

www.MedicalSalesCollege.com



MEDICAL SALES COLLEGE

2020 COURSE CATALOG

VOLUME 11.0

Approved and Regulated by the Colorado Department of Higher Education, Private Occupational School Board



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About Medical Sales College

History

In December 2010, Medical Sales College (MSC) our Colorado facility was granted a Provisional Approval through the Colorado Department of Higher Education and is currently Approved and Regulated by the Colorado Department of Higher Education, Private Occupational School Board. Since its inception in 2010, Medical Sales College has trained strong, driven professionals on the skills they need to succeed in this exciting and lucrative sales field. Medical device sales (working with surgical implantable devices) is poised for a growth explosion as the baby boomers age, and there is an expanding need for highly skilled and technical sales professionals to bring medical technology to the marketplace and guide its proper usage. Jim Rogers founded the Medical Sales College with his wealth of experience working in top sales management positions for Stryker and Wright Medical. Our team of Trainers and Mentors, with over 100,000 hours of clinical and sales experience in the orthopaedic and spine business, are ready to guide students towards being top performing medical device sales representatives. For years, the orthopaedic and spine medical device industry has struggled with the issue of identifying and training top-quality sales representatives. We are proud to offer our programs and our graduates as one solution. The success our students have achieved in the field speaks volumes. We continue to have an increasing demand for our graduates from top medical sales companies, which affirms the value of our training model.

Medical Sales College (MSC) Colorado location is at 10004 Park Meadows Drive, Suite 350 Lone Tree, CO 80124

Our Mission

Medical Sales College provides access to higher education opportunities that enable students to develop the knowledge and skills necessary to enter and succeed in the lucrative and promising field of medical device sales and, through this education, achieve their personal and professional goals.

Our Purpose

- To facilitate effective student learning by providing appropriate knowledge, skills, and experience and to encourage their use in the field of medical device sales.
- To help bridge the gap of experience and knowledge between new and existing sales representatives in the medical device field.
- To provide students with real world knowledge of medical device sales as it relates to the salesperson's perception, the challenges related to the surgeon client, and the difficulties encountered in selling to hospitals.

- To employ faculty members who bring our students' academic excellence and the advanced skills that come from years of practice within the medical device sales profession.
- To provide critical education and fundamental instructional services that prepare students to enter the challenging field of medical device sales and become successful.
- To use the newest teaching technology as part of our instruction so that access to these resources results in a better learning environment for all.
- To assess student learning continually and use assessment data to improve the curriculum, instruction, counseling, and services offered to students.
- To be organized as a for-profit institution, and generate the financial resources necessary to support MSC's mission and satisfy its stakeholders.
- To provide an educational experience to the student that will provide a lifetime of knowledge— more than simply a career.

Our Educational Values

Accountability

In their capacity as professional medical sales representatives, each student will be accountable to hiring managers, to the manufacturers they represent, to the patient, to the surgeon customer, and to themselves. As a result, students must practice being accountable – to all stakeholders.

Commitment

Each student must understand the importance of doing what is promised, by the time it is promised. Every company requires that employees demonstrate commitment and be actively engaged in activities that lead to success. Total effort will be expected each day.

Communication

Open and direct communication is crucial to facilitate smooth operations within an organization. Moreover, the invaluable relationships built with surgeon customers are founded upon communication. MSC expects students to demonstrate effective communication skills daily.

Customer Service

Customer service and relationship building are the cornerstones of success in any business. MSC teaches the fundamental principle that “if we do not take care of the customer, someone else will”. Surgeon customers demand and deserve exceptional service. MSC encourages students to embrace a customer- focused approach to their interactions.

Self-Direction

Successful sales reps require a great deal of internal drive and initiative. They must be self-thinkers and self-starters. MSC encourages students to be curious, to ask questions, and to exercise creative thinking. Ultimately, sales reps must be resourceful and learn how to create value.

Flexibility

Sales representatives in the medical device industry will constantly be challenged with new products, new opportunities, and new obstacles. Successful salespeople are flexible, and eagerly adapt to change. MSC promotes an environment where change and innovation are valued.

Participation

All sales reps – regardless of their level within an organization – get their “hands dirty” and “pitch in” to help. MSC encourages students to take pride in their careers, to take an active role in all activities, and to offer unique contributions to the learning environment.

Teamwork

Sales representatives collaborate with surgical teams to solve problems, make decisions, and take action that will result in the best patient outcomes. MSC emphasizes that patient outcomes reflect all contributors, and these good outcomes precede individual gain.

Introduction

How to Use This Handbook

This handbook is provided for you as a ready reference and is a summary of our policies. It is designed to acquaint you with the School as quickly as possible. It is essential that all students familiarize themselves with the contents of this handbook. Please understand that this booklet merely highlights School policies and practices. It is provided as a reference, but cannot be construed as a legal document. The policies and practices described in this booklet do not in any way represent a contractual agreement between the School and the student.

Class Hours

All students are expected to be present Monday through Friday during the scheduled-on campus class hours: 7:00am – 4:00pm Monday – Thursday, and 7:00am – 11:00am Fridays. Please refer to your Enrollment Agreement for your specific class hours.

Corporate Office Hours

Office hours are 7:00am to 4:00pm Monday through Friday. If you need office support, please contact our office during normal business hours.

School/Office Holidays

MSC observes the following holidays:

- New Year's Day
- Memorial Day
- Independence Day (4th of July)
- Labor Day
- Thanksgiving Day
- Friday After Thanksgiving Day
- Christmas Eve
- Christmas Day

If one of these holidays falls on a weekend, MSC may observe the holiday on the Friday preceding or the Monday following the actual holiday.

Facilities, Learning Resources and Equipment

MSC provides exceptional facilities and training tools designed to promote a comprehensive education in medical device sales. We maintain classrooms, a mock-up of an operating room, sawbones and Virtual Reality labs.

Additional training tools that may be offered to supplement the lecture and classroom environment include:

- PowerPoint Presentations
- Internet Research Exercises
- Skeletal Models
- Surgical Instrumentation and Equipment
- Surgical Videos
- Surgical Education
- Virtual Reality Surgical Training

Medical Sales College students have access to MDRepTrack, which is an online database of information required to succeed as a medical sales representative. MDRepTrack resources includes:

- Medical terminology
- Medical vocabulary
- Surgical techniques
- Product manuals
- Procedures
- Surgeon profiles

In addition to the resources that are related specifically to the programs, students may access their local libraries for general learning resources.

Medical Sales College utilizes MDRepEducation as its learning management system (LMS). MDRepEducation is a reliable, cloud-based system that includes the features necessary to

support interactive distance education. The LMS accommodates many kinds of online content, such as articles, PDFs, presentations, videos, slide share files, images, audio files, live web content. It also facilitates communication among and between students, their peers, and instructors with email tools, discussion forums, etc.

Students will receive a secure log-in username and password to access the LMS.

Equipment at the site includes:

Reamers, trials, retractors, trauma tray, screws, plates, surgical sets, large power, saw handpiece, sag blade, sawbones, Video camera, projector/TV, printer, mayo stand, OR bed, back table, ring stand, knee holder, Virtual Reality stations, student tables & chairs.

