

# **Medical Transcription & Editing School Catalog 2011 – 2012**

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## GENERAL INFORMATION

### PURPOSE

At-Home Professions was established in 1981 to provide postsecondary level career education to individuals who may not have regular access to specific career advancement programs or who choose the guided independent study method of learning to achieve career goals.

Since its founding, the school has trained thousands of students with its unique home study methods, many of whom are now successfully working at home in their chosen occupations.

### PHILOSOPHY

At-Home Professions' programs are based on the following well-established postulates:

1. Postsecondary-level career education by correspondence is an efficient and effective method of attaining educational goals when proven methods of guided independent instruction are utilized. This has been amply demonstrated throughout the world for more than 150 years.
2. Proof of student's mastery of skills which meet professional standards must include application and performance directed at meeting those standards.
3. A primary focus of the educational programs must always be to respond to individual needs and provide for attainment of the educational goals of students. To accomplish this, individual teacher-student interaction is required and is promoted by the school.
4. In order for the instructional programs to be of maximum value, they must be directed toward teaching current, respected practices in the professions concerned. Current lessons and course materials are necessary components of such teaching/learning programs.
5. The methods of instruction utilized must be those which have proven effectiveness in helping students meet educational goals and perform at accepted standards for valued accomplishment.
6. Quality educational programs require competent administrative leadership and qualified, experienced faculty in each of the instructional programs.
7. Continued review of the effectiveness of the educational programs and individual student progress must be carried out to determine how well the educational goals of the school and its students are being realized. Adaptation based upon review evaluations can then enable an institution to maintain quality instructional programs.



## **AUTHORITY TO OPERATE AND ACCREDITATION**

At-Home Professions is approved and regulated by the Colorado Department of Higher Education, Private Occupational School Board, and its sales representatives are licensed in their respective states. For other state specific information, please refer to School Grievance Policy or Appendix A. In addition, At-Home Professions is accredited by the Accrediting Commission of the Distance Education and Training Council. The Accrediting Commission of the Distance Education and Training Council is listed by the U.S. Department of Education as a nationally recognized accrediting agency.

The school conducts its educational activities as a privately owned and operated institution from its site of operations at 2001 Lowe Street, Fort Collins, Colorado, 80525.

The school is owned by Weston Enterprises, Inc., a private corporation which is wholly owned by its founders Pamela L. Weston and Earl J. Weston, who are the sole members of the Board of Directors. The school operates as a correspondence institution and does not offer resident classes.

## **ADMISSIONS**

At-Home Professions is an equal opportunity institution and admits applicants without regard to race, religion, sex, age, color, national origin, physical disability, or place of residence, to anyone who meets the admission standards and can benefit from the training.

To qualify for admission to the school, an applicant must:

1. Be a high school graduate, hold a state-approved GED Equivalency or its equivalent, have completed college-level course work, or otherwise demonstrate ability to perform postsecondary course work (including test evidence).
2. Be able to type by touch before beginning Lesson 21.
3. Complete and submit an enrollment application for admission to the school together with the required payment.

The school accepts admissions on any regular business day. Students under 18 years of age must have signature of parent or guardian. Students under 16 years of age will not be accepted. The applicant will receive prompt notification of acceptance or rejection of admission. The enrollment period begins when the Enrollment Application is accepted.

Postponement of a starting date, whether at the request of the school or the student, requires a written agreement signed by the student and the school. The agreement must set forth: a) Whether the postponement is for the convenience of the school or the student, and: b) 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 30 days of the deadline of the new start date set forth in the agreement, determined in accordance with the school's refund policy and all applicable laws and rules concerning the Private Occupational Education Act of 1981.



## TUITION AND FEES

The tuition and materials cost for each course in the Medical Transcription & Editing Program is \$599.00. This includes the registration fee (which is part of the tuition), tuition, lesson texts, CDs, flashcards and all other instructional materials listed on the Instruction and Materials Schedule. The mailing costs of materials mailed to the student are paid by the school. This does not include computers, transcribing equipment, or other business machines; or specialized reference publications normally available at medical or public libraries.

Tuition & registration or application charge/fee:

\$438 per course for five courses	2,190.00
Foundational Skills Lessons	256.00
Medical Reports Lessons	228.00
Textbook: Anatomy and Physiology	35.00
Flashcard Kits	251.00
Home Business Guides	25.00
Course Organizers	10.00
<b>Total Tuition and Fees</b>	<b>\$2,995.00</b>

## ENROLLMENT PERIOD LIMITS AND LEAVES OF ABSENCE

Students may begin their enrollment period on any business day, and may progress at their own pace, but must complete the course work contained in the period of enrollment within 36 months. Enrollment may be extended for an additional enrollment period without additional charges. Students who are temporarily unable to continue their programs due to personal circumstances or emergencies may be granted a leave of absence of up to six months. During a leave of absence, a student's enrollment period is placed "on hold." At the end of the designated period, students are expected to resume course work.

To receive a leave of absence, a request letter must be written to the Director of Student Services, stating the reasons for the request and the time period of leave requested (not to exceed six months). Should circumstances change at any time during the leave period, students may notify the school that they wish to end their leave of absence, and they may resume course work at that time.

## METHOD

The educational programs and the instructional materials are specifically designed for guided independent study. This approach requires constant effort on the part of the student, encouraged by frequent evaluation by the teacher. Each course includes written lessons and instructional materials with clear directions of the learning assignments to be completed. Demonstration of mastery of this instruction by the student is accomplished by self-study activities which enable the student to evaluate progress. Evaluations of required mail-in assignments are recorded by the school and form a part of the student's permanent record. Correction and constructive criticism of submitted assignments by the teacher reflect the measure of progress for each student and may point out areas needing special attention. Further assistance is provided to each student whenever necessary. Credit for course completion is granted when a student has passed all required assignments in a given course.



## **ACADEMIC CODE OF CONDUCT FOR THE DISTANCE EDUCATION STUDENT**

As a student of a DETC-accredited distance education institution, I recognize that in the pursuit of my educational goals and aspirations, I have certain responsibilities toward my fellow distance learners, my institution and myself. To fulfill these responsibilities, I pledge adherence to this Code of Conduct. I will observe fully the standards, rules, policies and guidelines established by my institution, the Accrediting Commission of the Distance Education and Training Council, the State Education Agency and other appropriate organizations serving an oversight role for my institution.

