additional 4 months. Students can purchase a retake through their student portal or they can contact an academic advisor for assistance.

Residency

In conferring its graduate degrees, The College affirms that its students have completed specified course work and other degree requirements and immersed themselves in the intellectual life of The College. To assure this, each type of graduate degree offered at The College has a residency requirement based on the number of academic units required for the degree.

Required Student Information

Specific student information is required at the time of enrollment and at graduation. Most importantly, students are responsible for providing their Social Security number and current contact information.

Student Privacy Information

The College may provide a student's personal information to the following third-party entities:

- **Current employers or affiliated organizations:** The College may provide student data, including grades and academic progress, to the student's employer/affiliated organization of record for reimbursement, payment, or informational purposes.
- **CERTIFIED FINANCIAL PLANNER™ (CFP® Certification) Board of Standards:** For facilitating student registration for the CFP® Certification Examination, The Registrar's Office will send to the CFP board weekly reports listing students of The American College of Financial Services who have successfully completed The College CFP® Certification Curriculum during the previous month. The report will include the student's name, the student's email address, the last four digits of the student's Social Security number, and the date of curriculum completion.
- Any organization or person authorized by the individual to receive the information.
- Any authorized legal or governing body, representative, or circumstance where The College is compelled to comply with the release of personal information.
- Any other individual or entity as permitted by law, where deemed to be necessary, for the reasonable conduct of College business.

If a student prefers not to have any of their personal or student information shared with any other third party, including those listed above, they should email registrar@theamericancollege.edu. Students should be aware of their employer's tuition payment policies, tuition reimbursement or recognition policies, and their rights with regard to opting out. In addition, students should know

that opting out of communications from The College would not apply to correspondence for academic or billing purposes.

Inquiries pertaining to student information sharing should be directed in writing to registrar@theamericancollege.edu.

GPA Calculation

The College has adopted a 4.0 grading scale for each course; note that each College course is worth 3 credit hours. The College will assign each letter grade a certain numerical value. A grade of A is worth 4 points. B is worth 3 points, C is worth 2 points, D is worth 1 point, and an F is worth 0 points.

GPA's for undergraduate-level coursework will be calculated independently of the GPA for graduate-level coursework, and the cumulative GPA will encompass the coursework from both the undergraduate and graduate levels of coursework (the entire college experience).

The Calculation

It is The College's final design to automate the calculation process and display this on the student's official and complete electronic transcript. However, to manually calculate the GPA, please take the number of course credits earned and multiply this number of credits by the points of the letter grade earned. Once this is done with each course, add the total number of points and divide the sum by the total number of hours enrolled. The final figure is the GPA. In most cases, The College will round final grades in our courses and will make available extra credit where applicable. It should be mentioned that The College does not participate in class ranking calculations (refers to the hierarchical ranking of students based on academic performance or grade point average) due to our unique course offerings.

Grade Schemes

The standard grading scale for the graduate school is as follows:

90–100% = A

80–89% = B

70–79% = C

60–69% = D

Below 59% = F

The grading scale and a grading rubric are made available to the student by the faculty. It is strongly recommended that the student read all course expectations as a first step in studying the provided materials.

Student Grade Appeal Process

If a student believes that a final grade does not accurately reflect their coursework in a course, they must first contact their course instructor for possible resolution.

Only the student's final grade in a course may be appealed; appeals for individual assignments during an active course are not permitted. A grade appeal should be limited to specific charges of unfair action toward the student and may not involve a challenge of the instructor's grading standard. The student has the right to expect thoughtful and clearly defined approaches to course grading, but they must recognize that varied standards and individual approaches to grading are valid. A grade appeal considers whether a grade was determined in a fair and appropriate manner; it does not attempt to grade or regrade individual assignments or projects.

In their appeal, the student will need to substantiate their claim that their final grade represents unfair treatment compared to the standard applied to other students. In the absence of compelling reasons, such as clerical error, prejudice, or capriciousness, the grade assigned by the instructor is to be considered final. In a grade appeal, only arbitrariness, prejudice, and/or error will be considered as legitimate grounds for an appeal.

Students may appeal their instructor's decision about the student's final grade by requesting that the Academics department open an official grade appeal. Their appeal must be submitted in writing and should include the written correspondence between the student and their instructor regarding the initial request for a review of the student's grade. The request will be sent to Registrar@TheAmericanCollege.edu, or through standard surface mail to the Office of the Registrar, The American College of Financial Services, 630 Allendale Road, Suite 400, King of Prussia, PA 19406. ATTN: Registrar. The Academics department will notify the student of all decisions delivered regarding their grade appeal.