Student access to a refrigerator and microwave is also provided.

Administration, Faculty and Staff

Administration

Jim Rogers
Chief Executive Officer
Sales and Motivational Speaking – 25+ years

Kim Smalley
President, Medical Sales College
Sales and Admissions – 25+ years

Scott Binder
President, Career Services
Sales, Recruiting – 25+ years

Thomas Lee
Vice President of Orthopaedic Reconstruction & Trauma
Sales, Orthopaedic Reconstruction & Trauma, Spine – 25+ years

Brian Beard
Vice President of Spine
Sales, Spine – 30+ years

Campus Administration

Kim Smalley
Campus Director and President of Medical Sales College

Faculty

Spine Education: Rebecca Camp, Brian Beard, Malcolm Barrow

Orthopaedic Reconstruction & Trauma Education: Rick Prentiss, Tilden Register, Tom Lee

Orthobiologics & Regenerative Medicine Education: Jessica Norton, Andrea Holley, Theresa Richards

The Goal of the School

The goal of MSC is to fill a niche in a specific area of education and to prepare students for a specialized sales job in medical device sales. MSC will attempt to provide an education, an exposure, a familiarity with the nomenclature to the science of medical devices, and a realistic sales training specific to successful medical sales. MSC will determine the best candidates for admission and offer only those candidates' acceptance into MSC.

The Goal of the Student

The goal of the student is to learn how to become successful in the medical device sales field. The student will learn areas of human anatomy nomenclature specific to the industry and gain knowledge of surgical procedures and sales training aimed specifically toward medical device sales.

Admissions

Applying to Medical Sales College

MSC is committed to making educational opportunities available to all applicants wishing to enter the field of medical device sales. Admission is based on evidence of previous levels of achievement in areas such as academics, business, and competitive sports, along with the applicant's performance on their phone interviews which is designed to gauge the level of sales aptitude of the applicant during their application and screening process.

Applicants, students, and the industry benefit equally from MSC's admission policies. It is the successful graduates of MSC that perform in the field for companies and, therefore, it is the companies that continue to return to MSC for top sales performers that ensures the continued success of our graduates and MSC, alike.

There is no "formula" for gaining admission to MSC. Students with vastly different credentials come from across the country and from many different industries and backgrounds. What is common in our students is the talent they bring to MSC and the passion to explore and succeed in the medical device industry.

As a prospective student, you are encouraged to review this catalog prior to signing an Enrollment Agreement. You are also encouraged to review the addendum for your state of residency which will identify any additional disclosures and or policies not included in the catalog and are required by the state licensing authority in the state in which you reside.

Admission Requirements

Applicants must be 18 years of age and provide evidence of having earned a bachelor's degree or High School Diploma, GED or equivalent. A current resume or CV must be provided, and a phone interview conducted.

What Do We Look For?

Applicants can set themselves apart from thousands of other applicants in various ways. Some show promise through previous experiences or achievements in a business endeavor. Other successful applicants have demonstrated excellence in academic or extracurricular initiatives. Still others bring perspectives formed by unusual personal circumstances or experiences.

Admission Process

The process begins with an enrollment application. After submitting an enrollment application, MSC's admission staff will contact the applicant to discuss the process, program and technology requirements and answer any questions the applicant may have. We will explore the applicants potential fit for MSC and the industry. Applicants will be required to provide a copy of their transcripts, degree or diploma and a current resume or CV. Determination of acceptance to MSC will be granted by a licensed agent of the State, where required.

Technology Requirements

Students must have regular daily access to a laptop computer, and bring the computer to all residential classes, which the following minimum requirements:

- A functioning email account
- Access to Microsoft 2010 or Microsoft Office 365
- Intel I3 Processor or higher
- Minimum 4 GB of RAM
- High-speed Internet access on LAN connection (DSL or faster)
 - Wireless connection (802.11n or ac)
 - While dial-up may work, it may not be suitable for many applications
- A supported web browser
 - Google Chrome - Preferred
 - Internet Explorer, version 10 or greater
 - Safari, version 12.1.2 – Sierra macOS 10.12
- Sound card and computer speakers to listen to audio presentations
- Headset/microphone
- Adobe Flash, version 17 or greater
- Adobe Reader, version DC

Note: Best practice is to allow application software (QuickTime, Adobe Reader, etc.) to update as new versions are released.

Immunizations

In the event an opportunity arises for students to visit a surgical site, immunizations may be required. Student participation is optional, however in order to participate documentation of the following current immunizations will be required:

- MMR
- TB
- Hepatitis B
- Varicella or proof of chickenpox
- Current seasonal flu vaccine

Certificate Programs

12-Week Spine and Orthopaedic Reconstruction & Trauma Program

Program Objective and Description

This program allows the student the option to participate in both our Spine and Orthopaedic Reconstruction & Trauma curriculum over 12-weeks on campus with our training staff. The objective of this program is to prepare the student with the training and skill set needed to obtain an entry level employment opportunity within medical device sales. Graduates are employable throughout the United States. During the 12-week period the student will become proficient in basic anatomy, medical terminology and the pathology common to reconstruction of the hip, knee, shoulder and trauma procedures and devices along with spinal anatomy, biomechanics, pathology, spine surgery procedures, instruments and implants. Course participants will receive extensive instruction covering basic bone biology and biologic products. Students will also master the objectives of industry guidelines in HIPAA, AdvaMed, O.R. etiquette and protocol. Dynamic Consultative Selling (DCS®), a proprietary program designed for Medical Sales Professionals, is taught by our sales instructors who will guide course participants through numerous specific sales scenarios that medical device representatives frequently encounter. In addition, students will have the opportunity to participate in sawbone exercises and surgical education. The schedule is tentative and subject to change depending upon the progress of the class. A course syllabus will be distributed prior to the start of class. Weekly review of assigned work and an open discussion of the assignments will be conducted.

Upon successful completion of this program, the student will receive a Certificate of Completion in Spine and Orthopaedic Reconstruction & Trauma.

The following is an overview of content taught within this program:

- Professional Representative Certification (PRC)
- Regenerative Medicine/Biologics
- MDRepTrack
- Dynamic Consultative Selling (DCS®)
- Specialty Curriculum (Spine and Orthopaedic Reconstruction & Trauma)
- Business Development & Placement Services

Professional Representative Certification (PRC)

As a requirement, all medical sales representatives must complete industry credentialing prior to entering the operating room. Knowing hospital protocol and operating room etiquette is a must. Most company sponsored training programs spend less than a day covering this subject matter. At Medical Sales College, we offer the best-trained professional representatives for the benefit of the employer, hospital and patient safety. In addition, as a selling representative, you work with several departments at the hospital. In our PRC segment, a student of Medical Sales College takes it a step further. A typical representative learns by trial and error. At Medical Sales College we want to give you every advantage to succeed. Outside of hospital protocol and operating room etiquette, we also cover industry regulations.