I will adhere to high ethical standards in the pursuit of my education, and to the best of my ability will:

1. Present my qualifications and background truthfully and accurately for admission to the institution.
2. Observe the institutional policies and rules on submitting work, taking examinations, participating in online discussions and conducting research (where applicable).
3. Never turn in work that is not my own, or present another person's ideas or scholarship as my own.
4. Never ask for, receive or give unauthorized help on grade assignments, quizzes and examinations.
5. Never use outside books or papers that are unauthorized by my instructor's assignments or examinations.
6. Never divulge the content of or answers to quizzes or examinations to fellow students.
7. Never improperly use, destroy, forge or alter my institution's documents, transcripts or other records.
8. Never divulge my online username or password (where applicable).

## **ACADEMIC PROGRESS**

Students' progress is monitored by the instructional staff, and students may be asked to repeat an assignment if an acceptable skill level is not demonstrated. Students who do not make passing grades after receiving individual assistance and completing retakes shall be subject to review by the Academic Review Board. The Board will determine if there is evidence to indicate that continuing in the program would be of value to the student. New course work may not be attempted during the review process, until the Academic Review Board has made a decision to allow further course work.





## GRADING SYSTEM

The school uses a number-letter system of grading, with number grades being assigned to mail-in assignments and letter grades to completed courses. The course Grade Point Average is determined by obtaining a weighted average of mail-in assignments.

Numerical Grade	Letter Grade	Rating
92-100	A	Excellent
85-91	B	Good
75-84	C	Average
70-74	D	Passing
Below 70	F	Fail (no credit)
	I	Incomplete

## DEAN'S LIST

If you obtain a grade point average of 93 or higher in the program, you will be awarded a seat on the At-Home Professions Dean's List. Your name will appear on our Dean's List if you previously granted approval in writing.

## GRADUATION REQUIREMENTS

In order to graduate and receive a diploma\*, students must be current in tuition payments, submit all mail-in assignments and achieve a weighted numerical grade of at least 70% on these assignments. \*South Carolina graduates will receive a certificate of completion.

## TRANSFER OF CREDIT

The acceptance of transfer academic credits to another institution is determined by the receiving institution. Institutions individually establish criteria for transfer credit acceptance based on many factors, including but not limited to course content, degree or non-degree course, final grade, credits per course, type of accreditation, age of credits, etc. Courses in At-Home Professions' certificate program may or may not transfer to other institutions and depends solely on the receiving institution's criteria and determination. At-Home Professions does not imply or guarantee the transferability of credits from its certificate program.



## STUDENT SERVICES

Graduate Support: As a leading distance education institution specializing in preparing students for vocational careers, At-Home Professions has a strong commitment to the success of its graduates. In addition to the *Career Starter Kit* provided in Course 5, At-Home Professions employees graduate counselors to assist graduates with their job search skills. Our staff is well-trained and ready to assist graduates with advice, training in job search techniques, résumé review, interviewing skills, marketing skills, presentation skills and networking. The graduate counseling service is available to all At-Home Professions graduates. A graduate is defined as an At-Home Professions student who: 1) has successfully completed all coursework, and 2) successfully maintains their tuition payment obligation.

While graduate support and career counseling is provided, it is understood that the school does not provide placement services and cannot promise or guarantee employment to any student or graduate. Prospective students, students and graduates are expected to investigate licensing, certification or other professional designations.

Individual Assistance: Students may receive individual instructional assistance at any time by writing or calling the school. Calls should be placed between 7:00 a.m. and 5:00 p.m. Mountain time, (9:00 a.m. to 7:00 p.m. Eastern time) Monday through Thursday, and 7:00 a.m. and 3:00 p.m. Mountain time (9:00 a.m. to 5:00 p.m. Eastern time) on Friday. Requests for assistance will be answered by the faculty or school staff member best qualified to provide the assistance requested.

Records: Permanent academic records are maintained for all students. Complete individual records will be maintained for a period of five years following the end of the last enrollment period, graduation or withdrawal. Students' transcripts will be maintained for a period of fifty years following the student's graduation, termination or withdrawal. The contents of these records are confidential and will not be divulged except upon written request of the student.

Transcripts: Transcripts of academic records are available to the student, or can be sent to an institution or person designated by the student, when the student makes the request in writing. A request for a transcript should be accompanied by a \$5.00 fee for each transcript requested.

Educational Surveys: At-Home Professions conducts student and graduate surveys to help evaluate student satisfaction and effectiveness of the educational programs. The results of these surveys help the school in determining how well student goals and educational goals of the school are being achieved.

Learning Resources: Students are provided with all course and instructional materials necessary to complete the course work. This does not include computers, transcribing equipment, or other business machines; or specialized reference publications normally available at medical or public libraries. Students are encouraged to make use of resources available to them in their communities. These include public, private, and professional libraries and research facilities. For course-related problems, students should request help from school staff members in locating specific sources.



Financial Aid: Students who may have an employer, former employer or other third party that will assist in paying tuition should contact our Financial Aid Officer at (800) 359-3455, ext. 6330.

Military Education Benefits: At-Home Professions is an approved provider of military/veteran education benefits. For additional assistance, please call our Financial Aid Officer at (800) 359-3455, ext. 6330.

## **SCHOOL HOLIDAY SCHEDULE**

At-Home Professions will be closed the following dates:

<u>2011</u>	<u>2012</u>
	January 2, 2012
May 30, 2011	May 28, 2012
July 4, 2011	July 4, 2012
September 5, 2011	September 3, 2012
November 24, 2011	November 22, 2012
November 25, 2011	November 23, 2012
December 23, 2011	December 24, 2012
December 26, 2011	December 25, 2012
December 30, 2011	December 31, 2012
December 31, 2010	

## **PROFESSIONAL MEMBERSHIP AND CERTIFICATION**

### Association for Healthcare Documentation Integrity (AHDI)

The Association for Healthcare Documentation Integrity (AHDI), formerly AAMT, offers many educational opportunities and benefits to medical transcriptionists and medical transcription students, including local chapter meetings, webinars, newsletters, professional journals, continuing education opportunities and a voluntary certification program. If you wish to become a member of AHDI, you may contact them at: [www.ahdionline.org](http://www.ahdionline.org) or call (800) 982-2182.



## **SCHOOL GRIEVANCE POLICY**

Students who are unable to solve a problem after talking to the appropriate school department may write a letter to Director of Student Services, 2001 Lowe Street, Fort Collins, CO 80525, or they may call (800) 359-3455.