- No grade appeals will be considered for individual assignments.
- Grade appeals may only be considered once the final grade is posted. If a student suspects that they are not going to be successful while the course is in session, they should not attempt an appeal until a definitive outcome in the form of a punitive grade (A-F) is awarded. Students are encouraged to schedule a visit with their instructor if they feel that they will not successfully complete the class.
- No grade appeals that are not submitted in writing, either by email or letter, will be considered.
- No grade appeals will be considered for students whose designations and/or degrees have been conferred.

The final decision will be reported to the associate provost and placed in the student's official record by the Office of the Registrar.

File A Grievance

Students at The College are entitled to file a grievance. If a student has a grievance, they should try to resolve that with the instructor. If the student is not able to achieve satisfaction, they should file an appeal with the Office of the Registrar by sending an email to grievance@theamericancollege.edu. The Registrar, in partnership with the associate provost (or their designee), will investigate the matter or appoint one or more individuals to investigate the matter and make a recommendation. If the student still feels that they have not been treated properly or fairly, the student may appeal to The College's provost. The provost's decision is final. However, if an external review is requested by the student, they may contact the [Pennsylvania Department of Education](#).

Graduate Academic Standing

Good Academic Standing

Graduate students must earn a minimum cumulative grade point average (GPA) of 3.0 (B) on a 4-point scale to graduate from any degree program AND must earn a minimum grade of B in all graduate coursework. Students are therefore in good standing when their cumulative GPAs are 3.0 or higher and minimum grades of B are earned in their graduate coursework. The College computes GPAs at the end of each quarter.

Academic Warning

Graduate students whose *term GPA* falls below 3.00 but whose *cumulative GPA* meets the minimum standard of 3.0 receive an academic warning from the Registrar prior to the following term. Students receiving a warning may continue enrollment without interruption. The warning status serves as an aid in advisement and is an indicator that the student should seek out assistance from their academic advisor so that mutual strategies can be developed and implemented for future success within the program.

Academic Probation

If graduate students' cumulative GPA falls below 3.0, they are placed on probation but may enroll in the subsequent term. Students should contact the department director for their program and/or Academic Advising for advice on improving academic performance. In most instances, graduate students should repeat courses for which they earned a grade lower than B.

Academic Suspension and Readmission

If the cumulative GPA remains below 3.0 at the end of the probationary term, students are suspended from The College for one term. At the end of the suspension, students may re-enroll and have two terms to achieve the required GPA of 3.0 or higher. Failure to achieve an overall cumulative GPA of 3.0 or higher within this timeframe results in permanent suspension. Permanent suspension is reserved for students who continually fail to meet The College's expected performance requirements as measured by GPA.

If the student temporarily halts their progression within their program, they may be readmitted without reapplying to the institution, and will not have to pay their application fee again, if it is within one (1) year since their last enrollment with The College. After a year or more since the last enrollment, the student will have to reapply and pay the application fee again. Note that college administrators can withdraw the student from a graduate program if they have been inactive for a year or more.

Notification of Probation or Suspension

The College makes every effort to notify students of their probationary status. Probation or suspension communications to students are encrypted and emailed to their contact on file. However, failure of the student to receive electronic notification does not nullify the probation or suspension.

Program Completion

Students admitted to the graduate programs of The American College of Financial Services have 7 years from the date of admission to complete degree requirements. Acceptance of courses completed prior to admission will be determined by the faculty program director.

To receive a Richard D. Irwin Graduate School degree, students must successfully complete all coursework with a minimum grade of B and pass course examinations in their declared program, meet the experience requirements with no ethics violations, and agree to comply with The College's Code of Ethics. Academic Advising and the Office of the Registrar are charged with making certain that each student completes their program degree requirements.

Once graduated, a student is considered to have graduated with all the rights, privileges, and obligations pertaining thereto. Degrees are delivered to students at their address of record, and new graduates are invited to participate in The College's periodic commencement exercises at their own expense; participating in these events is highly encouraged for the student to complete their student experience. The commencement will feature prominent practitioners, The College's faculty, and speakers in the financial industry to welcome graduating students into the family of financial professionals.

Dual Master's Degree Programs

Dual degree programs allow students to pursue degrees simultaneously in two fields of study. To obtain a dual degree, the student must satisfy the admission, course, and examination requirements of both programs. The student still must graduate with both degrees in the same quarter. If they add a dual degree toward the end of their first program, they will have to push the graduation date of that program until they are able to finish the second. Students interested in pursuing dual degrees must inform both the Office of the Registrar and their advisor, respectively (Registrar@theamericancollege.edu and Advising@theamericancollege.edu).

