



2022 COURSE CATALOG

VOLUME 3.0

*Licensed and Regulated by the California Bureau
for Private Postsecondary Education*



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About Med Sales Institute

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, Med 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.

Med Sales Institute (MSI) is the name by which the San Diego campus is operated. Med Sales Institute is located at 4435 Eastgate Mall, Suite 122, San Diego, CA 92121.

Our Mission

Med Sales Institute 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 MSI'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. MSI expects students to demonstrate effective communication skills daily.

Customer Service

Customer service and relationship building are the cornerstones of success in any business. MSI teaches the fundamental principle that “if we do not take care of the customer, someone else will”. Surgeon customers demand and deserve exceptional service. MSI 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. MSI 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. MSI 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. MSI 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. MSI emphasizes that patient outcomes reflect all contributors, and these good outcomes precede individual gain.

Licenses and Approvals and Disclosures

State Approval

Med Sales Institute is a private institution that is approved to operate by the bureau, and that approval to operate means compliance with state standards as set forth in the CEC and 5, CCR.

Accreditation and Eligibility for Federal Student Assistance

MSI is an unaccredited institution and does not participate nor is approved to participate in any state or Federal financial aid programs.

Bankruptcy

Med Sales Institute does not have a pending petition in bankruptcy, is not operating as a debtor in possession, has not filed a petition within the preceding five years, or has had a petition in bankruptcy filed against it within the preceding five years that resulted in reorganization Page 8 | 38 Med Sales Institute V 1.0 under Chapter 11 of the United States Bankruptcy Code (11 U.S.C. Sec. 1101 et seq.).

Unanswered Questions

Any questions a student may have regarding this catalog that have not been satisfactorily answered by the institution may be directed to the Bureau for Private Postsecondary Education at: **1747 North Market Blvd., Suite 225 Sacramento, CA 95834, Web site Address: www.bppe.ca.gov, Telephone and Fax #'s: (916) 574-8900, (888) 370-7589 or by fax (916) 263-1897 and (916) 263-1896.**

Academic Delivery

The programs offered are Hybrid programs consisting of a combination of online training with a strong residential component.

Our faculty is trained to ensure our students working online receive a response to their work within 48 hours.

In our hybrid programs, students complete 3 weeks of the 12 weeks of instruction online. Online topics include such things as medical terminology, sales techniques, and career preparation.

The remaining class hours are completed on campus. MSI provides well-appointed facilities and training tools designed to promote a comprehensive education in medical device sales.

Class Hours

All students are expected to be present Monday through Thursday 8:00 a.m. to 5:00 p.m and Fridays 8:00 a.m. to noon.

Administrative Office Hours

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

School/Office Holidays

MSI 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, MSI may observe the holiday on the Friday preceding or the Monday following the actual holiday.

Facilities, Learning Resources and Equipment

Med Sales Institute is located at **4435 Eastgate Mall, Suite 122, San Diego, CA 92121**, and hosts students attending the 12-Week Sports Medicine and Orthopaedic Reconstruction & Trauma program.

MSI 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, and sawbones 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

Med Sales Institute 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

Students have access to MDRepTrack 24 hours a day. In addition to MDRepTrack, students may access their local libraries for general learning resources. Other learning resources include a mock-up of an operating room, sawbones labs (skeletal models), and virtual reality training.

Med Sales Institute 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, SlideShare 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 includes:

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

Student access to a refrigerator and microwave is also provided.

Executive Leadership, Campus Administration, & Faculty

Executive Leadership

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

Kim Smalley
President of Student Relations – 25+ years

Scott Binder
President of Education – 25+ years

Campus Administration

Jeff Lang
Sr. Director of Education, Sports Medicine – 15+ years

San Diego Instructional Faculty

Jeff Lang
Sports Medicine – 15+ years

Thianna Nebel
Orthobiologics & Regenerative Medicine,
Sports Medicine – 15+ years

Leah Repsher
Orthobiologics & Regenerative Medicine – 20+ years

Steve Evans
Orthopaedic Reconstruction & Trauma – 15+ years

The Goal of the School

The goal of MSI is to fill a niche in a specific area of education and to prepare students for a specialized sales job in medical device sales. MSI 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. MSI will determine the best candidates for admission and offer only those candidates' acceptance into MSI.