- Introduction to the Operating Room
- Fire Safety; Laser; Radiation; Electrical Biomedical
- National Patient Safety Goals
- How the FDA Regulates Medical Device Manufacturers
- Regulations of Adverse Events & Complaint Handling
- HIPAA
- Blood Borne Pathogens
- Infection Control
- Aseptic Principles & Techniques
- AdvaMed
- Code of Ethics
- O.R Conduct for the Sales Rep
- SPD, Decontamination & Instrument Processing
- Compliance & the Sunshine Act
- Off Label Awareness
- General Surgical Instrumentation

During this segment you will also go through the ins and outs of the medical device sales industry:

- Full-Line vs. Specialty Representative
- Distributors
- Direct Representative vs 1099 positions
- Rep-Less Models
- Physician Owned Distributorships
- What it takes to become a Surgeon

MD RepTrack Introduction

This software will assist the student in distinct ways.

- Serves the graduates of Medical Sales College as a tool for interviewing, making them a highly differentiated candidate
- It is a fully functioning CRM system that will assist in the success of a representative while in the field.
- How to Enter Course Vocabulary, Procedures & Products

- How to Enter Publications and Educational Videos
- How to Define Your Territory
- Surgeon Targeting & Profiling
- Hospital Profiling

Anatomy & Vocabulary

Anatomy and vocabulary is vital to understanding pathology and procedures as well as the devices themselves; therefore, this topic is focused on before coming to campus prior to each specialty through the MD Rep Education online portal. In week 2 you will be taught anatomy and vocabulary as it pertains to Orthopaedic Reconstruction & Trauma and in week 7 anatomy and vocabulary as it pertains to Spine.

Regenerative Medicine/Biologics

One of the fastest growing segments in medical sales is Regenerative Medicine (Biologics). With the introduction of newer technologies such as stem cells, growth factors, and amniotic tissue membranes, along with an extensive portfolio of other allograft and autograft tissue types, there is a lot to know and understand in order to be successful. Most representatives in the field have a low degree of understanding in this area. Like PRC, most company sponsored training programs spend less than one day on biologics (some as little as a couple of hours). At Medical Sales College, we understand that an expert in biologics is high in demand. We spend the time necessary to get you more than just acquainted with biologics. The following is a complete list of requirements and education during the week spent learning Biologics.

- Bone Formation
- Bone Healing
- Autografts
- Demineralized Bone Matrix
- Stem Cell Therapy
- Platelet Rich Plasma
- Amniotic Membranes
- Soft Tissue Allografts
- Human Dermal Tissue
- Synthetic Biologics
- Cartilage and Joint Preservation
- Wounds
- Tissue Banking

Dynamic Consultative Selling – (DCS®)

- Dynamic – High Activity, Energy, Effective Action
- Consultative – Consultant, Expert, Professional Advice
- Selling – Product, Yourself
- Relationship Selling Workshop & Role Plays
- Product Selling Role Plays
- Product Value Selling Workshop
- Validation Selling
- Keyword Selling Workshop & Role Plays

Specialty Curriculum

Clinical & Sales Focus on Spine and Orthopaedic Reconstruction & Trauma (ORT)

In this segment students develop a comprehensive understanding of the Orthopaedic and Extremities, concepts and treatment options. Students will gain knowledge of the most common Hip, Knee, Shoulder pathologies and procedures, as well as current total hip, total knee and traumatic surgical treatment options. During this combo class, students will also gain knowledge of the most common Hand, Wrist, Elbow, Foot & Ankle anatomy and pathologies. The main goal is to obtain a wide vocabulary based on ORT and Extremities terminology. This is crucial so graduates will be able to first, communicate intelligently with hiring managers to help secure a position within the industry. Secondly, graduates will form a strong, solid foundation, which will enable them to integrate and contribute at a faster pace once out in the field. The following is a complete list of suggested education during the specialty curriculum:

Hip, Knee & Shoulder:

- Pathologies (Degenerative, Tumor, Trauma)
- Biomechanics (anatomical relationships and importance of balance/ biomechanics)
- History of Arthroplasty Technologies
- Surgical Treatment Options
- Surgical Arthroplasty Techniques
- Implants & New Technologies
- Clinical Studies Research Project
- Radiograph /Image Analysis
- Devices and Design Concepts
- Implants- Product Analysis
- Implants- Competitive Analysis
- Product Profiling / Role Plays

Trauma:

- Long Bone Traumatic Pathologies
- Biomechanics (anatomical relationships and importance of balance/biomechanics)
- History of Plating Technologies
- Surgical Treatment Options for Long Bone Trauma
- Long Bone Plating Surgical Technique
- Implants & New Technologies
- Clinical Studies Research Project
- Radiograph /Image Analysis
- Devices and Design Concepts
- Implants- Product Analysis
- Implants- Competitive Analysis
- Long Bone Product Profiling / Role Plays

Spine:

- Biomechanics of the Spine (anatomical relationships and importance of spinal balance)
- Pathologies: Tumor, Trauma, Degenerative, Deformities, Anterior Lumbar

- Fusion Treatment Options
- Surgical Techniques: ACDF/PLIF/TLIF/ALIF, MIS Pedicle Screw Fixation Surgical Technique
- Cervical & Lumbar Interbody Technologies
- History & Concepts of: Plating Technologies, Pedicle Screw Fixation Technologies, MIS Technologies (Minimally Invasive Surgery) – Lumbar Pedicle Screw, ALIF Technologies, Thoraco-Lumbar Deformity System Technologies, Thoraco-Lumbar Lateral/Oblique Approach
- Radiograph/Image Analysis
- Devices and Design Concepts: Plating, Pedicle Screw Fixation Systems, ALIF (Plating, Cages vs. Stand-A-Lone devices)
- Product Analysis: Plating, Pedicle Screw, Deformity System, ALIF, DLIF/XLIF/OLIF, VBR
- Competitive Analysis: Plating, Pedicle Screw, Deformity, ALIF, DLIF/XLIF/OLIF, VBR
- Product Profiling / Role Plays: Plating, ALIF, VBR
- Clinical Studies Research Project

Business Development & Placement Services

The last week of education is focused on business development & student placement. With the vast amount of industry connections, along with the launch of Zero Fee recruiting, this is what makes the difference for our students. The following are the specifics of our placement activity. Our goal is for students to be interviewing the first week after graduation.