Degree And Diploma Awarding

Degrees are awarded on the first day of the second month following the date the last examination is passed. For example, if a student completes the final course in April, the student could commence using the degree on June 1. Diplomas are ordered monthly and usually take 4-6 weeks to ship.

Transcripts

Because The American College of Financial Services is a regionally accredited college, many colleges and universities will accept credits earned here as applicable to their programs. It is the receiving institution's prerogative to decide what credits they will or will not accept. We advise other institutions that our Richard D. Irwin Graduate School courses are worth 3 credits at the graduate level. This information is advisory in nature and receiving institutions can accept or reject it as they see fit.

To request an Official Transcript, please order via Parchment with [this link](#) to order your official transcript, duplicate diploma, or education verification. You can also use the Student Portal to order these official documents.

Official transcripts have The College seal, are signed by The Registrar, and can be delivered via email or physical mail. Official Transcripts cost \$40 plus shipping and handling (if a physical copy is requested). Electronic transcripts are normally delivered as soon as the order is completed, and physical transcripts are delivered in 2–3 weeks after the order has been completed.

Unofficial transcripts are also available at no charge via your student portal. This shows both passed and failed courses. Unofficial transcripts will not be accepted by other colleges or universities for transfer credit.

Duplicate diplomas are available at \$100 plus [shipping and handling](#). You will also receive an electronic version when ordering a duplicate diploma.

Education verification can be requested at no charge.

Transfer of Credit Decisions

Transfer decisions are made by the Academics department. In making transfer credit decisions, institutions consider the comparability of credit to be transferred to the receiving institution and appropriate applicability of the credit with the select designation or degree program at The College. Credit is transferable provided the courses were completed within 7 years before the application date and the student earned a grade of B or better in each course. Transfer of credit is also of value to students, as it will save time and money as they continue their educational journey.

Transfer of Credit (Domestic)

A maximum of 9 credits (the equivalent of three 3-credit courses) toward the MSFP or MSM degrees may be transferred from other regionally accredited colleges or universities. The credits must be at the graduate level with courses similar in content to those of The College. The credits must have been earned within 7 years of the date of admission to the MSFP or MSM programs. 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 MSFP or MSM faculty program director and should include a description of the course(s) for which transfer of credit 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 send an official transcript to the Office of the Registrar at The American College of Financial Services. Transferred credits are not accepted for MSFP or MSM residency courses.

Students completing any of The College's graduate certificate programs may transfer up to 9 credits toward the MSFP degree if the student is subsequently admitted to the MSFP program.

A total of nine (9) credits of TOC and or PLA can be used interchangeably and are eligible for use towards the degree. CAP® designations will be cross-listed/dual-credit courses which may also be applicable as transfer credit into the graduate program.

The College's transfer of credit policy can be viewed under the Resources section on The College website. Contact the Office of the Registrar at 888-263-7265 for additional information.

Transfer of Credit (International)

Students who transfer credits from non-U.S. or non-English-speaking institutions must provide The College with a certified translation of transcripts and course descriptions, as well as a detailed and comprehensive transcript evaluation. The College accepts transcript evaluations only from recognized agencies, such as those that hold membership in the National Association of Credential Evaluation Services (NACES, www.naces.org) or the Association of International Academic Credential Evaluators, Inc.® (AICE, <http://www.aice-eval.org>). Agencies accepted by The College include the American Association of Collegiate Registrars and Admissions Officers (AACRAO International Education Services, <https://www.aacrao.org/resources/AACRAO->

[International/international-education-services](#)) and Educational Credential Evaluators, Inc.[®] (ECE[®], www.ece.org).

Applicants select the agency and provide the academic records to it for evaluation (and translation, if required). The agency must mail the certified translation/evaluation in a sealed envelope *directly* to the Office of the Registrar, The American College of Financial Services, 630 Allendale Road, Suite 400, King of Prussia, PA 19406. Applicants are responsible for paying all associated costs and for ensuring timely submission to The College. Foreign credential evaluation services typically require 3–6 weeks (sometimes much longer) to provide evaluation reports.

The translation/evaluation of each document must be in American English and provide *all* of the following information with the recommended U.S. academic equivalence:

- Identification of the document (e.g., academic transcript, examination record, diploma, etc.), the issuing institution, and its location
- Explanation of the status of the institution, purpose of the educational program, and level of study
- Confirmation of each credential earned
- A course-by-course evaluation of all post-secondary (college-level) work that lists each subject studied by academic year with the level of study, credit hours, and grade (A, B, C, D, or F)
- The final cumulative (overall) grade point average on a 4-point scale for each educational program

A copy of each transcript in the original language must accompany the certified translations/evaluations.

