

MIDWEST COLLEGE OF ACUPUNCTURE AND HERBAL MEDICINE

Student Handbook

2024 - 2026

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INTRODUCTION TO THE HANDBOOK

This handbook is provided to help further explain the Midwest College of Acupuncture and Herbal Medicine's ("Midwest College," "MCAHM," or "College") policies that are found in the College catalog, internship manual, and other documentation distributed or posted. These policies apply to all students.

Please remember the enrollment agreement states that you have read and understand the College catalog and are responsible for understanding the material in new student handbooks and internship manuals. The information in this handbook is supplemental to other sources and should not be considered the complete and final source of College policy. There are also written manuals relating to independent study papers and major papers. You are expected to refer back to the College catalog and the most recent version of these manuals throughout your education as a reference to all College policies.

While the wording and policies here do not deviate from other sources, the final and formal wording of College policy is based upon the most current catalog and internship manual. If, after reading the catalog and student handbook/internship manual, you are still unclear about any policies, you must schedule a meeting with an administrator. The College reserves the right to change or alter policy by preparing and distributing new manuals and policy statements.

PLEASE READ THIS MANUAL

If you have a question about any policy in the handbook:

Talk to the Racine or Skokie campus directors:

Gigi Dunbar, Racine 262-554-2010

Kris LaPoint, Skokie 773.842.9820

If you can't reach a Campus Director, call 262-554-2010 and ask for Stephanie Pittman; she will attempt to answer your question or contact the appropriate person to call you back. Please share your cell phone number with her to get a faster response.

Many people have proofread this document. If you find an error or a specific policy confusing, please contact an administrator so a correction or clarification can be made. Policies may be changed at any time, and changes will be notified by email using the Constant Contact system. **Students are responsible for reading all emails sent by the College to their .edu account.**

ADMINISTRATION & STAFF (262-554-2010 / mwc2010@aol.com)

William Dunbar, President, 262.554.6110

Racine: Tuesday, Wednesday, Thursday, 11 am to 5 pm, Monday and Friday Remote;
Skokie: By Appointment

Robert Chelnick, Curriculum Director By phone Monday-Saturday 773-842-9820

Skokie: Saturday, 12 pm to 5 pm

Gigi Dunbar, Racine Campus Director, and Racine Campus Security Officer

Racine: Tuesday, Wednesday, Thursday, 11 am to 5 pm, Monday and Friday Remote;
Skokie: By Appointment

Kris LaPoint, Skokie Campus Director By phone Monday-Saturday 773-842-9820

Skokie: Saturday, 12 pm to 5 pm

Stephanie Pittman, Admissions Director, Racine

Monday through Friday, 9 am to 5 pm

Amy Benish, Registrar, Racine

Monday, Tuesday, Thursday, 9 am to 5 pm, Wednesday 9 am to 3 pm, Friday 9 am to 2 pm

Douglas Pittman, Financial Aid Director / Accountant

Monday, Tuesday, and Wednesday, 9 am to 5 pm

COLLEGE LIBRARIANS

Michelle Kopteros, Librarian (Skokie) 773-883-7279

Monday & Thursday, 5:30 pm to 9:30 pm, Saturday, 11 am to 7 pm,

John Ballarini, Information Specialist, Library (Racine)

Monday & Wednesday 9 am to 5 pm, Tuesday 9 am to 4 pm, Thursday and Saturday 12 pm to 4 pm, Friday 9 am-12 pm

COLLEGE DEAN and Clinic Directors

Daryll Daley, Skokie Clinic Director and Campus Security Officer, by appointment

Monday, Thursday & Friday, 12:30 pm to 5 pm

Olga Gajdosik, Dean of Students, Tuesday, 2-5 pm

MISSION

It is the Midwest College's mission to provide an education that is rooted in the historical context and teachings of Traditional Chinese Medicine (TCM) and combine it with modern clinical applications to create a practitioner of Acupuncture or Acupuncture and Herbal Medicine that embraces the spirit of "***Ancient Medicine for Modern Times.***"

PURPOSE

The combination of Eastern and Western science, together with an appreciation of the natural healing philosophies of Asia, leads to the development of the qualities that are the "Heart of

Chinese Medicine.” With this foundation, graduates will become true Acupuncture and Herbal healing practitioners. The subtle balance of clinical science and compassion is the key to a successful practice.

The Acupuncture Program is modeled on the modern eight-principle style currently taught at TCM Universities in China. The Acupuncture and Herbal Medicine program curriculum includes a distinctive course of study in food and herb therapy areas that are fundamental to Traditional Chinese Medicine. Baccalaureate study in the traditional and modern nutrition concepts within the Acupuncture and Herbal Medicine program leads to a simultaneously granted Bachelor of Science degree in Nutrition (TCM) and a Master of Science degree in Acupuncture and Herbal Medicine.

To meet students' needs, Midwest College affirms its commitment to educating broadly informed, ethically responsible, and scientifically competent professionals by offering the highest accredited entry-level degree in the field. To meet the needs of a community that is increasingly aware of the importance of nutrition and herb therapy, the Acupuncture and Herbal Medicine program combines TCM theory with principles of nutrition (TCM).

Students from across the U.S. and several foreign countries have entered our programs. The average age of students is 36, and they have a wide range of educational backgrounds and work experience. The Midwest College seeks a diverse student population and encourages anyone interested in Acupuncture and Herbal Medicine, with the appropriate prerequisites, to consider a career in Traditional Chinese Medicine.

After completing their program, graduates have the full range of knowledge, competencies, and skills necessary to begin a successful practice and meet the healthcare demands of the 21st century. These demands will result in new advances in TCM and new ways that integrative medicine can be used to meet today's healthcare problems.

PROGRAM LEARNING OUTCOMES

Problem Solving and Critical Thinking

Students shall apply problem-solving and critical thinking skills to clinical problems in Chinese Medicine. Students shall draw upon knowledge of TCM theory and therapeutics combined with understanding the biosciences to solve clinical problems.

Clinical Skills

Students shall obtain appropriate histories and perform skillful, comprehensive, and accurate examinations. Students shall develop appropriate differential diagnoses and patient care plans. Students shall use TCM differential diagnosis in making patient care decisions and apply appropriate modalities in providing patient care. Students shall document and present this patient care information concisely and completely.

Delivery of Therapeutic Technique

Students shall be proficient in applying the noninvasive and invasive acupuncture therapy techniques and demonstrate the psychomotor skills necessary to achieve therapeutic goals.

Use of Information

Students shall be proficient in identifying, acquiring, critically assessing, and synthesizing information from literature and clinical research to keep abreast of advances in the field. Students shall be familiar with and use information technology to gather this information.

Communication and Professional Behavior

Students shall demonstrate reliability and effective interpersonal communication in interactions with patients. Students shall recognize and make decisions in light of the ethical considerations of medical practice. Students shall demonstrate compassion and respect for patients' rights and privacy.

PROGRAM & DEGREE REQUIREMENTS (Amy Benish)

PROGRAMS OF STUDY (Kris LaPoint)

Graduates of the Acupuncture program (matriculation suspended spring 2022 per ACAHM) receive a Masters'-Level Acupuncture certificate. Graduates of the Acupuncture and Herbal Medicine program receive the degree Master of Science in Acupuncture and Herbal Medicine with a combined Bachelor of Science degree in Nutrition (TCM). The maximum completion time for Acupuncture is 45 months, and the combined B.S. / M.S. program is 54 months, except in extremely rare circumstances requiring written permission. A stand-alone Bachelor of Science degree in Nutrition (TCM) is unavailable. The programs are approved by the State of Wisconsin Educational Approval Program and the State of Illinois Board of Higher Education. They both meet the core curriculum requirements of the Council of Colleges of Acupuncture and Acupuncture and Herbal Medicine. The Acupuncture Certificate and the Master of Science in Acupuncture and Herbal Medicine are accredited by the ACAHM, a nationally recognized accrediting agency.

CURRICULUM (Bob Chelnick)

The course of study at the College is based on Chinese Eight Principle Acupuncture. The International Studies Department of the Guangzhou University of TCM reviewed the curriculum. Students can be assured that the TCM curriculum is similar in principle and practice to that delivered in China. The curriculum meets the standards set by the Council of Colleges of Acupuncture and Herbal Medicine (CCAHM) and the World Health Organization (WHO), is evaluated by the Accreditation Commission for Acupuncture and Herbal Medicine (ACAHM), and graduates are qualified to sit for the board examinations given by the National Certification Commission for Acupuncture & Acupuncture and Herbal Medicine (NCCAHM).

Tracks in the curriculum include:

1. Theory of Acupuncture and Herbal Medicine
2. Practicum in Point Location and Needle Technique
3. Practicum in Accessory Techniques and Bodywork
4. Western Bioscience
5. Classes focused on writing technical papers
6. Internship and Clinic Review

The OM curriculum includes herbs, formulas, and nutrition classes.

NOTE: Some courses have in-house textbooks listed in the booklist with the associated fee. These are billed directly to the students' accounts and may not be shared. No electronic copies are available.

Academic Freedom

Not all classes are exactly the same. Some instructors may make homework assignments as part of the grading requirements for a class, while other may deviate from a syllabus if they deem it necessary due to the sequence and timing of their lectures. Competencies, objectives, and outcomes remain the same.

TYPES OF CLASSES

The Midwest College has an outcome-based curriculum. The Academic Committee has developed a comprehensive list of the knowledge and skills necessary for a successful practitioner. This was based on an occupational analysis of Acupuncture and Herbal Medicine (OM). When you receive a syllabus for a class, look at the learning objectives. They are written in a style expressing knowledge and skills development as an activity. Use these objectives for self-evaluation and course evaluation during different phases of the program.

An important part of your development as an acupuncturist or OM practitioner is sensitivity with touch and communication. Beginning with fellow students in Tui Na, Point Location, and Needle Technique classes, be aware of your touch. Ask for and give feedback to your fellow classmates.

Theory Classes

The theory of Chinese Medicine is very elaborate, with a wealth of clinically significant detail. It is a challenge for new students to integrate traditional conceptual models of healing and learn a new technical language. The Midwest College uses PowerPoint presentations in many of its didactic and practical classes. They combine with the experience of the teacher to give the class thematic structure and visual impact as students encounter the ideals and experiences of TCM.

Point Location Classes

Many students have little or no experience memorizing anatomical descriptions or palpating the human body. New students may be concerned that point location is difficult and that they lack sensitivity in location skills. This is a normal response for many new students, but time, patience, and practice will allow you to become more comfortable.

Herb Classes

Students in the OM program begin to study the Materia Medica in the fifth quarter after they have completed the basic theory classes, including differential diagnosis. Please be aware that studying herbs requires a great deal of memorization. You must be prepared to allot sufficient study time. The herb courses are not simply an add-on to the acupuncture classes; they are a demanding course of study. When an OM student is in a Phase 4 internship and in the herbal formulas class, they may begin recommending prepared formulas. They also should begin nutritional recommendations when enrolled in the TCM Nutrition course. There are spaces in the Phase 4 workbook specific to this goal.

MASTER'S LEVEL CERTIFICATE IN ACUPUNCTURE PROGRAM (CIP 51.3301)

(not active)

Students enrolled in the Acupuncture program are considered third-year or greater undergraduate students for Title IV funding purposes. They are eligible for up to \$12,500 per year (9 academic months) of Direct Loans.