If you have a complaint that is not satisfactorily handled by the school, you may contact the appropriate Department of Education as follows: for Alabama, write to the Alabama State Department of Education, Gordon Persons Building, Room 5216, Montgomery, AL, 36130-3901; for Arkansas, write to the Arkansas State Board of Private Career Education, 501 Woodlane, Suite 312 South, Little Rock, AR 72201 or call (501) 683-8000; for Delaware, write to the Delaware Department of Education, 401 Federal St., Ste. 3, Dover, DE, 19901-3639; for Louisiana, write to the Louisiana Board of Regents, Proprietary Schools Section, PO Box 3677, Baton Rouge, LA 70821 or call (225) 342-4253; for Maryland, write to the Secretary of Higher Education for the State of Maryland, 16 Francis St., Annapolis, MD, 214011; for Minnesota, write to the Minnesota Office of Higher Education, 1450 Energy Park Dr., Ste. 350, St Paul, MN, 55108-5227; for New Jersey, write to the New Jersey Department of Education, Division of Student Services, Office of Interagency Initiatives, 240 W. State Street, CN500, Trenton, NJ, 08625-0500 or call the Private Vocational Schools Unit at (609) 292-9696; for North Dakota, write to the NDCTE, Private Postsecondary Institutions, Dept. 270, 600 E. Boulevard Ave., Bismarck, ND 58505-0610 or call (701) 328-2678; for Oregon, write to the Oregon Department of Education, Public Service Building, 255 Capitol Street NE, Salem, OR 97310-0203 or call (503) 378-3600 ext. 2671; for South Carolina, write to the South Carolina commission on Higher Education, 1333 Main St., Ste. 200, Columbia, SC, 29201 or call (803) 737-2260; for Tennessee, write to the Tennessee Higher Education Commission, 404 James Robertson Pkwy., Nashville, TN 37243-0830 or call (615) 741-5293; for Washington, write to the Washington Workforce Training and Education Coordinating Board, 128 10th Ave., SW, Olympia, WA 98504 or call (360) 753-5662; for all other states, write to the Private Occupation Schools Division of the Department of Higher Education of the State of Colorado, 1560 Broadway, Suite 1600, Denver, CO 80202. Students may call the Division at (303) 866-2723 or use their Web site—[www.highered.colorado.gov/dpos](http://www.highered.colorado.gov/dpos). There is a two-year limitation on the Division taking action on student complaints.

## **WITHDRAWAL AND TERMINATION**

Any request to withdraw from enrollment will be honored on the date received. Upon withdrawal or termination, any refund due in accordance with the Tuition Refund Policy printed on the Enrollment Application and in this catalog will be made to the student.

At-Home Professions may terminate a student from any program for the following reasons:

- Failure to demonstrate reasonable and successful progress.
- Failure to submit assignments in accordance with specified standards.
- Plagiarism or falsification of records, transcripts, or course work documents submitted for review or credit.
- False statements with regard to personal history, educational record, or dates of enrollment.
- Failure to maintain a tuition payment agreement.



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## REFUND POLICY

**Seven-Day Cancellation Period:** All fees paid by a student will be refunded if the student chooses not to enroll in or to withdraw from the school within seven calendar days after having enrolled.

Following the cancellation period, students may withdraw from At-Home Professions at any time by submitting a request for cancellation. The amount students owe upon withdrawing is determined by how much of the course they have completed, deducting all payments made. Upon cancellation, the amount due to the school or the amount refunded to the student is calculated according to the schedule specified by the state of the student's residence. Applicants who are denied admission will be refunded all tuition and fees paid. See Appendix A for the refund schedules of each state. Refunds will be made within 30 days of termination.



## **MEDICAL TRANSCRIPTION & EDITING PROGRAM**

### **1395 Clock Hours**

#### **OBJECTIVES OF THE PROGRAM**

The Medical Transcription & Editing Program contains instruction which prepares students to complete medical reports. From that solid base of knowledge and skills gained, students then prepare or edit actual medical reports which meet professional standards, under the direction of qualified instructors. In producing documents and reports which do meet high standards as a part of the regular course work, students have solid evidence to show prospective employers which clearly demonstrates competency to perform medical transcription and editing assignments at the entry level.

The transcription program is designed to be completed in five months with regular daily attention to the lessons.

Students must be able to type by touch in order to begin the Medical Transcription & Editing Program, and it is recommended that they attain a typing speed of at least 45 wpm by the time they complete the training as this is the speed required by some employers.

The course work in the learning programs will enable students to gain:

- Complete skills required for entry-level competency in the medical transcription and editing field.
- Operating knowledge of procedures and principles for setting up a home-based transcription business, and/or apply the skills and knowledge gained in the doctor's office or hospital setting.
- The ability to deal effectively with professionals in the fields served and the ability to carry out the transactions necessary to conduct the business.



## PROGRAM OUTLINE

### COURSE I 131 CLOCK HOURS

#### LESSONS

#### SUBMITTED ASSIGNMENTS

<b>Lesson 1:</b>	<b>Welcome to the Exciting World of Medical Transcription</b> Discover the important role that medical transcriptionists play in the healthcare industry.	
<b>Lesson 2:</b>	<b>Word Parts and Root Words</b> Medical terms are built from word parts. Begin to master medical terminology with a simple, word-building system that will teach you to pronounce and spell common medical root words.	<b>Quiz 1</b>
<b>Lesson 3:</b>	<b>Prefixes and Suffixes</b> Explore common prefixes and suffixes used with medical terms and how they can change the meaning of the medical term. Practice pronouncing and writing medical terms using prefixes and suffixes.	<b>Quiz 2</b>
<b>Lesson 4:</b>	<b>Divide Medical Terms</b> Discover simple ways to define medical terms by easily dividing them into word parts.	
<b>Lesson 5:</b>	<b>Combine Medical Terms</b> Discover the ease of creating a medical term from smaller, everyday word parts.	<b>Quiz 3</b>
<b>Lesson 6:</b>	<b>Listening Skills</b> Learn to spell what you hear—the easy way to master words with silent letters and letters that sound alike in dictation.	
<b>Lesson 7:</b>	<b>Forming Plurals</b> Form plurals of English words, and apply simple rules for forming plurals of medical terms.	<b>Quiz 4</b>
<b>Lesson 8:</b>	<b>Proper Names and Acronyms</b> Explore real medical transcription to see how proper names and acronyms are written. Learn commonly used proper names and acronyms used in the medical industry.	
<b>Lesson 9:</b>	<b>Abbreviations and Numbers</b> Practice writing common medical abbreviations and numbers that you'll use in your transcription work.	<b>Quiz 5</b>



**Lesson 10: Medical Capitalization and Medical Punctuation**

**Quiz 6**

Learn when to capitalize words as a medical transcriptionist. Become skilled at medical punctuation—even when the doctor does not dictate punctuation. Discover easy punctuation guidelines.