- Zero Fee Recruiting
- Networking Plan
- Hiring Manager Target Sheet
- LinkedIn InMail Campaign
- Distributor In-Person Visits
- Interview Follow-Up

Course Material and Hours

Subject Matter	Lecture Hours	Lab Hours
Professional Representative Certification (PRC) & MDRepTrack Introduction – HIPAA, OR protocol, bloodborne pathogens, aseptic principles, hospital orientation, corporate compliance, Advamed	20	
Orthobiologics & Regenerative Medicine – vocabulary, bone and tissue biology and healing, synthetics, wound healing, stem cell, dermal matrices	20	
Orthobiologics & Regenerative Medicine – products & indications	20	
Orthopaedic Reconstruction & Trauma – Anatomy & Vocabulary	20	
Orthopaedic Reconstruction & Trauma: Hip – Pathology, Surgical Treatment, Radiographs, Devices/Product Profiling,	38	6

Virtual Reality Lab/Mock OR		
Orthopaedic Reconstruction & Trauma: Knee – Pathology, Surgical Treatment, Radiographs, Devices/Product Profiling, Virtual Reality Lab/Mock OR	38	6
Orthopaedic Reconstruction & Trauma: Shoulder – Pathology, Surgical Treatment, Radiographs, Devices/Product Profiling, Lab	38	4
Spine – Anatomy & Vocabulary	20	
Spine: Cervical – Pathology, Surgical Treatment, Radiographs, Sawbone lab, Surgical Technique	38	6
Spine: Thoracic – Pathology, Surgical Treatment, Radiographs, Devices	38	6
Spine: Lumbar, Deformity & Trauma – Pathology, Surgical Treatment, Radiographs, Devices, Lab	38	4
Dynamic Consultative Selling: Sales training & Product Presentations mapping the sales call, understanding the surgeon customer, sales roles plays	40	
Course Review, Final Examination, Networking and Placement Services	40	
TOTAL	408	32

8-Week Orthobiologics & Regenerative Medicine Program (Hybrid)

Program Objective and Description

This program allows the student the option to participate in our Orthobiologics & Regenerative Medicine curriculum over eight weeks. Seven weeks will be instructor lead at home/online studying, and 4 days at a campus location with our training staff. During this eight-week period the student will become proficient in Orthobiologics that are used to treat surgically or traumatically created bone defects; cartilage damage; injured muscle, tendon, and ligament; and finally, wound & burns. With the introduction of newer technologies such as stem cells, growth factors, and amniotic tissue membranes, along with an extensive portfolio of other allograft and autograft tissue types, there is a lot to know and understand in order to be successful. Students will also master the objectives of industry guidelines in HIPAA, AdvaMed, O.R. etiquette and protocol. Dynamic Consultative Selling (DCS®), a proprietary program designed for Medical Sales Professionals, is taught by our sales instructors who will guide course participants through numerous specific sales scenarios that medical device representatives frequently encounter. The schedule is tentative and subject to change depending upon the progress of the class. A course syllabus will be distributed prior to the start

of class. Weekly review of assigned work and an open discussion of the assignments will be conducted.

Upon successful completion of this program, the student will receive a Certificate of Completion in Orthopaedic Biologics.

The following is an overview of content taught within this program:

- Professional Representative Certification (PRC)
- Regenerative Medicine/Biologics
- MDRepTrack
- Dynamic Consultative Selling (DCS®)
- Business Development & Placement Services

Professional Representative Certification (PRC)

As a requirement, all medical sales representatives must complete industry credentialing prior to entering the operating room. Knowing hospital protocol and operating room etiquette is a must. Most company sponsored training programs spend less than a day covering this subject matter. At Medical Sales College, we offer the best-trained professional representatives for the benefit of the employer, hospital and patient safety. In addition, as a selling representative, you work with several departments at the hospital. In our PRC segment, a student of Medical Sales College takes it a step further. A typical representative learns by trial and error. At Medical Sales College we want to give you every advantage to succeed. Outside of hospital protocol and operating room etiquette, we also cover industry regulations.

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- How the FDA Regulates Medical Device Manufacturers
- Regulations of Adverse Events & Complaint Handling
- HIPAA
- Blood Borne Pathogens
- Infection Control
- Aseptic Principles & Techniques
- AdvaMed
- Code of Ethics
- O.R Conduct for the Sales Rep
- SPD, Decontamination & Instrument Processing
- Compliance & the Sunshine Act
- Off Label Awareness
- General Surgical Instrumentation

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- Full-Line vs. Specialty Representative
- Distributors

- Direct Representative vs 1099 positions
- Rep-Less Models
- Physician Owned Distributorships
- What it takes to become a Surgeon

MDRepTrack Introduction

This software will assist the student in distinct ways.

- Serves the graduates of Medical Sales College as a tool for interviewing, making them a highly differentiated candidate
- It is a fully functioning CRM system that will assist in the success of a representative while in the field.
- How to Enter Course Vocabulary, Procedures & Products
- How to Enter Publications and Educational Videos
- How to Define Your Territory
- Surgeon Targeting & Profiling
- Hospital Profiling

Regenerative Medicine/Biologics

One of the fastest growing segments in medical sales is Regenerative Medicine (Biologics). With the introduction of newer technologies such as stem cells, growth factors, and amniotic tissue membranes, along with an extensive portfolio of other allograft and autograft tissue types, there is a lot to know and understand in order to be successful. Most representatives in the field have a low degree of understanding in this area. Like PRC, most company sponsored training programs spend less than one day on biologics (some as little as a couple of hours). At Medical Sales College, we understand that an expert in biologics is high in demand. We spend the time necessary to get you more than just acquainted with biologics. The following is a complete list of requirements and education during the time spent learning Biologics.

- Bone Formation/Remodeling
- Bone Healing
- Bone Grafting Importance
- Autografts
- Mesenchymal Stem Cells, Bone cells and local regulators
- Demineralized Bone Matrix
- Synthetic Bone Grafts
- Bioactive Glass
- Stem Cell Therapy
- Platelet Rich Plasma
- Bone Marrow Aspirate/Concentrate
- Allografts - Donation and Distribution
- Amniotic Membranes
- Soft Tissue Allografts
- Human Dermal Tissue
- Cartilage Healing and Grafts

- Osteoarthritis and Joint Preservation
- Wounds
- Tissue Banking

Dynamic Consultative Selling – (DCS®)

- Dynamic – High Activity, Energy, Effective Action
- Consultative – Consultant, Expert, Professional Advice
- Selling – Product, Yourself
- Relationship Selling Workshop & Role Plays
- Product Selling Role Plays
- Product Value Selling Workshop
- Validation Selling
- Keyword Selling Workshop & Role Plays

Business Development & Placement Services

The last week of education is focused on business development & student placement. With the vast amount of industry connections, along with the launch of Zero Fee recruiting, this is what makes the difference for our students. The following are the specifics of our placement activity. Our goal is for students to be interviewing the first week after graduation.

- Zero Fee Recruiting
- Networking Plan
- Hiring Manager Target Sheet
- LinkedIn InMail Campaign
- Distributor In-Person Visits
- Interview Follow-Up

Course Material and Hours

Subject Matter	Lecture Hours	Lab Hours
Professional Representative Certification (PRC) – HIPAA, OR protocol, bloodborne pathogens, aseptic principles, hospital orientation, corporate compliance, Advamed	9	
Anatomy & Vocabulary	35	
Amniotic Tissue Allografts	25	
Basic Bone Biologics & Healing	20	
Understanding Stem Cells & Proteins	10	
Soft Tissue / Sports Medicine Biology & Healing	15	
Soft Tissue Repair - Tendon & Ligament	20	

Spine Biologics	20	
Extremities & Revision Biologics	20	
Wound Care	10	
Product Profile Presentations	0	9
Dynamic Consultative Selling® and Mapping the Sales Call, Role Play Scenarios	4	4
Surgeon Customer Profiling	8	
Course Review, Final Examination, Networking, Placement Services, Interview Skills and Resume	9	
TOTAL	205	13

Graduation Requirements

Students must complete all assignments, earn a cumulative score of 71% or higher, and have fully satisfied their financial obligation to Medical Sales College.

