



Financial Services Certified Professional[®] (FSCP[®]) Student Manual

Training Programs (v2/wj_jd_ko)

The policies and procedures appearing in this manual 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 Financial Services Certified Professional (FSCP) training program should familiarize themselves with the contents of this manual. The policies presented herein outline both student rights and responsibilities.

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

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

Questions related to the manual may be directed to the Office of the Registrar, The American College of Financial Services, 630 Allendale Road, Suite 400, King of Prussia, PA 19406; registrar@theamericancollege.edu; or by calling 610-526-1324.

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WELCOME STATEMENT FROM THE PROGRAM DIRECTOR

Welcome to the Financial Services Certified Professional (FSCP) program. These courses help financial professionals transform knowing into doing and information into results. They do so using a unique active learning experience that features the following characteristics:

- The courses are discussion-oriented and ask students to share their experiences and ideas for applying the course content.
- They feature role plays and projects that enable students to practice or apply what they learn immediately.
- They emphasize reflection, the key to learning any skill.

Students who are diligent in completing the coursework will experience what so many FSCP students have experienced: an increase in production while taking these courses. In other words, the courses often pay for themselves before they are even finished.



Kirk Okumura, MSFS, ChFC®

Academic Director, FSCP Program

THE MISSION OF THE AMERICAN COLLEGE OF FINANCIAL SERVICES

“We provide applied financial knowledge and education, promote lifelong learning, and advocate for ethical standards for the benefit of society.”

As leaders in financial services, we are guided by these principles and uncompromising in living up to them.

ACCOMMODATIONS

The Office of the Registrar, which can be contacted at (888) 263-7265, serves students who require special accommodations. The Office of the Registrar is available to assist students, faculty, and The College’s support staff in reaching a joint determination of academic accommodations for students with verifiable disabilities, where appropriate. Inquirers should submit a detailed email to The College’s Office of the Registrar at registrar@theamericancollege.edu.

NONDISCRIMINATION

The American College of Financial Services does not discriminate because of race, gender, sexual orientation, religion, sex, disability, national origin, or ethnic origin in its admission policies, educational programs, and activities or employment policies. It respects the right to

privacy of its students and is committed to safeguarding student personal information. For more information, see TheAmericanCollege.edu.

THE CODE OF ETHICS OF THE AMERICAN COLLEGE OF FINANCIAL SERVICES

To underscore the importance of ethics for our program completers, all FSCP designees must adhere to The College's Code of Ethics, which consists of the professional pledge and the canons. A designation may be removed for violations of these standards.

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 code of ethics. The Office of the Registrar will investigate any complaints or reports of violations, which may originate with state commissioners of insurance, 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.

Violations that may cause the Office of the Registrar to begin an investigation include conviction for a misdemeanor or felony, suspension or revocation of a license, or membership in an established institution or organization that does not reflect The College's values.

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 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.

The College's disciplinary process can result in a designee's loss of the right to use a designation. The process follows a detailed written policy, and if a designation is removed, the appropriate adjustment is made to the designation verification database on youradvisorguide.com.

ACCREDITATION

The College's accreditation by the Middle States Commission on Higher Education (MSCHE) extends to the FSCP training programs, which may or may not be transferable as undergraduate coursework to other accredited colleges and universities. Note that The American College of Financial Services is a candidate for the Accreditation Council for Business Schools and Programs (ACBSP) accrediting body.

FSCP TRAINING PROGRAM

Founded in 2014, serving as the bedrock of both financial services knowledge and strategy, and providing better tools for building confidence, the Financial Services Certified Professional (FSCP) designation offers the most essential product knowledge and marketing and planning skills training available to financial services professionals today. By completing the FSCP designation coursework, students will gain the practical knowledge and skills needed to establish a successful ethical practice. During FSCP training, students will be using the active learning process of Learn, Discuss, Do, and Reflect, which enables the transformation of knowing into doing.

Time and Duration of Program

To earn the FSCP designation, students will need to complete five electives and two required courses. This flexibility allows students to set their own path as they lay the foundation for career-long learning and growth. Live online classes are scheduled for 2 hours. On-site classes meet weekly and last 8 weeks.

[The College's 5-Year Rule](#) requires students to complete their declared designation program within 5 years to maintain the currency of their coursework.

Program Completion

To receive the FSCP program designation, students must successfully complete all coursework and pass all course examinations, meet the experience requirement with no ethics violations, and agree to comply with the code of ethics of The American College of Financial Services. Academic Advising and the Office of the Registrar are charged with a commitment to students in completing their program degree requirements.

Once certified, a student is considered to have graduated with all the rights, privileges, and obligations pertaining thereto. Students completing the FSCP designation program are required

to meet The College's professional recertification requirement on an annual basis to maintain the currency of their designation(s). The recertification requirement is described further on the next couple pages.

Designation Requirements for FSCP Program Applicants

To receive the FSCP designation, students complete a total of seven courses, consisting of

- five elective courses of their choice.
- FP 99 Foundations of Financial Planning.
- FA 290 Ethics for the Financial Services Professional.

