



Student Handbook

Solomon S. Huebner School
Designation Programs (v7.5/wj)

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 Solomon S. Huebner 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, 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.

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The Mission Of The American College Of Financial Services

We provide applied financial knowledge and education, promote life-long 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

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 support staff in reaching a joint determination of academic accommodations for students with verifiable disabilities where 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.

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.

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.

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.

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, keep in mind that 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."

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 materials, 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, and 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 Huebner School 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, and suspension or revocation of a license or of membership in an established institution or organization.

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 Solomon S. Huebner School programs, which are transferable as undergraduate or graduate 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.

Huebner School Designation Programs

Founded in 1927 by industry pioneer Solomon S. Huebner, The American College of Financial Services has a long history of providing financial services education. The College graduated its first designees in the Chartered Life Underwriter® (CLU®) program in 1928. Since then, The College has awarded more than 200,000 professional designations to individuals working in financial services, serving as a standard-bearer for quality education in the field.

Professional designations in insurance, financial planning, retirement income planning, and agency leadership are offered through The College's Solomon S. Huebner School.

Admission/Readmission Policies

At the undergraduate level, The American College of Financial Services offers post-secondary designations (industry-recognized certifications) and is an open-enrollment institution that admits all applicants who have a high school diploma or the equivalent. The College's Huebner School offers six professional designations for agents and advisors working in the financial services field, as well as an educational program that qualifies students to sit for CFP Board's national certification exam. Students may enroll in a single course, a full program, or multiple programs.

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, as long as 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.

By enrolling in a course at The American College of Financial Services all students agree to be bound by the following Admissions Declarations: I agree to be bound by The College Code of Ethics and Procedures and other ethical codes or standards that apply to this designation. I am aware that successfully passing an examination is not the sole requirement for the awarding of a designation and I agree that I shall not be entitled to the designation unless I also meet any experience or ethical standards established by the Board of Trustees. I understand that I must complete the educational requirements for a particular program within 5 years from the date of the initial course registration in that program. I further understand that upon award of my designation, I will be obligated to comply with the continuing education requirements and pay any associated recertification fees required by The College to maintain use of the designation.

The American College of Financial Services reserves the right to void any examination if, in its sole opinion, there is a reason to question its validity. I agree to be bound by the policies of The College and understand it is my responsibility to make myself aware of additional policies announced in the future that are applicable to my designation(s).

Length of Programs

Huebner School designation programs range in length from three to eight courses. The

duration of each course is approximately 3 to 4 months, but students also complete coursework at their own pace. Most students progress through their declared program one course at a time, taking anywhere from 1 to 3 years to complete the program. Other students progress more rapidly, completing entire programs in under a year. The College's 5-Year Rule (see [Policy on Satisfactory Academic Progress, page 6](#)) requires students to complete their declared designation program within 5 years to maintain the currency of their coursework.

Full Time Enrollment and Credit Hour Maximum Enrollment

To be considered a full-time enrolled student in Huebner School coursework, a student must take 9 credit hours each quarter. The maximum number of credits a student is allowed to take each quarter without permission from the program director is 9 credit hours.

Program Completion

To receive a Huebner School designation, students must successfully complete all coursework and pass course examinations in their declared program, meet the experience requirement (described on the next page) 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 making certain that students complete their program degree requirements. (Note that the CFP® board, which has its own requirements, awards CERTIFIED FINANCIAL PLANNER™ CFP® certification. Visit <https://www.cfp.net/get-certified/certification-process> for more information.)

Once certified, a student is considered to have graduated with all the rights, privileges, and obligations pertaining thereto. Designations are delivered to students at their address on record, and new designees are invited to participate in The College's periodic commencement exercises, which students are encouraged to attend to complete the student experience. The commencement features prominent practitioners and speakers in the financial profession to welcome students into the family of financial professionals.

Students completing Solomon S. Huebner School designation programs 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 more fully on the following pages.

Experience Requirement for Huebner School Applicants

For all Huebner School designations except the WMCP®, 3 years of full-time, relevant business experience is required to earn a designation. The 3-year period must be within the 5 years preceding the date of the award. Due to differing program structures, the WMCP® requires 1

year of relevant experience. The following activities meet the business experience requirements for Huebner School certification:

1. Insurance and health care

- Field underwriting and management, including sales and service activities; supervision and management of persons involved in sales or services; or staff support of persons in these activities
- Company management and operations in positions involving substantial responsibility

2. Financial services and employee benefits

- Client services and related management, including direct contact with clients; supervision and management of persons involved directly in the process of providing financial services or employee benefits; or staff support of persons in these activities
- Financial institution management and operations in positions involving substantial responsibility

3. Other

- University or college teaching of subjects related to the Huebner School curriculum on a full-time basis at a regionally accredited institution of higher education
- Government regulatory service in a related field in a responsible administrative, supervisory, or operational capacity
- Activities directly or indirectly related to the protection, accumulation, conservation, or distribution of the economic value of human life; these include the work of actuaries, attorneys, CPAs, investment advisers, real estate investment advisers, stockbrokers, trust officers, or persons in other similar occupations.

The 3-year period of required experience must be within the 5 years preceding the date of the award. An undergraduate or graduate degree from an accredited institution of higher education qualifies as one year of business experience. Qualifying part-time business experience is credited toward the 3-year requirement on an hourly basis, with 2,000 hours representing the equivalent of 1 year of full-time experience.