Prior Learning Assessment (PLA)

Prior Learning Assessments evaluate for-college credit experiences and skills obtained outside of the traditional classroom setting. These experiences and skills can be applied to our designations and degree programs upon review by the Academics department. The College may request that prospective students supply supporting documents that capture possible evidence of success in our programs. Supporting documents may include a résumé documenting significant work experience in that area, a letter of recommendation on company letterhead from an employer vouching for their abilities, records of military training, college transcripts, business training certificates, work products, GRE or GMAT test scores, or other evidence. Prior learning assessments are of value to students because they will save students time and money as they continue their educational journey. Students may submit their experiences and or demonstrated skills to the Office of the Registrar at registrar@theamericancollege.edu for a preliminary evaluation. In turn, the materials will be submitted to the Academics department for official review and evaluation.

To qualify for possible PLA credit, students may submit evidence of experiential training that will equate to no more than 3 credit hours within either the Huebner School or Graduate School programs before the end of their first enrollment with The College. The student submission will include a \$250.00 nonrefundable administrative service fee that covers the time spent by the faculty to review and evaluate the PLA submitted materials. PLA requests after the student's first enrollment will not be processed by The College. PLA processing may take up to 2 weeks for the Academics department to make a decision.

Graduate School Applicant Information

Applicants to the master's degree programs are selected based on academic and professional criteria.

All applicants must submit the information listed below to the Graduate School:

- A completed application form
- The applicant's current resumé
- Undergraduate college transcripts that come directly from an undergraduate college

Note that students may submit to The College an unofficial transcript for acceptance/review, but they must submit the official and complete transcript no later than the completion of their first course, if admitted.

The applicant must also pay the admissions fee which is non-refundable.

General Graduate Admissions Guidelines:

The Graduate Programs admissions team reviews each applicant's undergraduate transcript (with conferred degree) and resume. Applicants without an undergraduate or graduate degree specifically in a financial planning field may be admitted to a graduate school program if their transcript includes at least two courses with a grade of B or better from the following categories:

- Economics
- Accounting
- Management/Entrepreneurship (MSM only)
- Marketing (MSM only)
- Finance
- Leadership (MSM only)
- Business Analytics
- Supply Chain (MSM only)

If the applicant does not meet the course requirements, the applicant may be admitted if they have a minimum of three years of full-time financial services industry working experience a college degree, and the applicant meets the following requirements:

- For MSFP applicants, no leveling courses or additional credentials are required.

- For MSM applicants, the applicant must take the required leveling courses as determined by the program director prior to program admission.

Course Registration (Except Residency)

Students may register online:

- **To register online:** In consultation with the student's admissions advisor, the student can go to their student portal and start the registration process.
- **Register by Phone:** The student can call 888-263-7265 to speak with an admissions advisor Monday through Friday, 8 a.m. to 6 p.m., ET. Payment is required at the time of registration unless covered by a contract by a sponsoring entity.
- Students should consult the website for information about the fees and prices of each course.
- New students are required to pay a one-time admissions fee when enrolling in their first graduate course as part of registration.
- See <https://www.theamericancollege.edu/designations-degrees> for up-to-date information about admissions fees, course tuition, and residency tuition.

Degree Program Descriptions

The following are descriptions of the goal and purpose, intended audience, program learning objectives, and curriculum of each of the Richard D. Irwin Graduate School degree programs.

Master of Science in Financial Planning (MSFP)

Introduction

Today's wealthy clients are seeking increasingly complex solutions to meet their financial needs. The Master of Science in Financial Planning program provides the tools one needs to analyze, plan, and implement integrated financial and life strategies that result in growing the business in affluent markets. The program includes practical case studies and client/practitioner scenarios so that the adviser can immediately address clients' needs with expertise and confidence. With the convenience of distance learning, combined with indispensable faculty and peer interaction, the MSFP program helps the adviser understand how to gain access to advanced markets, corporate clients, and larger cases. Visit The College's website for a detailed description of each course in the MSFP degree program.

The Mission

The mission of the Master of Science in Financial Planning program is to provide in-depth knowledge and skills that allow financial services professionals to serve their clients more effectively and ethically. The degree emphasizes analysis, planning, and implementation of

strategies for individuals, families, and businesses to protect, conserve, and distribute financial assets. The program emphasizes the role of the financial services professional in developing a synthesis of financial resources, needs, objectives, and appropriate alternative plans for achieving the economic ends desired by clients.

Target Audience

The target audience of the MSFP program includes people with an undergraduate degree who are in the financial services industry, have strong backgrounds in other fields (e.g., CPAs, attorneys, etc.), and want to attain a more comprehensive education to prepare for, or enhance, a career in financial services.