**Course 1 Supplements**

Course 1 Medical Transcription Flashcards  
Quick Learn Guide for Punctuation and Formatting  
Medical Terminology CD  
Typing Tutorial CD-ROM  
CD Organizer  
Tote Bag





**COURSE II**  
**218 CLOCK HOURS**

**LESSONS****SUBMITTED  
ASSIGNMENTS**

- Lesson 11: Grammar Basics**  
This lesson reviews the basics of grammar and guidelines to ensure your transcription is grammatically correct.
- Lesson 12: Listening Skills: Opposites and Sound Alikes** **Quiz 7**  
Discover frequently used and misspelled antonyms and sound-alike words found in the medical field. Learn how to identify the correct sound-alike word.
- Lesson 13: Overview of Human Biology**  
Review biology basics that will provide a solid foundation for understanding the terms used in medical records.
- Lesson 14: Anatomy: Locate Parts of the Body** **Quiz 8**  
Become skilled at the terms doctors use to describe the location of body parts.
- Lesson 15: Anatomy: Landmarks, Divisions and Body Cavities** **Quiz 9**  
Practice locating anatomical landmarks and use these terms to describe locations on the body surface. Identify the body cavities that protect organs and keep them in a constant location.
- Lesson 16: Anatomy and Function of a Cell** **Quiz 10**  
Explore the fascinating parts of cells and the critical role each part plays. Learn how cells gain nourishment and excrete wastes, reproduce and adapt to varying conditions.
- Lesson 17: Tissues and Organ Systems**  
Find out how cells form tissues, as well as the anatomy and functions of the various kinds of tissues. Study the organs of the body, their anatomy and their functions.
- Lesson 18: Specialists** **Quiz 11**  
Advance your pronunciation skills, and learn how to write medical specialist titles. Study how to properly write medical credentials and degrees.
- Lesson 19: Disease Processes** **Quiz 12**  
Learn to pronounce and write pathological terms (terms about disease) and etiology (the causes of disease). Discover how the body responds to injuries and abnormalities.



**Lesson 20: The Pharmacy and Clinical Laboratory**

Explore the language of the pharmacy, systems of measurement and information on the clinical laboratory.

**Lesson 21: Medical Reports**

All in this lesson—learn about the various types of medical reports you'll use as a transcriptionist, including the Basic Four. Practice formatting a History and Physical Examination (H&P) report—from headings to report contents.

**Lesson 22: Healthcare Records**

Explore the core record of the medical industry—the healthcare record. From paper records to electronic healthcare records, study regulations on how to store, amend, archive and destroy them. Learn the security-related issues concerning healthcare records.

**Quiz 13**

**Course 2 Supplements**

Course 2 Flashcards

Medical Terminology CDs

*HIPAA Supplement*

*JCAHO Regulations Supplement*

*Stedman's Medical Dictionary with CD-ROM*

*Professional Development Series: Part I*

*Computer Basics Supplement*



**COURSE III**  
**354 CLOCK HOURS**

**LESSONS****SUBMITTED  
ASSIGNMENTS**

- Lesson 23: Transcribing Skills**  
Practice deciphering dictation errors, correct transcription errors, explore artifacts (artificial sounds on dictation) and tricks for understanding unfamiliar accents. Learn to detect format errors, spelling and context errors and numerical errors in test results.
- Lesson 24: The Medical Transcriptionist's Tool Box** **Quiz 14**  
Begin equipping your medical transcriptionist's tool box with research skills. Develop your listening skills, and stock up on easy-to-use resources.
- Lesson 25: Microsoft Word®'s Transcription Tools**  
In this lesson, discover functions of Microsoft Word® that will make you a more efficient medical transcriptionist, such as macros, *AutoCorrect* and *AutoText*.<sup>1</sup>
- Lesson 26: Integumentary System** **Quiz 15—Reports**  
Explore the integumentary (skin) system—anatomy and physiology terms, medications, tests and procedures used to treat skin disorders. Transcribe chart notes, H&P reports and consultation reports for skin diseases.
- Lesson 27: Musculoskeletal System** **Quiz 16—Reports**  
Study the musculoskeletal system—anatomy and physiology terms, medications, tests and procedures used to treat musculoskeletal problems. Transcribe chart notes, H&P reports and consultation reports for diseases of the muscles and bones.
- Lesson 28: Neurological System** **Quiz 17—Reports**  
Learn about the neurological system—study anatomy and physiology terms for the nervous system, as well as medications, tests and procedures used to treat nervous system disorders. Transcribe chart notes, H&P reports and consultation reports for nervous system diseases.
- Lesson 29: Cardiovascular System** **Quiz 18—Reports**  
Discover the anatomical and physiological terms related to the cardiovascular system, as well as medications, tests and procedures used to treat cardiovascular disorders. Transcribe chart notes and Big Four reports for cardiovascular diseases.

<sup>1</sup> Word® is a registered trademark of Microsoft, Inc.



**Lesson 30: Immune System and Respiratory System**

**Quiz 19—Reports**

Take a deep look into the immune and respiratory systems as you study the anatomical and physiological terms, medications and the tests and procedures used to treat disorders of these systems. Transcribe chart notes and Big Four reports for diseases of the immune and respiratory systems.

**Lesson 31: Gastrointestinal System**

Explore the gastrointestinal system—from anatomical and physiological terms to medications, tests and procedures used to treat digestive problems. Transcribe chart notes and Big Four reports for gastrointestinal disorders.

**Lesson 32: Genitourinary System**

**Quiz 20—Reports**

Study anatomy and physiology terms for the genitourinary system, along with medications, tests and procedures used to treat urinary diseases and male reproductive problems. Transcribe chart notes and Big Four reports related to these systems.