Acupuncture Program (52 courses)

\$1,160.00 cost per course

\$18,096.00 academic tuition per academic year (three quarters) +1 quarter @\$6,032.00

\$60,320.00 total academic tuition (ten quarters)

\$2,215.00.00 mandatory fees

\$62,535.00 total minimum program cost, including mandatory fees

\$41,667.00 federal guaranteed loans available for those who qualify

\$14,375.00 Pell grants (if eligible)

Mandatory Fees (included as part of the minimum program cost)

\$65.00 application fee (waived if completed during a campus tour)

\$115.00 per qtr. technology fee

\$75.00 per qtr. malpractice insurance (up to 1 million dollars in coverage per student)

\$250.00 graduation fee (does not include cap and gown)

ACUPUNCTURE GRADUATES

Eighty-one percent (81%) of our graduates are confirmed in practice*. Another 6% have active licenses, and the remaining 13% were not available for confirmation of status.

Graduates of our programs work in and are on the staff of hospitals and work for medical groups and in private practice. They are on the faculty of other schools and the boards of professional associations and state and national agencies across the country.

* "In practice" means the College, through phone surveys, web searches, and personal contact, has determined that the graduates are practicing Acupuncture or Acupuncture and Herbal Medicine.

ACUPUNCTURE CAREER OUTLOOK

The demand for acupuncturists will grow well into the future. The projections of the US Department of Labor - Bureau of Labor Statistics show that many healthcare professions, including acupuncture, will increase much faster than the average for all occupations.

Acupuncturists' Salaries

According to O*NET Online, acupuncturists (SOC Code 29-1199.01) have a 7%-13% projected growth rate with a mean hourly wage of \$34.95, \$72,220.00 annually. Currently, 56,000 persons are employed as acupuncturists. NOTE: Although the US Department of Labor lists the mean annual wage at \$72,220.00, we would like to caution students that as self-employed individuals, it takes time to build a practice, and they may earn up to that annual wage. The website says: This occupation, Acupuncturists, is expected to grow rapidly.

MASTER OF SCIENCE DEGREE IN ACUPUNCTURE AND HERBAL MEDICINE PROGRAM

(CIP 51.3102 and 51.3302)

For Title IV funding purposes, students enrolled in the Acupuncture and Herbal Medicine program are first-year or continuing graduate students. They are eligible for up to \$20,500 per year (9 academic months) of Direct Loans. Students in the AHM program are also eligible for the Grad Plus loan. Students are only eligible for the \$20,500.00 after completing 90 credit hours prior to enrolling at MCAHM or completing the additional 30 hours as part of the AHM program. Plus, loans have no annual or aggregate borrowing limits (other than the cost of attendance minus other financial aid received). Interest rates are higher for Plus loans than Direct Loans and require a credit check. The student must exhaust Direct Loan eligibility before applying for Plus loans.

Acupuncture and Herbal Medicine Program B.S. Nutrition / M.S. Acupuncture and Herbal Medicine (68 courses)

\$1,160.00 cost per course

\$19,720.00 academic tuition per academic year (three quarters)

\$78,880.00 total academic tuition (twelve quarters)

\$2,595.00 mandatory fees (see itemized list below)

\$81,475.00 total minimum program cost, including mandatory fees

\$82,000.00 federal guaranteed loans available for those who qualify

Mandatory Fees (included as part of the minimum program cost)

\$65.00 application fee (waived if completed during a campus tour)

\$115.00 per qtr. technology fee

\$75.00 per qtr. malpractice insurance (up to 1 million dollars in coverage per student)

\$250.00 graduation fee (does not include cap and gown)

MASTER OF SCIENCE DEGREE IN ACUPUNCTURE AND HERBAL MEDICINE / BACHELOR OF SCIENCE DEGREE IN NUTRITION (TCM) GRADUATES

Seventy-seven percent (77%) of our graduates are in practice*. Another 4% have active licenses, and the remaining 19% we have not been able to contact to confirm their status. Graduates of our programs work in hospitals, medical groups, and private practice. They are also on the faculty of other schools, the Boards of professional associations, and state and national agencies and on the staff of hospitals across the country.

M.S. Acupuncture and Herbal Medicine / B.S. Nutrition (TCM) Career Outlook

The demand for acupuncturists will grow well into the future. The projections of the US Department of Labor - Bureau of Labor Statistics show that many healthcare professions, including acupuncturists, will increase much faster than the average for all occupations.

* "In practice" means the College, through phone surveys, web searches, and personal contact, has determined that the graduates are practicing Acupuncture or Acupuncture and Herbal Medicine.

Written & Practical Comprehensive Examination (Kris LaPoint)

All students will take the TCM comprehensive written examination as the midterm and final in the A600 Clinical Correlations course and the biomedical comprehensive written examination in the B534 Clinical Medicine course in their 10th quarter. Students in the AHM program will also take a comprehensive written examination, which tests their knowledge of the herb curriculum as their midterm and final exam in the H664 herbal clinic review course in their 12th quarter. These tests are the final examinations for the courses, and a grade of 70 is needed to pass.

Students must schedule a practical final exam during their last internship quarter. This exam is conducted during a clinic session or by appointment with a clinic supervisor present.

PETITION TO GRADUATE (Amy Benish)

If you have no more classes to register for the next quarter, it is time to think, “Did I meet all the requirements I need to graduate?” If you can answer “yes” to all of the following questions, it is time to call the Registrar:

1. Did I pass all the courses?
2. Did I pass my practical, comprehensive examination?
3. Did I receive passing grades for all independent study courses?
4. Did I receive a passing grade on my major paper completion course?
5. Did I return all library books? (Ask your campus librarian if you’re not sure.)
6. Did I complete all clinic/internship requirements?
7. Did I register for and pass enough internships?
8. Did I submit all phase books to Amy Benish?
9. Did I complete enough hours at each level?
10. Did I treat the minimum number of patients? (Ask Gigi Dunbar if you’re not sure.)

Prior to beginning your petition to graduate, you must have completed all of the online Phase Books. You must have sufficient patients entered into the Intrak patient portal. You are responsible for entries in Intrak and the online Phasebooks. Once your petition has been started, you must fill in the survey as part of your graduation. It will be sent to your .edu account. If you have received financial aid, you must contact the Financial Aid Director to do a Financial Aid exit interview. Your date of graduation is the date that all requirements have been completed.

A diploma and graduate transcripts will not be issued until all items on your Petition to Graduate are complete. If you have a loan, your six-month grace period begins the day after the last day you were enrolled as at least a half-time student (4.5 credit hours for AHM).

Just prior to graduation

Additional transfer credit will not be awarded at this time. You were required to request transfer credit prior to the end of your first quarter of enrollment. If you took the same course more than once, you may request to change an original grade to an “R” (retake). The “R” will not be considered in the final grade point average computation. This change to “R” may be made but is not required to be made without your specific request. **Please inform the Midwest College of changes in your postal or email address or cell phone number.**

NCCAOM BOARD EXAMINATION

(View all of the information at www.nccahm.org.)

NCCAOM requires graduation to sit for the board exam modules.

You must request the Application Packet directly from the NCCAOM, which explains the modular exams.

You must contact the Racine office to request graduate transcripts to be sent directly from the College to NCCAOM.

Additionally, you must request that a copy of your Clean Needle Technique Certification issued if you passed the CCAHM national examination for CNT be sent from CCAHM to NCCAOM. You must also request a graduate transcript sent directly from the College to the state(s) you are applying for licensure. It is your obligation to check the requirements necessary for each individual state in which you plan to file an application for licensure.

DELIVERY OF TRANSCRIPTS AND STUDENT LEDGER CARDS

Transcripts and ledger cards are sent by either USPS or UPS. They cannot be sent by email as attachments as they contain Personal Protected Information. Students can request that the items be sent by Priority Mail or UPS, with the additional cost added to the cost of the transcript request.

STUDENT FILES / ADMISSION RECORDS (Amy Benish)

The College maintains computerized and hardcopy files for all students to document admission requirements and progress toward completion of the program. During the course of study, additional documentation, including the academic progress report and internship records, is added to the file. If a student changes his/her postal or email address or cell phone number, it must be reported to the Racine office to change the file information. All information sent to a student's email address is considered the same as that sent through the USPS. If you register for a quarter and do not list a new postal or email address or phone number, you cannot expect the College to be responsible for any communication you may have missed.

FINANCIAL AID PROGRAMS AND DISBURSEMENTS

Financial Aid (Doug Pittman)

As a student at Midwest College of Acupuncture and Herbal Medicine, you have decided to embark on an educational experience that will result in a rewarding and fulfilling career. Midwest College offers financial aid in the form of need / non-need aid and loans. Scholarships and grants are financial aid which does not need to be repaid.

Need / Based Aid

Native American Student Assistance Grant

The state of Wisconsin offers up to \$1,100 per year to any Wisconsin resident who is at least twenty-five percent Native American and is enrolled in an undergraduate or graduate degree or certificate program for up to ten semesters. Students who apply early and demonstrate exceptional financial need will be submitted to the Higher Education Aids Board by the Midwest College Financial Aid Office.

Military Benefits

Military student aid, such as GI Bill® benefits, is the main reason many people enlist in the armed forces. If you are a veteran or a dependent of a veteran, you may be eligible for federal VA education benefits. Please contact your local VA Office or representative to discuss your eligibility and application process. Also, visit

Educational Assistance Grant

Midwest College's Educational Assistance Grants provide funding for employees and their families to pursue their educational goals at Midwest College. Educational Assistance Grants are awarded to employees in good standing to continue their undergraduate or graduate education. This grant is also extended to employees' family members (such as a child or spouse). The amount of each grant will be determined on a case-by-case basis by the Educational Assistance Grants Committee, based on budgets and criteria adopted by the Midwest College Board. To be eligible for the Educational Assistance Grant, the employee and their family member (the student) must file a FAFSA (Free Application for Federal Student Aid).

All federal grants will be applied to financial aid first.

The Educational Assistance Grant form must be on file by July 15 for the upcoming fall semester, October 15 for the upcoming winter semester, January 15 for the upcoming spring semester, and April 15 for the summer semester. A minimum cumulative grade point average of 2.0 is required for renewal. Educational Assistance Grant forms must be completed annually.

Loans

If resources of the student (and parents of dependent students) combined with financial aid are not enough to meet the student's cost of attendance, federal and alternative loans are available. Loans are a form of aid that must be repaid. Direct Loans are available for students, and the Direct Plus Loan is for graduate students (and parents of dependent students) in the Acupuncture program and are provided at lower interest rates. Alternative student loans may be an option through private lenders. If you are unable to qualify for government loans, student loans that the Midwest College processes for an enrolled student or parent of the student will be submitted to the National Student Loan Data System (NSLDS). This is accessible by guaranty agencies, lenders, and schools that are authorized users as determined by the United States Department of Education (USDOE).

William D. Ford Direct Loan Program

Direct Loans are low-interest loans designed to help pay for a student's education costs. The lender is the U.S. Department of Education rather than a bank or other financial institution. Students must complete the Free Application for Federal Student Aid (FAFSA) form with Midwest College's school code (institutional code: 030612), to be considered for financial aid at the College. Subsidized and Unsubsidized Direct Loans are subject to annual and lifetime aggregated limits. They may be used to pay for the costs of education, including any excess of "Expected Family Contribution" or EFC.

Plus Loans

The William D. Ford Direct Loan Program provides the Grad Plus or Parent Plus Loan. The Direct Grad Plus and Parent Plus loan has a fixed interest rate, and no annual or aggregate borrowing limits (other than Cost of Attendance less other financial aid applied). While a credit check is required to be considered for the Grad or Parent Plus loan, the credit criteria is less strict than those associated with private student loans. Furthermore, if you do not meet the credit requirements for a Grad or Parent Plus, you may still obtain the loan with an endorser who does meet the credit requirements. Also, students whose parents are denied a Plus loan will be eligible for additional unsubsidized Direct Loans. All Federal Plus Loans have a 4.228% origination fee deducted from the loan amount. To receive a Plus Loan, you must complete the Direct Plus application online at

<https://studentaid.gov/app/launchPLUS.action?plusType=gradPlus> In addition, students must complete the electronic Master Promissory Note for the Plus Loan, which is also available at <https://studentaid.gov/app/launchPLUS.action?plusType=gradPlus>

Alternative or Private Loans

Alternative loans, also known as private loans, are obtained through outside funding institutions. They can help a student pay for college expenses that may not be covered by Federal Title IV loans or other financial aid.