Program Learning Objectives

Upon completion of this program, the student should be able to

- Discuss how to work as a financial planning professional who maintains a high standard of practice, making ethical/legal judgments and decisions, and who understands the impact of behavioral finance on the sustaining professional personal financial process and its components and steps.
- Explain the important aspects of fundamental and technical analysis; investment theory; and securities concepts, including T-bills; bonds; debentures; common and preferred shares; equities; and financial derivatives.
- Demonstrate effective use of written, verbal, and nonverbal communication, employing relevant knowledge, skills, and judgment in a business setting.
- Compute time value of money calculations using a financial calculator, spreadsheet program, or formula.
- Analyze business succession planning strategies to achieve strategic business initiatives.
- Evaluate insurance and estate planning documents, such as wills and trusts, and their uses in estate planning.
- Integrate knowledge, understanding, and competence with all areas of the strategic investment planning process.
- Construct a retirement plan demonstrating a complete understanding of pension plans and options including allowances.
- Develop a real-world case study using tax planning, estate planning, retirement planning, education planning, and investment planning principles, and participate in a role play of the completed case.

MSFP Degree Requirements

The MSFP degree requires the completion of 10 courses and 30 course credits (each course is 3 credits). The program curriculum is as follows:

Required Courses. The MS in Financial Planning degree program consists of the following courses:

Core

- MSMT 500 Graduate Management Orientation – Non-Credit Offering (Residency)
- MSFP 551 Introduction of Financial Planning (Residency)
- MSFP 559 Fundamentals of Estate Planning (Residency)
- MSFP 536 Behavioral Finance (Residency)
- MSFP 650 Capstone Case Development (Residency)

Financial Planning Concentration

- MSFP 554 Income Taxation
- MSFP 555 Fundamentals of Insurance Planning
- MSFP 557 Retirement Planning
- MSFP 558 Investment Planning
- MSFP 615 Advanced Estate Management
- MSFP 631 Advanced Retirement Planning Issues

MSFP: Legacy Planning Concentration

- MSFP 615 Advanced Estate Management
- MSFP 631 Advanced Retirement Planning Issues
- GS 839 Planning for Impact in the Context of Family Wealth
- GS 849 Charitable Giving Strategies
- GS 859 Gift Planning in a Nonprofit Context
- MSFP 543 Business Succession Strategies

Master of Science in Management (MSM)

Introduction

This Master of Science in Management (MSM) program is designed for executives who are seeking relevant leadership skills and strategies to grow their organizations to the next level. Its dynamic curriculum includes courses in leading the organization, driving managerial processes and systems, and leader development. By using our online learning environment and promoting leadership development through peer and instructor interaction, the student gains valuable insight and maximum return on the time and resources invested. The MSM is fast-paced, compelling, and challenging but still allows for work and family integration. This program is approximately 18-months and provides leaders, managers, and executives with essential leadership skills. The program emphasizes leading theories taught in the nation's top business universities, as well as best business practices. Those who complete the program will not only gain a broader understanding of managerial leadership, but will also develop performance improvement techniques that positively influence organizational cultures and results.

The Mission

The mission of the MSM degree program is to provide state-of-the-art advanced leadership education, knowledge, and skills to its students. This degree program combines core leadership topics with the knowledge executives need to progress to the next level in thought leadership and influence within their organization. The major emphasis in the program is using leadership concepts to lead the organization ethically, to drive managerial processes and systems, and to help participants develop as leaders.

Target Audience

The MSM program targets students who are senior-level field leaders, or mid-level corporate managers with 3 to 5 years of experience, who want to develop more fully their leadership skills to lead their organization, drive managerial processes and systems, and develop leaders more effectively.

Program Learning Objectives

Upon completion of this program, the student should be able to demonstrate the following:

- Reinforce interpersonal and leadership communication.
- Integrate research skills with practical leadership applications.
- Reinforce contemporary leadership in a dynamic team environment.
- Improve performance with the organization's core competencies.
- Model ethical leadership decision-making.

Degree Requirements

The MSM degree requires the completion of 33-course credits. The MSM program curriculum is as follows:

Some MSM Courses conduct Residencies. Details of residency courses are announced on a case-by-case basis. In person attendance for students is optional and provisions are available for distanced attendance at the live residency class.