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 Med Sales Institute

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

There is no "formula" for gaining admission to MSI. 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 MSI 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 School Performance Fact Sheet, which must be provided to you prior to signing an enrollment agreement.

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. They must also meet MSI's English Proficiency Requirements (EPR). 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, MSI'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 applicant's potential fit for MSI 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 MSI 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.

Postponement of Starting Date

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

- Whether the postponement is for the convenience of MSI 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 MSI's refund policy and all applicable laws and rules.

Late Enrollment Policy

A late enrollment is defined as less than 30 days prior to the program's 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 late registration fee. Permission to register late does not affect any academic policies.

Immunizations

As future medical device sales professionals, and the work you will perform in the operating room, please be aware there are a number of industry required immunizations. We encourage all students to have these completed prior to beginning their job search.

- MMR
- TB
- Hepatitis B
- Varicella or proof of chickenpox
- Current seasonal flu vaccine
- COVID-19

Certificate Programs

12-Week Sports Medicine and Orthopaedic Reconstruction & Trauma

Program Objective and Description

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. This program allows the student the option to participate in both our Sports Medicine and Orthopaedic Reconstruction & Trauma curriculum over 3 weeks online at home and 9 weeks on campus with our training staff. During the 3 weeks at home, students will receive extensive instruction covering basic anatomy and orthopaedic vocabulary. Students will also master the objectives of industry

guidelines in HIPAA, AdvaMed, O.R. etiquette and protocol. During the entire 12-week period the student will become proficient in Orthobiologics, medical terminology and the pathology common to reconstruction of the hip, knee and trauma procedures and devices along with sports medicine based procedures related to soft tissue repair. 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 Sports Medicine 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 (Sports Medicine and Orthopaedic Reconstruction & Trauma)
- Business Development & Placement Services

Course material taught over 3 weeks online:

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 Med Sales Institute, 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 Med Sales Institute takes it a step further. A typical representative learns by trial and error. At Med Sales Institute 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 Med Sales Institute 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. You will be taught anatomy and vocabulary as it pertains to Orthopaedic Reconstruction & Trauma and anatomy and vocabulary as it pertains to Sports Medicine.

Course material taught over 9 weeks on campus:

Orthobiologics & Regenerative Medicine

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 Med Sales Institute, 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 Sports Medicine 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 musculoskeletal pathologies and procedures, as well as current surgical treatment options. The main goal is to obtain a wide vocabulary based on ORT and Sports Medicine 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:

- Anatomy
- Pathologies (joint instability, biceps degeneration, rotator cuff tears, AC separations, meniscal injuries, ACL and PCL ruptures, Osteochondral degeneration)
- Biomechanics (anatomical relationships and importance of balance/biomechanics)
- X-ray/MRI and physical analysis
- 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:

- Anatomy (Long Bone /Trauma, Femur, etc.,)
- 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

Capital Equipment & Disposables:

- Power equipment
- Electrocautery
- Fluid management
- Visualization
- Instrumentation

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

Sports Medicine and Orthopaedic Reconstruction & Trauma		
Subject Matter	Lecture Hours	Lab Hours
Professional Representative Certification (PRC) & MDRepTrack Introduction (Distance) – 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 (Distance) – Anatomy and Vocabulary	20	
Orthopaedic Reconstruction & Trauma: Hip – Pathology, Surgical Treatment, Devices/Product Profiling	29	8

