

# Stepful

## School Catalog 2026

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# GENERAL INFORMATION

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## About Us

Stepful is dedicated to reimaging healthcare education by providing quality allied health courses to our communities and fostering economic opportunities for all. Our student-centric approach to education provides an outcomes-based, accessible and efficient route to jobs in the fast-growing healthcare industry.

## Mission & Values

Our mission is to empower communities with accessible pathways to healthcare careers, regardless of background or circumstance.

## Ownership

Stepful is owned by a group of investors. Details pertaining to Stepful's ownership and management can be found at [Appendix A](#).

## Approvals

Stepful is a private for-profit school and is approved to operate by the following agencies:

- Alabama– Alabama Private School Licensure
- Arkansas – Arkansas Department of Higher Education
- Colorado-Colorado Department of Higher Education
- Georgia- Georgia Nonpublic Postsecondary Education Commission
- Illinois- Illinois Board of Higher Education
- Indiana – Indiana Office for Career and Technical Schools
- Kentucky- Kentucky Commission on Proprietary Education
- Michigan (Home State) – Michigan Department of Labor and Economic Opportunity
- Ohio – State Board of Career Colleges and Schools
- Pennsylvania – State Board of Private Licensed Schools
- Texas - Texas Workforce Commission, Career Schools and Colleges
- Utah – Utah Department of Commerce, Division of Consumer Protection
- Wyoming – Wyoming Department of Education
- Washington, D.C. – Higher Education Licensure Commission

Stepful is additionally registered as an Out of State Institution with the California Bureau for Private Postsecondary Education.

Stepful is not accredited and does not participate in federal or state financial aid programs.

## Partnerships

- Dental Assisting National Board (DANB) – Stepful is partnered with the DANB to facilitate Radiation Health and Safety (RHS) examination, leading to Dental Assistant certification (CDA) for students.

- National Healthcareer Associate (NHA) - Stepful is partnered with the NHA to facilitate National Commission for Certifying Agencies (NCCA) accredited certifications for students.
- Pharmacy Technician Certification Board (PTCB) - Stepful is partnered with the PTCB to facilitate National Commission for Certifying Agencies (NCCA) accredited certifications for Pharmacy Technician students.

## School Calendar

### Holidays

Holiday	Date
New Year's Day	January 1, 2026
Martin Luther King Jr. Day	January 19, 2026
Washington's Birthday	February 16, 2026
Memorial Day	May 25, 2026
Juneteenth	June 19, 2026
Independence Holiday	July 4, 2026
Labor Day	September 7, 2026
Thanksgiving	November 26, 2026-November 27, 2026
December Holiday	December 24, 2026-January 1, 2027

### Class Hours

Monday - Friday	9:00 am EST – 9:00 pm EST
*Synchronous class hours between the hours mentioned above will vary from course to course. The student enrollment agreement will contain the hours of instruction. Asynchronous content is accessible 24/7 and students may complete asynchronous coursework at any time during the course.	

### Student Support Hours

Monday - Friday	9:00 am EST – 9:00 pm EST
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### Administrative Office Hours

Monday - Friday	9:00 am EST – 5:00 pm EST
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## Facilities and Equipment

Stepful is an entirely distance education school, however; for courses requiring externships, externships are provided in-person by our externship partners. To participate in our distance education (online/remote) courses, students are required to have access to a computer, tablet, or mobile device with an up-to date operating system, stable internet connection, and a webcam. They are also required to have a quiet dedicated workspace for class meetings. All instructional activities are conducted remotely, and students do not visit Stepful's administrative offices.

Courses are delivered in a combination of asynchronous and synchronous learning. Stepful utilizes two online platforms to deliver content: the Stepful Learning Management System (LMS) and Zoom.

## **ADMISSIONS POLICIES AND PROCEDURES**

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### **Admissions Requirements**

To apply for and enroll in any Stepful course requires applicants to possess a high school diploma or a high school equivalency certificate. They must also be proficient in English, at least 18 years of age, and authorized to work in the United States.

Some agencies, per their state laws, may prohibit the employment of individuals with felonies, misdemeanors or personal background issues such as bankruptcies. Students should also keep in mind that most externship sites will require proof of specific vaccination requirements for healthcare employees in their state and Basic Life Support (BLS) certification. Stepful does not accept Ability-to Benefit (ATB) students.

### **Previous Education or Training**

Stepful's clock hour courses are not credit-bearing and while Stepful will review prior education, training and experience, previous Stepful credits or hours and previous credits and hours earned from other institutions will not be accepted. Courses taken at Stepful are unlikely to count as transfer credits at other institutions.

### **Transfer Policy**

Stepful permits students to transfer between Stepful courses/program within the first month of starting a course/program. The student must meet all the eligibility requirements for the course/program they wish to switch into. Up to one tuition installment payment may be transferred to a new course/program.

### **Change Policy**

Enrolled students may switch cohorts, at no additional cost, once per enrollment. Students may change courses, at no additional cost, within two (2) weeks of enrollment.

### **Re-entry Policy**

Students who withdrew or took a leave of absence may pay the registration fee and re-enroll within six months of withdrawing. Note that if your program requires an externship, the timeframe to opt into externships is two months from the last day of class.

# PROGRAMS - DESCRIPTIONS AND OBJECTIVES

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## Clinical Medical Assistant

### Program Description

The Clinical Medical Assisting program prepares students with the foundational healthcare knowledge and basic science skills to become successful Medical Assistants. The program covers topics such as healthcare fundamentals, infection control, anatomy and physiology, and medical office administration. Upon program completion, the students will prepare for and take their national certification exam.

### Program Eligibility

This program is available to residents of the following states: Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, Ohio, Oklahoma, Oregon, Rhode Island, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, West Virginia, Wisconsin, and Wyoming.

Pennsylvania students are eligible for a different, shorter version of the Clinical Medical Assisting program.

### Program Objectives

Upon completion of the Clinical Medical Assisting program, students will have both the knowledge and practical skills to pass the NHA's Certified Clinical Medical Assistant Exam and be successful on the job. Throughout the course, students will also earn OSHA and HIPAA certification. Students will demonstrate mastery of both administrative and clinical duties for medical assistants:

- Enhanced patient service skills: manage patient correspondence and schedule appointments with efficiency and empathy, ensuring a positive patient experience from the first point of interaction
- Proficiency in administrative tasks: maintain medical records, process insurance and billing, and complete medical transcription, supporting administrative functions of the clinic
- Clinical assistance and infection control adherence: assist during patient exams, follow infection control procedures, and record vital signs, contributing to safe patient care and standards
- Diagnostic and emergency procedures: learn to perform a variety of diagnostic tests with accuracy and provide first aid, enhancing the ability to respond effectively in emergency situations
- Advanced patient care techniques: remove sutures, change dressings, sterilize medical equipment, assist with minor surgery, and assist through different clinical rotations, ensuring high standards of patient care and safety
- Patient care and health promotion: educate patients on their health and well-being, utilizing instructional materials to communicate effectively and empower patients in managing their own health

### Program Outline

<b>Clinical Medical Assistant</b>
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<b>Module</b>	<b>Lecture Hours</b>	<b>Lab Hours</b>	<b>Clinical/Externship Hours</b>	<b>Total Clock Hours</b>
Medical Assisting Fundamentals	12	0	0	12
Anatomy & Physiology	40	5	0	45
Healthcare Law, Safety & Compliance	25	0	0	25
Medical Office Communication & Administrative Skills	20	4	0	24
Clinical Patient Care & Laboratory Testing	20	4	0	24
Patient Care Skills: Vitals & Specialty Procedures	15	5	0	20
Pharmacology & Medication Administration	8	4	0	12
Phlebotomy and EKG	25	10	0	35
NHA CCMA Exam Prep	22	0	0	0
Externship	0	0	0	80
<b>Total</b>	<b>190</b>	<b>30</b>	<b>80</b>	<b>300</b>

Program Outline for Pennsylvania Residents Only

<b>Clinical Medical Assistant</b>				
<b>Module</b>	<b>Lecture Hours</b>	<b>Lab Hours</b>	<b>Clinical/Externship Hours</b>	<b>Total Clock Hours</b>
Medical Assisting Fundamentals	28	2	0	30
Anatomy, Physiology & Pathology	30	0	0	30
Patient Care	24	0	0	24
The Physician's Office Laboratory	24	0	0	24
Pharmacology & Medication Administration	12	0	0	12
Phlebotomy & EKG	14	4	0	18
Medical Administration	14	4	0	18
NHA CCMA Exam Prep	24	0	0	24
Externship	0	0	80	80
<b>Total</b>	<b>190</b>	<b>30</b>	<b>80</b>	<b>300</b>

## Dental Assistant

### Program Description

Stepful's Dental Assistant program is aligned to DANB-CDA standards and designed to provide students with a solid foundation in general chairside assisting, infection control, and radiation health and safety. This comprehensive program equips students with the knowledge and skills necessary to excel in dental clinics and prepares them for a successful career as a dental assistant. Upon completion of the program, students will be eligible to complete an additional 80-hour in-person externship. Students will be prepared to take the Dental Assisting National Board (DANB) Radiation Health and Safety (RHS) examination after graduating from the program. We integrate exam preparation within the course to align with DANB's certification objectives.