**Course 3 Supplements**

*Computers—A Buyer's and User's Guide*

Course 3 Flashcards

*Anatomy and Physiology Textbook*

Medical Transcription Alphabetical Flashcards

Medical Dictation CDs

*Professional Development Series: Part II*

CD Organizer



**COURSE IV**  
**332 CLOCK HOURS**

**LESSONS****SUBMITTED  
ASSIGNMENTS**

- |                   |  |                        |
|-------------------|--|------------------------|
| <b>Lesson 33:</b> | <b>Transcription Technology</b><br>Discover the latest trends in medical transcription. Learn to use transcription technology to make you a more effective and efficient transcriptionist. Discover keyboarding shortcuts, productivity software, online tool and more!                        | <b>Quiz 21</b>         |
| <b>Lesson 34:</b> | <b>Reproductive System</b><br>Explore the medical terms used for female reproductive system—from anatomical terms to medications, tests and procedures used to treat female reproductive issues. Transcribe chart notes and Big Four reports for female reproductive disorders and procedures. | <b>Quiz 22—Reports</b> |
| <b>Lesson 35:</b> | <b>Endocrine System</b><br>Learn the anatomical and physiological terms, medications, tests and procedures used to treat the endocrine system. Transcribe chart notes and medical reports for this system.   | <b>Quiz 23—Reports</b> |
| <b>Lesson 36:</b> | <b>Pediatrics</b><br>Study medical terminology for pediatrics, as well as medications, tests and procedures used for childhood procedures and to treat diseases. Transcribe pediatric medical reports from real-world doctor dictation.  | <b>Quiz 24—Reports</b> |
| <b>Lesson 37:</b> | <b>Neuropsychiatry</b><br>Learn the terms used to discuss the world of psychiatry; study psychiatric medications, tests and procedures as well. Practice transcribing medical dictation for neuropsychiatry.   | <b>Quiz 25—Reports</b> |
| <b>Lesson 38:</b> | <b>Professional Medical Ethics and Procedures</b><br>Examine ethical behavior and work habits expected in the medical profession.  | <b>Quiz 26</b>         |
| <b>Lesson 39:</b> | <b>E-mail and Security</b><br>In this lesson, discover effective virtual correspondence strategies, including composing, sending, receiving and opening e-mails, as well as important e-mail etiquette rules. Reduce risk from computer viruses and other security breaches.                   | <b>Quiz 27</b>         |
| <b>Lesson 40:</b> | <b>Operative Reports</b><br>Work with actual surgeons' dictation to transcribe operative reports. Operative reports state findings, actions taken, technical data and the results of surgical operations.  | <b>Quiz 28—Reports</b> |



**Lesson 41: Pathology Transcription**

**Quiz 29—Reports**

Discover the strategies for transcribing the nature and origin of disease. Explore autopsy transcription and learn about common causes of death for various organ systems.

**Course 4 Supplements**

Course 4 Flashcards

*Ergonomics: Creating a Healthy Working Environment*

Medical Dictation CDs

*Professional Development Series: Part III*

Foot Pedal

Headset



**COURSE V**  
**360 CLOCK HOURS**

<b>LESSONS</b>	<b>SUBMITTED ASSIGNMENTS</b>
<b>Lesson 42: Formats—Part 1</b> Practice formatting various medical report formats used in hospital settings.	<b>Quiz 30—Reports</b>
<b>Lesson 43: Practicum 1</b> Apply your formatting skills and knowledge of medical transcription in this instructor-guided practicum.	<b>Quiz 31—Reports</b>
<b>Lesson 44: Formats—Part 2</b> Discover expanded types of medical report formats used in hospital settings.	<b>Quiz 32—Reports</b>
<b>Lesson 45: Practicum 2</b> Apply your formatting skills and knowledge of medical transcription in this instructor-guided practicum.	<b>Quiz 33—Reports</b>
<b>Lesson 46: Diagnostic Imaging</b> Produce transcription from dictated radiological examination results. Radiological medical transcription includes x-rays and other types of sophisticated imaging techniques.	<b>Quiz 34—Reports</b>
<b>Lesson 47: Medical Letters</b> Learn the ins and outs of medical correspondence as you compose and format various types of medical correspondence for doctors.	<b>Quiz 35—Reports</b>
<b>Lesson 48: Practicum 3</b> Apply your formatting skills and knowledge of reports in this instructor-guided practicum.	<b>Quiz 36—Reports</b>
<b>Lesson 49: Introduction to Speech Recognition Editing</b> Examine a hot, new trend in medical transcription—medical editing. Uncover how speech recognition technology has contributed to this aspect of medical transcription. Get plenty of practice editing medical reports.	<b>Quiz 37—Reports</b>
<b>Lesson 50: Advanced Speech Recognition Editing</b> Learn how to use speech recognition software and become familiar with basic and advanced editing skills. Gain experience editing authentic dictation from a variety of specialties.	<b>Quiz 38—Reports</b>



**Lesson 51: Putting It All Together—Medical Transcription Final Quiz 39—Final Exam**

Congratulations! You are almost to the finish line! Complete your final assignment for this course, as well as explore professional organizations and continuing education and certification opportunities in medical transcription.

**Course 5 Supplements**

Medical Dictation CDs

*Home Business Guide*

*Career Starter Kit*

*Resources for Medical Transcription*





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## PERSONNEL

### FACULTY

Barb Maas, CMT  
Certified Medical Transcriptionist  
8 years experience in the education field

Susan DeSpain, MS, CMT  
Certified Medical Transcriptionist  
10 years experience in the medical field

### ADMINISTRATION

Pamela L. Weston, Founder  
Ann Rohr, President  
Joyce Lindquist, Vice President of Student Services  
Janet Perry, Director of Education

### SERVICES STAFF

Michelle Blomfelt-Jabs, Student Affairs



## APPENDIX A:

### REFUND POLICIES

All students have a seven-day cancellation period. All fees paid by a student will be refunded if the student chooses to withdraw from the school within seven calendar days after having signed the enrollment agreement. Following the cancellation period, students may withdraw from At-Home Professions at any time by submitting a request for cancellation. After the seven-day cancellation period, the fee students owe upon withdrawing is determined by how much of the course they have completed, deducting all payments made. Upon cancellation, the amount due to the school or the amount refunded to the student is calculated according to the schedule specified by the state of the student's residence. Applicants who are denied admission will be refunded all tuition and fees paid. The refund schedules of each state are listed below.

### ALABAMA

After the seven-day cancellation period, the following refund policy will apply:

1. The \$150 registration fee will be kept by the school.
2. If no assignments have been submitted, all remaining fees will be refunded.
3. If any assignments have been submitted, the school will refund to the student a pro-rata portion of the tuition paid. This is determined by dividing the total number of lessons in the course for which the institution has charged into the total number of such lessons not submitted by the student.
4. All refunds shall be issued 30 days after notice of cancellation or withdrawal.

### ARKANSAS

After the seven-day cancellation period, the following refund policy will apply:

1. The \$100 registration fee will be kept by the school.
2. If any assignments have been submitted, the following refund policy will apply:
  - a. If the student withdraws before completing up to 25% of the assignments in the course, the student will be refunded the pro-rata portion of the tuition and other charges that the number of lessons completed and serviced by the school bears to the total number of lessons in the course.
  - b. If the student withdraws after completing 25% of the assignments in the course and up to but not including 50% of the assignments in the course, the school will refund the student 50% of their tuition.
  - c. If the student withdraws after completing 50% of the assignments in the course and up to but not including 75% of the assignments in the course, the school will refund the student 25% of their tuition.
  - d. If the student withdraws after completing 75% or more of the assignments in the course, no tuition will be refunded.