Orthopaedic Reconstruction & Trauma: Knee – Pathology, Surgical Treatment, Devices/Product Profiling	29	8
Orthopaedic Reconstruction & Trauma: Trauma – Pathology, Surgical Treatment, Devices/Product Profiling	30	4
Sports Medicine (Distance) – Anatomy and Vocabulary	20	
Sports Medicine: Shoulder – Pathology, Surgical Treatment, Radiographs, Devices, Product Profiling, Roles Plays, Sawbones Lab	33	6
Sports Medicine: Hip – Pathology, Surgical Treatment, Devices, Product Profiling, Role Plays	33	6
Sports Medicine: Knee – Pathology, Surgical Treatment, Devices Product Profiling, Role Plays, Sawbones Lab	34	
Competitive Product Differentiators	40	
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

Graduation Requirements

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

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

Job placement assistance for successful graduates of Med Sales Institute is provided by our Placement Services Team. This team only represents MSI graduates and their mission is to assist successful MSI 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 Med Sales Institute for 12 months following the completion of their program. Any student that does not attend Week 12 of any on-campus program or the final four days in Denver for any online program, will forgo their right to placement services. **Current law prohibits any school from guaranteeing job placement as an inducement to enroll students.**

The goal of Med Sales Institute 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 MSI 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 MSI 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 MSI free of charge. Graduates are not obligated to utilize the services offered by this group, but these services are available to graduates of Med Sales Institute.

Placement Services has established relationships with 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 Med Sales Institute graduates. This success rate is due to many factors, but one is the fact that talented sales professionals who completed MSI in past years have “paved the way” for subsequent graduates.

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

The Job Hunt Process: A MSI Graduate's Role

Finding a job after completing MSI is a process. Both MSI graduates 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 Med Sales Institute, 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 Med Sales Institute, 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 industry partners to visit the campus locations regularly, knowing that when industry executives see MSI 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 MSI 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 MSI 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 MSI graduates. This website is www.zerofeerecruiting.com and is only available to MSI graduates. Each Med Sales Institute 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 MSI) 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 MSI 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 Med Sales Institute.

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

MSI 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. MSI does not offer computer or internet technical support.

Policies and Procedures

Academic Calendar

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

Date:	Program:
1/24/22	12-Week and Sports Medicine and Orthopaedic Reconstruction & Trauma
4/18/22	12-Week and Sports Medicine and Orthopaedic Reconstruction & Trauma
7/11/22	12-Week and Sports Medicine and Orthopaedic Reconstruction & Trauma
9/26/22	12-Week and Sports Medicine and Orthopaedic Reconstruction & Trauma

English Proficiency Requirement (EPR)

The English Proficiency Requirement (EPR) is to evaluate the English language proficiency of students whose native language is not English and who want to enroll in MSI. Instruction is given in English and is not offered in any other language at this time. All students from

countries in which the official language is not English are required to submit official evidence of English language proficiency. English Language Services are not provided by MSI.

Applicants may demonstrate competency from one of the following tests:

- **IELTS (International English Language Testing System):** Overall band score of 6.5 or higher*
- **TOEFL (Test of English as a Foreign Language):** Minimum score of 550 on the paper-based test or 80 on the Internet-based test
- **SAT (March 2016 or later) Writing & Language Test:** 31 or higher
- **ACT combined English-Writing or English Language Arts portion:** 24 or higher

Academic Standards /Satisfactory Academic Progress

The Standards of Academic Performance at MSI 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 MSI to maintain academic integrity.

Advanced Standing:

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

Satisfactory Academic Progress:

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

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 may 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 MSI and its instructors, employees, and staff from any liability or injury that may arise from usage of these tools in the program. Additionally, MSI has no liability for any actions or occurrences that may occur outside of MSI'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 MSI, 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 MSI, a student misses a substantial part of their program, then MSI may invite the student to complete the program in a subsequent class. So long as the student leaves MSI 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 during 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 MSI.

Conduct Policy

To assure orderly operations and to provide the best possible learning environment, MSI expects students to follow rules of conduct that will protect the best interest of MSI. 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 MSI'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 MSI has spent considerable funds to develop the curriculum and teaching tools used during education. These products and publications by MSI 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 MSI. Students will not copy, redistribute, audio record, rebroadcast, or otherwise reproduce or share any of MSI'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 MSI and subject to injunctive relief in favor of MSI. 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.