### Program Eligibility

This program is available to residents of the following states: Alaska, Arizona, Colorado, Delaware, Hawaii, Idaho, Illinois, Iowa, Kansas, Kentucky, Missouri, Nevada, South Carolina, South Dakota, Utah, Virginia, West Virginia, and Wyoming.

### Program Objectives

Upon completion of the Dental Assistant program, students will demonstrate mastery of skills for across these domains:

- Infection Control and Safety Management - Apply comprehensive infection prevention protocols, sterilization procedures, and occupational safety standards to protect patients, healthcare providers, and the dental practice environment.
- Radiation Health and Safety - Execute safe radiographic procedures including proper equipment operation, radiation protection principles, image acquisition techniques, and quality assurance protocols while maintaining compliance with regulatory standards.
- Chairside Clinical Assistance - Provide skilled chairside support through four-handed dentistry techniques, instrument management, patient care, and assistance with preventive, restorative, and specialty dental procedures.
- Patient Management and Communication - Demonstrate professional patient interactions, health education, emergency response, and effective communication skills while maintaining confidentiality and cultural sensitivity.
- Practice Management and Professional Development - Execute administrative functions including documentation, inventory management, equipment maintenance, and demonstrate ethical professional behavior consistent with dental assisting standards.

Additionally, students will have the knowledge required to pass the below national certifications:

- Dental Assisting National Board (DANB) Radiation Health and Safety (RHS) Exam

### Program Outline

<b>Dental Assistant</b>				
<b>Module</b>	<b>Lecture Hours</b>	<b>Lab Hours</b>	<b>Clinical/Externship Hours</b>	<b>Total Clock Hours</b>

Dental Assisting Foundations	40	6	0	46
Infection Control & Safety	25	4	0	29
Radiology	60	9	0	69
Chairside Assisting	50	8	0	58
DANB Exam Prep	25	0	0	25
Externship	0	0	80	80
<b>Total</b>	<b>200</b>	<b>27</b>	<b>80</b>	<b>307</b>

## Medical Administrative Assistant

### Program Description

Stepful's Medical Administrative Assistant program is designed to provide students with a solid foundation in healthcare compliance, electronic health records, insurance claims, and appointment scheduling. This comprehensive program equips students with the knowledge and skills necessary to excel in a healthcare setting and prepares them for a successful career as a Medical Administrative Assistant. Upon program completion, the students will also prepare for and take their national certification exam. Upon completion of this course students will be eligible to take the NHA CMAA exam to become a nationally certified medical administrative assistant.

### Program Eligibility

This program is available to residents of the following states: Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, Ohio, Oklahoma, Oregon, Rhode Island, South Carolina, South Dakota, Tennessee, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, and Wyoming.

Pennsylvania students are eligible for a different, shorter version of the Clinical Medical Assisting program.

### Program Objectives

Upon completion of the Medical Administrative Assistant program, students will demonstrate mastery of skills for Medical Administrative Assistant across the domains:

- Define and demonstrate the attributes of professionalism in the medical administrative assistant role and in all aspects of healthcare communication.
- Understand healthcare laws (HIPAA, OSHA, CMS guidelines, etc.) and integrate compliance reporting into administrative tasks to meet legal requirements
- Determine optimal scheduling based on appointment type, provider preferences, and patient needs, while efficiently managing in-person appointments via the EHR and patient portal
- Welcome and check in patients, including verifying identification, insurance information, and ensuring the completion of necessary intake forms.

- Run a medical office efficiently by understanding banking procedures, safety protocols, and operational workflows, such as opening and closing duties and managing downtime effectively.

#### Program Outline

<b>Medical Administrative Assistant</b>				
<b>Module</b>	<b>Lecture Hours</b>	<b>Lab Hours</b>	<b>Clinical/Externship Hours</b>	<b>Total Clock Hours</b>
Medical Admin Assisting Fundamentals	22	3	0	25
Anatomy and Physiology	10	1	0	11
Healthcare Law and Ethics	10	1	0	11
Patient and Appointment Management	22	4	0	26
Billing and the Revenue Cycle	22	4	0	26
Medical Office Operations	10	2		12
NHA CMAA Exam Prep	24	0	0	24
<b>Total</b>	<b>120</b>	<b>15</b>	<b>0</b>	<b>135</b>

#### Program Outline for Pennsylvania Residents Only

<b>Medical Administrative Assistant</b>				
<b>Module</b>	<b>Lecture Hours</b>	<b>Lab Hours</b>	<b>Clinical/Externship Hours</b>	<b>Total Clock Hours</b>
Medical Admin Assisting Fundamentals	20	2	0	22
Medical Law, Ethics and Office Compliance	20	2	0	22
Patient Intake and Processing	20	2	0	22
Insurance and Financial Procedures	10	2	0	12
Medical Office Operations	10	2	0	12
NHA CMAA Exam Prep	20	0	0	20
<b>Total</b>	<b>100</b>	<b>10</b>	<b>0</b>	<b>110</b>

## **Patient Care Technician**

### Course Description

Stepful's Patient Care Technician program is designed to provide students with a solid foundation in patient care, comfort, and safety, compliance and professional responsibility, infection control, blood and specimen collecting, and EKG. This comprehensive program equips students with the knowledge and skills necessary to excel in hospitals, rehabilitation centers, and nursing homes and prepares them for a successful career as a Patient Care Technician. Upon program completion, the students will also prepare for and take the national NHA-CPCT/A Exam.

### Program Eligibility

This program is available to residents of the following states: Alabama, Connecticut, Indiana, Iowa, Kansas, Michigan, New York, Ohio, Pennsylvania, South Carolina, Tennessee, and Texas.

### Course Objectives

Upon completion of the Patient Care Technician program, students will have both the knowledge and practical skills to pass the National Healthcareer Association (NHA) Certified Patient Care Technician/Assistant (CPCT/A) Exam and be successful on the job. Additionally, students will demonstrate mastery of patient care skills across the following domains:

- Patient Care Excellence: deliver comprehensive patient care following nursing direction while maintaining therapeutic communication, including activities of daily living assistance, vital signs monitoring, specialized procedures (catheter care, feeding tubes, ostomy care), patient positioning, mobility assistance, and recognition of critical changes in patient condition, ensuring optimal outcomes for diverse patient populations
- Compliance, Safety, and Professional Responsibility: maintain strict adherence to regulatory standards including HIPAA, OSHA, and Joint Commission guidelines while properly utilizing electronic health records, following chain of command, and responding appropriately to emergency situations, ensuring a safe and compliant healthcare environment
- Infection Control Mastery: implement standard and transmission-based precautions while performing aseptic and sterile techniques, managing biohazardous materials, and preventing healthcare-associated infections, maintaining a safe environment for patients and healthcare workers
- Phlebotomy Fundamentals: perform various blood collection procedures including venipuncture, capillary punctures, and blood cultures while maintaining proper specimen handling, preventing preanalytical errors, and responding appropriately to adverse reactions, ensuring accurate diagnostic testing
- EKG Fundamentals: conduct electrocardiogram procedures with proper patient preparation and electrode placement while identifying artifacts, recognizing dysrhythmias, and maintaining equipment functionality, supporting accurate cardiac monitoring and diagnosis

### Program Outline

<b>Patient Care Technician</b>				
<b>Module</b>	<b>Lecture Hours</b>	<b>Lab Hours</b>	<b>Clinical/Externship Hours</b>	<b>Total Clock Hours</b>
Patient Care Technician Fundamentals	10	0	0	10
Compliance, Safety, and Professional Responsibility & Infection Control	10	2	0	12

Patient Care	24	4	0	28
Phlebotomy Fundamentals	12	1	0	13
EKG Fundamentals	12	1	0	13
NHA CPCT/A Exam Prep	20	0	0	20
<b>Total</b>	<b>88</b>	<b>8</b>	<b>0</b>	<b>96</b>

## Pharmacy Technician

### Program Description

The Pharmacy Technician program is designed to provide students with a solid foundation in pharmacy fundamentals, practice, pharmacology, calculations, and interpersonal skills. This comprehensive program equips students with the knowledge and skills necessary to excel in a pharmacy setting and prepares them for a successful career as a certified pharmacy technician.

