



2021 COURSE CATALOG

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Approved and Regulated by the Delaware Department of 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 institution serves the Medical Sales industry in a multitude of ways. In addition to vocational training we have conducted corporate training for the last 10 years. In partnership with the employer, we create a specific training model that is tailored to their existing representatives. Corporate training courses were and are still offered at all MSC/MSI learning centers. 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. With the success of our organization, MSC expanded to bring our educational programs to 8 more states between 2019 and 2020. We currently have facilities in Arizona, California, Colorado, Florida, Georgia, Illinois, North Carolina, and two facilities in Texas.

Our official corporate name is AIMS Medical Sales College, LLC. Med Sales Institute (MSI) is the name by which the Delaware campus is operated. Med Sales Institute is located at 1313 N. Market Street, Suite 504, Wilmington DE, 19801.

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

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.

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 workload and asynchronous instructor interaction of each clock hour online is the equivalent to a period of 60 minutes with a minimum of 50 minutes of instruction in the presence of an instructor. 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 Friday during the scheduled-on campus class hours: 7am – 4pm Monday – Thursday, and 7am – 11am Fridays. There will be two 20-minute breaks and a one-hour lunch break. Please refer to your Enrollment Agreement for your specific class hours.

Instructor to Student Ratio

Classes typically have around 15 students per class but can have as many as 20.

Unit of Credit

Definition of a clock hour is a period of 60 minutes with a minimum of 50 minutes of instruction in the presence of an instructor.

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 1313 N. Market Street, Suite 504 Wilmington, DE 19801, and hosts students attending the 12-Week Spine and Orthopaedic Reconstruction & Trauma Technical Sales program. The facility is 6,201 square feet and consists of 8 offices, a sawbone lab with virtual reality stations, mock operating room, 2 conference rooms, and a large classroom.

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

Proprofs LMS Learning System:

Med Sales Institute utilizes ProProfs as its learning management system (LMS). ProProfs is a reliable, cloud-based system that includes the features necessary to support our program. The LMS accommodates many kinds of online content, such as articles, PDFs, presentations, testing, student surveys, 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. during the residential portion of the program. Students will receive a secure log-in username and password to access the LMS.

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

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

Med Sales Institute utilizes MD Rep Education as its learning management system (LMS). MD Rep Education 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, 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

Administration

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

Kim Smalley
President of Orthopaedic Education
Sales and Admissions – 25+ years

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

Brian Beard
Vice President of Spine,
Sales, Spine – 25+ years

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

Thianna Nebel
Vice President of Sales Education,
Sales, Sports Medicine 15+ years

Mark Ridgway
Vice President of Orthopaedic Extremities
Sales, Extremities – 15+ years

Michael Nugent
Vice President of Sports Medicine
Sales, Sports Medicine – 20+ years

Jessica Norton
Vice President of Biologics/Regenerative Medicine Education
Sales, Biologics – 6+ years

Savannah Hoyt
BS Biochemistry – University of South Alabama

Faculty

Tilden Register

Master of Science – Media Education – Florida State University

BA Psychology – Florida State University

Orthopaedic Reconstruction & Trauma – 30+ years

Jesse Bono

BA -Marketing – University of South Florida

Orthobiologics & Regenerative Medicine – 5+ years

Malcolm Barrow

BS Management – University of New Haven

Spine/ PRC – 15+ years

Theresa Richards

BS Biology – Ferris State University

Spine – 30+ 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 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, 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 applicants 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. Upon MSI’s receipt of the applicant’s degree/diploma and determination of acceptance into the program, MSI will email the applicant, advising if the student has been accepted into the program, and if accepted, an enrollment agreement will be included to be executed. Determination of acceptance to MSI will be granted by an admissions team agent.

As a prospective student, you are encouraged to review this catalog prior to signing an enrollment agreement.

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

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 Objective and Description

This program allows the student the option to participate in both our Spine 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 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 spinal anatomy, biomechanics, pathology, spine surgery procedures, instruments and implants. 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

Course material taught over 3 weeks online. Students will utilize MDRepEducation which serves as the student's portal for the online portion of the program.

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.

Course material taught over 9 weeks on campus:

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, Trauma 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:

- 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 (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 - products and indications	40	
Orthopaedic, Reconstruction & Trauma (Distance) – Anatomy and Vocabulary	20	
Orthopaedic Reconstruction & Trauma: Hip – Anatomy, Vocabulary, Pathology, Surgical Treatment, Radiographs, Devices/Product Profiling, Virtual Reality Lab/Mock OR	29	8
Orthopaedic Reconstruction & Trauma: Knee – Anatomy, Vocabulary, Pathology, Surgical Treatment, Radiographs, Devices/Product Profiling, Virtual Reality Lab/Mock OR	29	8
Orthopaedic Reconstruction & Trauma: Trauma – Anatomy, Vocabulary, Pathology, Surgical Treatment, Radiographs, Devices/Product Profiling, Lab	30	4
Spine (Distance) – Anatomy and Vocabulary	20	
Spine: Cervical – Anatomy, Vocabulary, Pathology, Surgical Treatment, Radiographs, Sawbone lab, Surgical Technique	33	6
Spine: Thoracic – Anatomy, Vocabulary, Pathology, Surgical Treatment, Radiographs, Devices	34	0
Spine: Lumbar, Deformity & Trauma – Anatomy, Vocabulary, Pathology, Surgical Treatment, Radiographs, Devices, Lab	33	6

Dynamic Consultative Selling: Sales training & Product Presentations mapping the sales call, understanding the surgeon customer, sales roles plays	40	
Competitive Product Differentiators	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

The following are the Student Services provided by MSI. Placement services are only applicable to those who earn the certificate of completion from their program.