MSMT 500 Graduate Orientation (0 credits)
MSMT 502 Foundations of Management
MSLS 510 Leadership Development Experience
MSLS 511 Dynamic Organizational Leadership
MSLS 512 Ethics in Leadership
MSLS 513 Law, Compliance, Benefits, and Social Responsibility
MSLS 514 Communications and Leadership
MSLS 515 Personal and Interpersonal Leadership Skills
MSLS 516 Management by Leadership

MSLS 517 Classic and Contemporary Leadership Styles
MSLS 518 Leading Strategy Development
MSLS 519 Decision Making Leadership Skills
MSLS 520 Leadership Capstone Experience

Graduate Certificates And Designation Descriptions

An individual may take courses in the Richard D. Irwin Graduate School without being admitted to a master's degree program. Certificate programs, outlined as follows, are designed for students that want the course knowledge and are not yet admitted to the degree program. Completion of any of these programs may qualify the student for up to 9 credits toward the MSFP degree if the student is subsequently admitted to the degree program. The available certificate programs are as follows:

Business Succession Planning Certificate

This program educates students so that they can understand the emotional issues confronted by business owners contemplating a transition of their business; identify financial issues regarding succession planning; and recognize tax considerations regarding transitioning the business. The student receives advanced education in financial statement analysis, accounting concepts in a business, business valuation, estate and gift tax planning, and the process and technical requirements for successful family business succession planning. The certificate program requires completion of three courses: MSFP 589, MSFP 615, and MSFP 543.

Estate Planning and Taxation Certificate

This certificate program requires completion of three courses: MSFP 615, MSFP 544, and MSFP 543. The certificate recipient will receive advanced education in estate and gift taxation, federal income tax planning, and business succession planning.

Chartered Advisor in Philanthropy® (CAP®) Designation

This is a master's-level, three-course curriculum that provides financial advisors and fundraisers with a common body of knowledge and a common credential, enabling them to collaborate effectively at the planning table when the client's legacy is planned. The first course, Planning for Philanthropic Impact in the Context of Family Wealth (GS 839), connects family wealth with meaning and purpose for self, family, and society. The second course, Charitable Giving Strategies (GS 849), teaches the financial and social benefits of charitable tools. The final course, Gift Planning in a Nonprofit Context (GS 859), looks at legacy planning from the perspective of a fundraiser cultivating, soliciting, and stewarding major and planned gifts from highest capacity donors. CAP® program designees participate in the [Professional Recertification Program \(PRP\)](#) once awarded their designation.

Accredited Estate Planner® (AEP®) Designation Education Program

The AEP® designation, granted by the National Association of Estate Planners and Councils (NAEPC), is awarded to estate planning professionals who meet special requirements of education, experience, knowledge, professional reputation, and character. The designation requires completion of two graduate courses through The American College of Financial Services in addition to other NAEPC requirements. See <http://www.NAEPC.org> for more details.

Select Undergraduate Classes and Graduate Certificates Eligibility into Graduate Degree Programs

Certain graduate certificate courses are eligible for transfer into the graduate degree programs (MSFP and MSM). In order to be approved for transfer, all of the following criteria must be met.

- The student has been approved for admission into the applicable program under the applicable program's admission criteria.
- The student's grade must meet the grade requirements for the applicable program. For graduate programs, this means the student grade in the course must be a B or higher.*
- If transferring in from a graduate certificate program, the student must have maintained a GPA of 3.0 or higher in the program.*
- The course must have been completed within the last 7 years.
- The student must be in good standing with the College and any Recertification requirements.

**If students do not meet the B or 3.0 requirement, the Program Director and Associate Provost may approve a retake course consisting of additional graded coursework, including case studies and other written assignments. The cost of the retake course is incumbent on the student.*

Academic Support/Learning Resources

Discussion Board Rules of Conduct

The online discussion board/forum is a component within Brightspace that enables students to communicate online in an asynchronous mode with fellow students. The purpose of this medium is to enable students to exchange ideas about course content and to receive assistance with their courses.

The following regulations apply to all communications made through discussion boards/forums:

- Students should keep comments respectful and appropriate. Inappropriate comments will be removed from the discussion boards/forums.

- It is a violation of The College’s Academic Integrity Policy to post specific information about any question on a course exam. Ethics violations will be brought to the attention of the Certification Committee and students found to be in violation of the Academic Integrity Policy may have current designations revoked or may be denied future designations.
- Students should post content-related questions under the appropriate chapter, competency, or assignment heading, so that all students can benefit from the posting.
- All posts should be directly related to specific issues relevant to and covered in the course.
- The College requests that students be reasonable in the number of questions they ask and retains the right to limit the number of questions in any specific case.
- The College retains the right to remove older, redundant, or confusing postings or postings considered inappropriate for any other reason.