Disability Policy

The School does not discriminate against individuals with disabilities. In preparing our students for the demands of the medical device industry, the school does not allow extra time to complete assigned work, presentations or tests. Students with a disability, prior to the start of class, should discuss any limitations that may prohibit them from successfully completing the program or fulfilling the role of a surgical device sales representative with the school's President. The school may not be able to provide specific aid, accommodations or learning resources.

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

MSI 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. MSI 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 MSI 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 MSI 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 MSI, 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.

Receipts of online assignments are received through the LMS immediately after submission. Grades and evaluations are reported within 48 hours.

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

Tests	30%
Product Presentation	20%
Orthopaedic Reconstruction & Trauma Surgical Technique	10%
Specialty Surgical Technique	10%
Orthopaedic Reconstruction & Trauma Final	10%
Specialty Final	10%
Sales Test	10%
TOTAL	100%

Grade and Attendance Appeals

A student can appeal an unsatisfactory grade and/or attendance classification, to the Director by explaining in writing any circumstances relevant to the situation. The Director will evaluate the circumstances presented by the student and the student’s program record will be amended to reflect the results of the appeal. The student’s status will be revised, as it is appropriate.

Leave of Absences/ Re-enrollment

The School recognizes the need to offer students the ability to request a leave of absence. Requests must be made via email to admin@medsalescollege.com, including the reason for the leave of absence and the student’s expected return date. A leave of absence may be granted for reasons such as illness, care of a family member, or other personal matters. The student must be in satisfactory Academic Standing to be granted a leave of absence. If the leave request is approved, the student will be allowed to enroll in a future program at the point in the program in which their leave of absence in the initial class began. Students must attend the campus location of original enrollment. Attendance and grades from the original enrollment will be transferred to the new program of enrollment. Students may not retake any portion of the program previously completed. Enrollment in the next program start date is dependent on available space in the class, and cannot be guaranteed. Students who are

granted a leave of absence will have up to eight months from their last date of attendance to return to complete their program. If a student fails to return from an approved and scheduled leave of absence, Med Sales Institute will exercise the right to withdraw the student from the school.

Missed Work Policy

When a student is absent, it is the student's responsibility to inform their instructor by written email, in order to make arrangements to complete missed work, including tests and presentations. If the student fails to communicate with their instructor within 24 hours of the date the work, test or presentation was due, the student will receive a zero. Once the student has communicated with their instructor, the student has 3 business days (72 hours) to complete the missed work. Missed work not completed within the 3 day (72 hour) deadline will result in a zero. Tests or presentations may not be retaken to improve a student's grade. Missed presentations must be made up live with the instructor via GoogleMeet or RingCentral Meeting (with cameras on). Video recorded presentations will not be accepted or graded.

Pre-Scheduled Absence Policy

If a student should have a pre scheduled absence, the student must inform their instructor to discuss specific curriculum, assignment and tests that may be missed during their absence. Missed work due to a pre-scheduled absence is to be completed in accordance with the above Missed Work Policy.

Release of Information

The student agrees to allow the use of their images, videos, 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 the School and to offer any personal insights or experiences that may be valuable to future students and which may assist the School in furthering its goals. The student also agrees that the School may provide their contact information to prospective students who have requested additional information about the School and the experiences of former graduates.

Safety Policy

MSI is sincerely interested in the safety and well-being of its students. MSI 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. MSI will see that prompt medical attention is provided.

Security Policy

MSI is committed to maintaining a safe and secure environment. In order to maintain a secure environment, MSI strictly prohibits students and visitors from bringing any firearm onto school property. MSI 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

MSI seeks to provide an environment free from sexual harassment and sexual assault. MSI 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. MSI 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 the School's legal counsel.