Occupational and Instructional Program Classifications

The programs offered are designed to provide graduates entrance into the career field of: Sales Representatives, wholesale and manufacturing, technical and scientific products, as defined by the United States Department of Labor’s Standard Occupational Classification (SOC code): 41-4011 Classification of Instructional Program (CIP code) 52.1804.

Student Services

Awards

All students are eligible for the Most Valuable Participant (MVP) designation if their academic and performance records dictate such an award upon graduation.

Placement Services

Placement Services

Job placement assistance for successful graduates of Medical Sales College is provided by our Placement Services Team. This team only represents MSC graduates and their mission is to assist successful MSC students with initial job placement into a medical sales career. They are not structured to provide ongoing recruiting services to graduates AFTER they obtain their initial job in medical sales. They are committed to working with successful graduates of Medical Sales

College for 12 months following the completion of their program. **Current law prohibits any school from guaranteeing job placement as an inducement to enroll students.**

The goal of Medical Sales College is to offer qualified professionals the opportunity to receive specialized, hands-on training related to the products, procedures, and selling skills necessary to excel in the field of medical device sales. Because graduates of MSC have prepared themselves for sales opportunities in the device industry, they are uniquely qualified to have very different conversations with hiring managers. When a graduate of MSC sits in front of a hiring manager, they are able to speak a language that resonates with the manager, they are able to demonstrate their preparation for managing a territory, and they are able to articulate a clear and defined plan for driving business immediately. These attributes are extremely valuable to hiring managers, who have a compelling need for professional representation of their products.

The resources of the Placement Services team are available to successful graduates of MSC free of any charge. Graduates are not obligated to utilize the services offered by this group, but these services are available to graduates of Medical Sales College.

Placement Services has established relationships with several hiring managers in the medical device industry and maintains a database of thousands of employers. The placement process utilized by this group has assisted in the job placement of hundreds of Medical Sales College graduates. This success rate is due to many factors, but one is the fact that talented sales professionals who completed MSC in past years have “paved the way” for subsequent graduates.

There is a powerful and synergistic relationship between MSC, its graduates, and Placement Services. Medical Sales College identifies and trains talented professionals. Placement Services identifies opportunities for MSC graduates and presents them for consideration. Upon hire, these professionals excel in the field. As graduates of MSC continue to excel, more and more opportunities are presented for future graduates. It becomes a “win-win” situation for all.

The Job Hunt Process: An MSC Graduate’s Role

Finding a job after completing MSC is a process. Both MSC graduate and the Placement Services team have important roles to play in this process. What cannot be overstated is how fundamentally important the graduate’s role is. As part of the training at Medical Sales College, students are provided with specific instructions and suggestions for networking to find job opportunities on their own. These strategies and concepts are discussed in depth during the last week of training when a representative from Placement Services speaks with each class

Placement Services Recruiting Philosophy

Because Placement Services is a component of Medical Sales College, they can provide their recruiting services at no cost to the employer. This concept was initiated in 2012 and has been marketed to potential employers as “Zero Fee Recruiting.” By participating in Zero Fee Recruiting, companies can interview and hire someone trained to do the job, someone who is prepared to succeed immediately; all at no cost to the employer.

The efforts of Placement Services are often directed at the corporate executives and HR recruiting staff who make national and global decisions regarding sales force composition and management. These individuals have a “big picture” view and the problems associated with hiring and retaining key sales reps resonate deeply in their daily lives. Placement Services seeks to have industry partners visit the campus locations regularly, knowing that when industry executives see MSC facilities, staff, simulated OR environment, and curriculum, they will recognize the caliber of training that these prospective hires receive.

Distributor- Hiring Manager Level

Many companies work through an independent distributor network, so that hiring decisions are made at the local level rather than the national level. Even in companies with a direct sales force, final hiring decisions are often made by local field hiring managers. It is the goal of Placement Services to understand what the local needs are currently and perhaps more importantly, what needs are anticipated in the foreseeable future. All information is held in the strictest of business confidence.

Because of the depth of these relationships, Placement Services can monitor the progress of MSC students throughout the course of their training, and beyond, and to present the most appropriate candidates for interview opportunities, based on the specific needs and preferences of the hiring manager. Obviously, it is incumbent upon the student to present themselves, their skills, and their performance in a manner that leaves as good an impression as possible, as these opportunities are often highly competitive and eagerly sought after.

It is the depth of these relationships and this level of business intelligence that gives Placement Services a large part of its competitive advantage. Because of the nature of the orthopaedic and spine industry, many jobs are never posted for public application. This is partially since the requirements for success are so high and hiring managers do not want to be inundated with unqualified candidates.

It is also, however, because the job search is often designed with the intention of replacing an existing, under-performing sales rep without disrupting the business they are currently servicing. This means that the search must be conducted with the utmost discretion, and Placement Services extensive database of MSC graduates makes it an ideal starting point for this search.

The Process

In May 2016, Placement Services launched a free recruiting website to provide our industry partners with a simple and easy way to review potential MSC graduates. This website is www.zerofeerecruiting.com and is only available to MSC graduates. Each Medical Sales College graduate who successfully completes the program creates a personal profile on this website. Specific information is uploaded on the website by the student to create a positive impression for a potential employer. Examples of the type of information on the profile include the student’s resume, course of study, grade earned, interview questions, and awards earned. In addition, each student is given the opportunity to create a personal video as well. This video is also uploaded on the site and enables the graduate to have a virtual “face to face” interview

with a potential employer. Feedback on the free recruiting website from our employing partners has been universally positive.

In addition, Placement Services is often engaged in filling an open sales position for a hiring manager. The recruiting process begins by identifying available candidates for that opportunity. This determination will be based on geography, skill set, specific training fulfilled, hiring manager preferences, and a host of other issues. After the most qualified candidates have been identified, recruiters gather information (i.e. resumes, biographical information, and performance at MSC) that is forwarded to the hiring manager for their review.

While Placement Services attempts to manage the interview and screening process as vigorously as possible, it is, in the end, the hiring manager who makes the ultimate decision regarding any specific candidate. Except in instances where companies determine to leave the final selection to Placement Services, candidates may or may not receive feedback from the hiring managers regarding why they were or were not selected.

The Future

Placement Services continues to expand its relationships both horizontally (across more companies in the industry) and vertically (deeper and deeper within the organizations). As MSC graduates outperform their peer groups, both in speed and scope of success, hiring managers and companies continue to expand the portion of their new hires that come from Medical Sales College.