Students are required to pass the Certified Pharmacy Technician certification (ExCPT) by the National HealthCareer Association (NHA) or the Certified Pharmacy Technician (PTCE) by the Pharmacy Technician Certification Board (PTCB) in order to receive their Certified Pharmacy Technician designation (CPhT).

### Program Eligibility

This program is available to residents of the following states: Arizona, Arkansas, California, Colorado, Delaware, Hawaii, Indiana, Iowa, Kansas, Kentucky, Maryland, Massachusetts, Michigan, Mississippi, Missouri, New Hampshire, New Jersey, New Mexico, North Carolina, Oregon, Rhode Island, Tennessee, Texas, and Vermont.

### Program Objectives

Upon completion of the Pharmacy Technician program, students will demonstrate mastery of the administrative and clinical duties of pharmacy technicians:

- Acquire fundamental pharmacy knowledge encompassing drug classification, dosage forms, and legal regulations.
- Develop proficiency in prescription processing, medication compounding, and inventory management.
- Understand pharmacology principles to communicate drug information effectively.
- Master accurate pharmaceutical calculations for proper dosing and compounding.
- Interpret, transcribe, and dispense prescriptions with precision and patient safety.
- Cultivate strong communication and interpersonal skills for effective patient interactions.
- Prepare comprehensively for the pharmacy technician certification exam.
- Apply skills in real-world pharmacy scenarios during an externship.
- Attain pharmacy technician certification for enhanced career opportunities.
- Contribute to quality patient care through medication safety and professionalism.

Additionally, students will have the knowledge required to pass the below national certifications:

- Pharmacy Technician certification (ExCPT) by the National HealthCareer Association (NHA)

- Pharmacy Technician (PTCE) by the Pharmacy Technician Certification Board (PTCB)

### Program Outline

<b>Pharmacy Technician</b>				
<b>Module</b>	<b>Lecture Hours</b>	<b>Lab Hours</b>	<b>Clinical/Externship Hours</b>	<b>Total Clock Hours</b>
Fundamentals	20	1	0	21
Pharmacy Practice	20	7	0	27
Pharmacology	75	11	0	86
Pharmacy Calculations	45	9	0	54
Prescriptions	30	12	0	42
Certification Prep	40	10	0	50
Externship	0	0	130	130
<b>Total</b>	<b>230</b>	<b>50</b>	<b>130</b>	<b>410</b>

## **Pharmacy Technician Professional**

The Pharmacy Technician Professional program is designed to provide students with a solid foundation in pharmacy fundamentals, practice, pharmacology, calculations, and interpersonal skills. This comprehensive program equips students with the knowledge and skills necessary to excel in a pharmacy setting and prepares them for a successful career as a certified pharmacy technician.

Stepful's Pharmacy Technician Professional course is accredited by the American Society of Health-System Pharmacists/Accreditation Council for Pharmacy Education (ASHP/ACPE) (ASHP). For students to receive the ASHP/ACPE- accredited designation, they must complete a mandatory 130 clock hours Pharmacy Technician externship.

Students are required to pass the Certified Pharmacy Technician certification (ExCPT) by the National HealthCareer Association (NHA) or the Certified Pharmacy Technician (PTCE) by the Pharmacy Technician Certification Board (PTCB) in order to receive their Certified Pharmacy Technician designation (CPhT).

Please note that in some states (e.g. Pennsylvania) the Board of Pharmacy does not require Pharmacy Technician certification or registration, however, certification or registration may be a condition for employment. Students should check their state's specific Board of Pharmacy website for the latest requirements for Pharmacy Technicians.

### Program Eligibility

This program is available to residents of the following states: Alabama, Florida, Georgia, Illinois, Louisiana, Nevada, Ohio, Pennsylvania, Utah, Virginia, and West Virginia.

### Program Objectives

Upon completion of the Pharmacy Technician Professional program, students will demonstrate mastery of the administrative and clinical duties of pharmacy technicians:

- Acquire fundamental pharmacy knowledge encompassing drug classification, dosage forms, and legal regulations.
- Develop proficiency in prescription processing, medication compounding, and inventory management.
- Understand pharmacology principles to communicate drug information effectively.
- Master accurate pharmaceutical calculations for proper dosing and compounding.
- Interpret, transcribe, and dispense prescriptions with precision and patient safety.
- Cultivate strong communication and interpersonal skills for effective patient interactions.
- Prepare comprehensively for the pharmacy technician certification exam.
- Apply skills in real-world pharmacy scenarios during an externship.
- Attain pharmacy technician certification for enhanced career opportunities.
- Contribute to quality patient care through medication safety and professionalism.

Additionally, students will have the knowledge required to pass the below national certifications:

- Pharmacy Technician certification (ExCPT) by the National HealthCareer Association (NHA)
- Pharmacy Technician (PTCE) by the Pharmacy Technician Certification Board (PTCB)

<b>Pharmacy Technician</b>				
<b>Module</b>	<b>Lecture Hours</b>	<b>Lab Hours</b>	<b>Clinical/Externship Hours</b>	<b>Total Clock Hours</b>
Fundamentals	20	1	0	21
Pharmacy Practice	20	7	0	27
Pharmacology	75	11	0	86
Pharmacy Calculations	45	9	0	54
Prescriptions	30	12	0	42
Certification Prep	40	10	0	50
Externship	0	0	130	130
<b>Total</b>	<b>230</b>	<b>50</b>	<b>130</b>	<b>410</b>

## TUITION AND FEES

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The total course cost includes the course tuition, background check cost, and cost of externship, if applicable. The cost of all certification exams is not included in tuition and will be the responsibility of the student and paid, by the student, to the relevant third party at the time of the exam.

Course	Registration Fee	Tuition	Student Tuition Recovery Fund*	Total Cost**
Clinical Medical Assistant	\$59.00	\$3,999.00	\$0.00	\$4,058.00
Dental Assistant	\$59.00	\$3,999.00	\$0.00	\$4,058.00
Medical Administrative Assistant	\$59.00	\$1,399.00	\$0.00	\$1,458.00
Patient Care Technician	\$59.00	\$999.00	\$0.00	\$1,058.00
Pharmacy Technician	\$49.00	\$3,999.00	\$0.00	\$4,058.00
Pharmacy Technician Professional	\$59.00	\$3,999.00	\$0.00	\$4,058.00

\*STRF is applicable to California residents only and is currently \$0.00 for every \$1,000 of tuition rounded to the nearest \$1,000 as of April 1, 2024

### Payment Options

1. **Pay Upfront:** The student will make a one-time, upfront payment for the total course cost at the time of enrollment.
2. **Pay As You Go:** The student will be responsible for paying tuition in payments due every two weeks. Payments will begin at the start of the course and continue until the course cost has been paid in its entirety. Stepful does not charge interest.

### Financial Assistance

Stepful does not participate in federal or state financial aid programs. Total cost may be reduced by Board approved scholarships, grants, and discounts, when applicable.

### Registration Fee

The registration fee is waived for students who pay upfront.

# ACADEMIC POLICIES AND PROCEDURES

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## Attendance Policy

Students are expected to attend all classes as scheduled. All efforts should be made to be present and on time. If a student knows ahead of time that they will be late or absent, they must notify their instructor in advance. Attendance will be taken approximately 10 minutes after the class begins. The assigned instructor maintains the attendance roster for the assigned course and all attendance rosters are maintained electronically by Stepful. Students who attend less than 80% of classes may struggle to successfully complete and pass the final exams.

A student will be considered absent if:

- The student arrives more than 10 minutes after class begins.
- The student leaves more than 10 minutes before class ends.
- The student returns from a break more than 10 minutes after class restarts.

Students are encouraged to abide by Stepful's attendance policy and to notify their instructor ahead of time when they will be late or absent.