Student Complaint/Grievance Procedure

The administration will work with each student to resolve the issues. Every student is encouraged to discuss his or her concerns or complaints with faculty or staff most able to assist the student in resolving the matter. If, however, the student is not satisfied with these efforts, then the student may pursue a formal grievance by following the procedure below:

1. Make a signed, written complaint to the School describing the basis of the complaint in enough detail to allow an investigation.
2. The School will schedule an appointment with the student within three working days to discuss the complaint.
3. The School will confirm the completion of the investigation with a written report of the disposition of the complaint mailed to the student within five working days of the first meeting with the student.
4. If the student is not satisfied with the School's report of disposition of the complaint, the student may appeal this result in writing to the President within 10 working days of receipt. The appeal letter must include a copy of the written disposition report and an explanation why the student is not satisfied with that outcome.
5. The President will review the written disposition report and the student's appeal letter and will conduct any further investigation necessary, including requesting additional information from the student or School.
6. The President will provide both the student and the School with a written appeal finding mailed within 10 working days of the receipt of the appeal letter. This written decision is the final disposition of the complaint.

The above process does not limit or prohibit a student from enforcing any contractual legal rights or remedies.

Unresolved Grievances and Complaints

Complaints, which are not resolved by direct negotiation with the College in accordance with its written grievance policy, may be directed to the Bureau for Private Postsecondary Education at **1747 North Market Blvd., Suite 225 Sacramento, CA 95834**, **Web site Address: www.bppe.ca.gov**, **Telephone and Fax #'s: (916) 574-8900, (888) 370-7589 or by fax (916) 263-1897 and (916) 263-1896.**

A student or any member of the public may file a complaint about this institution with the Bureau for Private Postsecondary Education by emailing bppe.enforcement@dca.ca.gov or calling (888) 370-7589. You may also file a complaint by completing a complaint form, which can be obtained on the bureau's internet Web site www.bppe.ca.gov.

The above process does not limit or prohibit a student from enforcing any contractual legal rights or remedies.

Students who reside in a state other than California have the right to file a complaint with the state licensing authority in their state of residency.

Termination/Dismissal Action

The student must apply himself or herself to the subject matter. MSI 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.

A student who is dismissed from their program will not be eligible for re-admission.

Tobacco Policy

MSI 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

NOTICE CONCERNING TRANSFERABILITY OF CREDITS AND CREDENTIALS EARNED AT OUR
INSTITUTION

The transferability of credits you earn at Med Sales Institute 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 Med Sales Institute 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. This may include contacting an institution to which you may seek to transfer after attending Med Sales Institute to determine if your certificate will transfer.

MSI does not have any written articulation agreements for the transferability of credits with any other institutions.

Credit for Previous Training

Credit may be awarded for the hours previously earned that are equivalent in both scope and content to the training in the program the student is enrolled in. Students are responsible for submitting to the College, prior to the program start date, official academic transcripts for evaluation. The student will be notified of credit awarded by the College within 10 days. Tuition credit will be given for transfer credit accepted. No fee is charged to the student by the college for transfer credit evaluation. **Credit is not awarded for experiential learning.**

Financial Information

Tuition & Fees

Following are the costs to complete the program:

Tuition	\$17,250.00
Registration Fee	\$250.00
Student Tuition Recovery Fund (STRF)	\$9.00
TOTAL PROGRAM TUITION & FEES PAID DIRECTLY TO MSI	\$17,509.00
Cost of Books & Supplies (MDRep Track online access) - Non Refundable	\$350.00
Estimated Cost for Scrubs (Three sets @ 20\$ per pair)	\$60.00
Laptop Computer (Minimum specifications are listed in Catalog)	XXXX
TOTAL COST TO COMPLETE THE PROGRAM	\$17,919.00

*Program tuition does not include transportation, lodging or meal expenses for on campus

sessions.

MDRepEducation / MDRepTrack is a third party company and must be purchased by credit or debit card three weeks prior to the start of class, in lieu of textbooks and is non-refundable. 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.