Professional Recertification Program (PRP)

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 advisors. 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 that 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 Professional Recertification Program.

Guidelines for Designation Holders

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

- recertify their knowledge with continuing education (CE) every 2 years.
- recommit to The American College of Financial Services standard of ethics.
- 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. Unlike degrees, designations can be removed for ethical violations or other forms of noncompliance.

The Professional Recertification Program contains a renewal requirement for designees of The College that hold any of the following marks: CLU[®], ChFC[®], RICP[®], CLF[®], CASL[®], CAP[®], ChSNC[®], FSCP[®], and WMCP[®]. Generally, participation in the Professional Recertification Program is not required for legacy marks no longer offered to new students by The College, and 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 Professional Recertification Program is January 1, 2022, through December 31, 2023.

Certification Renewal Fee

In addition to meeting continuing education and ethics requirements, compliance with the Professional Recertification Program will require designees to pay an annual recertification fee. For the current fee, please see our [Professional Recertification](#) page. 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 Professional Recertification Program 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 2022 annual recertification fee was due by December 31, 2021, and could be paid in the last quarter of 2021. 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 Professional Recertification Program. The highlight of the program is access to all of the most current educational material from the participating designation programs that 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 Professional Recertification Program content will be available online through the individual's College account.

CE Requirements

Continuing education is required for designees of The American College of Financial Services holding any of the following marks: CLU[®], ChFC[®], RICP[®], CLF[®], CASL[®], CAP[®], ChSNC[®], and FSCP[®].

Required 30 Hours of Continuing Education (CE) Every 2 Years

As part of the Professional Recertification Program, client-facing designees will be required to complete 30 hours of CE every 2 years. At least 1 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 College-delivered CE 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 Professional Recertification Program. This is important in the event that the designee is subject to The College's audit process. All non-client-facing designees will be required to complete at least 1 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 one'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 Professional Recertification Program.

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 Professional Recertification Program. These programs may be offered by any of the following:

1. A nationally recognized professional society or other nonprofit professional association
2. A college or university
3. 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:

1. A course in The College's Huebner School or Graduate School program or another recognized professional designation program (30 hours per course)
2. A FINRA license (30 hours)
3. The CFP® certification (30 hours)
4. 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:

1. A nationally recognized professional society or other nonprofit professional association, including its chapters
2. A college or university
3. The designee's employer or any other organization that provides educational programs and meetings. Organizations in this category are subject to approval by The American College of Financial Services.

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. In order to

claim this type of activity for Professional Recertification Program credit, the person must be able to provide The College with a written confirmation of attendance from the sponsoring organization in the event of an audit. Written confirmation should include the Professional Recertification Program 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 Professional Recertification reporting cycle can be applied to Professional Recertification requirements. Credits earned outside the reporting cycle do not apply.

Acceptable Subject Matter for Earning CE Credits

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 American College of Financial Services programs and the management of people who work in financial services.

Unacceptable Activities for Earning CE Credits

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 recertification 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 illness and/or disability. Each case must be presented in writing to the Office of the Registrar of The College (registrar@theamericancollege.edu). The College will determine whether a waiver should be granted on a case-by-case basis.

Enforcement and Reinstatement

To remain compliant with The American College Professional Recertification Program guidelines, designees must pay the annual recertification fee and comply with the biennial continuing education 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 Professional Recertification Program is available online at theamericancollege.edu/professional-recertification.

Professional Recertification Auditing Process and Reporting

Individuals who fail to comply with the requirements of the Professional Recertification Program 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 to 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.

Continuing Education (Ce) Credits

Many Huebner School 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 your home 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.
- For states that require proctor affidavit forms, students are responsible for seeing that the affidavit forms are completed by staff at the Pearson VUE centers when they take their exam
- It is your responsibility as a license holder to know your state's CE requirements and procedures. Visit the Department of Insurance website for your state to obtain this information. If you have any questions regarding CE reporting, contact the Office of the Registrar at 888-263-7265.
- 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 look for the "Enroll Now" link at the top of the page or by visiting one of the designation pages.

- **To register by phone:** The student should call the Admissions and Enrollment Department at 888-263-7265 Monday through Friday, 8 a.m. to 6 p.m., EST.

Payment is required at the time of registration. Consult the designation pages on The College website for the costs associated with different course enrollments.

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

All requests for refunds must be made in writing to the Office of Student Experience by emailing 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 also 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. We reserve the right to correct any incorrect pricing/charges that may have occurred.

Refunds for HS 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. Those enrolling in designation packages, where all courses are purchased at once, will be subject to separate refund arrangements communicated at the time of purchase. (<https://www.theamericancollege.edu/refund-policy>.)

HS 347 Only: The College will refund your tuition, less a \$250 cancellation fee, if a student requests the refund within 30 days of signing up for the course.

For Prepaid Packages: The College will refund course tuition paid less a \$495 cancellation fee, if student requests refund within 30 days of enrollment (after 30 days, no refund).