Alternative loans can assist in filling the gap between what a student receives from all funding sources and what the student's need is. Midwest College does not participate in a preferred lender list, and students are responsible for contacting alternative lenders on their own. The Financial Aid Office can assist in determining the student's eligibility for a loan and provide additional information about alternative loans. The federal government does NOT guarantee the alternative loan, so the student must be credit-worthy or secure a credit-worthy cosigner to be eligible. Students who are interested in a private loan must complete a Private Education Loan Applicant Self-Certification form available in the Financial Aid Office.

Financial Aid Process

To become eligible for financial aid, students must first be admitted into the Acupuncture and Herbal Medicine program and be registered. Students must be enrolled at least half-time (Acupuncture and Herbal Medicine students must enroll in 4.5 or more credits) to be eligible for Financial Aid. Obtaining financial aid may be time-consuming; therefore, students must allow sufficient time for processing. To qualify for any Financial Aid, students must complete the Free Application for Federal Student Aid (FAFSA) each year they attend Midwest College. Students are also responsible for signing MCAHM financial aid documents, attending classes, submitting assignments, and taking examinations. Students must also maintain Satisfactory Academic Progress (SAP) towards their degree. All forms must be completed and signed prior to financial aid processing.

Federal Student Aid Ombudsman (Chris Krajniak)

The Federal Student Aid Ombudsman of the Department of Education helps resolve disputes and solve other problems with federal student aid.

APPLYING FOR FINANCIAL AID

STEP 1 Complete a Free Application for Federal Student Aid (FAFSA). Every student interested in receiving Federal Student Loans must complete the FAFSA each year. Apply after January 1st of each year if you want to receive aid. Even if FAFSA results do not demonstrate financial need, every citizen and eligible non-citizen qualifies for some form of financial aid. Visit <https://studentaid.gov/h/apply-for-aid/fafsa> and click on “Start Here”.

Click on the award year FAFSA that you want to complete. If it is the first time, you will need to set up a username and password and follow the instructions to complete your FAFSA. Add our school code, 030612, so the FAFSA information can be sent to the school. You will be given a Student Aid Personal Identification Number (PIN) that will be your personal number. Make sure to save this number for future reference. After completion of your online FAFSA, you will receive a Student Aid Report (SAR) via email, and the school will receive an Institutional Student Information Record (ISIR) electronically.

Submit Required Documents

STEP 2 New students will receive financial aid instructions with all required documents by email. Continuing students will receive a renewal application email each award year (or at the end of every 9 months) that will include all required documents. Those documents are as follows:

Midwest College Financial Aid Authorization Form

This form must be completed every new award year. This gives the MCAHM authorization to process your financial aid and how you want the remaining funds handled.

Loan Amount Request Form

Please read and select the program you are enrolled in and the amount requested. Most students choose the maximum amount based on the program they are enrolled. This form determines the program, type, and amount of loans you require.

Student Rights & Responsibilities Form

This form helps you understand your rights and responsibilities as a student at Midwest College when you receive financial aid.

Other Requested Documents

You will receive a request for additional documentation by mail or email. Forms will be sent to you if applicable or determined by the Department of Education. Examples include:

Verification

At least 30% of the students who file a FAFSA are selected by the Department of Education for Verification. Your Student Aid Report (SAR) that you received after filing your FAFSA will indicate if you have been selected. If your application is selected, you must submit a Verification Worksheet along with the requested supporting documentation as well as your tax transcript so your application can be verified for accuracy. Other examples of verification documents include documentation of your citizenship status, Selective Service registration, or change in dependency status.

Financial Aid Award

STEP 3 Once your ISIR and all required documentation are received, processing of your financial aid can begin. After the packaging is completed, you will be sent an award letter detailing your financial aid for each award year.

Complete Loan Documents

STEP 4 Federal regulations require that all first-time borrowers receive entrance loan counseling and sign a master promissory note (MPN) before any federal funds are disbursed. This is completed at studentloans.gov. Students who received direct loans and have graduated or are not enrolled at least half-time and before leaving school are required to complete Exit Loan Counseling to review their loan debt and learn about repayment options. Visit studentloans.gov to complete an Entrance or Exit Counseling and/or sign an electronic MPN. Parent borrowers will also need to complete a Master Promissory Note for Parent Plus loans.

Disbursement of Funds

Disbursement is the process by which financial aid funds are transferred into your student account to pay your bill. The amount transferred depends on your award, the number of classes registered, and the number of credits for each quarter.

If the amount received for financial aid exceeds the amount due to the school after tuition and fees are charged for the current quarter, the student may select the Authorization Form to return the money back to the lender, thereby reducing loan money borrowed and loan fees. If such an election is not made, a check for the credit balance will be issued within 14 calendar days after the date loans and grants are received from the Dept. of Education or within 14 days of revocation.

Any credit balances that remain on a student's account will be disbursed to the student before the end of the loan period. Student loans are processed after the student attends one class session of a new quarter. Funds are distributed to students by check or ACH within 14 days of the loan posted to the student's account.

Failure to pass your final examinations or submit your papers from the prior quarter in a timely manner may delay your financial aid for the new quarter. Failure to submit a completed loan renewal application in a timely manner or not having all attendance recorded, due to absence, at the beginning of a new quarter will delay your financial aid.

Since several people are involved in completing and approving your request before a check will be issued, please do not expect this to be done "on the spot." Student should pay the optional Priority fee to assure the timely arrival of their funds.

All checks will be issued within 14 days of the date that both 1) all of the above requirements have been satisfied **AND** 2) your loan was available from the lender and/or your Pell grant was received by the College.

**ALLOW AT LEAST 3 WEEK TO RECEIVE
YOUR CHECK AFTER IT HAS BEEN MAILED BY REGULAR MAIL**

Optional Step: Modifying your awards or eligibility

There are a few cases in which you may want to change your awards or explain extenuating circumstances that may impact your financial aid. If you want a change in the disbursement of your financial aid, please notify the financial aid office in writing. Students have a right to cancel all or part of a loan or disbursement at any time before the end of a loan period. If there are special circumstances (job loss, death in the family, etc.) regarding the family's financial resources, please complete a Special Circumstances Appeal Form available from the Financial Aid office.

SATISFACTORY ACADEMIC PROCESS FOR FINANCIAL AID PURPOSES

(Amy Benish)

To be eligible for federal, state, and institutional financial aid or scholarships, you must meet Satisfactory Academic Progress (SAP) standards. The Financial Aid office has established guidelines (based on federal regulations) for evaluating your progress, taking into consideration your cumulative MCAHM GPA, the cumulative number of credits you have attempted and completed at MCAHM, and the maximum amount of time you are allowed to complete your certificate/degree program. The financial aid SAP standards are not identical to the academic standards of MCAHM. Permission to enroll/register is not synonymous with financial aid and Satisfactory Academic Progress. MCAHM students, whether in the Acupuncture or the AHM program, are considered to have met SAP standards on their first day of attendance for a new quarter.

Minimum Satisfactory Academic Progress Standards for Midwest College of Acupuncture and Herbal Medicine Students

Students must maintain a minimum of 2.0 cumulative GPA.

You cannot receive financial aid for credits in excess of 150% of the time required for graduation in your degree program. (Acupuncture > 3.75 years; Acupuncture and Herbal Medicine > 4.5 years). You must successfully complete 75% of all credits attempted. Your academic progress is evaluated each quarter. Courses you are enrolled in on or after the first day of classes are reviewed. Courses marked "F" or fail, "I" or incomplete, "W" or withdraw, are considered courses attempted although not successfully completed. Courses academically forgiven or retroactively withdrawn will continue to be evaluated as courses attempted although not successfully completed.

Examples SAP Scenarios

You attempted 60 credits. Out of the 60 credits attempted, you successfully completed a total of 38 credits (63% of coursework attempted). You are NOT meeting the minimum SAP standards because you have not successfully completed 75% of your attempted credits. You are an Acupuncture student, and it has been three years since your first day of continuous enrollment. You have a 1.9 GPA. You are NOT meeting the minimum SAP standards because you have not maintained a 2.0 GPA. * You are an Acupuncture and Herbal Medicine student and it has been five years since your first day of continuous enrollment. You have a 3.5 GPA. You are NOT meeting the minimum SAP standards because you have surpassed the time allotted to complete your degree.

*Note: If you are ineligible for financial aid based on your SAP status, that ineligibility takes precedence over any previous award notification you may have received, such as your award letter). If you do not meet the GPA requirement after the first review, you will be placed on Financial Aid Warning status and continue receiving financial aid for that quarter. If you are not meeting the minimum SAP standards by the end of the next term enrolled, you will be

ineligible for financial aid (including grants and student loans) in subsequent quarters. You may appeal for financial aid eligibility.

FINANCIAL AID SAP APPEAL PROCESS (William Dunbar)

Students who are ineligible for financial aid because they are not meeting the minimum SAP standards but feel they have experienced unique, extenuating circumstances, may appeal for financial aid eligibility as outlined below:

STEP 1 Schedule an appointment with the Financial Aid Director to discuss your situation. If extenuating circumstances have caused you to become ineligible for aid, you may be eligible to appeal. If you are eligible to appeal, the Financial Aid Director will provide you with the appeal form and instructions to complete the appeal process.

STEP 2 Complete and submit to the Financial Aid Office the appeal form, with required supporting documents, by the deadline indicated on the appeal form. Your written narrative must be typed or printed and complete. This is an opportunity for you to include any letters of support from teachers, physicians, etc.

STEP 3 You can anticipate a decision from the Financial Aid Appeal Committee within four weeks, dependent on the volume of appeals submitted. Following the review of your appeal, you will be contacted via email. If your appeal is approved, the Financial Aid Director will contact you to review your options. If your appeal is denied, the email will include the criteria you must meet to be eligible for financial aid. Committee decisions are final and are not subject to further review.

STUDENT RIGHTS & RESPONSIBILITIES

Students at Midwest College applying for and receiving financial aid have a right to the following:

1. Information on all financial assistance available, including all federal, state, and institutional financial aid programs.
2. Disclosure of application deadlines for each financial aid program and for any supporting documentation.
3. Specific information regarding fees, tuition, and the refund policy for those who drop out of school (withdraw).
4. An explanation of how students are eligible for receipt of financial aid, and how financial need is determined. This process includes a consideration of costs of tuition and fees, books and supplies, room and board, transportation, personal and miscellaneous expenses, etc., plus the student's income and assets, parental contribution, other financial aid (such as scholarships), and so on.
5. Knowledge of what sources are considered in the calculation of student need.
6. Knowledge of how financial aid award is determined.
7. An explanation of various programs awarded in the student's financial aid package. If a student feels unfairly treated, a reconsideration of the award may be requested.
8. If a return of Title IV funds needs to be calculated, there will be an explanation of the portion of financial aid the student received that must be repaid and what portion does not need to be repaid.
9. If a return of Title IV funds needs to be calculated for a loan, the student has the right to know what the interest rate is, the total amount to be repaid if any, when repayment begins, and the conditions of deferment and cancellation.
10. Knowledge of how Midwest College determines whether students are making "Satisfactory Academic Progress" and the consequences of not meeting this requirement.
11. A right to cancel all or part of a loan or disbursement by contacting the Financial Aid Office in writing before the end of a loan period.
12. A student has the right to challenge or appeal the student's financial aid award or any other decision of the Financial Aid Office pertaining to the student which does not fall under the jurisdiction of federal or state regulations. The right includes answers to questions, explanations of policies and decisions, and requests for reconsideration.