Note: FA 290 is the only course in the program delivered as a self-study course.

PROFESSIONAL RECERTIFICATION PROGRAM (PRP): CLIENT-FACING

Since its founding in 1927, The American College of Financial Services has been committed to serving the public through increasing the knowledge and professionalism of financial services professionals. As part of that commitment, every designee of The College agrees to adhere to The College's Code of Ethics, which includes a professional pledge and eight canons that address ongoing education and ethical standards.

The College believes individuals who use our designations to represent their expertise to consumers have an obligation to the public to practice ethically and engage in ongoing professional education, something that is particularly important in today's environment of complex products and regulations.

The College has implemented an expanded Professional Recertification Program (PRP), which builds on the tradition of the long-standing Professional Achievement in Continuing Education (PACE) program. On January 1, 2017, PACE recertification requirements officially transitioned to the expanded PRP.

Guidelines for Designation Holders

The American College of Financial Services wants to ensure the credentials our students earn remain current and relevant and serve as emblems of excellence and expertise to peers and clients. For this reason, The College requires designees to

- recertify their knowledge with continuing education (CE) every 2 years.
- recommit to the standard of ethics of The American College of Financial Services.
- reconfirm client-facing status.
- update contact information.
- pay an annual fee to enable The College to enforce the professional standards of the program.

Once The College awards a designation, that designee has a right to use the designation mark, provided all ongoing recertification requirements are met. Students will also have access to an electronic designation mark, which they will be able to display via social media. Unlike degrees, designations can be removed for ethical violations or other forms of noncompliance.

The PRP contains a renewal requirement for designees of The College who are subject to PACE requirements and hold any of the following marks: CLU[®], ChFC[®], RICP[®], CLF[®], CASL[®], CAP[®], ChSNC[®], FSCP[®], and WMCP[®]. Generally, participation in the PRP is not required for legacy marks no longer offered to new students by The College or for those marks conferred by other institutions, including REBC[®], RHU[®], ChHC[®], and LUTCF[®]. The CASL designation remains subject to recertification.

The current recertification period for the PRP is January 1, 2021 through December 31, 2022.

Certification Renewal Fee

In addition to meeting continuing education and ethics requirements, compliance with the enhanced program will require designees to pay an annual recertification fee of either \$125 (for client-facing designees) or \$50 (for non-client-facing designees). The fee will cover all the participating designations a student earns from The American College of Financial Services. Designees will self-report their status as client-facing based on the definition below. The annual certification renewal fee for the PRP is nonrefundable, and acceptance of the fee payment by The American College of Financial Services does not guarantee or imply that an individual's right to use the designation(s) they have earned from The College with the public will be maintained.

Client-Facing

An individual can be client-facing based on licenses, degrees, or certifications that individual holds, and/or how that person is compensated. A client-facing individual is defined as someone who holds a Resident or Non-Resident State Life & Health License; Investment Company & Variable Products (Series 6), General Securities Representative (Series 7), Municipal Securities Representative (Series 52), Mutual Funds (Series 63), Uniform Investment Adviser Law (Series 65), or Uniform Combined State Law (Series 66) registrations from FINRA; and/or is a JD, CPA or CFA[®]. Additionally, client-facing individuals collect compensation (including salary, incentives, commissions, fees, and concessions) from their direct work with clients and/or are managing/supervising individuals who are compensated from direct work with clients regarding the sale, recommendation, or advice on insurance or investment products.

Payment Cycle and Timing

The annual recertification fee is paid in advance of the recertification year. For example, the 2021 annual recertification fee was due by December 31, 2020, and could be paid in the last quarter of 2020. A late fee will be assessed after the last day of the calendar year. The annual recertification fee will cover all the participating designations earned from The American College of Financial Services.

Professional Recertification Benefits

A variety of benefits and features support the PRP. The highlight of the program offering is access to all the most current educational material from the participating designation programs the student has completed, provided conveniently online for desktop and mobile devices. In addition, all designees with The American College of Financial Services who recertify and keep their designations in good standing will be listed on the Designation Check feature on youradvisorguide.com.

All PRP content will be available online through the individual's account with The College.

CE Requirements

Continuing education (CE) is required for designees of The American College of Financial Services FSCP program.

Required 30 Hours of CE Every 2 Years (Client-Facing Designees)

As part of the PRP, client-facing designees will be required to complete 30 hours of CE every 2 years. At least one hour of ethics CE will be required as part of that total. The CE requirement must be completed every 2 years and reported by the end of the second year. All eligible CE delivered by The College will be added automatically to the designee's records. CE credit that is taken outside of The College is self-reported. Designees are required to maintain appropriate documentation that substantiates the validity of any CE credit reported for the PRP. This is important in the event the designee is subject to The College's audit process.