While many in the medical device recruiting business have call lists and potential contact sheets that contain high level executives, Placement Services has hosted and continues to host senior level executives from nearly all of the major orthopaedic and spine companies, as well as an ever-expanding number of smaller, aggressive, up-and-comers. A partial list includes Stryker, DePuy Synthes, Medicea, Zimmer Biomet, Integra, Stryker-Mako, ConMed, Wright, SpineWave, Arthrex, Smith & Nephew, Exactech, and Olympus

Student Records/Certificates

MSC maintains records of the name, address, e-mail address, and telephone number of each student who is enrolled in an educational program, and for each student granted a certificate. Permanent records include all the following:

1. The certificate granted and the date on which the certificate was granted.
2. The program and hours for which the certificate was based.
3. The grades earned by the student.
4. The student's ledger

A Certificate is issued to the student upon graduation. Additional Certificates or transcripts may be requested from the office and will be provided electronically.

Tutoring and Online Technical Support

Students who need additional assistance are encouraged to contact the office to arrange for tutoring.

Online technical support to MDRepEducation is provided during office hours. Support services are exclusively for issues pertaining to access to our online platform. MSC does not offer computer or internet technical support.

Policies and Procedures

Academic Calendar

The academic schedule of program start dates is subject to change due to corporate and market demands. Please visit our website at www.medicalsalescollege.com for the most current upcoming class dates.

Start Date	Program
5/26/20	12-Week Spine and Orthopaedic Reconstruction & Trauma
5/26/20	8-Week Orthobiologics & Regenerative Medicine (Hybrid)
7/20/20	8-Week Orthobiologics & Regenerative Medicine (Hybrid)
7/27/20	12-Week Spine and Orthopaedic Reconstruction & Trauma
9/14/20	8-Week Orthobiologics & Regenerative Medicine (Hybrid)
11/9/20	8-Week Orthobiologics & Regenerative Medicine (Hybrid)
11/16/20	12-Week Spine and Orthopaedic Reconstruction & Trauma

Academic Standing/Satisfactory Academic Progress

Advanced Standing

Students with a cumulative score of 90% or higher on evaluations will be considered to have an advanced standing with MSC.

Satisfactory Academic Progress

Students with a cumulative score of 71% or above at the end of each week will be in satisfactory standing with MSC.

Probation - Cumulative score of less than 71%

Students who have a cumulative score of less than 71% at the end of any week will be placed on probation for the next week and will be required to redouble their effort and improve their performance by the end of the next week. Students who improve their cumulative score to 71% or above at the next evaluation will be removed from probation.

Dismissal - Cumulative score of less than 71% for more than one week

Students on probation who fail to improve their cumulative score to 71% or above by the end of the probation will be dismissed from the program.

Students dismissed from the program will not be eligible for reinstatement.

Assumption Of Risk By The Student

During the program and as part of the educational process, students may be using power tools (i.e. surgical drills and saws) to obtain a familiarity with the subject matter. The student agrees to assume the risk of using these power tools and hereby releases MSC and its instructors, employees, and staff from any liability or injury that may arise from usage of these tools in the program. Additionally, MSC has no liability for any actions or occurrences that may occur outside of MSC's physical location while the student is attending the program. The conduct, activities, and participation by the student in any sporting event, function, or activity outside of MSC, regardless of the level of participation by School associates, is entirely at the student's own risk and the student agrees to assume all risks in any activity, physical or social in nature.

Attendance Policy

Regular, on-time attendance is essential to the student's learning process. When students are absent, tardy, or leave early, they must communicate this to their instructor and make an effort to stay current on all class work during their absence. Excessive failure to report to class in a timely manner, reporting unprepared for the day's lessons, or departing early without approval is grounds for corrective action up to and including removal from the class. Instructors will maintain a record of attendance (absences and tardies) for both morning and afternoon class hours. All students are required, at a minimum, to complete all hours as required by their program of study. If a student is absent for a short duration (due to sickness or for other personal reasons) then hours may be "made up" by the student during off-hours, as School facilities and instructors are available.

Students attending online are expected to participate weekly and complete and submit all assignments on time.

If absence and/or lack of participation results in a student's cumulative score falling below a 71%, then the student will be placed on academic probation. If, for reasons beyond the control of the student or MSC, a student misses a substantial part of their program, then MSC may invite the student to complete the program in a subsequent class. So long as the student leaves MSC in good standing for pre-approved personal or medical reasons, no additional tuition or fees will be assessed to the student for being readmitted to a subsequent program. In this case, the student will assume the cost of any additional travel expenses.

Computer and Telephone Use Policy

Students are required to use their own personal laptop computers while on campus. During class hours, each student will be provided access to the secure student network. Students must always refrain from using staff computers. Cellular telephone use is not allowed within the classroom. Cellular telephone calls should be made during breaks and on the lunch hour. We strictly prohibit copyright infringement, visiting illegal or pornographic websites and torrenting which may lead to disciplinary action, up to and including expulsion from MSC.

Conduct Policy

To assure orderly operations and to provide the best possible learning environment, MSC expects students to follow rules of conduct that will protect the best interest of MSC. Conduct

that is offensive to fellow students or to staff will not be tolerated. It is impossible to list all forms of behavior considered unacceptable. By MSC's standards, any action that is disruptive, offensive, unfavorable, averse, hostile, or inauspicious to fellow students or staff is deemed unacceptable. Examples include but are not limited to cheating, plagiarism, theft, falsification of documents or records, fighting or threatening behavior, insubordination, disrespect, dishonesty, sleeping or appearing to be sleeping on campus, and any inappropriate sexual conduct. Students who are dismissed from the program due to unacceptable or disruptive behavior will not be eligible for reinstatement.

Confidentiality Agreement

The student acknowledges MSC has spent considerable funds to develop the curriculum and teaching tools used during education. These products and publications by MSC are protected, proprietary in nature, and confidentially made available only to the student. The student agrees that the material, handouts, curriculum, and other teaching tools are protected, highly confidential products of MSC. Students will not copy, redistribute, audio record, rebroadcast, or otherwise reproduce or share any of MSC's training material while in the program, and will not provide or share any materials to anyone who has not completed a program. The audio recording, redistribution, rebroadcasting, or pirating of this protected information to any non-student is actionable by MSC and subject to injunctive relief in favor of MSC. It is agreed that in any legal action arising out of this Agreement, the prevailing party shall be entitled to the recovery of reasonable attorney fees.

Dress Code Policy

Students wear light blue scrubs each day, except for graduation week where students will wear a suit appropriate for an interview on the day they film their placement video.

Drug and Alcohol Policy

MSC realizes that the misuse of drugs and alcohol impairs students' health and productivity. Drug and alcohol problems result in unsafe working conditions for all students and staff. MSC is committed to maintaining a productive, safe, and healthy environment, free of unauthorized drug and alcohol use. Any student involved in the unlawful use, sale, manufacturing, dispensing, or possession of controlled substances, illicit drugs, or alcohol on MSC premises will be subject to disciplinary action up to and including dismissal from class and referral for prosecution.

There will be no alcohol stored or consumed on site at any MSC facility.