Refund Policy for Dalton Education: Dalton Education, LLC must be notified at **877-426-2373** of potential shipping errors and refund requests within five business days of receiving materials. If the materials have been marked, damaged, opened, or are otherwise unsuitable to be resold, we will not be able to refund the cost. Students must return materials by a trackable shipping method. Original and return shipping costs will not be refunded. Refunds for Dalton Education as part of a prepaid package enrollment will be subject to The American College's 30 days of enrollment refund policy.

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 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 those students who have successfully completed The College's CFP® Certification Education 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.
- Students who wish the CE credits they earn 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 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, the student should submit their request to the Registrar's Office at 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 will 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 TAC course except for HS 347 is worth 3 credit hours. Each letter grade is assigned a 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.

The GPA 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 the graduate levels of coursework, or the entire college experience.

The Calculation

It is our final design to automate the calculation process and display it on the student's official and complete electronic transcript; however, in the case of the manual process, 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. It should be mentioned that The College does not participate in the 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 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. The standard grading scale for the Solomon S. Huebner School is as follows:

Grade	Percentage
A	90–100%
B	80–89%
C	70–79%
D	60–69%
F	59% and below

Due to continuing education and state licensure requirements, all students must earn a “C” or better to pass a course. A “D” grade is not a passing grade for any of The College’s courses.

[File A Grievance](#)

Students at The American College of Financial Services are entitled to file a grievance. If the student has a grievance, they should try to resolve that with the relevant College representative. If the student is not able to achieve satisfaction, they should file an appeal 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 that 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, they may contact the [Pennsylvania Department of Education](#).

[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 their 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 by requesting that the Academics department open an official grade appeal. The appeal must be submitted in writing and should include the written correspondence between the student and the instructor regarding the initial request for a review of the student's grade. The request may be sent to The College via surface mail at 630 Allendale Road, Suite 400, King of Prussia, PA, 19406; ATTN: Registrar. It may also be sent via email to registrar@theamericancollege.edu. The Academics department will notify the student of all decisions delivered regarding the student's grade appeal.

- No grade appeals will be considered for individual assignments.
- 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 by email or surface mail.
- No grade appeals will be considered for students whose designations and or degrees have 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. We advise other institutions that our Huebner School courses are worth three credits at the upper tier (junior or senior) undergraduate 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 C 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)

Internal and External Transfer of Credit (TOC) Policies for the Solomon S. Huebner School:

Internal Transfers to The College

A maximum of 30% transfer of credit hours from current curriculums within The College may be accepted and applied towards a designation. For Huebner School programs with less than four (4) courses, transfer of credit requests may be submitted to the Program Director for evaluation. If the student has demonstrated mastery of content knowledge by way of an earned credential (e.g., MSFP, CFP®, etc.), the knowledge will be reviewed and may automatically be applied to select college designations – students are encouraged to review designation program requirements.

External Transfers to The College

A maximum of 30% transfer of credit from external institutions to The College may be accepted and applied towards a designation. For Huebner School programs with less than four (4) courses, transfer of credit requests may be submitted to the Program Director for evaluation. If the student has demonstrated mastery of content knowledge by way of an earned credential (e.g., CFP®), the knowledge will be reviewed and may automatically be applied to select college designations – students are encouraged to review designation program requirements. The College is deliberate in maintaining the integrity of the curriculum and providing a consistent and rich student experience.

The credits must be (whether undergraduate or graduate level) from an accredited institution, with courses similar in content to those of The College; they must have been earned within seven (7) years of the date of admission to the designation program; and the student must have earned a grade of C (70%) or better in each course.

Transferred credits apply to all methods of delivery (i.e., online, hybrid, in-person, etc.) and from postsecondary institutions with CHEA-recognized accreditation. Waivers, PLA (Prior Learning Assessment), or CLEP (College Level Examination Program) processes may be requested by the student, and evaluated by the Program Director, to demonstrate mastery of the course content.

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
- 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 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 American College of Financial Services (The College) may request that prospective students supply supporting documents (e.g. a résumé documenting significant work experience in that area, a letter of recommendation on company letterhead from an employer vouching for your abilities, records of military training, college transcripts, business training certificates, work products, GRE or GMAT test scores, or other evidence) that capture possible evidence of success in our programs. Prior learning assessments are of value to students, as 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 of credit 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 which 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.

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 monthly and usually take 4-6 weeks to ship.

Designation Program Descriptions

The following sections provide descriptions of the mission, intended audience, program learning objectives, and curriculum of each of the Huebner School designation programs:

- Chartered Financial Consultant (ChFC®) Designation Program
- Chartered Leadership Fellow (CLF®) Designation Program
- Chartered Life Underwriter (CLU®) Designation Program
- Chartered Special Needs Consultant (ChSNC®) Designation Program
- Retirement Income Certified Professional (RICP®) Designation Program
- Wealth Management Certified Professional (WMCP®) Designation Program
- Certified Financial Planner™ (CFP®) Certification Education Program

Chartered Financial Consultant (ChFC®)

Mission

The mission of the Chartered Financial Consultant (ChFC®) designation program is to prepare students to meet the advanced financial planning needs of individuals and professionals. This mission is achieved through expert instruction, not only in the seven required CFP® courses in financial planning, but also in application courses covering advanced estate planning, nonqualified deferred compensation, and retirement planning. The ChFC® program provides in-depth education, enabling program completers to achieve a sustainable advantage in this specialized and competitive field.