All non-client-facing designees will be required to complete at least one hour of ethics CE every 2 years. An ethics course will be available online via the individual's account with The College at no additional charge. Alternatively, designees can take the ethics equivalent from another provider. This CE will be self-reported online through the designee's individual account with The College. Any CE earned outside of The College may be subject to auditing. For this reason, the designee will be required to maintain appropriate documentation that substantiates the validity of any CE that is reported under the PRP.

Effective Date of the Professional Recertification Program for First-Time Designees

Students who earn their first designation during the first year of a recertification period will recertify during the next recertification period. For example, a student awarded a first designation on Aug. 1, 2020, is required to

- pay the first recertification fee for the 2023–2024 recertification period.
- complete 30 hours of CE for the 2023–2024 recertification period.

Earning CE Credits

- A. Designees must complete a preapproved self-study program that contains an

examination or other procedure by which mastery of the program is demonstrated to the program's sponsor. One CE credit is earned for each hour of approved credit. Programs preapproved for CE credits by the CFP® Board of Standards, state insurance commission, state bar association, or state board of accountancy are accepted by the PRP. These programs may be offered by any of the following:

- A nationally recognized professional society or other nonprofit professional association
- A college or university
- Other continuing education providers offering preapproved CE as described in paragraph A

B. Designees must pass an examination in the recertification period for one of the following:

- A course in The College's Huebner School program or Graduate School program or another recognized professional designation program (30 hours per course)
- A FINRA license (30 hours)
- The CFP certification (30 hours)
- A college or university course from which credit can be earned toward a degree (15 hours for each semester credit hour or its equivalent)

Note: A designee cannot claim credit for both passing an examination and attending or teaching a course for that examination.

C. Designees must attend an educational program or meeting that has at least one credit hour. (50 minutes of attendance equals one credit hour.) These programs or meetings may be offered by any of the following groups:

- A nationally recognized professional society or other nonprofit professional association, including its chapters
- A college or university
- The designee's employer or any other organization that provides educational programs and meetings—with organizations in this category being subject to approval by The College

Note: Any person who serves as a teacher, speaker, or moderator panelist for any of these programs earns one credit for each 50 minutes of participation in the activity. To claim this type of activity for PRP credit, the person must be able to provide The College with written confirmation of attendance from the sponsoring organization in the event of an audit. Written confirmation should include the PRP participant's name, the topics addressed, the date and length of program, and the signature of a sponsor representative.

Applying CE Credits Earned to Meet Other CE Program Requirements

Credits approved for state CE, CFP, CPE, CLE, and securities professionals that are accrued in the PRP reporting cycle can be applied to PRP requirements. Credits earned outside the reporting cycle do not apply.

Acceptable Subject Matter for Earning CE Credits

Acceptable subject matter for earning CE credits includes accounting, accumulation planning, actuarial science, annuities, business ethics, business law, business planning, charitable giving, client planning, disability income insurance, economics, employee benefit planning, estate planning, financial institutions, financial planning, group insurance, health insurance, insurance company operations, investments, life insurance, long-term care, medical expense insurance, pensions, property and liability insurance, regulation, retirement planning, risk management, senior planning, taxation, and underwriting.

Also acceptable are topics relating to the management of areas covered by the subject matter of the programs of The American College of Financial Services and the management of people who work in financial services.

Unacceptable Activities for Earning CE Credits

Unacceptable activities for earning CE credits includes courses for a state insurance licensing examination or an examination for a state or federal license related to financial services (other than an exam for FINRA or the CFP); personal development courses, such as courses on motivation, public speaking, salesmanship, or product presentations; and any programs less than 50 minutes in length.

Carryover of Excess Credit Hours

No credit may be carried over from excess hours earned during a reporting period. For example, once 30 hours are completed and reported, any additional activities will not count toward credit for the following reporting period.

Reminder Notices

The designee will receive periodic postcard and email reminders from The College throughout the renewal period. Therefore, it is important to notify The College of any address/information changes.

Becoming Ill or Disabled

A designee may be granted a temporary waiver for a given reporting period for reason of hardship and disability. Each case must be presented in writing to the Office of the Registrar of The College. The College will determine whether a waiver should be granted on a case-by-case basis.

Enforcement and Reinstatement

To remain compliant with The College's PRP guidelines, designees must pay the annual recertification fee and comply with the biennial CE requirement. If a designee fails to remit the recertification fee by the annual due date (no later than December 31 of the preceding year) or to satisfy the biennial educational and/or ethical requirements (no later than December 31 of the second year of the recertification period), the designee will lose the use of their designation. More information about the PRP is available online at theamericancollege.edu/professional-recertification.

Professional Recertification Auditing Process and Reporting

Individuals who fail to comply with the requirements of the PRP will relinquish their right to use any designations, subject to The College's recertification guidelines. The College will audit these individuals by monitoring social media sites, such as Facebook, Twitter, and LinkedIn, as well as company websites and other online references to ensure that these individuals do not continue to represent themselves as designation holders to their clients and the public.