Grades

The instructor of record for each program assigns grades weekly representing the student's academic performance. Grades may not be changed after the instructor records the grade as part of the permanent electronic file maintained by MSC, except in cases of computational error or for removal of an incomplete grade. In the event a student believes a grade is inaccurate, the student is encouraged to first talk with their instructor before filing an appeal through the grievance process.

Students may not perform additional work, revise a paper, repeat an exam, or complete other assignments after the instructor reports the final grade in order to receive a change of grade.

The student must be enrolled in the course for the entire length of the course to receive a final grade. Grades can only be issued for work completed during that time. Student grades are posted weekly and final grades assigned for program completion.

Course status codes of “I” and “W” are defined as follows:

“I” for incomplete is assigned when a student is on an approved leave of absence and is scheduled to return to complete the program. When the student returns and completes all segments, the “I” is replaced with the grade earned. In the event the student does not return as scheduled, the student is withdrawn, and “I” is replaced with a “W”.

“W” for withdrawn is assigned as the final grade in the event a student withdrawal or is withdrawn from the program.

A+	100 - 98.00	C+	84.99 - 83.00
A	97.99 - 95.00	C	82.99 - 82.00
A-	94.99 - 92.00	C-	81.99 - 79.00
B+	91.99 - 90.00	D+	78.99 - 75.00
B	89.99 - 87.00	D	74.99 - 73.00
B-	86.99 - 85.00	D-	72.99 - 71.00
		F	71.00 & below

Your final grade for the program will represent a combination of your scores on all the following:

Weekly Tests	30%
Product Presentation	30%
O.R. Surgical Technique	20%
Final Examination	20%
Total	100%

Leave of Absence

MSC recognizes the need to offer students the ability to request a leave of absence during their course studies. Students are eligible to request a leave of absence during their time on campus.

This request must include their expected return date. The request for leave will be reviewed based on the reason for the request, previous attendance record, previous leave requests, and the impact the extended absence will have on the class.

Release of Information

The student agrees to allow the use of their image, name, history and, hopefully, their ultimate success story, in any sales or marketing materials and without compensation. Each student will be invited to evaluate the training they receive at MSC and to offer any personal insights and experiences that may be valuable to future students and which may assist MSC in furthering its goals. The student also agrees that MSC may provide their contact information to prospective students who have requested additional information about MSC and the experiences of former graduates.

Safety Policy

MSC is sincerely interested in the safety and well-being of its students. MSC will make every effort to keep the equipment in excellent condition and make sure that all safety devices are working properly. If, despite our efforts to ensure safe working conditions, a student has an accident, it should be reported to an instructor immediately. MSC will see that prompt medical attention is provided.

Security Policy

MSC is committed to maintaining a safe and secure environment. In order to maintain a secure environment, MSC strictly prohibits students and visitors from bringing any firearm onto school property. MSC reserves the right to monitor and record its classrooms and labs, for the safety and security of our students, staff, and property. In addition, video will be used for training purposes. Failure to comply with this policy will result in disciplinary action up to and including removal from class and any applicable charges being filed against the student/visitor for such a violation.

Sexual Harassment Policy

MSC seeks to provide an environment free from sexual harassment and sexual assault. MSC has a zero-tolerance policy for acts consisting of harassment or assault. Sexual harassment is discriminatory, unlawful, and may involve the behaviors of a person of either sex against a person of the opposite or same sex. It occurs when behavior constitutes unwelcome sexual advances, request for sexual favors, and other unwelcome verbal or physical behavior of a sexual nature where such conduct is made either explicitly or implicitly as condition of employment or education, where submission or rejection is used as the basis for employment or educational decisions, or where such actions are intimidating, hostile, or offensive. MSC understands that sexual harassment may not be intentional. Any person who feels that he or she is being sexually harassed must immediately inform the President, who will initiate an investigation into the allegations and advise School's legal counsel.

Standards of Academic Performance

Our Rationale

The Standards of Academic Performance at MSC have been established in order to:

- Give the student guidance during their pursuit of knowledge of medical device sales
- Maintain an environment that clearly defines expectations of the student
- Clarify the roles and responsibilities of students, faculty, and administrators
- Allow MSC to maintain academic integrity

Student Complaints Grievance Procedure

A complaint must be based on a claimed violation of a rule or policy that has not been resolved through ordinary processes. The student is encouraged to attempt and resolve all grievances at the lowest possible level. The student should first discuss the problem or complaint with the person whose decision or action is being contested and then with that person's supervisor. If the grievance cannot be resolved at that level, the student can submit a formal complaint in writing to the School.

Any student who brings a complaint has the burden of proof and must provide documentation and evidence to support the allegation. A complaint should normally be filed within five (5) working days of the incident or incidents. Note: This policy does not limit the School's right to change rules, policies, or practices.

Grievance Procedure

Complaints are defined as any student concern regarding the school programs, services, or staff. A student who has a concern about a school-related issue is encouraged to schedule a conference with the school director to find a resolution. If an issue is not resolved to a student's satisfaction through the conference, the student can file a formal complaint in writing with the school director who will formally investigate the complaint, take appropriate action, and provide a written response to the student by the 10th business day after the day the formal written complaint is received by member of the school faculty or staff. Note: a conference with the director is not required before a student files a formal written complaint.

Complaints, which are not resolved by direct negotiation with the College in accordance with its written grievance policy, may be filed with the Colorado Department of Higher Education Division of Private Occupational Schools here:

1600 Broadway, Suite 2200

Denver, CO 80202

Phone: 303-862-3001

<http://highered.colorado.gov/dpos>

All student complaints submitted to the Division must be in writing and shall be filed within two (2) years after the student's last day of attendance at the School.

Termination/Dismissal Action

The student must apply himself or herself to the subject matter. MSC reserves the right to terminate continued participation by any student for the following reasons:

- Lack of participation, tardiness, and failure to complete essential assignments.
- Failure to grasp and master the subject matter (i.e. failing tests).

- Violation of the standard honor code.
- Disruptive classroom conduct inconsistent with the goal and decorum of learning.

Tobacco Policy

MSC maintains a non-tobacco and non-smoking policy within the interior of the office and office building. The use of cigarettes and/or smokeless tobacco is allowed on the exterior of the building within the designated areas only.

Transferability of Credits

The transferability of credits you earn at Medical Sales College is at the complete discretion of an institution to which you may seek to transfer. Acceptance of the certificate you earn in the educational program is also at the complete discretion of the institution to which you may seek to transfer. If the certificate that you earn at Medical Sales College is not accepted at the institution to which you seek to transfer, you may be required to repeat some or all your coursework at that institution. For this reason you should make certain that your attendance at this institution will meet your educational goals.