Target Audience

The intended audience of ChFC® consists of advisors or individuals seeking in-depth knowledge from content areas such as estate planning, retirement planning (including plan design and selection of a distribution option), and nonqualified deferred compensation in addition to the constituencies of the CFP® Certification education program (i.e., individuals specifically seeking CFP® certification).

Program Learning Objectives

Upon completion of this program, the student will be able to:

4. Function as an ethical, competent, and articulate practitioner in the field of financial planning.
5. Demonstrate mastery of the core financial planning knowledge required of a certified financial planner by passing the CFP® certification exam.
6. Utilize the intellectual tools and framework needed to maintain relevant and current financial planning knowledge and strategies throughout one's career in financial services.
7. Apply financial planning theory and techniques through the development of case studies and solutions.
8. Apply in-depth knowledge in a holistic manner from a variety of disciplines; namely, estate planning, retirement planning, or nonqualified deferred compensation.

ChFC® Curriculum

Students must complete the following required courses.

Course Number	Course Title
HS 300	Fundamentals of Financial Planning
HS 311	Fundamentals of Insurance Planning
HS 321	Fundamentals of Income Taxation
HS 326	Planning for Retirement Needs
HS 328	Investments
HS 330	Fundamentals of Estate Planning
HS 333	Personal Financial Planning: Case Analysis
HS 347	Applications in Financial Planning

- **HS 300 is a required first course for all CFP/ChFC students (i.e., HS 300 to serve as a prerequisite for all courses in CFP/ChFC programs).**

Chartered Leadership Fellow (CLF®)

Mission

The Chartered Leadership Fellow (CLF®) designation program is designed to develop students' management and leadership skills. There is a strong emphasis on ethical application of the academic concepts to the real-world environment in order to increase professionalism across

the industry. Topics covered include developing, coaching, and mentoring employees, recognizing, and applying appropriate leadership styles, providing and establishing a culture of trust and respect, growing self-motivated teams, and dealing with a changing environment.

Target Audience

The target audience for CLF® are individuals who have been in management positions for at least 2 years and who seek to develop their management and leadership skills to better recruit, select, develop, motivate, and monitor high-performing individuals and teams. Graduates of the Chartered Leadership Fellow program are prepared to assume and be promoted to higher leadership positions across functional areas in a wide range of non-profit, for-profit, and private organizations.

Program Learning Objectives

Upon completion of this program, the student will be able to:

1. Apply ethical standards and best practices in management and leadership.
2. Demonstrate an understanding of the process of recruiting, selecting, developing, motivating, and monitoring high-performing advisers and teams.
3. Apply a diverse set of management and leadership techniques that address the changing work environment and the need for effective communication and interpersonal skills in team-building efforts.
4. Utilize problem-solving and decision-making processes to create a competitive advantage through locally effective strategic plan development that is in alignment with organizational goals and priorities.
5. Analyze and assess managers' impact on decisions regarding the critical support functions of marketing and human resource management.
6. Integrate the CLF® curricula into solutions for applied, real-world scenarios.

CLF® Curriculum

The curriculum features a mix of relevant courses to prepare today's leaders and to create a successful culture within their organization.

Course Number	Course Title
CHLF 400	The Leadership Role
CHLF 410	Leadership Communication
CHLF 420	Organizational Culture and Leadership
CHLF 430	Strategic Leadership-Planning
CHLF 440	Team Leadership, Ethics, Diversity, and Crisis Leadership
CHLF 450	Leading in a Changing Environment

Chartered Life Underwriter (CLU®)

Mission

The mission of the Chartered Life Underwriter (CLU®) designation program is to prepare students to meet the advanced insurance and financial planning needs of individuals, families, and business owners. Specifically, CLU® designees offer client solutions in personal and business risk management, business succession, estate planning, life insurance, annuities, and income replacement in retirement in accordance with the highest ethical standards.

Target Audience

The intended audience for the CLU® program consists of life insurance specialists and other financial professionals who wish to develop a strong understanding of the use of life insurance to solve financial issues. These practitioners are expected to serve the advanced financial planning needs of individual clients, business owners, and professionals in an ethical and professional manner.

Program Learning Objectives

Upon completion of this program, the student will be able to:

1. Demonstrate a knowledge of the profession of life insurance planning advice and guidance,

including approaches, ethics, and steps in the life insurance planning process.

2. Perform basic human life valuation, life insurance need, and time value of money calculations.
3. Discuss solutions to common life insurance risk exposures experienced by individuals, professionals, and business entities.
4. Identify the fundamentals of U.S. income tax law and basic tax planning techniques as they apply to life insurance ownership and use by individuals, professionals, and business entities.
5. Create basic plans for business owners which include the tax and legal aspects of business ownership, compensation planning, succession planning, buy-sell agreements, and estate planning strategies for business owners.
6. Demonstrate knowledge of the fundamentals of the U.S. estate and gift tax system and key planning concepts, strategies, and tools used in planning for estate transfer during life and at death, for individuals, business owners, and professionals.
7. Demonstrate a knowledge of the fundamentals of U.S. life insurance law including the legal rights and obligations of policyowners and insurance companies, dispute resolution, contract law, policy provisions and clauses, and privacy issues.
8. Identify the fundamentals of a retirement planning analysis, or estate planning analysis, or business planning analysis and demonstrate knowledge of appropriate strategies for utilizing life insurance to meet specific identified client needs within the plans.
9. Apply the fundamentals of life insurance planning when working with divorcees, blended families, non-traditional families, small business owners, and families with special needs.