Individuals who are found to be using inactive credentials will be notified in writing of the violation and offered the opportunity to reinstate their credentials or relinquish them voluntarily. Individuals who do not reinstate their credentials will be asked to remove all references to inactive credentials from their online presence and refrain from any other potential unauthorized uses, such as business signage, stationary, print advertising, and business cards. To protect the public from any potential misrepresentation by financial professionals using inactive designations offered by The American College of Financial Services, The College reserves the right to report unauthorized usage to regulatory agencies such as the Financial Industry Regulatory Authority (FINRA), state insurance commissioners, and the U.S. Securities and Exchange Commission (SEC). The College may also report unauthorized use to the designee's affiliated company compliance officer.

CE Credits Earned From FSCP Courses

Many FSCP courses are eligible to satisfy state insurance CE credit requirements, which vary by state. Please refer to the following link (<https://www.theamericancollege.edu/plan-your-studies/after-your-program/continuing-education/credits-listing>) on the Continuing Education section of the website to determine how many CE credits each course is worth in each state.

- If the student wants CE credit for their coursework, they must request at the time of enrollment that CE be reported to their home state. Many states have deadlines for reporting CE that are based on the student's examination date. If the student requests CE after taking the course examination, The College is not responsible if CE is not awarded by the student's state. If the student has not already requested that CE be reported for a course they are taking, that person should contact the Office of the Registrar at 888-263-7265.

- It is the responsibility of the license holder to know their state's CE requirements and procedures. Visit the Department of Insurance website for each state to obtain this information. Contact the Office of the Registrar at 888-263-7265 with any questions regarding CE reporting.
- If CE reporting is requested during enrollment, applicable filing fees will be paid by The College.
- Late processing fees charged by states for CE requests made after enrollment are the responsibility of the student.
- If CE is requested during enrollment, credits will be reported within 2 weeks of the date of the exam.

COURSE REGISTRATION

Students may register online or by phone:

- **To register online:** The student should go to www.theamericancollege.edu and click on “Enroll Now.”
- **To register by phone:** The student should call the Admissions and Enrollment Department at 888-263-7265 Monday–Friday, 8 a.m. to 6 p.m., EST.

Payment is required at the time of registration. Consult The College website for the costs associated with different course enrollments. Tuition includes a live class facilitated by an experienced practitioner, all required study materials, access to convenient online learning tools, and the examination. Shipping and handling is included.

FINANCIAL OBLIGATIONS (TUITION & FEES) 2021

Students are responsible for the payment of all financial obligations upon registration. Click [Tuition and Fees](#).

No designation will be awarded to any student with a balance due.

All requests for refunds must be made in writing to the Admissions and Enrollment Department, The American College of Financial Services, 630 Allendale Road, Suite 400, King of Prussia, PA 19406 or by contacting the Admissions and Enrollment Department at requests@theamericancollege.edu.

Fees are subject to change at any time without notice. Fees may not be credited to another student. Most companies have educational reimbursement plans; students should contact their company for details. The College is an eligible institution under The Higher Education Act of 1965 (as amended). This status allows students to take advantage of the lifetime learning credit under the Internal Revenue Code. Students should consult their tax advisor to see if they qualify.

Discount or pricing adjustment requests will be accepted within 7 days of the date the enrollment was processed for fulfillment. Discounted pricing cannot be combined with any other offers,

coupons, discounts, or promotions. The College reserves the right to correct any incorrect pricing/charges that may have occurred.

Refunds for FSCP courses

The College will refund course tuition less a \$125 cancellation fee if a student requests the refund within 30 days of signing up for the course—live on-site or webinar class—before the third class date, whichever is sooner.

STUDENT REQUIRED INFORMATION AND PRIVACY

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 does adhere to the Family Educational Rights and Privacy Act (FERPA) (20 U.S.C. § 1232g; 34 CFR Part 99), which is a federal law that protects the privacy of student education records. The law applies to all schools that receive funds under an applicable program of the U.S. Department of Education. (Click [here](#) for the full federal law.)

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.
- CFP Board of Standards: For the purpose of facilitating student registration for the CFP certification examination, the Office of the Registrar will send to the CFP board weekly reports listing students who have successfully completed The College's CFP certification curriculum during the previous month. The report will include the students' names and email addresses, the last four digits of each student's Social Security number, and the date of curriculum completion.
- A student's state in cases where students wish to have their CE credits reported to their state.
- Any organization or person authorized by the individual to receive the information.
- Any authorized legal or governing body or representative under circumstances where The College is compelled to comply with the release of personal information.
- Any other individual or entity as permitted by law when deemed to be necessary for the reasonable conduct of The College's 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, the student should call The College at 888-263-7265. 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 will not apply to correspondence for academic or billing purposes.

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

GRADING IN THE PROGRAM

The FSCP designation training program is a “Pass/No Pass” graded program. Note that each course is worth 2 non-credit hours. It should be mentioned that The College does not participate in the class-ranking calculations (the hierarchical ranking of students based on academic performance or grade point average) due to its unique course offerings.