Students at Midwest College applying for and receiving financial aid are responsible for the following (most of this information is available from the Financial Aid Director and or Admissions Coordinator):

1. Reviewing and considering all information about Midwest College's academic programs before enrolling.
2. Completing all the application forms **ACCURATELY AND COMPLETELY** and submitting forms to the Racine Campus by the deadline. If this is not done, financial aid could be delayed. Since errors cause misunderstanding and misrepresentation of the information provided, errors must be corrected before any financial aid can be applied to a student's account. Intentional misreporting of information on application forms for federal financial aid is a violation of the law and is considered a criminal offense subject to penalties under the U.S. Criminal Code and subjects the student's application to denial. Additionally, regulations require that all cases of suspected fraud emanating from misrepresentation be reported to the Office of the Inspector General.
3. Promptly returning all additional documentation, verification, corrections and/or new information requested by either the Financial Aid Office or the agency or agencies to which an application was submitted.
4. Reading and understanding all forms that students are asked to complete.
5. Notifying the school of changes in name, address, or school enrollment status.
6. Knowing and complying with the deadlines for application or reapplication for aid.
7. Knowing and complying with the Midwest College Federal Aid Refund Policy.
8. Repaying financial aid if it is determined that the student was ineligible to receive those funds.

FINANCIAL AID DISCLOSURES

Midwest College complies with federal Title IV student financial aid regulatory requirements that include disclosing certain program information. A description of the information is available on request.

REGISTRATION & ACADEMIC RECORDS

Class Schedule (Amy Benish or Kris LaPoint)

The class schedule at the Midwest College is designed to allow adult students with full-time employment an opportunity to complete the program. Classes are on Saturday from 9:00 am to 6:45 pm. Bioscience classes for the first four quarters are scheduled online Monday from 6-10 pm. Herb class, beginning in the fifth quarter, could be online on Tuesday or Wednesday evening. These dates may change. Students must also register for an internship, which is available during both daytime and evening hours. If you choose to register less than half-time or have failed a course, or are out of sequence, you must speak with Kris LaPoint or Amy Benish.

Course Load (Kris LaPoint)

To complete either program in the minimum period, you must be enrolled in five to seven classes during most quarters. If you wish to enroll in less than four classes per quarter, you must meet with an academic counselor to determine if you will be able to graduate within the maximum time frame. It is important to note that even if a student could take more classes per quarter, the accreditation standards still require a minimum of 30 months for Acupuncture or 36 months for Acupuncture and Herbal Medicine. Classes meet 48 of 52 weeks per year. Remember that the maximum time frame to complete the program is 1.5 times the scheduled graduation date (program length), after which you are ineligible to register for courses.

MAKE-UP WORK & ASSIGNMENTS (Gigi Dunbar / Kris LaPoint)

If a student misses more than two classes or two clinic sessions, they should expect makeup work in the form of assigned readings or a short paper as directed by the instructor. After makeup work is completed and submitted, the makeup form will be sent to the office.

Reading Assignments / Study Time for a 3-Credit, 36 Hour Class

Students are required to spend six hours per class session studying and completing their reading assignments. The reading assignments are complex technical writing with concise TCM terminology. They will take a minimum of two hours to read, with the additional critical thinking time necessary for understanding. In addition to the two hours of assigned reading, students are required to spend four hours studying their lecture notes, manuals, workbooks, handouts, charts, or reading material relevant to the weekly learning objectives from suggested texts or websites for each didactic class each week. Remember, tests will contain questions from the reading assignments, which may not have been covered in class.

Reading Assignments / Study Time for a 4 Credit, 48 Hour Class

Students are required to spend eight hours per class session studying and completing their reading assignments. The reading assignments are complex technical writing with concise TCM terminology. They will take a minimum of three hours to read, with the additional critical thinking time necessary for understanding. In addition to the assigned reading, students are required to spend five hours completing homework, studying their lecture notes, manuals, workbooks, handouts, charts, or reading material relevant to the weekly learning objectives from suggested texts or websites for each didactic class each week. Remember, tests will contain questions from the reading assignments, which may not have been covered in class.

Reading Assignments / Study Time for a Lab Course and Clinic Courses

Students are required to spend half an hour studying their reading assignments, lecture notes, manuals, workbooks, handouts, charts, or reading material relevant to the weekly learning objectives from suggested texts or websites for every hour of lab or clinic.

Remember, tests will contain questions from the reading assignments that may not have been covered in class.

ATTENDANCE POLICY (Amy Benish)

An attendance record of 80% must be maintained in order to receive credit for all academic in-person and online courses. Based upon a twelve-week quarter, this allows for two absences per quarter. Unavoidable absences of more than two sessions must be made up through makeup work in academic classes. Missed attendance make-up work must be completed by the second week of the next quarter. If your attendance is not made up by the end of the 2nd week, you will receive an “F” and the course will have to be retaken. If a student misses more than two sessions in ALL the classes they are registered for during the quarter and does not make them up, they are eligible for dismissal from the program.

Attendance Rules

Attendance is verified each class session and maintained on myattendancetracker.com. Students who arrive more than 10 minutes late are tardy and are given half of an absence. Two half absences equal one whole absence. If a student regularly arrives late or cuts out before the end of class, they will need to meet with an academic counselor. Instructors may take attendance any time between the beginning and end of class. Students are expected to be present for the entire class. Students missing at the time attendance is taken will be marked absent. Missed attendance make-up work must be completed by the second week of the next quarter. If your attendance is not made up by the end of the 2nd week, you will receive an “F” and the course will have to be retaken.

Leave of Absence (Amy Benish)

Since many classes are offered once each year, students who need time off for personal or family responsibilities need to meet with an academic counselor to determine how a leave of absence will affect their future class schedules and graduation dates. Generally, leaves of absence are limited to all or part of two quarters. Medical leaves may be applied for but are limited to one year. A medical leave of absence is to preserve active enrollment while receiving treatment for a medically diagnosed disorder. If granted, the medical provider must sign a return from leave. Students with outstanding loan balances should be aware that if the leave of absence is longer than six months, they will have to begin to repay their school loans. Students must apply for a leave of absence since they are not automatically granted.

Excused Missed Examinations (Gigi Dunbar)

To be excused, you must provide:

1. Medical treatment of the student or immediate family members: a licensed physician's excuse on letterhead or evidence of a hospital visit.
2. Death in the immediate family or funeral of a close relative or friend: an obituary, funeral program, or other proof must be presented.
3. Approved special events with advanced notice of 30 days (weddings, religious services, or graduation). **Plan in advance.**
4. Residence catastrophe with evidence.
5. Automobile accident with police report.
6. Obligation of military service.
7. Serving jury duty with proof of service.

If the reason a student missed an examination is not on this list, it is unexcused.

Attendance at a Continuing Education Unit (CEU) seminar or voluntary conference will not receive consideration as an excused absence for an examination.

Scheduling a Makeup or Retake Examination (Gigi Dunbar or Stephanie Pittman)

Written: Must be scheduled in advance by contacting Stephanie Pittman for Exemplify upload and password. All fees for Makeup or Retakes must be paid before taking the exam.

There are no makeup or retake examinations on Saturdays. Practical exams are often given during clinic hours because a partner is needed. If a student is unable to complete the makeup or retake during the two-week period, they must contact Gigi Dunbar. To petition for a waiver of the two-week rule, students are required to provide a written explanation, and there will be a \$100 petition fee per course. If the petition is granted, a memo with the revised deadline will be given to the student to present to the exam designee prior to taking the examination. Petitions are limited to extension of time. If a student fails the retake of a previously failed exam, they will not be allowed a third attempt to retake the exam and will need to repeat the course. If the course is a prerequisite, the student will not be allowed to continue in the sequence of classes.

There are no makeup or retake examinations on Saturdays.

The total fee for a makeup examination with an excused absence is \$50.

The total fee for taking an examination with an unexcused absence is \$90.

The total fee for retaking a **failed examination** is \$90.

All students must pass all examinations to continue in the program.

Withdrawal / Dropping a Class / Refunds (Amy Benish)

To receive a grade of "W", students may give notification of withdrawal:

1. From a class prior to the final examination
2. For paper courses prior to the 9th week of the quarter
3. For internships prior to the 9th week of the quarter

If an enrolled student decides to leave the program or drop classes before attending any classes, they will receive a 100% refund. This policy is also contained in the catalog.

Constructive Notice of Withdrawal

If a student misses ten consecutive class days, based on the student's scheduled days of class, without providing an explanation to the school's administration regarding absences prior to the tenth scheduled class day, the student is considered to be withdrawn after the tenth day of unexplained absence. If a student leaves the program or stops attending any number of classes during the first seven weeks of the quarter, they will be issued a tuition reduction based on the chart in the College catalog. It is based on attendance records, not the date of notification.

TRANSFER CREDIT (Stephanie Pittman, Kris LaPoint)

Transfer Credit Policy

The Midwest College has established a transfer credit policy consistent with nationally accepted educational policies. This policy was designed to facilitate the transfer of credit from accredited post-secondary schools to the Midwest College and to assure academically sound utilization of prior accredited education.

The Midwest College recognizes that in the interest of educational effectiveness, institutional transfer credit must be facilitated through the development and implementation of reasonable and definitive policy for the evaluation of transfer courses and the awarding of transfer credit.

The evaluation of transfer courses to determine the award of Midwest College transfer credit is a multifactor process initially driven by an assessment of the institutional source and educational quality of the course work as evidenced by the national, regional, or professional accreditation held by the originating institution. While the evaluation and assignment of Midwest College transfer credit for coursework from U.S. institutions is the central focus of this policy, coursework from non-U.S. institutions that hold foreign government approval are also covered by this policy. Given that a transfer course is determined to be eligible for evaluation by the aforementioned accreditation standards and that the student has demonstrated acceptable performance in the course, criteria relative to the nature, level, content, and comparability of the course to Midwest College offerings will be applied to determine the acceptability of the course for Midwest College transfer credit.

The policy will provide equitable treatment for transfer students and ensure that students will not be required to repeat coursework completed at an acceptable level of performance at a previously attended accredited institution. Students seeking transfer credit for prior work must make their request before the end of the first quarter of enrollment, unless they are requesting permission to enroll at another college while attending Midwest for a course they wish to transfer. **Any other requests after the first quarter of enrollment may not be considered or will be subject to a \$100 fee.**

The credit the student wishes to transfer must have been completed within five years prior to the date of initial enrollment at the Midwest College unless the student is currently practicing in a healthcare profession. By submitting an original transcript, a student agrees that the

transcript becomes the property of the Midwest College and will not be returned to students under any circumstances.

Transfer Credit Award

The Midwest College has established a transfer credit policy consistent with nationally accepted educational policies. This policy was designed to facilitate the transfer of credit from accredited post-secondary schools to the Midwest College and to ensure academically sound utilization of prior accredited education. The Midwest College recognizes that in the interest of educational effectiveness, institutional transfer credit must be facilitated by developing and implementing reasonable and definitive policy for evaluating transfer courses and awarding transfer credit. The evaluation of transfer courses to determine the award of Midwest College transfer credit is a multifactor process initially driven by an assessment of the institutional source and educational quality of the course work as evidenced by the national, regional, or professional accreditation held by the originating institution. While the evaluation and assignment of Midwest College transfer credit for coursework from U.S. institutions is the central focus of this policy, coursework from non-U.S. institutions that hold foreign government approval is also covered by this policy.

Given that a transfer course is determined to be eligible for evaluation by the aforementioned accreditation standards and that the student has demonstrated acceptable performance in the course, criteria relative to the nature, level, content, and comparability of the course to Midwest College offerings will be applied to determine the acceptability of the course for Midwest College transfer credit.