CLU® Curriculum

Students must complete one elective course from the list of eligible Huebner School courses in addition to the required courses listed below.

Course Number	Course Title
HS 323	Tools & Techniques of Life Insurance
HS 324	Legal Aspects of Life Insurance
HS 330	Fundamentals of Estate Planning
HS 331	Planning for Business Owners and Professionals

Elective courses include HS 300 (Fundamentals of Financial Planning), HS 311 (Fundamentals of Insurance Planning) HS 321 (Fundamentals of Income Taxation), HS 326 (Planning for Retirement Needs), and HS 328 (Investments). Note that a ChSNC designation would satisfy the elective requirement.

Chartered Special Needs Consultant (ChSNC®) Mission

The mission of the Chartered Special Needs Consultant (ChSNC®) designation program is to provide state-of-the-art education to prepare students to guide clients with respect to financial planning implications for a family member with a disability. The program addresses the emotional and educational needs of the family member who is disabled as well as the important legal, ethical, and financial considerations faced by the family. **Target Audience**

ChSNC® students are individuals who have met the requirements for a generalist professional designation (i.e., CLU®, ChFC®, or CFP®) or have an appropriate graduate degree (e.g., MSFS or equivalent) and seek to develop the skills to participate more effectively in a planning team assisting families with the special educational, legal, and financial considerations facing individuals with disabilities.

Program Learning Objectives

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

1. determine the options for funding costs associated with the medical and housing needs of an individual with disabilities.
2. demonstrate expertise with respect to qualifications for public resources for an individual who is disabled.
3. apply ethical practices with respect to joint representation of the interested family members and the individual with disabilities.
4. identify and understand key income tax and estate planning opportunities available to families with a child with disabilities.

ChSNC® Curriculum

Students must complete the following required courses:

Course Number	Course Title
HS 375	Introduction to Disability and Lifetime Planning
HS 376	Legal and Financial Issues for Special Needs Families
HS 377	Financial Planning for Caring for Those with Special Needs

Students who have completed the coursework listed above must hold a CLU®, ChFC®, or CFP® designation, a PFS credential, or a master's degree in financial planning (or equivalent areas of study) to be awarded the ChSNC® designation.

Retirement Income Certified Professional (RICP®)

Mission

The mission of the Retirement Income Certified Professional (RICP®) designation program is to provide comprehensive knowledge and skills that enable financial service professionals to ethically create and maintain an effective retirement income plan for their clients. An effective retirement income plan is one that meets a client’s goals and addresses the associated risks.

Target Audience

The RICP® program is designed for advanced professionals with at least 3 years of financial services industry experience and a general financial planning credential (e.g., ChFC®, CLU®, CFP®), or who specifically focus their practice on retirement income planning.

Program Learning Objectives

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

1. create an effective and ethical retirement income plan to maintain a client’s desired lifestyle over the course of retirement.
2. prepare alternative solutions to mitigate retirement risks and address tax considerations.
3. choose appropriate strategies for generating income from a client’s existing assets.
4. assist clients in determining their optimal age for retirement and claiming Social Security.
5. evaluate resources that can be used to support a financially secure retirement.

RICP® Curriculum

Students must complete the following required courses:

Course Number	Course Title
HS 353	Retirement Income Process, Strategies, and Solutions
HS 354	Sources of Retirement Income
HS 355	Managing the Retirement Income Plan

Wealth Management Certified Professional (WMCP®)

Mission

The mission of the Wealth Management Certified Professional™ (WMCP®) program is to teach

students how to develop informed, research-based investment portfolios and strategies that assist clients in reaching their long-term goals. The program emphasizes how to use investments strategically to meet the goals of individual investors.

Target Audience

The WMCP® program is designed for professionals with at least 1 year of financial services experience who have a fundamental knowledge of financial planning.

Program Learning Objectives

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

1. Employ a life-cycle, goal-based process for planning and managing client wealth.
2. Create an efficient investment portfolio.
3. Evaluate financial instruments.
4. Formulate a wealth management strategy.
5. Provide solutions for complex wealth management needs.

WMCP® Curriculum

Students must complete the following required course:

Course Number	Curriculum Title
WMCP 360	Introduction to Goal Based Planning
WMCP 361	Efficient Investment Portfolio
WMCP 362	Strategic Wealth Management

The curriculum begins with a foundational knowledge of financial economics, including portfolio and life-cycle theory, and builds on those theories with applied lessons on advanced wealth management topics including the following:

- Creating tax-efficient, diversified investment portfolios to fund future client goals
- Analyzing a broad range of financial instruments
- Evaluating the unique wealth management needs of business owners and executives
- Developing strategies to meet estate and charitable planning goals
- Incorporating behavioral finance to improve client outcomes

CERTIFIED FINANCIAL PLANNER™ (CFP®) Certification Education Program

Mission

The mission of the CERTIFIED FINANCIAL PLANNER™ (CFP®) certification education program is to prepare students to meet the financial planning needs of consumers and to qualify for certified financial planner certification by passing the certification exam established by the CFP® board. This mission is achieved by providing students with expert-led instruction in the general principles of financial planning, estate planning, investments, retirement planning, personal and commercial risk management (insurance), and income tax.