## Grading System

### Grading Scale

Grade Percentage	Letter Grade
90% - 110%	A
80% - 89%	B
70% - 79%	C
65% - 69%	D
64% and below	F

Students will be graded on the following components of the course:

### Clinical Medical Assistant

Course Component	Percentage of Final Grade
Daily Assignments	30%
Group Projects	10%
Examinations	30%
Certification Practice	20%
Skills Labs	5%
HIPAA + OSHA Certificates	5%
Participation (extra credit)	10%

Pharmacy Technician and Pharmacy Technician Professional

Course Component	Percentage of Final Grade
Daily Assignment	45%
Group Projects	10%
Examinations	25%
Certification Practice	20%
Participation (extra credit)	10%

Patient Care Technician

Course Component	Percentage of Final Grade
Daily Assignment	45%
Group Projects	5%
Examinations	30%
Certification Practice	20%
Participation (extra credit)	10%

Dental Assistant

Course Component	Percentage of Final Grade
Daily Assignment	40%
Group Projects	10%
Examinations	30%
Certification Practice	20%
Participation (extra credit)	10%

**Satisfactory Academic Progress**

Students will be considered as making satisfactory academic progress by maintaining a grade of 80%. Students may access their grades at any point in the course via Stepful's LMS. Stepful does not provide a probation option and students who fail to achieve satisfactory academic progress for a course may be administratively withdrawn by the school.

**Make-up Work**

Students are responsible for all coursework missed. Instructors and administrators may implement action plans and milestone deadlines for students who require make-up work completion on a case by case basis. Make-up work must be completed before the program completion deadline, defined as the final day of class extended by an additional 50% of the course duration.

## Leave of Absence

Stepful is a distance education only school. A leave of absence is a temporary interruption in a student's online study. Leaves may be granted in extenuating circumstances including, but not limited to, injury, illness and family emergencies. Leaves must be requested and approved in writing. Students may re-enroll in a future cohort within 6 months of their leave of absence and all previous payments will be applied to their new enrollment.

## Student Conduct and Dismissal

Stepful is a community of learners and collaborators with shared values and principles. All community members, including students, instructors, administrators and staff are expected to uphold and abide by Stepful's high standards of conduct and professionalism. Stepful reserves the right to impose a variety of disciplinary actions on any student who violates the Code of Conduct. Misconduct will not be tolerated.

### Student Code of Conduct

Students are expected to adhere to the following Code of Conduct:

- There is absolutely no profanity allowed at any time or any place on or near the school premises.
- A student may not verbally or physically threaten any person, be they instructor, student, employee, or visitor.
- A student may not commit a violent act(s) or crime(s) against any person, be they instructor, student, employee, or visitor.
- Students are expected to cooperate with other students and faculty in a professional manner.
- Students will be held liable for all damages to school facilities, property, or to other students' property.
- The school is not responsible for your personal property, as well as your materials and textbooks once you receive them.
- If you are absent for more than two days, report the reason to the office. Continued absence will mean termination.
- Students who violate school regulations or cause damage to school facilities, property, or to other student's property may be terminated and/or may be held legally responsible
- Students must follow the schedules and studies outlined by the instructor.
- Tuition payments must be made promptly as agreed at the time of enrollment.

Based on the circumstances of any student misconduct, a student will either be dismissed for a day, administratively withdrawn from the course or permanently dismissed from Stepful. In cases of violent acts or crimes committed, Stepful has the right to pursue and prosecute the student(s) and or person(s) involved, to the fullest extent of the law. A student/person, who is dismissed and refuses to voluntarily comply, will be blocked from all platforms. Stepful will apply these methods to ensure safety for everyone and to create an atmosphere where education is the primary goal.

Administrative withdrawal or dismissal due to academic performance will be based on the student's academic progress as described in the Satisfactory Academic Progress Policy.

## Right to Appeal

A student who is administratively withdrawn due to failing to meet satisfactory academic progress has the right to appeal the decision if they feel that their situation merits individual attention due to unusual circumstances that contributed to their failure of a program.

The student must write to their instructor stating the reason for the appeal. The letter must state:

- the unusual circumstances the student feels caused the failure, and
- what they have done or plan to do to alleviate the problems they have had in academic performance.

The performance of a student appealing an academic withdrawal is reviewed by Stepful's administration, including the student's instructor, a senior faculty member, and a Stepful administrator. Every area of the student's performance is explored, and a decision concerning the request is made at the end of the review. The decision on student performance issues is final and may implement conditions for the student's continuation in the course. Additional information or documentation may be requested in support of the student's request.

### **Graduation Requirements**

A student must have a grade of 80% or more and satisfy all financial obligations before he or she is eligible to graduate. The school awards a Certificate of Completion upon completion of the course.

# STUDENT SERVICES

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## Academic Advising & Counseling

Academic advising may be initiated by Stepful's personnel or by the student when the need is identified. Students may request advising by contacting a school administrator or their instructor. Generally, students receive outreach and support when they fall behind in class.

## Library and Learning Resources

Stepful does not have a library or participate in any library system. All learning resources necessary for the course are provided by Stepful in the Learning Management System. Should additional resources be needed, students are advised to contact a school administrator or their instructor.

## Student Technical Support

Students may contact [learn@stepful.com](mailto:learn@stepful.com) for support, including technical support throughout course completion. Technical support is available from 9am to 9pm, Mondays through to Fridays. Support requests made outside of these hours will receive a response within 24 hours (business days).

## Transcript Request

Students requesting a copy of their transcript must do so by emailing Stepful at [hello@stepful.com](mailto:hello@stepful.com). Transcripts will be provided to students at no additional cost. Transcripts are considered confidential student records and can only be released to third parties with the student's written consent.

## Certificate of Completion

After course completion, students are provided with a Certificate of Completion upon request and at no additional cost. Certificates of Completion are considered confidential student records and can only be released to third parties with the student's written consent.

## Student Records

Stepful maintains all student records for a minimum of 8 years. Permanent records such as transcripts and Letters of Completion are maintained in perpetuity. Student records are secured and maintained in Stepful's database hosted by Amazon Web Services, which is encrypted and backed up on a daily basis.

## WITHDRAWAL, CANCELLATION & REFUND POLICY

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A student who cancels before instruction begins or during the first two weeks of class receives all monies returned, minus the registration fee. In some states, the registration fee is refundable within a certain window of time. See state specific appendices for more information.

Thereafter, a student's tuition liability is based on their week of cancellation and is equal to the tuition liability percentage multiplied by the total program cost. The below tables outline tuition liability percentage based on week of cancellation.

For students who paid up front, they will be refunded an amount equal to their initial payment minus their tuition liability. For students who paid in installments, they will be refunded an amount equal to their total payments to date minus their tuition liability. The refund calculation will be based on the date of cancellation request unless state regulations dictate otherwise.

### Clinical Medical Assistant - 20 Weeks

Week of Cancellation	Number of Weeks Completed	Tuition Liability Percentage
3	2	10%
4	3	15%
5	4	20%
6	5	25%
7	6	30%
8	7	35%
9	8	40%
10	9	45%
11	10	50%
12	11	55%
13	12	60%
14	13	65%
15	14	70%
16	15	75%
17	16	80%
18	17	85%

19	18	90%
20	19	95%

**Pharmacy Technician, Pharmacy Technician Professional, and Dental Assistant - 16 Weeks**

<b>Week of Cancellation</b>	<b>Number of Weeks Completed</b>	<b>Tuition Liability Percentage</b>
3	2	12.50%
4	3	18.75%
5	4	25.00%
6	5	31.25%
7	6	37.50%
8	7	43.75%
9	8	50.00%
10	9	56.25%
11	10	62.50%
12	11	68.75%
13	12	75.00%
14	13	81.25%
15	14	87.50%
16	15	93.75%

**Medical Administrative Assistant - 12 Weeks**

<b>Week of Cancellation</b>	<b>Number of Weeks Completed</b>	<b>Tuition Liability Percentage</b>
3	2	16.67%
4	3	25.00%
5	4	33.33%
6	5	41.67%
7	6	50.00%

8	7	58.33%
9	8	66.67%
10	9	75.00%
11	10	83.33%
12	11	91.67%

#### **Patient Care Technician - 10 Weeks**

<b>Week of Cancellation</b>	<b>Number of Weeks Completed</b>	<b>Tuition Liability Percentage</b>
3	2	20.00%
4	3	30.00%
5	4	40.00%
6	5	50.00%
7	6	60.00%
8	7	70.00%
9	8	80.00%
10	9	90.00%

Please note that withdrawal, cancellation, and refund policies may vary by state. Please see state-specific appendices for more information.

### **Refund Process**

If a student is terminated from the course, whether by choice or for violation of Stepful's Attendance Policy, student Code of Conduct violations, or failure to achieve Satisfactory Academic Progress, Stepful will conduct a pro-rata refund calculation and issue a refund to the student within 30 business days.

### **Withdrawal Policy & Disclaimer**

Students may withdraw from the school at any time by submitting a written notice to Stepful. Students are eligible to receive a prorated refund.

The student's withdrawal date shall be deemed the date of the cancellation request to determine a refund under this section, unless the student's state of residence dictates otherwise.