Grade Schemes

The grading scale and a grading rubric are provided in the workbook of every course. It is strongly recommended that the student carefully read the workbook as the first step in studying the provided materials. The standard grading scale for the FSCP designation program is as follows:

Grade	Description
P	PASS (70%)
NP	NO PASS/FAIL

FILE A GRIEVANCE

If a student has a grievance, they should try to resolve that with the relevant representative from The College. If the student is not able to achieve satisfaction, they are entitled to file a grievance with the Office of the Registrar at 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 they have not been treated properly or fairly, the student may appeal to the provost. The provost’s decision is final. However, if an external review is requested by the student, the student may contact the [Pennsylvania Department of Education](#).

STUDENT GRADE APPEAL PROCESS

To be eligible to sit for the final exam, a student must attend six out of eight classes and earn a 70 percent on their moderator's grade, which is the average of their class participation, project, and quiz grades.

All attendance and grades are recorded in the Grades area in Brightspace. Students should check their grades at least once per week to catch any inaccuracies in a timely manner. If a student believes the attendance record or grades are not accurate, they must contact their moderator for possible resolution. Keep in mind the following:

- The student must have followed all moderator instructions regarding attendance and submission of assignments. If a student did not follow the instructions, the moderator's decision is final. Please note:
 - For in-person classes, the moderator may require students to sign in and out on an attendance sheet. A student will be marked absent if she or he does not follow these instructions.
 - For virtual classes, the moderator may mark a student absent if the moderator calls on that student multiple times in a particular class and the student does not respond three times.
 - Students will be marked absent if they miss more than a total of 20 minutes of class time (arriving late and/or leaving early).
 - Students may be marked absent if they chronically miss class time (arriving late and/or leaving early) after a written warning from the moderator.
- All projects must be submitted before the beginning of the class they are due. Projects submitted up to one week late will receive 50 percent of the grade they would otherwise have earned. After one week, a project grade will be zero.

If a satisfactory resolution with the moderator is not possible, the student may appeal the grade. 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 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 moderator 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 moderator's decision by requesting that the Academics department open an official grade appeal. The appeal must be submitted via email and should include the written correspondence between the student and the moderator regarding the initial request for a review of the student's grade. The request will be sent to registrar@theamericancollege.edu. The Academics department will notify the student of all decisions delivered regarding the grade appeal.

- No grade appeals will be considered for attendance or class participation grades.
- No grade appeals will be considered for courses whose final grade was posted.
- No grade appeals will be considered that are not submitted in writing, either by email or letter.
- No grade appeals will be considered for students whose designation has already 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.

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. This information is advisory in nature and receiving institutions can accept or reject it as they see fit.

Students should contact the Office of the Registrar at registrar@theamericancollege.edu to request an official transcript. If another institution requires course syllabi or other documentation of course content for transfer of credit purposes, Admissions and Enrollment can also assist students in obtaining those documents. Students may view their unofficial transcript online through their student account. There is a fee for obtaining an official transcript.

TRANSFER OF CREDIT TOWARD THE FSCP DESIGNATION

The general rule for all transfers of credit is that students may receive a maximum of three electives, internal and external, toward the FSCP designation. Thus, the student must take two more electives, FA 290, and FP 99 (FSCP Certification Course) to receive the FSCP.

- Students who hold the LUTCF awarded by The American College of Financial Services will need to take FP 99 (FSCP Certification Course) to obtain the FSCP. They may display both designations.
- Students who hold the LUTCF awarded by The American College of Financial Services and the FSS® designation may apply to receive the FSCP designation, but in doing so must agree to relinquish the FSS designation. The student may display the LUTCF and the FSCP designations only.

- If students have successfully passed one RICP, ChSNC, CLU, ChFC, or CFP course, they are eligible for credit toward one elective course in the FSCP program.
- Transfer of credit for certain courses will be granted to individuals who hold the FIC or FICF designation, provided the specific course(s) identified for transfer were based on course revisions produced in April 2007 or later.
- For the FIC Basic Introduction to Life Insurance, course credit will be granted for The College's FA 202 (Techniques for Meeting Client Needs), provided that the student has completed the FIC designation. (Holders of the FIC/FICF designations who enrolled with Kaplan beginning April 2007 or later may receive up to 60 percent, or 6 credits, of total credits. A confirmation letter from Kaplan is required.) Credit for The College's FA 271 (Foundations of Estate Planning) course will be granted if the student has passed the FICF Graduate I Estate Planning course, and credit for FA 251 (Essentials of Business Insurance) will be granted if the student has passed the FICF Graduate II Business Insurance Concepts course.
- If students hold the FSS designation awarded by The American College of Financial Services, they will need to relinquish the FSS designation and complete one additional elective course they have not previously taken, as they have already satisfied the FSCP certification requirement. Note that decisions are made by the Academics department.