Target Audience

The target audiences of CFP® are financial services professionals striving to obtain the CFP® designation (financial services professionals include those currently working as or managing insurance agents, brokers, financial advisors, bankers, commercial bankers and brokerage, and insurance company support employees), individuals who are not currently engaged in the financial services industry striving to earn the CFP® designation, and students studying in the Chartered Life Underwriter (CLU®) program or Chartered Financial Consultant (ChFC®) program who are taking core financial planning courses and become interested in pursuing the CFP® designation in tandem with other education from The American College of Financial Services.

Program Learning Objectives

Upon completion of this program, the student will be able to:

1. Function as an ethical, competent, and articulate practitioner in the field of financial planning.
2. Demonstrate mastery of the core financial planning knowledge required of a certified financial planner by passing the CFP® certification exam.
3. Utilize the intellectual tools and framework needed to maintain relevant and current financial planning knowledge and strategies throughout one's career in financial services.
4. Apply financial planning theory and techniques through the development of case studies and solutions.

CERTIFIED FINANCIAL PLANNER™ CFP® Education Program Curriculum

Students must complete the following required courses.

Course Number	Course Title
HS 300	Fundamentals of Financial Planning
HS 311	Fundamentals of Insurance Planning
HS 321	Fundamentals of Income Taxation
HS 326	Planning for Retirement Needs
HS 328	Investments
HS 330	Fundamentals of Estate Planning
HS 333	Personal Financial Planning: Case Analysis

- **HS 300 is a required first course for all CFP/ChFC students (i.e., HS 300 to serve as a prerequisite for all courses in CFP/ChFC programs).**

Select Undergraduate Classes and Graduate Certificates Eligibility into Graduate Degree Programs

Certain graduate certificate courses and classes at the undergraduate level 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:

1. The student has been approved for admission into the applicable program under the applicable program's admission criteria.
2. 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.*
3. If transferring in from a graduate certificate program, the student must have maintained a GPA of 3.0 or higher in the program.*
4. The course must have been completed within the last 7 years.
5. 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.

Instructional Delivery Formats

Courses in the Huebner School (HS) designation programs are offered in the following instructional formats:

- Personal Pathway™
- Guided Study
- Self-Study

- Live Webinar

The Live Webinar format is considered an enhancement to the self-study format and is available for some courses in the CLU® and ChSNC® programs. The Live Webinar format is not available for courses that are offered in the Personal Pathway™ format because a webinar is included in that delivery format. The schedule of availability varies by course for the webinar and guided-study courses. Personal Pathway™ courses begin the first Thursday of every month.

Below is information about each instructional format, the differences between the formats, and the courses to which they apply.

Personal Pathway

The Personal Pathway™ model employs a multi-modal and evidence-based learning experience to ensure that students can apply what they learn in their field.

Courses using the Personal Pathway™ model follow a 14-week recommended learning path. The first 10 weeks feature structured lessons that include textbook readings, focused multimedia lesson reviews, discussion forum posts, preparatory quizzes, and a weekly webinar led by one of The College's faculty members. The 4-week period following the recommended 10-week coursework is reserved for scheduling and taking the course's final exam.

Personal Pathway™ courses have required coursework designed to help students perform better on their exams. Students must complete the required coursework to sit for the final exam, but that coursework also counts toward the final course grade.

Personal Pathway™ Policies and Procedures

Course Access

Students will gain full access to their course materials when classes begin on the first Thursday of every month. Students who enroll before the course begins will have instant access to course materials such as the syllabus, the digital textbook, and a selection of other course resources which may vary by course. The lessons, including the required coursework, **will not be available** until the course start date.

Course requirements are due by the end of the 10th week of class. Students who have not finished the course requirements by that time will lose access to those requirements and will need to enroll in the class again.

For WMCP: Students gain full access to the course materials immediately upon enrollment. The 10-week work window begins on the first Thursday of the following month. Please note, all course

requirements are due by the end of the 10th week of class, allowing students to have two additional weeks for exam preparation and four weeks to take the exam.

Add Period

Students are encouraged to enroll in a course before it begins. However, students can enroll during the “Add Period,” the first week of class that ends on the Wednesday following the course start date. Students who enroll during the “Add” week will not be granted additional time beyond the original 10-week course period or the 4-week exam period.

Course Requirements and Grade Weights

Personal Pathway™ courses require students to complete work in the online classroom for a grade that is combined with their final exam score. Requirements may change from course to course, and it is the student’s responsibility to check each course syllabus to understand what is required of them.

Final Grade Calculations

The final grade is calculated by combining the scores from the course requirements with the course’s final exam score. In order to take the final exam, students must complete all course requirements. Once a student’s final exam score is transmitted back to The American College of Financial Services, the final score will be calculated and will be available to the student in their online classroom. Once a student has taken the final exam, they will not be able to take the quizzes to improve their scores.

Retakes

Students who fail their course will have a three-month grace period from the day that their final grade is calculated to purchase a four-week retake window. The retake exam will be combined with the student’s previously completed coursework. Students can purchase one retake or reschedule per course. If a student fails the retake, does not sit for the retake, or does not exercise the option to purchase a retake within the two-week grace period, the student must re-enroll in the course at a reduced tuition rate, and they must also complete the required coursework in their new enrollment.