Expectations (Web Engagements/In-Person)

1. **Tone:** While an online conversation with friends does not necessarily require much thought, the same does not go for when you are having a conversation with faculty, staff, and other students. You should be careful with capitalization, as writing in ALL-CAPS can oftentimes be interpreted as YELLING! and will be viewed as impolite.
2. **Be Accurate and Factual:** The internet is a vast place with information coming from all sorts of sources. Therefore, you should be careful when providing information. It is important to fact-check everything you read and possibly include sources when giving advice or information. Always use credible sources while conducting your research. URLs that feature, .edu, .gov, and .org, are reliable and appropriate locations to seek information, in addition to our TAC library resources; however, Wikipedia.com is never appropriate as a credible search URL, as it is unregulated, and anyone can manipulate the information.
3. **Search First, Then Ask:** If you get stuck with a question on a certain assignment, it’s better to search for it before you ask your classmates or the professor. You might find your answer quickly, and there will be no need to include third parties. The same goes for questions regarding class structure. You may find your answers in the syllabus or on The College website. Of course, if you fail to find your answer after some time spent searching, you should turn to your faculty or peers for help.
4. **Be as Polite (Respectful) as You Are In-Person (Professional):** A simple Google search defines the word, “Polite,” as having or showing behavior that is respectful and considerate of other people. Being polite on the internet should be as common as in person. Unfortunately, that is not always the case in many online situations and a significant number of people tend to use the internet as a cover, and their display as a

shield, which leads to them writing what they would never say in public. A key part of netiquette is only typing what you would be comfortable saying to someone's face. Hence being respectful and polite to others should be part of your communications online. Remember, if you wouldn't say it to someone's face, don't say it online either.

5. **Brevity:** Unlike face-to-face interactions, taking too long to get to a point can result in the message getting lost in the text. Hence it is best to use short and clear sentences when trying to explain something. It gets the point across more effectively and leaves less room for misunderstandings. Don't let your point get lost in translation by typing too many unnecessary words. However, make sure that all the information you wanted to present is still there.
6. **Respect People's Privacy:** Treat others' privacy the same way you would want someone to handle your private information. You should never give the personal information of your classmates and faculty online to anyone. This means being careful with passwords, whereabouts, private conversations, and pictures. There is always a digital paper trail. The same goes for sharing both your and others' information, as it can be dangerous to distribute any of it without caution.
7. **Use Your Faculty Members' Proper Titles, Unless Informed Otherwise:** Although using the proper title for your professor should be the norm, many people tend to forget it once classes are online. As a result, a certain amount of formality is a vital part of netiquette guidelines for students. Unless the professor states otherwise, you should always refer to them professionally. Apart from using their proper title, you should always be respectful towards them in all forms of online communication. You should act the same as you would be expected to in a traditional classroom.
8. **Respect Others' Opinions:** You should be aware that you are not always going to agree with the opinions of your classmates or faculty. However, you should always be respectful in discussions. Remember that an online classroom is still a classroom. You can disagree with someone and respect their opinions at the same time. So, respect others' views and refrain from belittling opinions that are different from yours. If you do disagree with your peers, or even the instructor, please consider using these tactful statements, like: "I'm sorry but I do not agree; I don't see it that way; I'm sorry but I disagree with you on this; I respectfully disagree."

Late Assignments

Students are expected to submit classroom discussions and assignments by the posted due date and time according to the published class schedule. In an accelerated program, it is essential for students to stay current with all course assignments. There is so much to do and not much time to

get it done. Getting behind in a fast-moving program can make catching up seem almost impossible.

Penalties for Late Assignments. To maintain the integrity of the program and encourage students to keep up with their coursework, instructors may not accept late assignments for full credit, except in cases where emergencies absolutely necessitate lateness. Grades for all late assignments are reduced by 10% of the total grade per day for up to four days, including weekends. (For assignments due on Sunday, the Monday grace period applies as described below. In such cases, instructors may apply late penalties on Tuesday, Wednesday, or Thursday.) During the last module of a session, students must submit assignments no later than the due date. Students who must submit assignments late should notify the instructor prior to the due date.

Monday Grace Period for Graduate Students. Since The Irwin Graduate School course module extends from Monday through Sunday, many module assignments are due by 11:59 p.m. Sunday. As such, the late penalties are waived on assignments that are due on Sunday but submitted by Monday. Students are strongly urged to submit assignments by the due date, so that they may begin the next module's assignments promptly on Monday.

NOTE: The Monday Grace Period **DOES NOT** apply to Discussion Forums, which are time sensitive. Students must submit their discussion posts and respond to others' posts within the specified timeframe.

Deadlines for all assignments are given in Eastern Standard Time (EST). Unless stated otherwise in the course syllabus, all discussions and assignments are due by **11:59 p.m. EST**.

Illegal Downloading and/or Distribution of College Materials

Illegal downloading of audio or video materials, e-books, or any other copyrighted electronic material is prohibited. Violations brought to the attention of The College constitute a violation of the code of ethics and will be addressed through The College's judicial processes. Illegal downloading may also result in civil or criminal charges.