ACCREDITATION (William Dunbar)

The Midwest College accepts transfer credit only from accredited post-secondary institutions. This credit must be in addition to the two academic years (60 semester or equivalent credits) required as a prerequisite. Only courses with grades of "C or higher are automatically considered. While coursework from both collegiate and non-collegiate originating institutions may be considered in this process, each must meet the test of accreditation by a national, regional, or professional accrediting body. Transfer credit is not awarded if classes were completed at a school or college that is not accredited by an accreditation agency approved by the U.S. Department of Education.

No transfer credit will be granted for continuing education courses. Unless a student has earned substantially more credit prior to attending MCAHM, the student may not receive transfer credit. A national accrediting agency accredits MCAHM, recognized by the U.S. Department of Education, and is not regionally accredited. Some colleges will accept MCAHM credit for transfer, but this is very unusual. Do not expect other colleges to accept MCAHM courses for transfer credit.

COLLEGIATE SOURCES

Consistent with educational practice, the Midwest College will evaluate and award credit for successfully completed coursework at post-secondary institutions (e.g., colleges, universities, hospitals, community / junior colleges, schools, technical colleges, or institutes) holding accreditation from an accreditation agency recognized by the U.S. Department of Education. Institutions that have been granted official candidacy status by such an accrediting agency will be accorded like treatment to those that are fully accredited.

The College will complete an initial evaluation, and Midwest College transfer credit may or may not be awarded for the course. While some courses will be denied Midwest College transfer credit, other courses may be deferred to the appropriate administrative personnel for further assessment, and a credit/no credit determination is made.

NON-COLLEGIATE SOURCES

Other formal learning experiences provided by non-collegiate agencies and organizations (e.g., the Armed Forces) may be eligible for consideration in the evaluation process for proficiency examinations only.

Formal learning experiences that have been identified, evaluated, and recommended by a recognized accrediting body (e.g. Program on Non-collegiate Sponsored Instruction (PONSI) and/or the American Council on Education in The National Guide to Credit Recommendations for Non-collegiate Courses) will be evaluated within the context of this policy based on the nature, level, content and comparability of the course to Midwest College offerings. This credit may be awarded by proficiency examination only.

LOCATION & ORIGATION OF COURSE WORK

DOMESTIC INSTITUTIONS: The evaluation and award of Midwest College transfer credit for coursework originating at U.S. institutions will be based on official transcripts. To be eligible for evaluation, course work must appear on an official transcript from the institution that offered the course work and initially conferred the credit in question. Credit will not be awarded or recorded at the Midwest College until original transcripts are provided.

FOREIGN INSTITUTIONS: The evaluation and award of Midwest College transfer credit for course work originating at non-U.S. institutions that do not hold recognized U.S. accreditation may be evaluated for transfer credit; however, all documents submitted must be certified copies with an official seal unless these are unobtainable due to political considerations. All transcripts or other documents must be accompanied by a certified translation or reviewed by a staff member fluent in the original language. The government of the country in which the institution is located must approve the institution. Listing the university or college in the WHO Directory of Medical Schools is an acceptable method of determining approval of the institution.

INTER-INSTITUTIONAL AFFILIATIONS: Coursework originating at a branch campus of an institution is, for the purposes of evaluation, treated in a manner similar to coursework originating at the institution's main campus. Further, it is recognized that some freestanding institutions have established close contractual relationships that, in terms of interdependent course offerings and academic record keeping, resemble a main-branch campus configuration. In those cases where such a relationship can be documented, the coursework will be evaluated based on the accreditation held by the senior institution.

CREDIT AWARD BASED ON THE LEVEL AND NATURE OF TRANSFER COURSE-WORK

NATURE OF COURSEWORK

Basic and General Courses: The Midwest College will evaluate and award, as appropriate within the tenets of this policy, transfer credit for undergraduate and graduate level courses. This guideline will apply equally to the course-by-course evaluation of work from both undergraduate and graduate institutions regardless of degree completion by the candidate.

CONTINUING EDUCATION UNIT (CEU): Consistent with Midwest College policy and the statements issued by the International Association for Continuing Education and Training, the CEU is a measure used only for non-credit continuing education programs. Therefore, coursework assigned a CEU value is not eligible for evaluation in the transfer process. Midwest College transfer credit will not be assigned to CEU coursework.

ACCEPTABILITY / COMPARABILITY / CREDIT HOUR VALUES

Acceptable: Coursework that is evaluated and deemed acceptable based on its course title, content, and comparability relative to standard college/university curricula will be awarded. Upon request by the student, said transfer credit will be initially posted to the student's permanent Midwest College record after enrollment at Midwest College.

Unacceptable: Coursework which, by an evaluation of its content, is deemed to be inconsistent with standard college/university curricula will not be awarded Midwest College transfer credit.

Deferred: While an initial transfer credit course evaluation will, in most cases, lead to a determination of the appropriate transfer credit, some courses will be referred to an appropriate administrator or faculty member for further review and a final decision.

Content Comparability to Existent Midwest College Coursework

Content match identified: Transfer credit will be awarded, consistent with instructional guidelines, for a class equivalent to an MCAHM course. This will be designated to a Midwest College course number, and a specific number of transfer credits will be awarded.

Content match possible, but not confirmed: Transfer credit will be deferred when a course specific equivalency is possible but cannot be readily determined. Students may have the burden of providing course catalog descriptions, course outlines, syllabi, textbooks used, and/or confirmatory letters from instructors.

Determination of Clock Hour Equivalent Value Assigned

Midwest College transfer credit hour values are based on the credit hour value assigned by the originating institution. If the academic calendar of the originating institution is other than the quarter system, the appropriate conversion of the assessed credit hours of coursework will take place based on the calendar of the originating institution and the formula for converting the same to clock hours. If a particular credit hour value is a near match to Midwest College clock hours, the outside work, laboratory time, or other educational activities included in the original coursework may be considered for hours. A near match is defined to be within no more than six clock hours. If a student is awarded transfer credit for a course, but their originating class had more hours than its MCAHM equivalent, an over-award may occur. Should there be additional hours left as the result of the conversion, this may be awarded as equivalent to additional courses (over-award) only if a content match can be determined and the over-award is applied intact to a single course. Students are not permitted to transfer credit by combining over-awards.

Evaluation of Examination Credit / Results

Course credit by examination from originating institution: Course credit is often assigned by an originating institution based on the results of a local testing program (e.g., APP, CLEP, DANTES). This course credit will be eligible for evaluation, and Midwest College transfer credit may be awarded for same, within the guidelines of this policy, provided that the course credit to be considered is listed on the official transcript according to course number and hours of credit assigned by the originating institution.

Proficiency Examinations

When a content match for transfer credit is unclear the instructional staff will design the proficiency examination to represent the accumulated knowledge, practical proficiencies, and outcomes for the particular class for which the student is seeking credit. **The student will pay the proficiency examination fee in addition to the course tuition to receive credit.** The student will have only one opportunity to pass this examination, and that grade will be posted to their transcript.

MILITARY EDUCATION PROGRAMS

Courses and credit awarded by an originating institution (e.g. college/university) based on a military educational experience is eligible for evaluation and the award of Midwest College transfer credit consistent with the tenets of this policy. To be eligible for evaluation, this course credit must be listed on an official transcript from the originating institution according to the course number and hours of credit awarded.

APPEALS TO TRANSFER CREDIT EVALUATION (William Dunbar)

This policy is used to address appeals regarding provisions of the transfer credit policy and its application as a guide for the evaluation and awarding of Midwest College transfer credit.

If a student wishes to challenge the denial of a transfer credit award based upon the origination of the prior education or content, then the appeal must be submitted in writing to Dr. Dunbar, who will make a determination. Appeals denied by Dr. Dunbar may be appealed to the Board of Advisors, who will issue a final decision. If the transfer credit award policy is at issue, the appropriate research will be conducted under the auspices of the President (in conjunction with the Academic Director), who will make a joint decision. The Board of Advisors may review appeals that are denied. No appeal is available after 21 days of the decision.

INTERNSHIP (Amy Benish, Gigi Dunbar, or Kris LaPoint)

Each student at the Midwest College must complete 918 hours of combined acupuncture and herb internship in the AHM program. There is no stand-alone herb internship. Of these hours, 150 must be observation. The internship manual explains the internship program's policies and the interns' responsibilities. There will be a required internship orientation meeting for new interns to read the manual and ask questions. Internship is an important part of the education, and students should do some planning to assure that they are making enough of a commitment to finish the requirements (hours, patients, and herbal formulas) in a timely manner. During the process of internship, students are going through an intensive learning experience. During an internship session, the student's direct supervisor will help smooth the way over any obstacles. Near the end of the observation phase of internship, before beginning to participate in treatments, and near the end of each subsequent phase, students must meet with their supervisor to discuss their progress, concerns, and goals and contact Gigi Dunbar at the Racine, WI campus to confirm the ability to change phases. **Please review the internship manual for additional information.**

The internship supervisor has the right not to accept students into their clinic without explanation.

ACADEMIC PROGRESS & RECORDS (Amy Benish)

A cumulative grade point average (GPA) of 2.0 must be maintained. The cumulative GPA is listed on each quarterly academic record. A cumulative GPA of less than 2.0 will result in a letter of dismissal, with the opportunity to petition to rescind the dismissal. The College does not have a probationary period for poor academic progress.

Grading is on a point system: A=4, B=3, C=2, D=1, F=0. For written examinations A=100-90%, B=89-80%, C=79-70%, D=69-60%, F= 59% and lower. A passing grade of A, B, or C must be obtained for each course.

INCOMPLETE ATTENDANCE OR COURSE WORK (Amy Benish, Gigi Dunbar)

A temporary grade of “F” will be assigned if, at the end of a term, a student has not completed a course due to:

1. Not submitting all assignments
2. Not taking all examinations
3. Insufficient attendance
4. Failing to complete clinic attendance

If the deficiency is resolved and submitted by the student within the two-week grace period, a letter grade will replace the temporary “F” without any additional cost to the student other than exam fees. If the deficiency is not resolved by the student within the two-week grace period, the temporary “F” will be permanent. Students will then be required to enroll in the course again, pay the current rate of tuition, and adhere to all course requirements. If the course is not currently offered, the student will need to wait until the course is next offered, which is usually one year.

Upon successful completion of a repeated course, the letter grade will be recorded on the student’s academic record. The original grade will also remain on the student’s academic record and be considered in the grade point average. Just prior to graduation, the student may petition to change an original grade to an “R” (retake). The “R” will not be considered in the final grade point average computation. This change to “R” may be made but is not required to be made without a specific written request of the student after completing all required courses.

To avoid questions regarding deadlines, both students and faculty members should make sure that the date a test was taken or the date a faculty member signed a makeup form is accurately recorded. Students are responsible for delivering makeup forms to the administrative office in Racine or dropping them in the Skokie office’s “Delivery Box to Racine” before the end of the 2nd week of the quarter. The two-week grace period does not apply to academic paper courses. Failing to turn in a directed learning paper or any component of the major papers will result in a grade of “F” being entered into the permanent record, and the student will be required to pay to retake the course.

CUMULATIVE ACADEMIC RECORD (Amy Benish)

The student's cumulative academic record is updated with their grades each quarter. This record lists all the classes taken, grades received, and internship hours recorded. Students are automatically emailed a copy of their grades for the quarter. Students can call and request a copy of their entire academic record. Students are responsible for closely reviewing their grade report each quarter. The College will not be responsible if a student fails to remedy an "I", "D", or "F" or unrecorded transfer credit in a timely manner. Access and Storage of Records, MCAHM adheres to all FERPA regulations. The Admissions Director, Registrar, Financial Aid Director, and other staff maintain the privacy and access to all student records. Files are only accessed by administrative officers and staff during a student's education as the need arises in their area of responsibility. The students' Pos-I-File (hard copy records) and electronic Class SIS software platform (on a secure network) are maintained and kept in the registrar's office, which is in a sprinkler system environment with access only by authorized personnel. Essential records of student enrollment, examinations, financial aid, and other important documents are scanned and sent to a secure server backed up off site daily. Paper records are maintained for seven years. Electronic records are perpetual.