Reschedules

A student who completes all required coursework but does not sit for their final exam will have a three-month grace period from the exam window end date to purchase a reschedule window of four weeks. The reschedule exam will be combined with the student’s previously completed coursework. Students can purchase one retake or reschedule per course.

If a student fails the rescheduled exam, does not sit for the rescheduled exam, or does not exercise the option to purchase a reschedule exam within the three-month grace period, the student must enroll in the course again at a reduced tuition rate and they must complete all required coursework in their new enrollment.

Extensions

Needs-based extensions are available for students who cannot complete their required coursework in the 10-week window. A student who has an illness, a death in the family, a military obligation, or other extenuating circumstance can request an extension. Extensions are granted for 30 days, up to a maximum of 60 days. All extension requests must be submitted in writing and sent by email to advising@theamericancollege.edu or via surface mail to The College at 630 Allendale Road, Suite 400, King of Prussia, PA 19406; ATTN: Registrar. The extension can only be used during the 10-week coursework period.

Personal Pathway™ Upgrade from Legacy Models (Self-Study, Webinar, IRP)

A student who was previously enrolled in a self-study, webinar, or IRP and who failed their course final exam or has an expired exam ticket must enroll in a Personal Pathway™ section of the class at the re-enrollment reduced tuition price. Students must complete the coursework in their re-enrollment section.

Digital and Physical Textbook Information

A digital textbook is included in the price of tuition for each course in the Personal Pathway™ model, with the exception of WMCP®. Students will have access to their digital textbooks upon enrollment. Depending on availability, students may also have the option to purchase a physical textbook. Students will be able to order the textbook at the point of enrollment or any time during their studies through their Student Portal. Students must be currently enrolled in a course to purchase a textbook.

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 two weeks.

Final Grade Calculations

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. Please see the "Grading and Exam Procedures" section of the handbook for information about scheduling your exam with Pearson VUE.

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.

Live Webinar

The Live Webinar format is available at an additional cost for select courses in the CLU® program and some courses in the ChSNC® program. Availability of webinar sections varies by course.

Courses offered in Live Webinar format are delivered as self-study courses that include weekly webinar classes conducted by an expert instructor who presents the course material in a series of live online sessions. In addition to providing live instruction, the webinar structure helps keep students on track for course completion within a specified timeframe. This format includes two 2.5-hour webinar sessions per week for 4 weeks. Each webinar class is recorded so that students can access the archived sessions as often as they want during the time their course is active.

The webinar sessions are an additional benefit to students and are meant to supplement the study resources available in the online classroom. Therefore, all the learning resources available through Self-Study are available to students taking a course via the Live Webinar format. Outside of the weekly webinar classes, students manage their own studies by accessing the study materials and resources (including archived webinars) they choose to use and following their own study process and schedule.

Contact The College's Admissions and Enrollment Department at 888-263-7265 or admissions@theamericancollege.edu for information about dates and availability of Live Webinar classes.

Final Grade Calculations

Final grades for Live Webinar classes are based on a student's final exam score. Final exams are taken through Pearson VUE unless otherwise noted. Please see the "Grading and Exam Procedures" section of the handbook for information about scheduling your exam with Pearson VUE.

Retakes/Reschedules

Students who fail an exam in a Live Webinar 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 Live Webinar 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.

Guided Study

Guided Study courses are 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 10 week period.

Grading And Examination Procedures

Final Grade Calculations

Depending on the course and the course's delivery model, some final grades are calculated simply through a high-stakes final exam, while other final grades are calculated through a combination of coursework and a final exam. Students should refer to their course syllabus to understand how their final grade will be calculated. Contact an academic advisor or the course instructor if you have questions.

Final Exam Procedures

The American College of Financial Services partners with Pearson VUE to offer examinations for students. Students can take their exams with Pearson VUE via two different methods:

1. *OnVUE* Online Proctoring: This method allows students to take their exam from their

personal computer at home.

2. Pearson VUE Testing Centers: This method allows students to take their exam at a physical Pearson VUE testing location.

[Follow this link for details about scheduling your exam and the experience at Pearson VUE.](#)

When a student has met the necessary requirements, they will receive an Examination On Demand® (EOD®) email from The College, with information about how to schedule their exam with Pearson VUE. The College advises students to schedule their exam as soon as they receive their EOD email to ensure availability of testing options and to establish a target date for completing the course. The course exam must be taken within the student's assigned exam window. To schedule an exam, students can contact Pearson VUE by visiting www.vue.com/tac or calling 1-800-466-0450.

OnVUE Online Proctoring

Pearson VUE provides an online-proctored exam format called OnVUE. Online-proctored exams allow you to conveniently take an exam from anywhere while being monitored by an offsite proctor. Pearson VUE offers online-proctoring 24 hours a day, 7 days a week, offering you flexibility to take your exam at a time that is convenient for you.

You can take exams on a desktop computer or laptop. Please note that company-issued computer equipment may have security or software restrictions that conflict with exam delivery.

To take your exam online, you must have a quiet, private location with a reliable desktop or laptop computer that has a webcam and a microphone. You must also make sure that you have a strong and stable internet connection.