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 any 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 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 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: An 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 who 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 subject to change due to corporate and market demands. Please visit our website at www.medicalsalescollege.com for the most current upcoming class dates.

Program: 12-Week Spine and Orthopaedic Reconstruction & Trauma Technical Sales

Start Date	Graduation Date
2/8/2021	4/30/2021

4/5/2021	6/25/2021
6/1/2021	8/20/2021
8/9/2021	10/29/2021
10/18/2021	1/21/2022

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 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 70.99% or less

Students who have a cumulative score of 70.99% or less 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 70.99% 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 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. Failure to report to class on time more than 3 consecutive times, 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.

Students who miss 5 consecutive days of the program, regardless of their grade at the time, may be withdrawn from the program and issued a prorated refund. If absence and/or lack of participation results in a student’s cumulative score falling below a 70.99%, then the student will be placed on academic probation.

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.

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

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%
Spine Surgical Technique	10%
Orthopaedic Reconstruction & Trauma Final	10%
Spine 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.

Extenuating Circumstances

A student of the school who withdraws from the program as a result of extenuating circumstances such as student injury, prolonged illness or death, or other circumstances which

prohibit completion of the course or program of study will abide by the same refund policy above. If the student wishes to return at a later date to complete their program, they may do so by submitting a Leave of Absence request. Refer to MSI's Leave of Absence/ Re-enrollment Policy for more information.

Leave of Absence

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.

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.

Complaints, which are not resolved by direct negotiation with the School in accordance with its written grievance policy, may be directed to Dr. Patricia Keeton of the Delaware Department of Education- Private Business and Trade Schools. A complaint form can be obtained on <https://www.doe.k12.de.us/> under the resources tab on the private business and trade schools page.

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

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.

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

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.

Financial Information

Tuition & Costs

Following are the costs to complete the programs:

12-Week Spine and Orthopaedic Reconstruction & Trauma

Tuition	\$15,900.00
Registration Fee	\$100.00
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TOTAL PROGRAM TUITION & FEES	\$16,000.00
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Cost of Books & Supplies (purchase of MDRepEducation / MDRepTrack CRM online access) Non-Refundable	\$350.00
Estimated Cost for Scrubs (3 sets of scrubs at \$20/pair)	\$60.00
Cost for laptop (minimum laptop specifications are listed in the course catalog)	
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TOTAL COSTS TO COMPLETE THE PROGRAM	\$16,410.00
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*The total costs to complete the program include estimated books and equipment/lab costs but do not include campus parking fees, transportation, lodging or meal expenses for on campus sessions.

MDRepEducation / MDRepTrack 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.

Other Fees: \$75.00 Late enrollment fee will be charged when final tuition is not received 30 days prior to the start of class. A \$100.00 Registration fee is charged to all students who execute an enrollment agreement and make their tuition payment. 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 \$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. MSI does not offer payment plans.

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 students who qualify. 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.

Transfer Credit/ Credit for Previous Training

Due to the unique nature of the program offered, MSI 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 for a student to be issued a certificate.

Financial Aid

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

Loan Disclosure

Students who require a loan to meet their tuition obligation are responsible for securing the loan and repaying their loan with interest in accordance with terms of the loan secured.

Residential Housing

MSI 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. MSI may be able to provide housing suggestions.

Refund and Cancellation Policies and Procedures

A Students Right to Cancel

72 Hour Cancellation Period:

Students have a right to cancel their enrollment at any time for any reason. MSI will issue a full refund of all moneys paid by a student if:

1. The student cancels the enrollment agreement or contract within 72 hours (until midnight of the 3rd day excluding Saturdays, Sundays and legal holidays) after the enrollment contract is signed by the prospective student;
2. The enrollment of the student was procured as the result of any misrepresentation in advertising, promotional materials of the school or representations by the owner or representative of the school.

Withdrawal:

In the event the student decides not to participate in the enrolled program, an electronic request for cancellation must be submitted to the Med Sales Institute and emailed directly to withdrawal@medsalescollege.com, or, in writing to our corporate office in Tampa, FL - 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.

Tuition Refund Policy

Prior to the Start of Class:

After the expiration of the period to cancel, students still have the right to withdraw. If an enrolled student decides to not participate in their program after the expiration of the 72-hour cancellation privilege, but prior to attending class, they are entitled to a refund of all monies paid less the \$100 registration fee.

After the commencement of class:

Students have the right to withdraw at any time for any reason. Students who withdraw or are withdrawn by the school are entitled to a prorated refund of tuition, less the \$100.00 Registration Fee. Once more than 50% of the program has elapsed, there will be no refund.

Refunds will be calculated based on the period of enrollment time versus the total length of the program. This is determined by taking the number of days from the start of class to the effective date of termination, divided by the total number of days in the program.

The effective date of the termination for refund purposes in private business and trade schools will be the earliest of the following:

- The last date of attendance, if the student is terminated by the school;
- The date of receipt of written notice from the student;
- Ten school days following the last date of attendance;

Student is entitled to upon withdrawal/termination	Refund Percentage to Student
After 0.01% but within 4.9% enrollment time of the program	80% less cancellation charge
After 5% but within 9.9% of program	70% less cancellation charge
After 10% but within 14.9% of program	60% less cancellation charge
After 15% but within 24.9% of program	55% less cancellation charge
After 25% but within 49.9% of program	30% less cancellation charge
After 50% of the program	NO REFUND

*Enrollment time is the time elapsed between the actual starting date and the date of the student's effective day of termination.

Any refund due the student or third party will be issued within 30 days of the receipt of your request to withdraw, or within 30 days of the School's determination to withdraw the student. The School will complete and document the refund calculations for each student who cancels, withdraws, or is withdrawn from the program, and will provide a copy of the refund calculation to the student.