A student is considered withdrawn from a program of instruction when any of the following occurs:

- A student who signed the Enrollment Agreement cancels before the third week of class receives all monies returned and, if applicable, their payment plan is canceled completely.
- A student who signed the Enrollment Agreement and cancels at week 3 or later receives a prorated refund
- A student who signed the Enrollment Agreement and violates Stepful's Attendance Policy, Student Code of Conduct, or fails to achieve Satisfactory Academic Progress will be removed from the program and receive a prorated refund

The failure of a student to immediately notify Stepful in writing of the student's intent to withdraw may delay a refund of tuition to the student.

# CAREER SERVICES

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## Job Coaching

Stepful offers career coaching and job coaching assistance to all students who are accepted into Stepful's Career Services program. To be eligible for this program, students must:

1. Submit all required documents by the deadline
2. Successfully complete their didactic/lecture course hours (achieving a grade of 80% or higher)
3. Finalize all outstanding payments owed to Stepful
4. Pass any required certification exam(s)
5. Successfully complete their clinical externship hours or submit evidence of previous healthcare experience to bypass the externship for applicable programs

Stepful's Career Services' career coaching and job placement program helps graduates find entry-level positions. It begins after students have completed the above-listed requirements and is offered for up to four (4) months.

Career Services begins once the externship has been approved (or they submitted evidence of previous healthcare experience to bypass the externship for eligible programs) and the student has taken and passed their certification exams. Students must commit to the following: apply to more than 5 jobs per week, complete the job sheet to track the status of applications, fully participate in the Job Readiness Cohort, demonstrate a high level of professionalism at all times, and maintain open communication with the Career Services coach. If students are unable to meet these requirements, they may be removed from job coaching. While placement assistance services may be provided, it is understood that the school cannot promise nor guarantee employment to any student or graduate.

## Externships

Some Stepful programs require an unpaid clinical externship for 80-200+ clinical hours. Actual clinical requirements depend on site requirements, with some requiring more than 200 hours. Students are required to fulfill all hours required by the externship site.

For our team to support students in their externships, students, will need to have the following availability:

- Full-time (8 clinical hours of daily availability from Monday to Friday) until externship completion; or
- Part-time (4 clinical hours of daily availability from Monday to Friday) until externship completion

Stepful provides students who have completed both the didactic portion of the program and any additional prerequisites with access to its Career Search Platform. This platform is designed to support students in identifying and securing externship opportunities. Students are expected to take an active role in the externship search process, which includes identifying sites, initiating and maintaining outreach, following up with potential placement locations, and completing any required interviews or documentation.

While Stepful may provide support, coaching, and outreach assistance, it is understood that the school cannot promise nor guarantee an externship placement to any student or graduate. Externship placement timelines are variable and dependent on factors including student engagement, completion of requirements, and clinic availability.

The decision to host a student at an externship ultimately lies with the externship site, therefore it is important that students carry themselves with utmost professionalism and prepare for their interviews. This allows for real-world experience in healthcare and facilitates full-time employment for students.

## **Criminal Background Check, Drug Screening, and Physical Requirements Policy**

Participation in allied health education and employment may require students to meet certain background, drug screening, and physical requirements established by healthcare facilities, externship partners, licensing bodies, and employers. These requirements are intended to protect patient safety and comply with healthcare regulations.

### Criminal Background Checks

Stepful's externship partners require students who are placed at their sites, or who seek placement, to undergo criminal or personal background checks prior to externship placement. Students acknowledge during the enrollment process that completion of a background check is a condition of externship participation. Stepful expects students enrolled in its programs to meet the background check standards established by externship sites.

Stepful covers the cost of required criminal background checks.

Students with criminal records that include felonies or misdemeanors—particularly those involving violence, sexual offenses, drug-related offenses, or theft—or personal background issues such as bankruptcy, may not be accepted by certain externship facilities or employers. Decisions regarding eligibility are made solely by the externship site or employer.

Students who have been found guilty of any of the following offenses may be ineligible for externship placement:

- Any offense involving violence (including, but not limited to, murder, child abuse, or domestic violence)
- Any sexually oriented offense (including, but not limited to, rape or sexual battery)
- Any drug abuse offense (including theft or diversion of drugs)
- Any theft-related offense

Stepful does not control or override the background check standards or placement decisions of externship partners or employers.

### Drug Screening and Drug Testing

Healthcare facilities may require drug screening prior to externship placement and may conduct random or for-cause drug testing during the externship period. Students acknowledge that drug screening and testing are standard conditions in healthcare environments.

Stepful covers the cost of required pre-placement drug screening and testing. Failure to comply with drug screening or testing requirements, or receiving an adverse result, may result in denial of externship placement or removal from an externship site.

Students who are unable to be placed at, or who are involuntarily released from, an externship site due to drug screening or testing results may be ineligible for Career Services.

### Physical Demands and Requirements

Allied health education, externships, and employment may involve physical demands essential to patient care and clinical operations. These requirements vary by role and healthcare setting and may include, but are not limited to, the ability to:

- Stand, walk, bend, stoop, and perform repetitive movements for extended periods
- Lift, move, or assist patients, equipment, and supplies (often up to 25–50 pounds, with or without assistance)
- Perform fine motor skills, manual dexterity, and hand-eye coordination required for clinical procedures
- Maintain visual and auditory acuity sufficient for patient observation, equipment operation, and communication
- Work in environments with exposure to bodily fluids, medical equipment, chemicals, and disinfectants
- Respond appropriately in time-sensitive or emergency situations

Students must be able to meet the physical requirements established by externship sites and employers in order to successfully complete program requirements. Stepful does not determine or modify the physical standards imposed by externship partners or employers.

### Career Services Eligibility

Stepful does not guarantee externship placement or employment. Students who are unable to meet criminal background check, drug screening/testing, or physical requirements imposed by externship sites or employers may be unable to complete externship requirements and may be ineligible for Career Services.

### **PhT Licensure and Certification Requirements**

Many states require individuals interested in becoming a Pharmacy Technician to obtain a license or certification from the relevant state board of pharmacy or other appropriate state agency to be eligible for employment. States establish a variety of requirements for obtaining a license or certification, including requirements related to the applicant's educational history and criminal background. A record of illicit drug use or criminal convictions may disqualify an applicant from employment as a pharmacy technician.

Licensure and certification eligibility requirements vary from state to state, and Stepful recommends prospective students contact the board of pharmacy for the state in which you intend to seek employment prior to enrolling in the Pharmacy Technician program.

### **PCT, CMA, and MAA Certification Requirements**

Many states require individuals interested in becoming a Medical Assistant, Medical Admin Assistant, or Patient Care Technician to obtain certification to be eligible for employment. States establish a variety of requirements for employment in this field, including requirements related to the individual's educational history and criminal background. A record of illicit drug use or criminal convictions may disqualify an individual from employment as a Medical Assistant or Patient Care Technician.

Certification eligibility requirements vary from state to state, and Stepful recommends prospective students contact the state in which you intend to seek employment prior to enrolling in the Medical Assistant, Medical Admin Assistant, or Patient Care Technician programs.

### **Liability for any Personal Injuries Incurred During Externship**

By opting into Career Services, students certify that they are responsible for any medical costs to cover in the case of any personal injuries during the externship.

### **Basic Life Support Certification & Vaccination Requirements**

To participate in externships/clinical rotations, students must meet vaccination requirements prior to enrollment. BLS certification must also be completed by the time the student completes the didactic portion of their course. Vaccinations required include: COVID-19, MMR, TB (Tuberculosis/PPD), Hepatitis B, Varicella, Tdap.

#### Exemption from Vaccination

Students may apply for a medical or religious exemption - each externship site may independently decide whether or not to accept an exemption.

A letter from a physician will be required for medical exemption from vaccination, this letter must be signed and dated by a licensed practitioner who is not the individual requesting the exemption. It must specify which of the vaccines are clinically contraindicated for the student and the recognized clinical reasons for the contraindications. Only CDC-approved medical exemptions are permitted.

If a student is requesting exemption for religious beliefs, the student must submit a letter of explanation to a school administrator.

For further information on CDC medical exemptions please visit [CDC.gov](https://www.cdc.gov). If externship sites require additional vaccines, students will be required to comply in order to complete the externship/clinical rotations. Required vaccines, examinations, testing, and health examinations will be completed at the expense of the student.

## **Grievance Policy**

Stepful serves students across the United States in accordance with the laws and regulations applicable in each state. The following grievance procedure applies to all students unless the student resides in a state with specific grievance policy requirements. Please refer to the Appendices to determine whether a state-specific policy applies.