Non-Refundable Fees

Registration Fee: \$250.00

Student Tuition Recovery Fund Fee: \$9.00

MDRep Track Online Access: \$350.00

Other Fees: \$75.00 Late enrollment fee will be charged when final tuition is not received 30 days prior to the start of class.

There are no additional costs/fees for tutoring.

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 \$509.00 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 Med Sales Institute does not offer financing to students, we are pleased to have partnered with Meritize to offer financing opportunities for our students. 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 any program
- 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. 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.

Financial Aid

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

Loan Disclosure

If a student obtains a loan to pay for an educational program, the student will have to repay the full amount of the loan plus interest, less the amount of any refund, and if the student receives federal student financial aid funds, the student is entitled to a refund of the money's not paid from federal financial aid funds.

Residential Housing

MSI does not have dormitory facilities. Students who will need lodging to attend the on-ground instruction at the campus portion of the program (9 weeks), 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. MSI may be able to provide housing suggestions, but has no responsibility to find or assist a student in finding housing.

Student Tuition Recovery Fund Disclosures (STRF)

The State of California established the Student Tuition Recovery Fund (STRF) to relieve or mitigate economic loss suffered by a student in an educational program at a qualifying institution, who is or was a California resident while enrolled, or was enrolled in a residency program, if the student enrolled in the institution, prepaid tuition, and suffered an economic loss. Unless relieved of the obligation to do so, you must pay the state-imposed assessment for the STRF, or it must be paid on your behalf, if you are a student in an educational program, who is a California resident, or are enrolled in a residency program, and prepay all or part of your tuition.

You are **not** eligible for protection from the STRF and you are not required to pay the STRF assessment, if you are not a California resident, or are not enrolled in a residency program.

It is important that you keep copies of your enrollment agreement, financial aid documents,

receipts, or any other information that documents the amount paid to the school. Questions regarding the STRF may be directed to the Bureau for Private Postsecondary Education, **1747 North Market Blvd., Suite 225 Sacramento, CA 95834, Web site Address: www.bppe.ca.gov, Telephone and Fax #'s: (916) 574-8900, (888) 370-7589 or by fax (916) 263-1897 and (916) 263-1896.**

To be eligible for STRF, you must be a California resident or are enrolled in a residency program, prepaid tuition, paid or deemed to have paid the STRF assessment, and suffered an economic loss as a result of any of the following:

1. The institution, a location of the institution, or an educational program offered by the institution was closed or discontinued, and you did not choose to participate in a
2. teach-out plan approved by the Bureau or did not complete a chosen teach-out plan approved by the Bureau.
3. You were enrolled at an institution or a location of the institution within the 120 day period before the closure of the institution or location of the institution, or were enrolled in an educational program within the 120 day period before the program was discontinued.
4. You were enrolled at an institution or a location of the institution more than 120 days before the closure of the institution or location of the institution, in an educational program offered by the institution as to which the Bureau determined there was a significant decline in the quality or value of the program more than 120 days before closure.
5. The institution has been ordered to pay a refund by the Bureau but has failed to do so.
6. The institution has failed to pay or reimburse loan proceeds under a federal student loan program as required by law, or has failed to pay or reimburse proceeds received by the institution in excess of tuition and other costs.
7. You have been awarded restitution, a refund, or other monetary award by an arbitrator or court, based on a violation of this chapter by an institution or representative of an institution, but have been unable to collect the award from the institution.
8. You sought legal counsel that resulted in the cancellation of one or more of your student loans and have an invoice for services rendered and evidence of the cancellation of the student loan or loans.

To qualify for STRF reimbursement, the application must be received within four (4) years from the date of the action or event that made the student eligible for recovery from STRF.

A student whose loan is revived by a loan holder or debt collector after a period of non collection may, at any time, file a written application for recovery from STRF for the debt that would have otherwise been eligible for recovery. If it has been more than four (4) years since the action or event that made the student eligible, the student must have filed a written application for recovery within the original four (4) year period, unless the period has been extended by another act of law. However, no claim can be paid to any student without a social security number or a taxpayer identification number.”