Transfer of Credit (Domestic)

In reviewing an application for transfer of credit into one of its programs, The College will review the syllabi that contains the title and course description of courses completed externally and compare those to The College courses to which the student wishes to have the credits applied. Transfer of credit is normally granted if The College believes there is a 75 percent or greater overlap in content. Students must be admitted to The College before any transfer of credit can be posted.

The College's transfer of credit policy can be viewed under the Resources section on The College's 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* the following information with the recommended U.S. academic equivalence:

- Identification of the document (e.g., academic transcript, examination record, diploma, etc.), issuing institution, and its location
- An 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 Assessments

Prior learning assessments (PLAs) evaluate for college credit experiences and skills obtained outside of the traditional classroom setting. These experiences and skills can be applied to The College's designations and degree programs upon review by the Academics department. The American College of Financial Services may request that prospective students supply supporting documents (e.g., letters of recommendation, resumes, records of military training, records of certain types of workplace training, etc.) that capture possible evidence of success in its programs. PLAs are of value to students, as they will save them 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 evaluation and review.

DESIGNATION AND DIPLOMA AWARDING

Designations 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 designation on June 1. Diplomas are ordered in June and December and take 6–8 weeks to ship.

FINANCIAL SERVICES CERTIFIED PROFESSIONAL (FSCP) DESIGNATION PROGRAM DESCRIPTION

The following sections provide descriptions of the goals and purposes, intended audience, program learning objectives, and curriculum of the FSCP designation program.

Mission

The mission of the Financial Services Certified Professional (FSCP) designation program is to provide new financial professionals—whether they are in the insurance, investment, or banking segment—with the essential knowledge, skills, and ethical foundation to develop and serve the client base needed to sustain a career in the field. Essential skills include fundamental knowledge of products, the marketing/planning process, and an ethical decision-making framework to guide professional interactions with clients. This program is intended to serve as a foundation for future professional development.

Target Audience

The target audience consists of financial services professionals with less than 3 years of experience who want to build their business by applying industry best practices for implementing the marketing/planning process.

Program Learning Objectives

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

- implement target marketing and effective prospecting techniques to improve prospecting and sales effectiveness.
- apply the client-focused, eight-step marketing/planning process to various planning areas or markets.
- identify basic financial needs and solutions in the major financial planning areas.
- implement an ethical decision-making framework to guide professional interactions with prospective and existing clients.

FSCP Curriculum

Students must complete 10 educational units (EUs) of elective coursework from the sales training curriculum (FA or FP courses) in addition to the required courses listed below.

Required Courses

Course Number	Course Title
FA 290	Ethics for the Financial Services Professional
FP 99	Foundations of Financial Planning

FA 290 Ethics for the Financial Services Professional: Provides a practical framework for making ethical business decisions in the financial services industry. This course examines legal, compliance and practice standards that apply to the financial services professional. It also investigates ethical approaches to placing financial products, determining suitability and assessing risk. Concludes with a final exam. The format is textbook self-study, with online exam (requires a proctor). (Students licensed in New York take paper exams.) Exam is required for state continuing education (CE) credit. Students who have passed the DOL Professional Standards Course may apply it to meet the FSCP® ethics requirement.

FP 99 Foundations of Financial Planning (Formerly, Financial Services Practicum): This course provides an overview of the major planning areas that financial professionals need to understand when serving clients. It summarizes the more common financial needs and the financial products used to address them. The course outlines the big picture needed to effectively offer financial products and services that are consistent with clients' overall financial situation and needs.

Elective courses (choose five)

FA 200 Techniques for Prospecting: Prospect or Perish: This course teaches financial professionals industry-proven methods for successfully identifying, selecting, and approaching prospects for financial products and services. The course covers procedures for creating prospect awareness, target marketing concepts, and prospect qualification and prioritization techniques. Students learn how to overcome the psychological barriers to prospecting and set income and activity goals. Strategic, tactical, and operational business planning processes are presented in detail, along with effective contact management systems. In addition, practice management concepts, professionalism, and ethics are explored.

FA 201 Techniques for Exploring Personal Markets: This course provides an in-depth look at penetrating the personal markets using the life-cycle marketing strategy and marketing/planning process. Students will learn to segment any market into four adult life-cycle segments and recognize the common insurance and financial needs members of these market segments have. They will also learn how to apply this approach to new prospects and existing clients. Students will master basic marketing plan creation and learn to apply the life-cycle marketing strategy to a practice. Other topics covered include disability income, life, long-term care and Medicare supplement insurance; an overview of investment products; special markets; and retirement and estate planning.

FA 202 Techniques for Meeting Clients' Needs: This course offers an introduction to the life insurance sales career and the marketing/planning process in the personal market. The course addresses total-needs selling, the consultative selling process, and the needs for personal life insurance. It presents the skills used throughout the marketing/planning process, from the initial client meeting through fact-finding and sales presentations to servicing and continuing a mutually profitable relationship. The course also provides students with a review of insurance products, policy provisions, underwriting, and service.