Students with a question or concern should first contact their Learning Coach. If the matter is not resolved, the student should contact the Head of Student Support. The Head of Student Support will respond within ten (10) business days.

The Head of Student Support may be contacted at:

Email: [learn@stepful.com](mailto:learn@stepful.com)

Phone: 332-334-8285

Stepful seeks to resolve all complaints in a fair and equitable manner. A student will not be subject to unfair action or treatment by any school official as a result of filing a complaint.

If the student believes that Stepful has not adequately addressed the complaint after following the process above, the student may file a complaint with the Michigan Department of Labor & Economic Opportunity – Office of Employment & Training:

State of Michigan Department of Labor and Economic Opportunity

Employment & Training, Post-Secondary Schools

P.O. Box 30726

Lansing, MI 48907

Phone: 517-335-4000

Fax: 517-241-9846

Email: [PSS@michigan.gov](mailto:PSS@michigan.gov)

## APPENDIX A: OWNERSHIP AND MANAGEMENT

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### Ownership

Stepful, Inc. is owned by a group of investors.

### School Officers

Carl Madi, Chief Executive Officer

Tressia Hobeika, Chief Product Officer

Paula Hernandez, VP, Student Operations

Mickey Slevin, SVP Growth

## APPENDIX B: INSTRUCTORS

Note: This list is current as of February 26th, 2026.

Name	Courses Taught	Degree/Specialized Training	Institution	Years of Experience
Alyssa Dietz	Clinical Medical Assistant	Master of Public Health   Health Promotion and Wellness Concentration	Slippery Rock University	7
		Bachelor of Science - Public Health	Slippery Rock University	
		Associate in Applied Science - Medical Assisting	Butler County Community College	
		Certified Medical Assistant, BLS Provider Certification		
Bassim Riad	Clinical Medical Assistant	Bachelor of Surgery and Medicine in M.B.B.CH	Ain Shams University	20+
		Certified Medical Assistant		
Celeste Skinner	Clinical Medical Assistant	Master of Science – Curriculum & Instruction	Western Governors University	20+
		Bachelor of Science – Health Science Education	Excelsior College	
		Associate of Science – Liberal Arts, Health Profession Focus	Excelsior College	
		Associate of Applied Tech – Medical Assisting	Salt Lake Tooele Applied Tech College	
		Radiology Practical Technician	Salt Lake Community College	
		Medical Assistant	Salt Lake College of Medical and Dental Assistants	
Chimenum Nyeche-Ogunjumo	Clinical Medical Assistant	MBA, Business Administration	University of Redlands	20+
		BS, Healthcare Administration	California State University, Long Beach	
		Certified Medical Assistant - Clinical and Administrative		
Cindy Castro	Pharmacy Technician	Master of Science in Library Science	University of North Texas - Denton, TX	12
		Bachelor of Science in Psychology	University of Houston - Houston, TX	

Name	Courses Taught	Degree/Specialized Training	Institution	Years of Experience
		Associate in Science	Houston Community College - Houston, TX	
		PTCB Certification		
		Pharmacy Technician Certification		
		Graduate Certificate in Archival Management		
		Pharmacy Technician License		
Danielle Vado	Clinical Medical Assistant	Bachelor of Science in Healthcare Management	South University- Savannah	20+
		Associates in Health Science in Health Science	Independent University	
		CTTIE Certified		
		Certified Medical Assistant (AAMA)		
		CCMA Certification		
Debra Ray	Clinical Medical Assistant	Bachelors Degree in Behavior Health Science	Grand Canyon University	13
		Medical Assisting	Remington College - Houston, TX	
		Certified Medical Assistant		
Derrick Aboagye	Pharmacy Technician	Doctor of Pharmacy	Hampton University	20+
		Master of Arts, Human Service, Health and Wellness Counseling	Liberty University	
		Bachelor of Science, Clinical Health Promotion	Liberty University	
		Associate Degree in General Studies	Central Virginia Community College	
		Associate Degree in Applied Science	Central Virginia Community College	
		Certified Pharmacy Technician Certification	PTCB	
		Medication Therapy Management Certificate	PTCB	
		Technician Product Verification Certificate	PTCB	
		Virginia Board of Pharmacy Technician License		

Name	Courses Taught	Degree/Specialized Training	Institution	Years of Experience
Eileen Domerchie	Clinical Medical Assistant	PhD Organizational Psychology	Capella University	20+
		Certificate -Online Teaching & Learning	California State University East Bay	
		MA Psychology, Counseling	JFK University	
		BA Biology & Psychology	UC Santa Cruz	
		AS Medical Assisting, Certified Medical Assistant with AAMA	Cabrillo College	
Elizabeth Taylor	Clinical Medical Assistant	Bachelor's in Adult Education	Bellevue University	15
		Diploma in Nursing	Ivy Tech Community College	
		Associate of Applied Science in Office Administration	Sullivan University	
		LPN		
		CCMA Certification	NHA	
		CPCT-I, Certified Patient Care Technician Instructor		
Felecia Kimble	Clinical Medical Assistant	BS in Allied Health Management	Florida Technical College	16
		Diploma in Medical Assistant	Brown Mackie College	
		Clinical Certified Medical Assistant	NHA	
Kimesha Jones	Clinical Medical Assistant	Doctor of Philosophy in Psychology, Health Psychology	Northcentral University	20+
		Bachelor's Degree in General Studies: Concentration: Psychology	Hampton University	
		Associates Degree in General Studies; Focus on Psychology and Biology	Tidewater Community College	
		Practical Nursing	Virginia Beach School of Practical Nursing	
Mysheria Moore	Clinical Medical Assistant	Master's of Science in Health Science	Grand Canyon University	6
		Bachelor's of Science in Public Health	Grand Canyon University	
		Bachelor's of Science in Nursing	Chamberlain University	

Name	Courses Taught	Degree/Specialized Training	Institution	Years of Experience
		Medical Assistant Diploma	Everest Institute	
		Bachelor's of Science in Nursing Prerequisites	UT Arlington-Nursing	
		Dual Credit	Lone Star College	
		Nationally Registered/Certified Medical Assistant		
Natalie Coleman	Lead Instructor, Pharmacy Technician	Master of Arts in Teaching	Alcorn State University	23
		Master of Science: Biology	Texas Southern University	
		Bachelor of Science: Biology	Howard University	
		Certified Pharmacy Technician	PTCB	
Nicola Campbell	Pharmacy Technician	Doctor of Philosophy in Education	The University of Arizona Global Campus	19
		Master of Arts in Higher Education	The University of Arizona Global Campus	
		Bachelor of Arts in Health Education	The University of Arizona Global Campus	
		Pharmacy Technician License		
Robyn Stanley	Clinical Medical Assistant	MPH in Epidemiology Healthcare Administration	Kaplan University-Davenport Campus	20+
		BSHS in Public Health	Kaplan University	
		AAS in Medical Assisting	Hamilton College	
		CMA Certification	AAMA	
Stephanie Welch	Clinical Medical Assistant	Master of Science Degree in Education, Concentration in Sports Administration	University of Miami	16
		Bachelor of Science Degree in Nursing	University of Arkansas for Medical Sciences - College of Nursing	
		Registered Medical Assistant		
Tamika Dismukes-Williams	Clinical Medical Assistant	Bachelor of Science in Business Management	Grand Canyon University	20
		Diploma in Medical Assisting	National Institute of Technology	
		Registered Medical Assistant	American Medical Technologists	
Tammy Santarelli	Surgical Technologist	Bachelors in Applied Science	Siena Heights University	19

Name	Courses Taught	Degree/Specialized Training	Institution	Years of Experience
		Associates Degree in Applied Science	Concorde College	
		Surgical Technology Program	Rolla Technical Center	
		Certified Surgical Technologist		
Tetranetta Harris	Pharmacy Technician	Master's of Health Care Administration	Grand Canyon University	19
		Master's of Education	Grand Canyon University	
		Bachelor's of Science, Biology, Pre-Med	University of Arkansas	
		Pharmacy Technician Certification		
Zenia Ridley	Pharmacy Technician	Texas-Bachelor of Science in Health Services Management	DeVry University	16
		Registered and Certified Pharmacy Technician, ACPE Sterile Products Certified / ACPE Compounding Certified		
Angela Axdahl	Clinical Medical Assistant	Masters of Strategic Leadership	Mount Mercy University	20+
		BA	Mount Mercy University	
		AA	Kirkwood Community College	
		Diploma in Certified Medical Assistant	Iowa Lakes Community College	
		Certified Medical Assistant		
Dwanda Conner	Clinical Medical Assistant	Master's Degree (Patient Health Education)	Grand Canyon University	20+
		Medical Assistant Certificate, Front/Back Office Certificate	Regional Occupational Program	
Jolene Shannon	Clinical Medical Assistant	M.Ed. Educational Technology	Ashford University	17
		BA Health Care Education	Ashford University	
		AAS Health Information Management	Rasmussen University	
		AAS Medical Assisting	Daymar College	
		Registered Medical Assistant		
		Registered Health Information Technician		