Financial Information

Following are the costs to complete the 12-Week Spine and Orthopaedic Reconstruction & Trauma program:

Tuition paid directly to MSC	\$14,000.00
Purchase of MDRepEducation and MDRepTrack CRM online access	\$350.00
Estimated costs for scrubs (3 pair @ \$20/pair)	\$60.00
Total costs to complete the program*	\$14,410.00

Following are the costs to complete the 8-Week Orthobiologics & Regenerative Medicine (Hybrid) program:

Tuition paid directly to MSC	\$6,000.00
Purchase of MDRepEducation and MDRepTrack CRM online access	\$350.00
Estimated costs for scrubs (1pair @ \$20/pair)	\$20.00
Total costs to complete the program*	\$6,370.00

*The total costs to complete the program include estimated books and equipment/lab costs but do not include transportation, parking fees, lodging or meal expense for the weeks on campus. Students are free to stay at any location of their choosing while studying on campus. Accommodation recommendations are located on our website. Keep in mind distance/traffic while deciding on housing.

MDRepEducation / MDRepTrack must be purchased by credit or debit card three weeks prior to the start of class, in lieu of textbooks. In addition to the scrubs required to be worn during residential training, students are required to have a business suit/outfit (appropriate for interviews) during their residential training.

Other Fees: \$150.00 cancellation fee is charged to students who withdraw from a program in accordance with the College's refund policy.

Payment and Method of Payment

The student may make tuition payment(s) to the School with any major credit/debit card (Visa, MasterCard, American Express or Discover), or by check made payable to: Medical Sales College and remitted to our corporate location in Tampa, FL - 101 E. Kennedy Blvd., Suite 1165, Tampa, FL 33602. A \$500.00 deposit is due upon enrollment to hold the seat in the program. The remaining tuition is due 30 days prior to the start of class. Students who have not paid tuition will not be allowed to attend class.

Financing Options

Although Medical Sales College does not offer financing to students, we are pleased to have partnered with Meritize to offer financing opportunities for our students attending the 12-week program. For more information please visit www.meritize.com

With a Meritize loan, you can get credit for your merit and potentially improve your loan options by sharing your academic history, military background, or work experience. If approved, full deferment during school is available.

A MERITIZE LOAN:

- Uses Academic Data for Better Loan Options
- Offers Expedited Approval Process (typically 2-3 business days)
- Can be Repaid Over 5 or 10 Years
- Has No Prepayment Penalty
- Can Cover Your Cost of Attendance for the 12-Week program only
- Provides Full In-School Deferment Option
- Offers 90-Day Payback Grace Period
- Check your loan options in minutes without impacting your credit score

Terms and Conditions apply. Meritize reserves the right to modify or discontinue products and benefits at any time without notice. To qualify, a borrower must be a U.S. citizen or permanent

resident and meet Meritize's underwriting requirements. Loan eligibility may be dependent on your state of residency. If approved for a loan the actual loan amount, term, payment, and APR amount of loan that a customer qualifies for may vary based on credit determination, state law and other factors. Meritize does not warrant or guarantee any claims made herein.

Transfer Credit

Due to the unique nature of the program(s) offered, MSC does not accept transfer credit previously earned from other institutions nor is credit for experiential learning accepted. All program hours are required to be completed at the college for a student to be issued a certificate.

Financial Aid

Medical Sales College is not approved for participation in any state or federal financial aid grant or loan programs.

Residential Housing

MSC does not have dormitory facilities. Students who will need lodging to attend the residential portion of the program are responsible for their own arrangements. Keep in mind distance/traffic while deciding on housing. The availability of housing located reasonably near the institution's facilities and an estimation of the approximate cost or range of cost of the housing are available on our website. MSC may be able to provide housing suggestions.

Cancellation & Refund Policies and Procedures

Postponement of Starting Date

Postponement of starting date, whether at the request of MSC or the student, requires a written agreement signed by the student and MSC. The agreement must set forth:

- Whether the postponement is for the convenience of MSC or student, and
- A deadline for the new start date, beyond which the start date will not be postponed.

If the course is not commenced, or the student fails to attend by the new start date set forth in the agreement, the student will be entitled to an appropriate refund of prepaid tuition and fees within as set forth in the agreement, determined in accordance with MSC's refund policy and all applicable laws and rules concerning the Private Occupational Education Act of 1981.

Late Enrollment Period

A late enrollment period is defined as one (1) day past but not more than seven (7) days past the start date of the program.

Late Enrollment Policy

A late enrollment is defined as less than 30 days prior to the programs scheduled start date. Students who do not complete enrollment during the 30-day period prior to the start of the

program may do so during the late registration period but will be charged a \$75 late registration fee. Permission to register late does not affect any academic policies.

Veterans

Medical Sales College will not impose any penalty, the denial of access to classes, or institutional facilities, or that requirement that a covered individual borrow additional funds, on any covered individual because of the individual's inability to meet his or her financial obligations to the institution due to the delayed disbursement funding from the VA under Chapter 31 or 33. The school maintains a written record of the previous education and training of the veteran or eligible person and clearly indicates that appropriate credit has been given for previous education and training, with the training period shortened proportionately, and the veteran or eligible person and the Department of Veterans Affairs so notified.

Applicant's Right to Cancel/Refund Policy

In the event the student decides not to participate in the enrolled program, a written request for cancellation must be submitted to the School and mailed directly to:

10004 Park Meadows Dr., Suite 350
Lone Tree, CO 80124

Requests for cancellation/refund cannot be made by telephone, fax or email.

- Students who are not accepted to the School are entitled to a full refund of all monies paid.
- Students who cancel this contract by written notice to the School within three (3) business days are entitled to a full refund of all tuition and fees paid except where class has already begun. In that case, the student would be entitled to a refund based on the posted refund table.
- Students who withdraw by written notice after three (3) business days, but before commencement of classes, are entitled to a full refund of all tuition and fees paid except the maximum cancellation charge of \$150.00.
- Student shall receive a full refund of tuition fees paid, should the school discontinue or cancel the program or course in which they are enrolled.

In the case of students withdrawing after commencement of classes, the school will retain the cancellation charge plus a percentage of tuition and fees based on the percentage of time completed in the program, as described in the table below.

Refund Table:

Student is entitled to upon withdrawal/termination	Refund Percentage to Student
Within first 10% of program	90% less cancellation charge
After 10% but within first 25% of program	75% less cancellation charge
After 25% but within first 50% of program	50% less cancellation charge
After 50% but within first 75% of program	25% less cancellation charge

After 75% if paid in full, cancellation charge is not applicable	NO REFUND
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Percentage of program is based on total length of program. For example; withdrawal at or during week 3 of a 12-week program would equate to 25% attendance of the program with 75% of the program remaining and therefore a 50% refund less cancellation charge. ($3/12 = .25$)

The student may cancel this contract at any time prior to midnight of the third business day after signing this contract. The school's refund policy shall not be impacted by the policy for granting credit for previous training.

All refunds will be made within 30 days from the date of termination. The official date of termination or withdrawal of a student shall be determined in the following manner:

- a. The refund will be based on the date in which the school receives written notice of the student's intention to discontinue the training program, or
- b. The refund will be based on the date in which the student violates published school policy, which provides for termination.
- c. Should a student fail to return from a leave of absence or an extended leave of absence, the effective date of termination is the earlier of the date MSC determines the student is not returning or the day following the student's expected return date.