FA 204 Marketing Financial Services to Women (ON-HOLD – “Sun-setting”): FA 204 explores the marketing opportunity and demand for insurance and financial products that exists among the largest single economic force in the world: American women. This course is designed to increase the financial professional’s readiness and effectiveness in marketing to, working with, and serving female clients. It incorporates the latest research on women and money, best practices in marketing, relationship building, consultative selling, and the six content areas of financial planning (insurance and risk management, cash management, investments, income taxation, retirement planning, and estate planning). Since trust is essential for success and is often absent in how women view financial professionals, the barriers and builders of trust are explored as foundational elements.

FA 222 Essentials of Multiline Insurance Products: This course coaches multiline agents in a strategy for helping clients obtain the various insurance and other financial products they need to achieve their dreams and protect their income and assets. It provides an overview for how to establish need, gather and analyze information, and develop recommendations for products in the various levels of the revised financial planning pyramid. Products discussed include disability income insurance, life insurance, long-term care insurance, mutual funds, and annuities. Retirement and estate planning are also covered.

FA 251 Essentials of Business Insurance: FA 251 teaches students how life and disability income insurance can guarantee the control and value of a business following the owner’s or key person’s death, disability, or retirement through buy-sell agreements and key person insurance. It explores the basics of estate planning for the business owner. The course examines what the financial professional should say, how they should say it, and when they should say it to capture the attention of the business owner.

FA 257 Essentials of Life Insurance Products: FA 257 begins with an overview of the two traditional types of life insurance policies—term and whole life—and then builds on that knowledge with an overview of the many product variations sold in today’s markets. The course also explores personal, family, and business uses of life insurance products, as well as policy illustrations, cost comparison methods, income and estate taxation, policy provisions, marketing ideas, and ethical issues facing the financial professional. Students taking this course will be given a review of the marketing/planning process for life insurance product solutions.

FA 261 Foundations of Retirement Planning: This course introduces financial professionals to the retirement planning discipline. While it focuses mostly on the accumulation process, it introduces some of the basic strategies used in the retirement income process. The course also includes practical discussions of Social Security, assumptions and major inputs for calculations, IRA rollovers, traditional and Roth IRA concepts, and early retirement considerations. It also

touches on common financial obstacles, such as saving for a child's education, as well as major investment concepts and vehicles associated with retirement planning.

FA 271 Foundations of Estate Planning (ON HOLD – New Tax Laws in Development): FA 271 offers an introduction to estate planning and the role life insurance plays in the estate planning process. It discusses how different types of property are transferred during life and at death and the tax implications of not having an estate plan. Lessons also present the steps required to settle an estate and discusses the importance of having a will, the gift and estate transfer tax system, state death and estate taxes, trusts, and planning estates of business owners.

Recommended Learning Path

A student who plans to pursue another designation with The College (RICP, ChSNC, CLU, ChFC, or CFP) should consider the following learning path for the FSCP designation:

- Four elective courses (from the above offerings)
- The required courses: FP 99 and FA 290
- The first Huebner Series (HS) course in the RICP, ChSNC, CLU, ChFC, or CFP designation (as the fifth elective in the FSCP program)

ACADEMIC SUPPORT/LEARNING RESOURCES

Upon enrollment, students are provided with an online portal (MyPortal), through which they can access course materials; track their academic progress; enroll in subsequent courses; recertify completed designations; and download grade reports, receipts, and unofficial transcripts. If applicable, students will also receive any hard copy materials provided for their course, such as textbooks, within 7 to 10 business days of enrollment. (Please note that not all courses include hard copy materials.)

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 receive assistance with their courses. Generally, FSCP courses do not use the Discussion Board/Forum feature. However, a moderator may decide to use it to supplement the standard course delivery methods.

The following regulations apply to all communications via Discussion Boards:

- Comments should be kept respectful and appropriate. Inappropriate comments will be removed from the discussion 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.

- Content-related questions should be posted under the appropriate chapter, competency, or assignment heading, so 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. The College 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.

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 will be addressed through The College's judicial processes. Illegal downloading may also result in civil or criminal charges.

STUDENT SUPPORT SERVICES

The majority of student support services are housed under the umbrella of the Student Experience Department. The Student Experience Department directly serves The American College of Financial Services' students through admissions and enrollment advisors, academic advisors, and the Office of the Registrar.

Admissions and Enrollment

Admissions and enrollment advisors are the first point of contact for new students interested in learning about The College's educational programs. Admissions and enrollment advisors are available to help students choose a designation or degree program that is in line with their career goals and will also help students enroll in their courses. Current students can also contact the Admissions and Enrollment department to enroll in their next course. Admissions and enrollment advisors can be contacted at admissions@theamericancollege.edu and are available Monday–Friday from 8 a.m. to 6 p.m., EST.