Student Support Services

Our Advising department is the student support team at The American College of Financial Services. Advisors are available to answer questions about our educational programs and how to earn a designation or degree with The College. They also assist students with enrollment and a wide range of service requests. Advisors are available Monday through Friday from 8 a.m. to 6 p.m. (ET) at 888-263-7265 or GraduateSchool@theamericancollege.edu. Students are encouraged to contact our Advising Department for information on

- educational programs.

- available learning resources.
- technical issues related to our online learning system.
- accessing course materials.
- any additional questions or issues related to specific courses, policies, and processes.

Students who are new to online learning or who believe they may not be adequately prepared for a specific course are advised to contact Academic Advising to discuss their circumstances.

Resources are often available to assist students with any specific challenges they may encounter.

The American College of Financial Services offers a variety of resources to support its students in completing the program(s) in which they have enrolled. These include the following, which are described in detail in the Library Services sections of this handbook:

- A broad range of self-study tools
- Live webinar classes
- Live online review sessions (RICP[®])

Instructional Assistance

The Academic Department has designated instructional assistants who are available Monday through Friday to help students with content-related questions in Self-Study courses that are part of the CAP[®] program. All other graduate courses are instructor-led, and students should contact their instructor for content-related assistance.

Contacting Faculty

Each course homepage in Brightspace provides information about how to contact the instructor of the course. Students are asked to contact instructors using the modes of communication provided in these guidelines.

Library Services

The Vane B. Lucas Memorial Library features a robust online collection of financial services information. This digital collection supports students across all The College's programs, and each resource provides current and authoritative information on the topics covered.

Digital Resources

Digital resources link students directly to the most current financial services news and data from the world's top publications. The American College Discovery interface is a tool that aggregates most database subscriptions, ebook collections, and some open-access material for one-stop searching. Database resources such as EBSCO's Business Source Complete and Regional Business News operate on both mobile and desktop platforms, and provide access to

- 2,486 active, full text, non-open access journals and magazines.
- 1,429 active, full text, peer-reviewed, non-open access journals.
- 869 active, full text, peer-reviewed, non-open access journals with no embargo.
- 878 active, full text, non-open access journals indexed in Web of Science or Scopus.
- 27,000+ videos from industry leaders.
- full text for more than 75 North American regional business publications.

Other student database resources that are not included in the Discovery search:

- Westlaw Campus Research
- RIA Checkpoint
- Mergent Online
- Liebert Publishers

Library Guides

Library guides for various topics will soon be available on the library page. For assistance with using library resources, contact the library via email at Library@TheAmericanCollege.edu.

Library resources are available 24/7 via the “Help and Info” tab in Brightspace.

College Policies

The following college-wide student affairs policies apply to all students undertaking studies or training through 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 for knowing and abiding by these policies:

- [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, which are described in The College’s policy: cheating, plagiarism, and falsification of information. [Follow this link to view The College’s full Academic Integrity Policy.](#)
- [Policy on Satisfactory Student Progress](#)
Satisfactory academic progress is governed by two principles: The College’s limit on repeating failed courses and the 5-Year Rule for expiration of completed courses if the designation program the student is part of is not completed. [Follow this link to view The College’s full Policy on Satisfactory Academic Progress.](#)
- [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. [Follow this link to view The College's full *Credit Hour Policy*.](#)

- **[Exception to Policy](#)**

The American College of Financial Services recognizes that exceptional circumstances may arise where students require deviations from established college policies or procedures. This policy outlines the process for requesting and granting exceptions while maintaining The College's commitment to fairness, equity, and academic integrity. The purpose of this policy is to establish a formal process for requesting and granting exceptions to college policies and procedures when warranted by compelling and/or extenuating reasons. [Follow this link to view the full *Exception to Policy* policy.](#)

- **[Campus Security Reporting Policy](#)**

The American College of Financial Services 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. [Follow this link to view the full *Campus Security Reporting Policy*.](#)

- **[Student Sexual Misconduct and Harassment Policy](#)**

It is the policy of The 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. [Follow this link to view the full *Student Sexual Misconduct and Harassment Policy*.](#)

[General Contact Information](#)

Course Enrollment: Admissions and Enrollment at 888-263-7265 or Admissions@TheAmericanCollege.edu

Academic Advising: Advising and Support Services at 888-263-7265 or Advising@TheAmericanCollege.edu

Library Resources: Library@TheAmericanCollege.edu

Professional Recertification (formerly PACE): Professional Recertification Program (PRP) at Recertification@TheAmericanCollege.edu

Office of the Registrar: 888-263-7265 or registrar@TheAmericanCollege.edu