## COLORADO

After the seven-day cancellation period, the following refund policy will apply:

1. The \$150 registration fee will be kept by the school.
2. All other tuition and fees paid will be refunded according to the following schedule:
  - a. A lesson assignment is considered completed when the school receives it from the student for grading purposes.
  - a. If a student withdraws before completing 11% of the lesson assignments in a course within the program, the school will refund the student 90% of the tuition.
  - b. If a student withdraws after completing 11% or more of the lesson assignments in a course within the program, but before completing 26% of the lesson assignments, the school will refund the student 75% of the tuition.
  - c. If a student withdraws after completing 26% or more of the lesson assignments in a course within the program, but before completing 51% of the lesson assignments, the school will refund the student 50% of the tuition.
  - d. If a student withdraws after completing 51% or more of the lesson assignments in a course within the program, but before completing 76% of the lesson assignments, the school will refund the student 25% of the tuition.
  - e. If a student withdraws after completing 76% or more of the lesson assignments in a course within the program, no tuition will be refunded.
3. If the student has not completed an individual course within the program in 12 months of course delivery to the student, the school is entitled to the full tuition and no refund will be issued.

## CONNECTICUT

The failure of a student to immediately notify the school director of the student's intent to withdraw may delay the refund due to the student. See "All Other States" for remaining policy.

## DELAWARE

After the seven-day cancellation period, the following refund policy will apply:

The \$50 registration fee will be kept by the school. The student will be refunded the pro rata portion of the remaining tuition and other charges that the number of lessons completed and serviced by the school bears to the total number of lessons in the course. Students may withdraw from At-Home Professions at any time by contacting the school to request cancellation.



## GEORGIA

After the seven-day cancellation period, the following refund policy will apply:

1. The \$100 application fee will be kept by the school.
2. If no assignments have been submitted, all remaining fees will be refunded.
3. If any assignments have been submitted, the refund will be calculated as follows:
  - a. If the student withdraws before completing no more than 5% of the lessons in a course, the school will refund the student 95% of their tuition.
  - b. If the student withdraws after completing 5% but no more than 10% of the lessons in a course, the school will refund the student 90% of their tuition.
  - c. If the student withdraws after completing 10% but no more than 25% of the lessons in a course, the school will refund the student 75% of their tuition.
  - d. If the student withdraws after completing 25% but no more than 50% of the lessons in a course, the school will refund the student 50% of their tuition.
  - e. If the student withdraws after completing 50% of the course, no tuition will be refunded unless a student withdraws due to mitigating circumstances, which are those that directly prohibit pursuit of a program and which are beyond the student's control.

## ILLINOIS

At-Home Professions is approved and regulated by the Illinois State Board of Education. Certificate of Approval to Operate is issued by the Illinois State Superintendent of Education, 100 North First Street, Springfield, IL 62777-0001.

Seven-Day Cancellation Period: All fees paid by a student will be refunded if the student chooses to not enroll in or to withdraw from the school within seven calendar days after having enrolled. If the student completes 20% or more of the lessons in the course during this period, the refund policy below will apply.

After the seven-day cancellation period, the following refund policy will apply:

1. The \$150 registration fee will be kept by the school.
2. All other fees will be refunded according to the following schedule. A lesson assignment is considered completed when the school receives it from the student for grading purposes.
  - a. If a student withdraws up to and including 60% of the lessons in a course, the school will refund to the student a pro-rata portion of tuition paid plus an additional 10% of the course's total tuition.
  - b. If a student withdraws after completing 61% or more of the lesson assignments in the course, no tuition or fees will be refunded.
  - c. All refunds shall be issued within 30 calendar days from the date of the student's cancellation.



## INDIANA

After the seven-day cancellation period, the following refund policy will apply:

1. The \$100 registration fee will be kept by the school.
2. All other fees will be refunded according to the following schedule. A lesson assignment is considered completed when the school receives it from the student for grading purposes.
  - a. If a student withdraws before completing 11% of the lesson assignments in the course, the school will refund the student 90% of the tuition.
  - b. If a student withdraws after completing 11% or more of the lesson assignments in the course, but before completing 26% of the lesson assignments, the school will refund the student 75% of the tuition.
  - c. If a student withdraws after completing 26% or more of the lesson assignments in the course, but before completing 51% of the lesson assignments, the school will refund the student 50% of the tuition.
  - d. If a student withdraws after completing 51% or more of the lesson assignments in the course, but before completing 76% of the lesson assignments, the school will refund the student 25% of the tuition.
  - e. If a student withdraws after completing 76% or more of the lesson assignments in the course, no tuition will be refunded.

In addition, this institution is regulated by the Indiana Commission on Proprietary Education, 302 West Washington Street, Room E201, Indianapolis, IN 46204-2767, Toll-Free Indiana Number (800) 227-5695 or (317) 232-1320.

## KENTUCKY

After the seven-day cancellation period, the following refund policy will apply:

1. The \$100 registration fee will be kept by the school.
2. All other fees will be refunded according to the following schedule. A lesson assignment is considered completed when the school receives it from the student for grading purposes.
  - a. If a student withdraws before completing 11% of the lesson assignments in the course, the school will refund the student 90% of the tuition.
  - b. If a student withdraws after completing 11% or more of the lesson assignments in the course, but before completing 26% of the lesson assignments, the school will refund the student 75% of the tuition.
  - c. If a student withdraws after completing 26% or more of the lesson assignments in the course, but before completing 51% of the lesson assignments, the school will refund the student 50% of the tuition.
  - d. If a student withdraws after completing 51% or more of the lesson assignments in the course, but before completing 76% of the lesson assignments, the school will refund the student 25% of the tuition.
  - e. If a student withdraws after completing 76% or more of the lesson assignments in the course, no tuition will be refunded.



## LOUISIANA

After the seven-day cancellation period, the following refund policy will apply:

1. The \$150 registration fee will be kept by the school.
2. Any excess tuition paid over the amount due for pro-rata tuition and lessons by the student will be refunded. The pro-rata refund of the tuition is calculated by dividing the number of lessons submitted by the student for grading purposes by the total number of lesson assignments in the course.
3. Applicable refunds will be issued to the student within 30 days.