Academic Advising

Academic advisors are available to assist current students with questions or issues that may arise during the course of a student's educational program. Academic advisors can provide assistance or information relating to

- The College's educational programs.
- available learning resources.
- navigating the online classroom.
- program policies and procedures.

Academic advisors take a proactive approach to helping students and will occasionally contact students to check on progress in a class, designation, or degree program. Academic advisors can be contacted at advising@theamericancollege.edu and are available Monday–Friday from 8 a.m. to 6 p.m., EST.

Students who are new to online learning or who believe they may not be adequately prepared for a specific course are advised to contact an academic advisor to discuss their circumstances. Resources are often available to assist students with any specific challenges they may encounter.

Office of the Registrar

The Office of the Registrar plays a critical role in managing the maintenance and integrity of all student academic records, the enforcement of approved curriculum, the creation and maintenance of course schedules, the recording and reporting of grades, the reporting of continuing education credits, compliance with FERPA regulations, and the review of transfer of credit. This office

- ensures the integrity, accuracy, and security of all academic records for all students.
- develops and maintains certification of students for graduation clearances.
- serves as the officials responsible for FERPA compliance for The College.

The Office of the Registrar’s staff may be contacted at registrar@theamericancollege.edu and available Monday–Friday from 8 a.m.–4:30 p.m., EST.

Instructional Assistance

The moderator leading an FSCP course serves as a resource hub as it relates to content-related questions and discussion.

Technical Issues

Guidance as it relates to technical concerns can be addressed by FSCP academic advisors within the Student Experience Department at 888-263-7265.

Contacting Faculty

Each course home page in Brightspace provides information about how to contact the moderator of the course. Students are asked to contact the moderator 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 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.
- the full text for more than seventy-five 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.

GRADING AND EXAMINATION PROCEDURES

How Grades Are Assigned

The passing requirements for the facilitated courses involve a two-part process. First, students must meet both of the following requirements to be eligible to sit for the final exam:

- Attend at least six of the eight classes. Missing more than 20 minutes of class time is counted as an absence. Chronically arriving to class late or leaving early may be counted as an absence after a warning from the moderator.
- Obtain a 70 percent or better on the moderator's grade, which consists of the average of the average quiz, project, and class participation grades.

If students meet the above requirements, they are eligible to take the final exam. Students must score a 70 percent or higher to pass the course and receive state CE credits (if applied for).

For FA 290, only the final exam requirement applies.

Retakes, Reschedules, and Reenrollments

Students who meet the attendance requirement and the moderator grade requirement but fail the exam can enroll into a retake section of the class at a reduced tuition rate. Their previously completed coursework and attendance will still count, allowing the student to retake the exam without completing any additional coursework.

Students who meet the attendance requirement and the moderator grade requirement but do not sit for their exam can enroll in a reschedule section of the class at a reduced tuition rate. Their previously completed coursework and attendance will still count, allowing the student to retake the exam without completing any additional coursework.

Exams and Proctor Information

- Students generally will take the final exam through The College's proctored online examination process. They should make sure to follow the continuing education requirements for the right state.
- Guidelines for taking the exam and instructions for registering an exam proctor are found online in Brightspace.
- A few days after the final class, the Grades area in Brightspace should be checked. If a student has met the attendance and moderator's grade requirements (70 percent), the Course Requirements Met field will be green and have a "P" in it. This indicates the student has met the exam eligibility requirements. The registered proctor then should receive an email with the exam login credentials within 48 hours. Contact the Academic Advising team at 888-263-7265 if the exam login credentials are not received.
- Students have 4 weeks from the last class to take their final exam.
- The final exam is 50 questions and students have 75 minutes to complete it. Exam questions are multiple choice. The content of the final exam is based solely on the assigned readings.
- The College requires every examination be proctored by a disinterested third party who is not the moderator, a relative, an immediate supervisor, or employee of the exam taker and has no financial or personal interest in the outcome of the examination. States having additional or alternate requirements are listed [here](#). Students must follow all posted guidelines regardless of the reason for taking the course.

Click on the appropriate state ([here](#)) to access the proctor affidavit. Affidavits must be brought to the testing center on the day of the exam. The exam center will not be able to provide them for

students. All affidavits must be faxed to The American College of Financial Services' CE Department (fax: 610-526-1402) no later than the day following the exam. State insurance continuing education will not be granted if students' monitor/proctor affidavits are not received in a timely manner. Students who fail to return the appropriate affidavit will have to take the exam again if CE is desired. For states that are not listed, students do not have to fill out a proctor affidavit, but they do need to select a proctor in accordance with The College's guidelines.

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. The following section contains 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 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. [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 they are part of is not completed. [Follow this link to view The College's full Policy on Satisfactory Academic Progress.](#)

Campus Security Reporting Policy

The College is committed to creating and maintaining a safe and positive environment for all 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 American College of Financial Services, in working to establish an environment of respect that is conducive to learning for every student, to view sexual misconduct and sexual harassment 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

The College activities. [Follow this link to view the full Student Sexual Misconduct and Harassment Policy.](#)