ACADEMIC, CLINIC, & ATTENDANCE RECORDS (Amy Benish, Gigi Dunbar)

During the course of your education you will be communicating with the staff that keeps academic, attendance, and internship records, student files, and other documentation. The Midwest College has a considerable amount of information to keep on each student as they progress through their education, and even after graduation. It is very likely that you may receive an email about a missed exam, attendance, or documents for your student file. If there is something on the form that is incorrect, such as a notice of a missed class you are sure you attended, contact the Registrar, who will check for clarification.

FOREIGN STUDY / CHINA INTERNSHIP PROGRAM (Temporarily Suspended)

An optional adjunct to the clinic requirement is residency at a teaching hospital in China. The Midwest College arranges a program where students gain an intensive internship experience by treating a large number of patients under the supervision of Chinese doctors. Many students choose additional foreign training since internship in China exposes students to a different range of conditions and procedures. The maximum internship hours gained is 108 hours. Do not expect to complete an entire phase in China. There is no patient treatment or herb formula credit given. The same policies and procedures required by the Midwest College and ACAHM at the college clinics apply to foreign internship. Only Midwest College foreign internship programs are accepted for credit. (All foreign internship is suspended until further notice).

SUPPORT SERVICES

Library (John Ballarini, Michelle Kopteros)

The campuses in Racine and Skokie both have a reference and lending library. Students must have a current ID card or internship badge in order to withdraw books. The library hours are posted in each library. Students will not graduate if they have outstanding books or fees. When returning library books to the College, hand them directly to the librarian. Do not give them to faculty or staff or leave them in the library.

FEDERAL COPYRIGHT INFRINGEMENT

Copyright infringement is exercising, without permission or legal authority, one or more of the exclusive rights granted to the copyright owner under section 106 of the Copyright Act (Title 17 of the United States Code). These rights include the right to reproduce or distribute a copyrighted work. In the file-sharing context, downloading or uploading substantial parts of a copyrighted work without authority constitutes an infringement. Penalties for copyright infringement include civil and criminal penalties. In general, anyone found liable for civil copyright infringement may be ordered to pay either actual damages or statutory damages affixed at not less than \$750 and not more than \$30,000 per work infringed. For willful infringement, a court may award up to \$150,000 per work infringed.

A court can also assess costs and attorneys' fees. For details, see Title 17, United States Code, Sections 504, 505. Willful copyright infringement can also result in criminal penalties, including imprisonment of up to five years and fines of up to \$250,000 per offense. For more information, please see the Website of the U.S. Copyright Office at www.copyright.gov, especially their FAQ's at www.copyright.gov/help/faq.

ACADEMIC PAPERS (John Ballarini, Anne Kuhry, Chris Krajniak)

A student enrolled in a directed learning paper or major paper course is required to contact the instructor in charge at least once during the first four weeks of the quarter, again during the second four weeks of the quarter, and again during the final four weeks of the quarter. If a student fails to contact the instructor in charge, that instructor may submit a grade of "W" (withdrew) during the sixth through eighth week of the quarter or a grade of "F" in the ninth through twelfth week of the quarter. Students who want their papers critiqued and/or the opportunity to make revisions must submit their papers by the end of the ninth week of the quarter. Any paper submitted during the last three weeks of the quarter will receive a final grade without a detailed critique. If a paper submitted during the last three weeks receives a grade of "D" or "F," this will be the grade. Completed papers must be submitted for grading by the end of the twelfth week. There are no extensions beyond the twelfth week for submitting the independent study and major papers.

MAJOR PAPER SUBMISSIONS (Bob Chelnick, Anne Kuhry)

The proposal, work, and completion of the major paper must be done sequentially over the course of at least three quarters. You may not register for more than one component of the major paper per quarter. Be sure to begin your major paper at least three quarters before expecting to graduate, or your graduation will be delayed. If a student turns in more than one draft of a paper, the date of receipt of the final version earned the grade is the date reported with the final grade. Students must submit the proposal, work, and completion of the major paper electronically in Word or RTF format as an email attachment. For further details, refer to the Major Paper Padlets.

FEES (Amy Benish)

During your education, there will be a number of mandatory and optional fees for various reasons and services. An example of a mandatory fee is the graduation fee. An example of an optional fee is a retake exam or a late registration fee. They are listed in the catalog. Any funds received from students are first applied to any outstanding balance. New fees may be added throughout education due to changes in policies.

INSURANCE (Amy Benish)

All students participating in clinic or practicum courses are insured under the Midwest College's institutional malpractice policy as long as they are enrolled, provided they are not licensed and practicing Acupuncture or Acupuncture and Herbal Medicine off campus.

BOOKS & SUPPLIES

The total cost of books for the Acupuncture and Herbal Medicine Program is approximately \$1,750. The cost of acupuncture supplies purchased for either program is approximately \$500. All students are required to have a PC (not an Apple product) to take online examinations.

These supplies are needed for the following classes:

Students should be aware that during needle technique and accessory classes, they are responsible for ordering the required clinic supplies that will be needed the second week of class from Lhasa Acupuncture and Herbal Medical Supplies (www.lhasaoms.com) or other suppliers. A list of supplies will be given to students at the end of the quarter before these classes begin. The approximate cost of these supplies is \$400. The College requires all students working in the clinic to purchase a blood pressure cuff, stethoscope, etc. The cost for this class is \$75 to \$125.

Exemplify Requirements (In-person and online)

Each student is required to own a PC laptop. They must also be familiar with Examsoft procedures and download “Exemplify” from the Examsoft website. All students must bring their devices to each class period. **If a student forgets to bring the device for a summative examination, the test will be considered unexcused, and fees will apply.**

POLICIES & PROCEDURES

College Policy & Change of Policy (Kris LaPoint / Gigi Dunbar)

If you have a question about a College policy, please ask an administrator to help you find the policy in the College catalog, internship manual, or other source. If your policy question has nuances that may not be addressed by the wording of the policy or if your question is a new issue that has not been delineated, do not expect that an administrator can give you an answer on the spot. Addressing this issue with other College staff may be necessary before a new policy is written. This new policy will be posted and put in a supplement to be added to the appropriate publication. Students are responsible for reading all official emails sent to their .edu account and posted to mcomlibraryresources.com.

During your enrollment at the Midwest College, many questions will arise. They will be important to you and you will want a clear answer. This may be about a leave of absence, changing a class, or relate to something more personal. When you speak to an administrator and ask your question, they will very likely direct you to this handbook, the college catalog, or other in-house documents; please understand that something as important as transfer credit or how dropping a course may affect financial aid requires concise policy. All policies in this manual can be changed with 30 days written notice or sent to their .edu emails and posted to mcomlibraryresources.com unless the College deems it an emergency. There is a 30-day written notice for tuition increases. While this manual is meant to be authoritative, other policies and clarification may be contained in other Midwest College publications or subsequent notifications.

Non-Discrimination / Disability Policy

School policy is to comply fully with applicable federal and state nondiscrimination and equal opportunity laws, orders, and regulations. The school will not discriminate in its programs and activities against any person because of race, color, religion, sex, sexual orientation, national origin, ancestry, age, marital status, disability, or status as a disabled veteran. This policy applies to all programs and activities at the College. Disabled individuals are welcome; facilities are wheelchair and handicapped-accessible. Individual arrangements for the disabled can be made by contacting the admissions office.

Student Conduct / Right of Suspension or Dismissal (William Dunbar)

Policies governing student conduct and activities are based on the premise that each student must be entitled to his or her right to devote their time, while enrolled in the program, to study and learning without distraction. A student is subject to suspension or dismissal for academic policy reasons or for conduct that disrupts teaching or College administrative activities, or for that which interferes with the rights of other members of the College community. Suspension is a period of up to two weeks during which a student may not attend class or participate in any College activity. Examples of unsatisfactory conduct policies include:

1. Failure to adhere to or attempts to circumvent policies and regulations including, but not limited to, dishonesty, cheating, plagiarism, or violating other accepted academic standards.
2. Failure to follow clinic rules and protocols described in the internship section of this manual.
3. Any activity that may be considered recruiting or soliciting any member of the College community for any program, seminar, book, supply, or merchandise without prior written approval by a College administrator.
4. Performing, practicing, or teaching acupuncture or Acupuncture and Herbal Medicine in any manner, on campus without required supervision, or off-campus prior to graduation and licensure.
5. Possession, use, sale, distribution, or being under the influence of alcoholic beverages or controlled substances while in and around College facilities.
6. Failure to fulfill financial obligations.
7. Failure to adhere to or attempt to circumvent the instructions of Midwest College faculty, staff, or administrators acting in performing their duties.
8. The threat of, or performance of, physical or verbal abuse or any activity that endangers the safety or the physical or mental welfare of any student, faculty member, administrator, or visitor at any time.
9. Disrespectful behavior toward others.
10. Use of language that is considered abusive.
11. Abusive social media posting is not limited to administration, faculty, or students.
12. Violations of local, state, or federal laws while on College facilities or at College functions including but not limited to theft of items (including library books not properly signed out) or damage to property belonging to the College or members of the College community.
13. Forgery, alteration, or use of College documents, records, or instruments with the intent to furnish false information about the College, students, faculty, or administrators.
14. Failure to adhere to Midwest College's Drug and Alcohol Abuse Policy described in this handbook.
15. Any substantiated incidence of sexual harassment or sexual violence as defined in the "Sexual Harassment" section of this Handbook.
16. Scanning and sharing copyrighted materials without the permission of the author.

A letter written by an administrator will inform students of any proposed action to be taken because of misconduct. A student can be suspended (not to exceed two weeks) or dismissed

for violating student conduct policy. The letter will state the nature of the problem, the time frame in which it occurred, and the name(s) of the individual(s) involved. Unless the student agrees with the proposed final action, it will be delayed until the day after the student's deadline for initiating a sequential request for review under the student grievance procedures. The first request must be made within two days (excluding Sundays and holidays the College is closed) of the date the student received the letter.

In-person and Online Student Grievance Policy (William Dunbar)

The student complaint/grievance procedures can be used to contest actions and file complaints. All meetings can be in-person or by Zoom at the student's preference. Students can choose any complaint resolution process. It is preferred that the student follow the protocol listed in this section. William Dunbar, College President, provides oversight to the complaint process and Chris Krajniak, Board Member, keeps the College Board abreast of the complaints and the complaint process.

Informal Complaint

Any student can make a confidential complaint to MCAHM's board member Chris Krajniak at chris.krajniak@acupuncture.edu or call him at 262-770-1921. This may be as simple as general housekeeping, an interaction with a staff or faculty member, or any other question or complaint that could not be addressed with a faculty member or an administrator. Many times, students need to talk with a campus administrator; however, if the situation is not resolved, email or call Chris Krajniak.

Verbal Resolution

All meetings can be in-person or by Zoom at the student's preference. Initially, the student should request an informal resolution meeting with the Dean of Students or a Campus Director. The College will make every effort to schedule this meeting within one week of the date of the request. If an agreement is not reached at this meeting the complaint process will advance to the next level.

Mediation Meeting

The College President will appoint a mediator with the consent of the student. The student and initial administrator who could not reach informal resolution will present their views to the mediator either orally or in writing in advance of the first meeting. Written documents and other information/evidence may be submitted. At a scheduled time and place, any of the three parties may ask questions about each other and witnesses who submitted written statements. If all three parties reach an agreement, a joint resolution should be drafted and signed by all three parties. If an agreement is not reached, the mediator will prepare a written decision memo within two days of the mediation meeting. The student then has five business days from the date of receipt of the written decision memo to either accept the decision or request a grievance hearing. The College will make every effort to schedule a grievance hearing within three weeks of the date of request.