Licensed by the Louisiana State Board of Regents.

## MARYLAND

After the seven-day cancellation period, the following refund policy will apply:

1. The \$150 registration fee will be kept by the school.
2. Fees for tuition will be refunded according to the following schedule. A lesson assignment is considered completed when the school receives it from the student for grading purposes.
  - a. If a student withdraws before completing up to, but not including, 10% of the lesson assignments in the course, the school will refund the student 90% of their tuition.
  - b. If a student withdraws after completing 10% or more of the lesson assignments in the course, but before completing up to, but not including, 20% of the lesson assignments, the school will refund the student 80% of their tuition.
  - c. If a student withdraws after completing 20% or more of the lesson assignments in the course, but before completing up to, but not including, 25% of the lesson assignments, the school will refund the student 75% of their tuition.
  - d. If a student withdraws after completing 25% or more of the lesson assignments in the course, but before completing up to, but not including, 30% of the lesson assignments, the school will refund the student 60% of their tuition.
  - e. If a student withdraws after completing 30% or more of the lesson assignments in the course, but before completing up to 50% of the lesson assignments, the school will refund the student 50% of the tuition.
  - f. If a student withdraws after completing 51% or more of the lesson assignments in the course, no tuition will be refunded.



## MASSACHUSETTS

After the seven-day cancellation period, the following refund policy will apply:

1. The \$50 registration fee will be kept by the school.
2. All other fees will be refunded according to the following schedule. A lesson assignment is considered completed when the school receives it from the student for grading purposes.
  - a. If a student withdraws before completing 11% of the lesson assignments in the course, the school will refund the student 90% of the tuition.
  - b. If a student withdraws after completing 11% or more of the lesson assignments in the course, but before completing 26% of the lesson assignments, the school will refund the student 75% of the tuition.
  - c. If a student withdraws after completing 26% or more of the lesson assignments in the course, but before completing 51% of the lesson assignments, the school will refund the student 50% of the tuition.
  - d. If a student withdraws after completing 51% or more of the lesson assignments in the course, but before completing 76% of the lesson assignments, the school will refund the student 25% of the tuition.
  - e. If a student withdraws after completing 76% or more of the lesson assignments in the course, no tuition will be refunded.

## MINNESOTA

After the seven-day cancellation period, the following buyer's right to cancel policy will apply:

1. The \$50 fee will be kept by the school.
2. If no assignments have been submitted, all remaining fees will be refunded.
3. If any assignments have been submitted, the refund will be calculated as follows:
  - a. If the student withdraws before completing up to 75% of the lessons in a course, the school will be entitled to keep a pro-rata portion of the tuition. Any excess tuition payment by the student will be refunded. The pro-rata portion is determined by dividing the total number of lessons in the course for which the institution has charges into the total number of lessons submitted by the student.
  - b. If the student withdraws after completing 75% or more of the lessons in the course, no tuition will be refunded.
4. Notice of cancellation will be acknowledged in writing by the school within 10 day of receipt of such notice.
5. All refunds shall be issued within 30 days after the effective date of termination.

“At-Home Professions is licensed as a private career school with the Minnesota Office of Higher Education pursuant to Minnesota Statutes, sections 141.21 to 141.32. Licensure is not an endorsement of the institution. Credits earned at the institution may not transfer to all other institutions.”



## NEBRASKA

After the seven-day cancellation period, the following policy will apply:

1. The \$150 registration fee will be kept by the school.
2. All other tuition and fees paid will be refunded according to the following schedule. A lesson assignment is considered completed when the school receives it from the student for grading purposes.
  - a. If a student withdraws before completing up to 10% of the lesson assignments in a course within the program, the school will refund the student 90% of the tuition.
  - b. If a student withdraws after completing 11% or more of the lesson assignments in a course within the program, but before completing up to 25% of the lesson assignments in a course within the program, the school will refund 75% of the tuition.
  - c. If a student withdraws after completing 26% or more of the lesson assignments in a course within the program, but before completing up to 50% of the lesson assignments in a course within the program, the school will refund 50% of the tuition.
  - d. If a student withdraws after completing 50% or more of the lesson assignments in a course within the program, no tuition will be refunded.

## NEW HAMPSHIRE

After the seven-day cancellation period, the following refund policy will apply:

1. The \$100 registration fee will be kept by the school.
2. All other fees will be refunded according to the following schedule. A lesson assignment is considered completed when the school receives it for grading purposes.
  - a. If a student withdraws before completing 11% of the lesson assignments in the course, the school will refund the student 90% of the tuition.
  - b. If a student withdraws after completing 11% or more of the lesson assignments in the course, but before completing 26% of the lesson assignments, the school will refund the student 75% of the tuition.
  - c. If a student withdraws after completing 26% or more of the lesson assignments in the course, but before completing 51% of the lesson assignments, the school will refund the student 50% of the tuition.
  - d. If a student withdraws after completing 51% or more of the lesson assignments in the course, but before completing 76% of the lesson assignments, the school will refund the student 75% of the tuition.
  - e. If a student withdraws after completing 76% or more of the lesson assignments in the course, no tuition will be refunded.

## OKLAHOMA

**The holder in due course rule:** Any holder of this consumer credit contract is subject to all claims and defenses which the debtor could assert against the seller of goods or services obtained pursuant hereto or with the proceeds hereof, recovery hereunder by the debtor shall not exceed amounts paid by the debtor hereunder. See “All Other States” for remaining policy.

**Start Date:** Day that the Applicant receives the complete Course and Materials.





**Other Cancellation:** If a student cancels the course after the Seven-Day Full Money Back refund and before the student receives the Course and Materials, which is the Start Date, all monies paid will be refunded, minus \$150.

**Cancellation by the school or the student in which no refund is due the student:** Upon completion of more than Fifty Percent (50%) of the course.

## OREGON

After the seven-day cancellation period, the following refund policy will apply:

1. The \$150 registration fee will be kept by the school.
2. If any assignments have been submitted, the refund will be calculated as follows:
  - a. If the student withdraws after completing up to 50% of the lessons in a course, the school will be entitled to keep a pro-rata portion of the tuition. The pro-rata portion is determined by dividing the total number of lessons in the course for which the institution has charged into the total number of lessons submitted by the student.
  - b. If the student withdraws after completing 51% or more of the lessons in a course, no tuition will be refunded.