Note: Authority cited: Sections 94803, 94877 and 94923, Education Code. Reference: Section 94923, 94924 and 94925, Education Code.

Refund and Cancellation Policies and Procedures

A Students Right to Cancel

All students shall have the right to cancel the enrollment agreement and receive a full refund of charges paid, except the stated non-refundable fees, through attendance at the first class session, or the seventh day after enrollment, whichever is later. The first class session is the first day of instructor-led online instruction. Cancellation is effective on the date written notice of cancellation is received by the school. Withdrawals after the cancellation period expires will abide by the refund table provided below. The school shall make a refund pursuant to section 71750 of the Regulations.*

Withdrawal

Any request to withdraw by the student must be submitted by sending a notice to Med Sales Institute at withdrawal@medsalescollege.com or mailed directly to: Med Sales Institute, 101 E Kennedy Blvd. Suite 1165, Tampa, FL 33602. A withdrawal may be initiated by the student's written notice or by the School due to the student's academics and/or conduct, including, but not necessarily limited to, a student's lack of attendance. If the School cancels or discontinues a course or program, the School will make a refund of all charges for the discontinued course or program. If a student withdraws from a 12-Week Program prior to their graduation date, their transcript will note "Withdrew", and they will not receive placement services, a certificate of completion, or any graduation material. The official date of withdrawal is the date the student's request to withdraw is received by the school, or the last day of attendance, if the student is withdrawn by the school. Any money due a student will be refunded within 45 days of the date of withdrawal regardless of whether materials have been returned.

Tuition Refund Policy

After the expiration of the period to cancel, students still have the right to withdraw. Enrolled students who wish to withdraw from a program before 60% of the program has elapsed, but after the expiration of the cancellation period, have a right to a pro-rata refund of tuition, less a \$250.00 Registration Fee. Once more than 60% of the program has elapsed, there will be no refund. The percentage of the program that has elapsed is determined by dividing the number of days elapsed from the start of the program to the student's date of withdrawal, divided by the number of days in the program.

For the purpose of determining a refund under this section, a student shall be deemed to have withdrawn from a program of instruction when any of the following occurs:

- The student submits an official request to withdraw from the school per the process outlined in section I above.
- The School terminates the student's enrollment for failure to maintain academic

progress; failure to abide by the rules and policies stated in the catalog; absences in excess of maximum set forth by the Institution; and/or failure to meet financial obligations to the School.

- The student has failed to attend class for a week, and fails to inform the School.
- Failure to return as scheduled from an approved leave of absence.

Any refund due to the student or third party will be issued within 45 days of the receipt of your request to withdraw, or within 45 days of the School's determination to withdraw the student. The fee for the State of California, Student Tuition Recovery Fund (STRF), must be paid by the student, and is non-refundable.

In the case of students withdrawing after commencement of the first class session, the school will retain the non-refundable fees plus a percentage of tuition and fees based on the percentage of time completed in the program, as described in the table below.

Student is entitled to upon withdrawal/termination	Refund Percentage to Student
Within first 10% of program	90% less registration fee
After 10% but within first 25% of program	75% less registration fee
After 25% but within first 50% of program	50% less registration fee
After 50% but within first 60% of program	25% less registration fee
After 60% of the program	NO REFUND

Refund example: If a student withdraws on the 37th day of a 12 week, 84 day program, the refund amount would be calculated as follows:

Tuition Charged and Paid	\$17,500.00	
% of Program attempted (37 days / 84 days in program)	44%	% of Tuition School Earned
This student would fall under the following category: After 25% but within first 50% of program		
Refund % Due to Student According to the Refund Table	50% less registration fee	% of Unearned Tuition
Unearned Tuition	\$8,750.00	Tuition X 50%
Tuition to Refund (Unearned Tuition - Registration Fee)	\$8,500.00	Unearned Tuition - \$250.00

The School will complete and document the refund calculations for each student who cancels, withdraws, or is withdrawn from the program.