<b>Name</b>	<b>Courses Taught</b>	<b>Degree/Specialized Training</b>	<b>Institution</b>	<b>Years of Experience</b>
Melissa Desir-Eliacin	Clinical Medical Assistant	Associate in Science, Allied Health	Plaza College	13
		NHA Certified Phlebotomy Technician	Borough Of Manhattan Community College	
Elizabeth Terhune	Clinical Medical Assistant	Bachelor of Science	William Patterson University	30
		AAS	Bergen Community College	
		Clinical Medical Assistant, BLS Certification		
Vivian Akpan	Clinical Medical Assistant	Bachelor of Science, Health Care Leadership	National Louis University	19
		Medical Assisting Certification	Illinois School of Health Careers	
		Registered Medical Assistant		
Carol-Ann Miller	Clinical Medical Assistant	Doctorate in Healthcare Administration	Walden University	15
		Master's Degree of Organizational Leadership	Malone University	
		Bachelor's Degree, General Studies	Youngstown State University	
		Associate Degree, Medical Assisting	Youngstown State University	
		Certified Medical Assistant		
Lybia Jewell	Clinical Medical Assistant	Master, Online Teaching Certificate	University of Illinois	4
		Bachelor's Degree, Healthcare Management	Belhaven University	
		Associate's Degree, Medical Assistant Technology	Lincoln College of Technology	
		Registered Medical Assistant	AMT	
Nikki Pierce	Clinical Medical Assistant	Doctoral of Education	South College	10
		Master of Education, Master of Healthcare Administration	Columbia International University	
		Bachelor of Science, Sports Sciences	United States Sports Academy	

Name	Courses Taught	Degree/Specialized Training	Institution	Years of Experience
		Medical Assistant and Phlebotomist Certification		
Shilah King	Pharmacy Technician	Bachelor of Science, Anthropology Bachelor of Science, International Public Health	Arizona State University - Tempe	3
		Associate's Degree, Pharmacy Technology	San Joaquin Valley College	
		Pharmacy Technician Certification		
Stephanie Egleston	Clinical Medical Assistant	Doctor of Philosophy, Psychology	Northcentral University	15
		Master of Science, Psychology	University of Phoenix	
		Bachelor of Science, Criminal Justice Administration	University of Phoenix	
		Associate of Science, Health and Human Services, Healthcare Management	Ultimate Medical Academy	
		Associate of Science, General Studies	University of Phoenix	
		Certified Medical Assistant (RMA)		
Jutia Merriweather	Pharmacy Technician	Master's Degree, Management	American Public University	19
		Bachelor of Science, Healthcare Management	Clayton State University	
		Associate of Science, Diagnostic Medical Sonography	Gordon College	
		Sterile Compounding, PTCB Certification		
Elizabeth Murphy	Clinical Medical Assistant	Master's Degree, Management	Cambridge College	29
		Associate's Degree, Medical Assisting	Springfield Technical Community College	
		CCMA Certification		
Stephany Wood	Clinical Medical Assistant	Associate's Degree, Medical Assisting and Phlebotomy	Aims Community College	15

Name	Courses Taught	Degree/Specialized Training	Institution	Years of Experience
		Associate's Degree, Occupational Studies Medical Assistant	Institute of Business and Medical Careers Greeley	
			Pima Medical Institute	
		IV Technician, CCMA Certification, Registered Phlebotomy Technician, BLS Certification, CPR Certification		
Ebony Lovingood	Clinical Medical Assistant	AAS, Medical Assistant BLS, CPR, AED Certification	Brightwood College	30
Jennifer Dietz	Clinical Medical Assistant	MS in Health Sciences	Cleveland State University	16
		BS in Health Sciences	Cleveland State University	
		Associates in Applied Science	Cuyahoga Community College	
		Certificate in Medical Assisting	Cuyahoga Community College	
		Certificate in Coding	Cuyahoga Community College	
		Certified Medical Assistant (AAMA), Certified Phlebotomist, Professional Coder		
Nafisa Jaghuri	Pharmacy Technician	Associate of Arts in Communication Studies	Merced Community College	20
		Associate of Arts in Psychology	Merced Community College	
		Certificate in Medical Assisting	Merced College Career Advancement	
		Customer Service Academy	Merced College Business Resource Center	
		PTCB, CCMA		
Telicia Ward-Thomas	Pharmacy Technician	Master of Science in Health Law	Nova Southeastern University	11
		Bachelor's of Science in Public Health	University of South Florida	

Name	Courses Taught	Degree/Specialized Training	Institution	Years of Experience
		Registered Pharmacy Technician, PCTB		
Jennifer Vazquez Gonzales	Pharmacy Technician	Master of Education, Human Resource Studies, OLPC	Colorado State University	10
		Bachelor of General Studies, Business / Human Resources	Columbia College	
		Human Resource / Professional Certificate	Columbia College	
		Pharmacy Technician Certificate		
Kelly Simmons	Clinical Medical Assistant	Master's Degree, Healthcare Administration	University of Central Florida	10
		Bachelor's Degree, Business Management	Daytona State College	
		Associate of Arts, General Education	Daytona State College	
		Diploma	Cambridge Institute of Allied Health	
		National Certified Medical Assistant (NCMA), Certified Phlebotomy Instructor, Allied Health Instructor License		
Richard Brown	Pharmacy Technician	M.S. Medical Science	University of South Florida College of Medicine	10
		B.S. Biomedical Science	University of South Florida	
		CPhT		
Tamera Thompson	Clinical Medical Assistant	Bachelor of Arts in Healthcare Administration	University of Arizona Global Campus	7
		Associate Degree of Applied Science in Medical Assisting	Miller-Motte Technical College	
		National Certified Medical Assistant (NCMA)		
Emilie Craven	Clinical Medical Assistant	Bachelor of Science in Exercise Science	Maryville College	12
Brittany Greenlief	Pharmacy Technician	Master's in Education	Concord University	4

Name	Courses Taught	Degree/Specialized Training	Institution	Years of Experience
		Nationally Certified Pharmacy Technician		
Mika Steinhauer	Clinical Medical Assistant	Bachelor's of Science, Healthcare Management	San Joaquin Valley College	3
		Certificate, Medical Assistant	Milan Institute- Boise	
		Associate, Business Administration	San Joaquin Valley College	
		Registered Medical Assistant (RMA), BLS		
Andrea Scahill	Job Coaching Instructor	MBA in Entrepreneurship	Everglades University	9
		BA in Communication	University of Scranton	
Daron Collins	Pharmacy Technician	Master's in Healthcare Administration	Independence University	12
		Bachelor's of Science in Business - Management	University of Phoenix	
		Pharmacy Technician Diploma	Penn Foster Career School	
		CPhT, PTCB, RPhT		
Jason Yancey	Pharmacy Technician	Master's Degree, Christian Education	Southern Baptist Theological Seminary	5
		Bachelor's Degree, Culinary Arts	Auguste Escoffier School of Culinary Arts	
		Bachelor's Degree, Psychology	University of the Cumberlands	
		PTCB		
Courtney Tran	PCT Instructor	DNP Program	Loma Linda University, School of Nursing	6
		MSN	West Coast University, Anaheim	
		BSN	Loma Linda University, School of Nursing	
		BS, Microbiology, Immunology and Molecular Genetics	University of California, Los Angeles	
		RN License		
Nadira Rahman	Clinical Medical Assistant	Master's Degree, Counseling	Xavier University of Louisiana	4
		Bachelor's Degree, Biology Education	Xavier University of Louisiana	