## SOUTH CAROLINA

After the seven-day cancellation period, the following refund policy will apply:

1. The \$100 registration fee will be kept by the school.
2. If no assignments have been submitted, all remaining fees will be refunded.
3. If any assignments have been submitted, the refund will be calculated as follows:
  - a. If the student withdraws after completing up to 60% of the lessons in a course, the school will refund to the student a pro-rata portion of tuition paid. This is determined by dividing the total number of lessons in the course for which the institution has charges into the total number of such lessons not submitted by the student, rounded downward to the nearest ten percent.
  - b. If a student withdraws after completing 61% or more of the lesson assignments in the course, no tuition will be refunded.
4. The effective date of cancellation will be the earliest of the following:
  - a. The date of notification to the student if the student is terminated by the school;
  - b. The date of receipt of written notice from the student; or
  - c. The end of the sixth calendar month following the month in which the student's last assignment was received unless notification has been received from the student that the student wishes to remain enrolled.
5. All refunds shall be consummated within 40 days after the effective date of termination.
6. Licensed by the South Carolina Commission on higher Education, 1333 Main St., Suite 200, Columbia, SC 29201, Telephone (803) 737-2260. Licensure indicates only that the minimum standards have been met; it is not an endorsement or guarantee of quality.



## TENNESSEE

After the seven-day cancellation period, the following refund policy will apply:

1. The \$100 registration fee will be kept by the school.
2. If no assignments have been submitted, all remaining fees will be refunded.
3. All other fees will be refunded according to the following schedule. A lesson assignment is considered completed when the school receives it from the student for grading purposes.
  - a. If a student withdraws before completing 11% of the lesson assignments in the course, the school will refund the student 90% of the tuition.
  - b. If a student withdraws after completing 11% or more of the lesson assignments in the course, but before completing 26% of the lesson assignments, the school will refund the student 75% of the tuition.
  - c. If a student withdraws after completing 26% or more of the lesson assignments in the course, but before completing 51% of the lesson assignments, the school will refund the student 50% of the tuition.
  - d. If a student withdraws after completing 51% or more of the lesson assignments in the course, no tuition will be refunded.
4. All refunds shall be consummated within 45 days after the effective date of termination.

At-Home Professions is authorized by the Tennessee Higher Education Commission. This authorization must be renewed each year and is based on an evaluation by minimum standards concerning quality of education, ethical business practices, health and safety, and fiscal responsibility.

## VIRGINIA

After the seven-day cancellation period, the following refund policy will apply:

1. The \$100 registration fee will be kept by the school.
2. Fees for tuition will be refunded according to the following schedule. A lesson assignment is considered completed when the school receives it from the student for grading purposes.
  - a. If a student withdraws before completing 11% of the lesson assignments in the course, the school will refund the student 90% of the tuition.
  - b. If a student withdraws after completing 11% of the lesson assignments in the course, but before completing 26% of the lesson assignments in the course, the school will refund the student 75% of their tuition.
  - c. If a student withdraws after completing 26% or more of the lesson assignments in the course, but before completing 51% of the lesson assignments, the school will refund the student 50% of their tuition.
  - d. If a student withdraws after completing 51% or more of the lesson assignments in the course, but before completing 76% of the lesson assignments, the school will refund the student 25% of their tuition.
  - e. If a student withdraws after completing 76% or more of the lesson assignments in the course, no tuition will be refunded.



## WASHINGTON

1. The \$150 registration fee will be kept by the school.
2. All other tuition and fees paid will be refunded according to the following schedule. A lesson assignment is considered completed when the school receives it from the student for grading purposes.
  - a. If a student withdraws before completing up to 10% of the lesson assignments in a course within the program, the school will refund the student 90% of the tuition.
  - b. If a student withdraws after completing 11% or more of the lesson assignments in a course within the program, but before completing up to 25% of the lesson assignments in a course within the program, the school will refund 75% of the tuition.
  - c. If a student withdraws after completing 26% or more of the lesson assignments in a course within the program, but before completing up to 50% of the lesson assignments in a course within the program, the school will refund 50% of the tuition.
  - d. If a student withdraws after completing 50% or more of the lesson assignments in a course within the program, no tuition will be refunded.

This school is licensed under Chapter 28C.10.RCW; inquiries or complaints regarding this or any other private vocational school may be made to the Washington Workforce Training and Education Coordinating Board, 128 10th Ave. SW, Olympia, WA 98504, phone (360) 753-5662.

## WEST VIRGINIA

After the seven-day cancellation period, the following refund policy will apply:

1. The \$50 registration fee will be kept by the school.
2. All other fees will be refunded according to the following schedule. A lesson assignment is considered completed when the school receives it from the student for grading purposes.
  - a. If a student withdraws before completing 11% of the lesson assignments in the course, the school will refund the student 90% of the tuition.
  - b. If a student withdraws after completing 11% or more of the lesson assignments in the course, but before completing 26% of the lesson assignments, the school will refund the student 75% of the tuition.
  - c. If a student withdraws after completing 26% or more of the lesson assignments in the course, but before completing 51% of the lesson assignments, the school will refund the student 50% of the tuition.
  - d. If a student withdraws after completing 51% or more of the lesson assignments in the course, no tuition will be refunded.



## **WISCONSIN**

After the seven-day cancellation period, the following refund policy will apply:

1. The \$100 registration fee will be kept by the school.
2. If any assignments have been submitted, the refund will be calculated as follows:
  - a. If the student withdraws after completing up to 60% of the lessons in a course, the school will refund to the student a pro-rata portion of tuition paid. This pro-rata percent is determined by dividing the total number of lessons in the course for which the institution has charged into the total number of such lessons not submitted by the student, rounded down to the nearest ten percent.
  - b. If a student withdraws after completing 60% or more of the lesson assignments in the course, no tuition will be refunded.
3. All refunds shall be issued within 40 days after the effective date of termination or withdrawal.

## **ALL OTHER STATES**

After the seven-day cancellation period, the following policy will apply:

1. The \$200 registration fee will be kept by the school.
2. All other tuition and fees paid will be refunded according to the following schedule. A lesson assignment is considered completed when the school receives it from the student for grading purposes.
  - a. If a student withdraws before completing up to 10% of the lesson assignments in a course within the program, the school will refund the student 90% of the tuition.
  - b. If a student withdraws after completing 11% or more of the lesson assignments in a course within the program, but before completing up to 25% of the lesson assignments in a course within the program, the school will refund 75% of the tuition.
  - c. If a student withdraws after completing 26% or more of the lesson assignments in a course within the program, but before completing up to 50% of the lesson assignments in a course within the program, the school will refund 50% of the tuition.
  - d. If a student withdraws after completing 50% or more of the lesson assignments in a course within the program, no tuition will be refunded.