Grievance Hearing

All meetings can be in-person or by Zoom at the student's preference. A grievance committee consisting of an administrator, a faculty member, and a student representative will review the decision of the mediator and information presented orally or in writing from the student, the first administrator, and any witnesses the student chooses. The committee may question anyone who submitted written documents. The committee will meet (within one week) and render a written decision. The student then has two days from the date of receipt of the written decision to either accept the decision or appeal to the College's Board of Advisors at their next scheduled meeting.

Board of Advisors

All meetings can be in-person or by Zoom at the student's preference. The Board of Advisors will review the decision of the Grievance Committee, and the mediator and information presented in writing from the student, the initial administrator, and any witnesses. The Board of Advisors may question anyone who submitted written documents. They will meet and render a final written decision most likely immediately, but always within two weeks of their meeting. This decision will include an effective date.

External Appeal

At any time during or after the complaint/grievance process, the student has the right to request a review of their complaint from:

- The Accreditation Commission for Acupuncture and Herbal Medicine 500 Lake Street, Suite 204 Excelsior, MN 55331 Phone: (952) 212-2434 Fax: (301) 313-0912, info@ACAHM.org, <http://ACAHM.org>.
- The State of Wisconsin Educational Approval Program 4822 Madison Yards Way Madison, WI 53705 Phone: (608) 266-2112, dsps@wisconsin.gov, <http://dpm.wi.gov>.
- The State of Illinois Board of Higher Education 1 North Old State Capitol Plaza, Suite 333 Springfield, ILL 62701 Phone: (217) 782-2551, complaints@ibhe.org, www.ibhe.org.

Notice of Outcomes

In writing, Dr. Dunbar will notify all parties about the outcome of the complaint/grievance.

DRUG & ALCOHOL POLICY (William Dunbar)

The U.S. Department of Education requires the College to enforce standards regarding the use of drugs and alcohol by students. All students should be aware that if they are convicted of a crime involving a controlled substance, they are liable for dismissal. The Midwest College certifies the availability of a Drug and Alcohol Abuse Prevention Program for officers, employees, and students of the College. Officers, employees, and students who engage in the unlawful manufacture, distribution, dispensation, possession, or use of a controlled substance will be liable for dismissal. The Drug and Alcohol Abuse Prevention Program information is available in the Racine and Skokie administrative offices. This document is considered to be an integral part of the Student Right-to-Know disclosures.

ACADEMIC POLICIES, RIGHTS, & RESPONSIBILITIES (William Dunbar)

General Statement: As academic community members, students have rights and responsibilities. The most essential student right is competent instruction under conditions conducive to learning. The most important responsibilities are to respect the rights of other members of the academic community and to conform to standards essential to the purposes and processes of the College. The College endeavors to provide students with the privileges, opportunities, and protections that best promote the learning process in all its aspects. The following statement outlines students' academic rights and responsibilities that are essential in helping the college community fulfill this responsibility. The principles found herein are designed to facilitate communication, foster academic integrity, and defend freedoms of inquiry, discussion, and expression among academic community members. Such principles should safeguard and enhance conditions conducive to learning and will serve as a guide for students, faculty, and administrators involved in programs of instruction and classroom activities.

(NOTE: Nothing herein, however, will create or be deemed to create any claim or cause of action, in law, against the College or any of its agents or employees.)

Access to Academic Programs

The College is committed to serving a wide spectrum of people. The following principles govern access to the programs and services of the Institution:

1. The college is open to all qualified persons according to admissions standards within the limitations of its facilities, resources, and personnel.
2. Students who have been admitted to and are in good standing with the College will be allowed to re-enroll in classes offered by the College.
3. Students are responsible for always representing themselves truthfully and accurately.
4. Providing false or misleading information to gain admission to or advancement in the program violates this responsibility and may result in forfeiture of one's rights to access the programs.

STUDENT / FACULTY RELATIONS & CLASSROOM ACTIVITIES

The College endeavors to provide a learning environment where honest academic conduct is fostered, and even-handed treatment in all aspects of the teacher-student relationship exists. The following principles will facilitate such an environment; students can enjoy free inquiry and expression. They are free to take reasoned exception to the data and views offered in a course and reserve judgment about opinion matters. However, students are still responsible for maintaining academic performance standards and learning the contents of any course of study for which they are enrolled. Subject matter presented to students in a course of study is generally consistent with the description, purpose, and scope announced. Students are free from arbitrary, capricious, or discriminatory action by faculty and should have protection and proper recourse through orderly procedures against such action.

Evaluation of any student and the credit award is based on academic performance professionally judged and not on matters irrelevant to that performance, whether personality, race, age, sex, religion, national origin, disability, degree of political activism, or personal beliefs. Course grades should reflect the academic integrity and performance standards established by the faculty member and the College. Students and faculty are expected to help maintain the quality and integrity of the educational process by conducting themselves in an honest and ethical manner. Any form of academic misconduct represents the erosion of academic standards and will not be tolerated by either the teacher or the student. Knowledge of any dishonest act must be reported and dealt with through orderly procedures established by the College. Students are expected to be responsible when planning their progress based on class schedules. They are responsible for becoming informed of graduation requirements and satisfying them satisfactorily.

Students enrolling in courses must devote effort inside and outside the classroom to complete all their requirements satisfactorily. It is the student's responsibility to conform to behavior conducive to learning by being prepared, prompt, attentive, and courteous in the classroom and by conforming to policies set by the teacher to maintain academic decorum.

GRIEVANCE PROCEDURE ON SPOKEN ENGLISH PROFICIENCY OF FACULTY

It is the policy of the College that all persons employed as members of the faculty, as teaching assistants or teaching associates, or for any other assignments involving oral instruction be proficient in spoken English. All complaints of this nature received by an administrative official will be investigated and dealt with appropriately. An administrator will report to the President the name of the person against whom the complaint was received, the name of the person making the complaint, the course number, the quarter involved, and the nature of the complaint. The President or his designee will investigate the complaint and make such disposition as may be warranted.

CAMPUS SECURITY POLICIES & PROCEDURES (Gigi Dunbar, Daryll Daley)

This report aims to enhance crime awareness in the academic community. This report is mandated by and in compliance with the U.S. Department of Education's Student Assistance General Provisions and the Higher Education Amendments 1998. Students, faculty, staff, and administrators are encouraged to report any criminal activity on the College premises or adjacent public property. Crime report forms (Incident Reports) are available on request from the administrative office in Racine and Skokie. Upon completion, the form must be returned to Gigi Dunbar in Racine or Daryll Daley in Skokie, or they cannot be acted upon. These forms will be used to track the occurrence of crime on campus and to develop security policies. An administrator will investigate the reports and, if necessary, report to the local police department if not already done.

The Racine office and/or library are open between 10 am and 5 pm Monday through Saturday. The Skokie campus is open Mondays and Thursdays from 12:30 pm to 10 pm and Saturdays from 9 am to 3 pm. The library is open Monday and Thursday nights from 6 pm to 10 pm and Saturday from 11 am to 7 pm. At least one College administrator is usually available in Skokie Monday through Saturday afternoons.

For both campuses, classes and clinic operations are scheduled on selective days/evenings from 12:30 pm to 10 pm Monday - Friday and 9 am to 6:45 pm on Saturday. At closing, the College is locked. Loitering by individuals who do not have business at the College will not be permitted. The local police department will be called to remove anyone who is harassing or threatening any students, employees, or visitors. Administrative staff and faculty have the authority to call the local police to the College in case of a criminal incident. For security reasons, both the Racine and Skokie campuses are under video and audio surveillance. The Midwest College uses internet monitoring software to ensure resources are used for academic purposes only.

Statistical information by type of crime based on arrest information for both Racine and Skokie campuses and adjacent public property for the last three years can be found at <http://www.ope.ed.gov/security>. Click on the link to "The Campus Security Data Analysis Cutting Tool Website." Ignore the areas for "Campus geographic region," "Type of institution," "Institutional program," and "Student enrolled" areas. Select "Wisconsin" or "Illinois" and enter "Racine" or "Skokie" and "Midwest." Click on "Search." Then click on our name "Midwest College of Acupuncture and Herbal Medicine." If you are interested, you can obtain information about registered sex offenders from:

<http://familywatchdog.us>

<http://sexoffender.Skokiepolice.org>

<http://offender.doc.state.wi.us/public>

Sexual Harassment, Sexual Discrimination, & Sexual Violence (William Dunbar & Kris LaPoint - Skokie)

It is the policy of Midwest College to maintain a learning and working environment that is free from sexual harassment, sexual discrimination, and sexual violence. Sexual harassment is a form of sex discrimination prohibited by both Federal and State laws. Sexual harassment and discrimination is prohibited by Title IX of the Education Amendments of 1972 and Title VII of the Civil Rights Act of 1964. It will be a violation of this policy for any Midwest College employee (faculty, staff, or administrator), student, or visitor while on campus to harass, discriminate, or act in a violent manner towards another employee, student, or visitor through conduct or communications of a nature as defined below.

Sexual harassment consists of unwelcome sexual advances, requests for sexual favors, and other verbal or physical conduct of a sexual nature, where submission to such conduct is made either explicitly or implicitly a term or condition of an individual's employment or education; submission to or rejection of such conduct is used as a basis for employment or educational decisions affecting such individual. Such conduct substantially interferes with an individual's educational or work performance or creates an intimidating, hostile, or offensive employment or educational environment.

Sexual harassment may include, but is not limited to, suggestive or obscene letters, notes, or invitations, derogatory comments, slurs, jokes, epithets, assault, fondling, sexual molestation, impeding or blocking movement, leering, gestures, display of sexually suggestive objects, posters, or cartoons; continuing to express sexual interest after being informed that the interest is unwelcome (reciprocal attraction is not considered sexual harassment); implying or withholding support for an appointment, promotion, or change of assignment; suggesting a poor performance report will be prepared; or suggesting probation will be filed. Within the educational environment, actual withholding or implying that grades earned would be withheld, suggesting a poor performance evaluation will be prepared, or suggesting a recommendation for employment will be denied.

Skokie students should contact Dr. Kris LaPoint with any questions or concerns.

Social media postings and off-campus behavior

Definition: Coercive sexual behavior used to control, influence, or affect the career, salary, and/or work environment of another employee. Within the education environment, engaging in coercive sexual behavior to control, influence, or affect the educational opportunities, grades, and/or learning experience of a student; or offering favors or employment benefits, such as grades or promotions, favorable duties, recommendations, reclassification, etc. in exchange for sexual favors.

In determining whether the alleged conduct constitutes sexual harassment, consideration will be given to the record as a whole and to the totality of the circumstances, including the nature of the sexual advances and the context in which the alleged incidents occurred. The standard

for determination of whether sexual harassment has occurred is a preponderance of the evidence, that is, is it more likely than not that sexual harassment has occurred? A retaliatory or intimidating act against any individual who has made a sexual harassment complaint, testified, assisted, or participated in any manner in an investigation are specifically prohibited and grounds for a separate complaint.

Scope

Midwest College has the obligation to investigate any complaints of sexual harassment, whether on or off campus, involving students and employees when it becomes aware of potential sexual harassment, whether due to a complaint or otherwise.

The investigation will continue independently of any pending criminal investigations or prosecutions which may be concurrent.

If the alleged perpetrator exercises his or her 5th Amendment rights not to cooperate in the investigations or procedures, the victim has the right to determine if the proceedings should be stayed until the criminal proceedings end, with the understanding that the investigation may be incomplete without the cooperation of the alleged perpetrator. In any event, the Midwest College will take immediate steps to protect the student or employee regardless of the outcome of any criminal case or investigation, and the complainant is encouraged to contact the police and initiate a complaint with the Midwest College.