In preparation for your exam, you will be required to perform a Pearson VUE system check to ensure your device is compatible with OnVUE. On the day of your exam, you will undergo an additional system check to ensure there are no background applications running on your computer which will prevent the exam from launching.

To learn more about OnVUE's policies, examination guidelines, and a list of system requirements, please visit their website <https://home.pearsonvue.com/tac/onvue>.

At the end of the allotted exam time, students will receive a summary of their performance by

unit or chapter. The College will email an official grade report to students within 10 days after the student has taken the exam.

Pearson VUE Testing Centers

There are two types of physical Pearson VUE testing centers at which students may schedule their exam appointment, Pearson Professional Testing Centers (PPC's) and VUE Authorized Testing Centers. The PPC's are owned and operated by Pearson VUE and offer the highest level of exam delivery. There are over 200 PPC's in the testing center network. The VUE Authorized centers include more than 3,000 centers that are independently owned and operated in over 130 countries. When scheduling your appointment, ask if there is a PPC in your area. The examination is "mouse" and/or "keyboard" driven. If you need instructions on how to use the computer, there is a tutorial provided at the beginning of your exam.

Examination Accommodations

Students with disabilities are served by the Office of the Registrar, which can be contacted at registrar@theamericancollege.edu . The Registrar's team members are available to assist students, faculty, and College support staff in reaching a joint determination of exam accommodations, where needed.

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.

1. Academic Integrity Policy

Academic integrity means that students must demonstrate honest scholarship in all academic activities associated with The College. All academic work submitted for grading, assessment of student proficiency, or consideration as original research must be the result of an individual's own efforts. Academic dishonesty generally falls into one of three categories: cheating, plagiarism, or falsification of information, which are described in The College's policy. [Follow this link to view The College's full *Academic Integrity Policy*.](#)

2. 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*.](#)

3. Credit Hour Policy

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 Huebner courses meet credit hour standards. [Follow this link to view The College's full *Credit Hour Policy*.](#)

4. Campus Security Reporting Policy

The College is committed to creating and maintaining a safe and positive environment for all of our students, faculty, employees, and visitors to the campus. Individuals are urged to report any incidents they believe potentially endanger the safety or security of any persons on campus. [Follow this link to view the full *Campus Security Reporting Policy*.](#)

5. 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 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*.](#)

6. 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 document.](#)

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 to receive assistance with their courses.

The following regulations apply to all communications via Discussion Boards:

- Keep comments 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. Students found to be in violation of the *Academic Integrity Policy* may have current designations revoked or may be denied future designations.
- Please 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. 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 Experience

The Student Experience Department directly serves The American College of Financial Services students through admissions and enrollment advisors, academic advisors, the Registrar's Office, and Student Support Services.

Admissions and Enrollment

Admissions and enrollment advisors are a student's first point of contact to learn 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 first course. Current students can also contact an Admissions and Enrollment representative to enroll in subsequent courses. Admissions and enrollment advisors can be contacted at 888-263-7265 or by emailing 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:

- a student's educational plan
- 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 888-263-7265 or by emailing at advising@theamericancollege.edu and are available Monday through 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 is a part of the Student Experience Department, and 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 of student information privacy 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 student information privacy compliance for The College.

The Office of the Registrar's staff may be contacted at 888-263-7265 or by emailing at registrar@theamericancollege.edu and are available Monday through Friday from 8 a.m. to 5 p.m., EST.

Instructional Assistance

The Academics department has designated instructional assistants who are available Monday through Friday to help students with content-related questions in CFP® certification education program, ChFC®, and CLU® courses. Information about these resources is provided in the Announcements section of these courses in Brightspace.

Contacting Faculty

Each course home page in Brightspace provides information about how to contact the instructor or instructional assistant of the course. Course syllabi also provide instructor contact information. Students are asked to contact instructors using the modes of communication provided in these guidelines.

Library Services

[The Vane B. Lucas Memorial Library](#) features one of the most robust online collections of financial services information available today. This digital collection was developed to support students across all of The College's programs, and each resource provides current and authoritative information on the topics covered. Library resources are available 24/7 via the "Help & Info" tab in Brightspace.

Subject Guides

For students who are unfamiliar with The College's library resources, you can browse our online subject and help guides. *Subject guides* link you directly to publications and media on topics such as economics, estate planning, insurance, organizational management, retirement and pension planning, taxation, aging, wealth management, and the history of the financial services industry. *Help guides* provide tips and tutorials on everything from using an iPad to writing a research paper.

Digital Resources

In addition to our comprehensive collection of proprietary study materials, database resources link students directly to the most current financial services news and data from the world's top publications. Database resources such as EBSCOhost's Business Source Complete and ProQuest's ABI/INFORM Global operate on both mobile and desktop platforms, and provide access to the following:

- Nearly 18,000 business and finance e-books
- Nearly 5,000 scholarly journals
- More than 3,000 trade journals and general business magazines
- Nearly 2,500 market research reports
- More than 9,000 executive and analyst interviews

Other student database resources include the following:

- A.M. Best's Library Center
- Westlaw Campus Research
- Checkpoint
- Mergent

Library resources are available 24/7 via the "Help & Info" tab in Brightspace. Library staff are available for assistance Monday through Friday by appointment, 8:30 a.m. to 4:30 p.m. (EST). Staff can be reached at library@theamericancollege.edu.