Procedures

Any student who alleges sexual harassment by any employee, student, or visitor may complain to any faculty or administrator, who will report the complaint to the College President. In addition, any student may report sexual harassment directly to the College President, the designated officer in charge of sexual harassment claims. Any employee who alleges sexual harassment may complain to the College President. The Student Grievance Procedures will then be followed.

Confidentiality

The confidentiality of all parties involved in a sexual harassment charge will be strictly respected insofar as it does not interfere with the legal obligation to investigate misconduct allegations and take corrective action. Documents created as part of a sexual harassment investigation will remain confidential and will not be considered public records. The complainant may request that his or her name or other identifiable information not be disclosed to the alleged perpetrator. However, the ability of the Midwest College to respond may be limited. To the extent not prevented by the results of any investigation and sanctions assessed, if any, will be delivered in writing to both the complainant and the alleged perpetrator.

Sanctions

A substantiated charge against an employee in the College will subject that employee to appropriate sanctions. Examples of possible sanctions include letters of reprimand, discipline, or job termination. A substantiated charge against a student at the College will subject that student to disciplinary action including possible dismissal from the program, consistent with the “Student Conduct / Right of Suspension or Dismissal” policy.

Remedies

If sexual harassment is determined to have occurred, Midwest College may, in addition to all other remedies available, require that the perpetrator refrain from coming closer than a certain distance from the complainant and not take any courses in which the victim is enrolled. The victim may also be, if requested, provided escort services from class to class and to and from his or her vehicle.

FAMILY EDUCATIONAL RIGHTS & PRIVACY ACT (FERPA)

The Family Educational Rights and Privacy Act (FERPA) (20 U.S.C. § 1232g; 34 CFR Part 99) is a federal law protecting student education records' privacy. The law applies to all schools that receive funds under an applicable U.S. Department of Education program. FERPA gives parents certain rights with respect to their children's education records. These rights transfer to the student when he or she reaches the age of 18 or attends a school beyond the high school level. Students to whom the rights have transferred are “eligible students.” Parents or eligible students have the right to inspect and review the student's education records maintained by the school.

Schools are not required to provide copies of records unless, for reasons such as great distance, it is impossible for parents or eligible students to review the records. Parents or eligible students can request that a school correct records they believe to be inaccurate or misleading. If the school decides not to amend the record, the parent or eligible student then has the right to a formal hearing. After the hearing, if the school still decides not to amend the record, the parent or eligible student has the right to place a statement with the record setting forth his or her view about the contested information.

Generally, schools must have written permission from the parent or eligible student to release any information from a student's education record. However, FERPA allows schools to disclose those records, without consent, to the following parties or under the following conditions (34 CFR § 99.31):

1. School officials with legitimate educational interest
2. Other schools to which a student is transferring
3. Specified officials for audit or evaluation purposes
4. Appropriate parties in connection with financial aid to a student
5. Organizations conducting certain studies for or on behalf of the school
6. Accrediting organizations
7. To comply with a judicial order or lawfully issued subpoena
8. Appropriate officials in cases of health and safety emergencies
9. State and local authorities within a juvenile justice system, pursuant to specific state law

Schools may disclose, without consent, directory information such as a student's name, address, telephone number, date and place of birth, honors and awards, and dates of attendance. However, schools must tell parents and eligible students about directory information and allow parents and eligible students a reasonable amount of time to request that the school not disclose directory information about them. Schools must notify parents and eligible students annually of their rights under FERPA. The actual means of notification (special letter, inclusion in a PTA bulletin, student handbook, or newspaper article) is left to the discretion of each school. For additional information, call 1-800-USA-LEARN (1-800-872-5327) (voice). Or you may contact the Family Policy Compliance Office, U.S. Department of Education, 400 Maryland Avenue, SW Washington, D.C. 20202-8520

TEST QUESTION POLICY (Stephanie Pittman)

Tests cover information from lectures, practical instruction, class manuals, and reading based on the required book list. While there are myriad other opinions about TCM theory and treatment from different traditions, seminars, the personal experience of private practitioners, the internet, and chat rooms, these are not acceptable alternative answers on midterms and final exams. Examination questions for all classes are based on the source material on which the College has developed its Chinese eight-principle curriculum.

The College faculty members have attended NCCAHM test writing workshops over the years and follow this methodology when writing test questions for their own classes. While those in practice may discuss and debate nuances of treatment options based on private study and clinical experience, students must choose the "best answer" based on class lecture notes and required textual sources.

EXAMINATION POLICY (Gigi Dunbar)

Exams may not be taken before the normally scheduled time on the sixth and twelfth week. The minimum passing grade is 70% on all exams. A student who misses the original classroom exam must make up that test or test within one week of the original exam. The highest grade awarded for an unexcused makeup exam is 70%. A student who receives a grade less than 70% on a mid-term or final exam has one chance to pass a similar exam taken from the test bank. Within one week of the original classroom exam, **the student must meet with the instructor or tutor before retaking the exam**. The exam must be passed no later than the second week of failing the exam. The highest grade awarded for a retake of a failed examination is 70%.

Midterm exams are given during the 6th week of class, and final exams are given during the 12th week. Grading is on a point system: A=4, B=3, C=2, D=1, F=0. For written examinations A=100-90%, B=89-80%, C=79-70%, D=69-60%, F= 59% and lower. A passing grade of A, B, or C must be obtained for each test. Practical examinations are given in courses with practicum components. Students are evaluated on their ability to perform techniques taught in class. For practical examinations, “A” means outstanding ability to deliver techniques, “B” means above average ability, “C” means adequate ability, “D” means less than adequate, and “F” means improper delivery of techniques.

SOCIAL MEDIA ACCEPTABLE USE POLICY

Introduction

The Midwest College of Acupuncture and Herbal Medicine recognizes that access to technology in school gives students and instructors greater opportunities to learn, engage, communicate, and develop skills that will prepare them for work and life. We are committed to helping students develop 21st-century technology and communication skills. We provide access to technology for student and staff use. The Acceptable Use Policy outlines the guidelines and behaviors that users are expected to follow when using school technology or when using personal devices on the school campus. The network is intended for educational purposes. All activity over the network while using campus technology may be monitored and retained.

Access to online content via the network may be restricted in accordance with our policies and federal regulations. Students are expected to follow the same rules for good behavior and respectful conduct online as offline. Misuse of school resources can result in disciplinary action. We make a reasonable effort to ensure students' safety and security online but will not be held accountable for any harm or damages that result from the misuse of school technologies. Users of the network or other technologies are expected to alert IT staff immediately of any concerns for safety or security.

Accessibility

The Midwest College of Acupuncture and Herbal Medicine provides internet access, desktop computers, mobile computers or devices, video conferencing, online collaboration, message boards, email, and more. As new technology emerges, MCAHM will attempt to provide access. The policies outlined in this document are intended to include all available technology, not only those specifically listed.

Web Standards

Image matters. Perception is everything. Many of the people we interact with on our website have never been here and have not met our faculty, staff, or students. They may be prospective students, prospective employees, community members, legislators, media, or others. Our website may be their only contact with us – perception is everything.

Web Access

The Midwest College of Acupuncture and Herbal Medicine provides its users with access to the internet, including websites, resources, content, and online tools. Access will be restricted in compliance with Child Internet Protection Act (CIPS) regulations and school policies. Web browsing may be monitored, and web activity records may be retained indefinitely. Users are expected to respect the web filter as a safety precaution.

Please do not circumvent the filter when browsing the web. If a site is blocked and a user believes it should not be, please alert the Marketing Director or IT Department or submit the site for review.

IT Department Contact

Stephanie Pittman

pittmanmwc@aol.com

(262) 554-2010

Mobile Devices

The Midwest College of Acupuncture and Herbal Medicine may provide mobile computers or other devices to promote learning inside and outside the classroom. Please abide by the same acceptable use policy when using school devices off the school network as on the school network, and use these devices with care. Report any loss, damage, or malfunction to IT staff immediately. Users may be financially accountable for any damage resulting from negligence or misuse. Use of school-issued mobile devices, including use of the school network, is monitored. Students are welcome to use personal electronic devices during school hours – unless such use interferes with the delivery of instruction by a teacher or staff or creates a disturbance in the educational environment. Misuse of mobile electronic devices may result in disciplinary action. The acceptable use policy should always be considered when using electronic devices.

Use of Social Media

Midwest College recognizes that social media sites like Facebook, Twitter, YouTube, and Instagram have become important and influential communication channels for our community. To assist in posting content and managing these sites, the College has developed guidelines for official and personal use of social media. These guidelines apply to university faculty, staff, and students and apply to social media accounts associated with colleges, departments, programs, offices, and affiliated organizations.

General Guidelines

- Midwest College encourages faculty, staff, and students to use social media but reminds you that you can be perceived as a spokesperson of the College at any time. When using an officially recognized social media channel linked from the MCAHM Website, assume at all times that you represent Midwest College.
- Avoid discussing or speculating on internal policies or operations on official College accounts.
- Respect your audience and co-workers. Healthy dialogue with constructive criticism can be helpful but refrain from engaging in dialogue that could disparage colleagues, competitors, or critics. Exercise discretion, thoughtfulness, and respect for your colleagues, associates, the school's supporters, and the community (social media fans).
- If you have school information and news you want to announce to the public or media, don't hesitate to contact MCAHM's campus directors before sharing it on social media channels.
- Confidential or proprietary school information or similar information of third parties who have shared such information with you on behalf of Midwest College should not be shared publicly on these social media channels.
- Respect copyright and fair use laws.
- MCAHM logos and visual identity cannot be used for personal social media without written permission.
- Be mindful that all posted content is subject to review in accordance with MCAHM's employee policies and editorial guidelines.
- Your social media account is inappropriate for announcing confidential school news.
- MCAHM does not monitor personal social media accounts but will address issues that violate established employee, editorial, graphic, and social media guidelines.

- Acupuncture.edu and MCAHM's main social media accounts may choose to post school-related social media content generated by faculty, staff, or students. MCAHM's main social media accounts can be accessed through the school website and include:
 - Facebook: <https://www.facebook.com/MidwestCollege/>
 - Twitter: <https://twitter.com/MidwestCollege>
 - LinkedIn: <http://www.linkedin.com/company/MidwestCollege>
- Social media is used on behalf of MCAHM to support the school's mission, goals, programs, and sanctioned efforts, including campus news, information, content, and directives.

If you have any doubts about posting content to these social media sites, don't hesitate to contact the Marketing + Communications team. Due to the evolving nature of social media, the team may revise these guidelines. We also welcome feedback from the campus community.

Web Safety

If you see a message, comment, image, or anything online that makes you concerned for your safety, bring it to immediately bring it to an administrator or faculty member's attention

Cyberbullying will not be tolerated. Harassing, 'dissing,' 'flaming,' denigrating, impersonating, outing, tricking, excluding, and 'cyber-stalking' are all examples of 'cyber-bullying.' Email or posted comments intending to scare, hurt, or intimidate someone else are unacceptable, and engaging in these behaviors, or any or any online activities intended to harm (physically or emotionally) another person, disciplinary action, and loss of privileges. In some cases, cyberbullying can be a crime. Remember, online activities are monitored and retained.

Internet Limitation of Liability

The Midwest College of Acupuncture and Herbal Medicine is not responsible for damage or harm to persons, files, data, or hardware. While MCAHM employs filtering and other safety and security mechanisms and attempts to ensure their proper function, it does not guarantee their effectiveness. MCAHM will not be financially or otherwise responsible for unauthorized transactions conducted over the school network.

VIOLATIONS OF THE ACCEPTABLE USE POLICY

Violations of this policy may have disciplinary repercussions, including:

1. Suspension of network, technology, or computer privileges in extreme cases
2. Detention or suspension from school and school-related activities
3. Legal action and/or prosecution

Effective 11-14-2024