Name	Courses Taught	Degree/Specialized Training	Institution	Years of Experience
		CCMA		
Tera Clemons	Clinical Medical Assistant	CCMA/CAAMA, CPT-2, KG Technologist	Boston Reed College, CA Campus	13
Katelynn Chatman	Clinical Medical Assistant	Master's in Healthcare Administration Management	American Military University	16
		Bachelor's in Health Science	American Military University	
		Medical Assistant	Knoxville School of Technology- Medical Assistant	
		Associate Degree in Allied Health	Roane State Community College	
Ariane Ramirez	Clinical Medical Assistant	Medical Administrative Assistant Certificate	Penn Foster Career School	2
		General Studies, Certificate	Penn Foster College	
		MAA, CCMA, BLS		
Angel Cervantes	Clinical Medical Assistant	Medical Degree, Medicine	UAG School of Medicine - Guadalajara, Jal.	5
		BS, Biochemistry	Texas State University	
Shannon Navarrette	Clinical Medical Assistant	Associate of Arts	Community College of Denver	16
Delicia Cousin	Clinical Medical Assistant	Master of Health Science, Executive Leadership	University of Saint Augustine for Health Science	20
		Bachelor of Science, Healthcare Administration	Daymar College	
		Associate of Science, Medical Assisting	Draughon's Junior College	
Judith Burnett	Clinical Medical Assistant	MBA Healthcare Administration	Baker College	20+
		BS Healthcare Administration	Baker College	
		AAS Administration and Management	Excelsior College	
		Ophthalmology Technician	Detroit Institute of Ophthalmology	
		Electroneurodiagnostic Technician, Medical Assistant	Carnegie Medical Institute	

Name	Courses Taught	Degree/Specialized Training	Institution	Years of Experience
		BLS, CCMA, AAMA		
Hieu Cooney	Pharmacy Technician	Master of Arts in Education, Curriculum and Instruction	University of Phoenix	20
		Bachelor of Science, Biological Sciences	University of the Pacific	
		Certified Pharmacy Technician		
Makayla Duclos	Clinical Medical Assistant	Associate of Applied Science in Health Science, Concentration in Medical Assisting	ECPI University Charlotte, NC	7
		Phlebotomy Certification	Carolinas College of Health Science	
Morgan Knox	Medical Admin Assistant Instructor	Certificate in Medical Assisting	Charter College	7
		Certified Medical Assistant	NCCT	
Melissa Bryant	Clinical Medical Assistant	Doctoral Certificate in Institutional Research	University of Southern Mississippi	30+
		PhD in Nursing	University of Southern Mississippi	
		Master's degree in Nursing	William Carey University	
		Bachelor's degree in Nursing	William Carey University	
		Associate's degree in Nursing	Meridian Community College	
		Certificate in LPN- Practical Nursing	Pearl River Community College	
		RN license		
Melanie Shearer	Clinical Medical Assistant	Master of Science in Health Sciences	Cleveland State University	20+
		Certificate of Proficiency, Medical Assisting	Cuyahoga Community College	
		Associate of Applied Science, Massage Therapy	Ohio College of Massotherapy	
		Bachelor of Science	Kent State University	
		Medical Technologist Diploma	Cooperative Medical Technology Program of Akron	
		CCMA	NHA	

Name	Courses Taught	Degree/Specialized Training	Institution	Years of Experience
		Certified Phlebotomist	American Society of Clinical Pathologists	
Vermarie Penceal	Clinical Medical Assistant	Practical Nurse- PN Certificate Obtained	Mildred Elley College	18
		BBA, Health Services Management Degree	Berkeley College	
		CCMA		
Aimee Boyd	Clinical Medical Assistant	Doctoral Candidate	The Chicago School of Professional Psychology	5
		MBA, Healthcare Management	Western Governors University	
		Certified Clinical Medical Assistant		
Sandra Nelson	Career Services Workshop Instructor	Ed.D, Education Policy and Leadership	American University	8
		M.S. ED, Education Leadership and Administration	The College of Saint Rose	
		B.S. Elementary Education, Writing Concentration	Saint Bonaventure University	
		English Studies	Thames Valley University	
Amanda Durrett	Clinical Medical Assistant	Master of Science in Nursing, Family Nurse Practitioner	Austin Peay State University	10
		Bachelor of Science in Nursing	Lipscomb University	
		Associate in Science in Pre-Nursing	Nashville State Community College	
		APRN, DEA, CAQH		
Stephanie Robinson	Clinical Medical Assistant	Doctor of Education, Higher Education Administration	University of Phoenix	23
		Master of Arts, Adult Education and Training	University of Phoenix	
		Bachelor of Science, Health Science Education	Mountain State University	
		Associate of Science, Medical Assisting, General Studies	Mountain State University	
Tiffany Jones	Pharmacy Technician	BS Kinesiology, Pre-Health Concentration, Psychology Minor	Temple University	10

Name	Courses Taught	Degree/Specialized Training	Institution	Years of Experience
		PTCB, NYS Registered Pharmacy Technician		
Wandalize Rios	Clinical Medical Assistant	BSN	Valencia College	8
		Registered Medical Assistant Certification	Everest University	
LaLeche Seay	Pharmacy Technician	Master of Arts, Education	Trident University International	20+
		Bachelor of Science, Health Science	Touro University International	
		Pharmacy Apprentice Certificate	U.S. Air Force School of Health Care Science	
Nicolle Polites	Pharmacy Technician	Associate, Pharmacy Technician	Sanford Brown Institute	13
		CPht		
Gen Louis	Pharmacy Technician	MS, Clinical Mental Health Counseling	D'Youville University	18
		BA, Psychology	City University of New York	
Nicky Hariford	Pharmacy Technician	Master's, MBA	SNHU	8
		BS, Healthcare Administration	SNHU	
		Associate of Arts, Healthcare Administration	University of Phoenix	
Berhanu Kibret	Pharmacy Technician	PhD, Pharmacology	Addis Ababa University	19
		Master of Science, Pharmacology	Addis Ababa University	
		BS, Pharmacology	Jimma University	
Isabel Botello	Medical Assistant Skills Lab Bootcamp	Master in Business Administration, Business	University of Phoenix	23
		BS, Psychology	University of Santa Barbara	
Kiana Ikeji	Clinical Medical Assistant	MPA, Public Administration	Montreat College	10
		BA, Leadership and Ministry	Carolina College of Biblical Studies	
		Associate, Medical Assisting	Miller Motte College	

Name	Courses Taught	Degree/Specialized Training	Institution	Years of Experience
Kris Raynor	Pharmacy Technician	M.S. Ed, Adult Education	University of Phoenix	23
		B.A., Human Services Management	University of Phoenix	
		Associate, Pharmacy Technology	Silicon Valley College	
Krystian Gayles	Pharmacy Technician	Certificate, Pharmacy Technology	City Colleges of Chicago - Richard J Daley College	19
LaQuoia Johnson	Pharmacy Technician	PharmD, Pharmacy	University of North Carolina Eshlman School of Pharmacy	16
		B.S., Biology	Xavier University of Louisiana	
Meredith Harris	Pharmacy Technician	PharmD, Pharmacy	The Ohio State University College of Pharmacy Columbus	
		M.S., Medical Science	University of Kentucky College of Medicine	
		B.S., Biomedical Sciences	University of Cincinnati	
Rick Cutting	Pharmacy Technician	Registered Pharmacy Technician	Department of Veteran Affairs	30
Samantha Fields	Clinical Medical Assistant	B.A., Healthcare Administration	Grand Canyon University	8
		Certification, Medical Assisting	Fortis College	
Tracy Laverick-Miller	Clinical Medical Assistant	M.S., Health Administration	Ohio University	30
		Certificate, Medical Assisting	Jefferson Community College	
Alice Lofton	Clinical Medical Assistant	Certificate, Medical Assisting	Blake Business School	30
		B.S., Organizational Management	Nyack College	
		Masters in Adult and Continuing Education	Rutgers University	
Cindy Rosario	Pharmacy Technician	B.S., Elementary Education	University of Central Oklahoma	10
Courtney Williams	Pharmacy Technician	Certificate, Pharmacy Technology	Fortis College	17
Danielle Matthews	Pharmacy Technician	A.A.S. Pharmacy Technology	Charter College	20
Dave Oldenhage	Pharmacy Technician	B.S., Community Health	Montclair State College	

Name	Courses Taught	Degree/Specialized Training	Institution	Years of Experience
Debby Nieves	Clinical Medical Assistant	Certificate, Medical Assisting	Lincoln Technical Institute	10
Diana Shannon	Clinical Medical Assistant	A.A.S., Medical Assisting	Daymar College	20+
		B.A., Healthcare Studies and Education	Ashford University	
		M.Ed. Teaching and Learning with Technology	Ashford University	
		A.S. Health Information Management	Rasmussen College	
Eman El-Rowmeim	Clinical Medical Assistant	Master of Public Health	SUNY Downstate	10
		B.S., Biology	Lehman College	
Emmy Cintron	Clinical Medical Assistant	Certificate, Medical Assisting	Butler Business	10
Estrellita Coronado	Pharmacy Technician	Certificate, Pharmacy Technician	San Jacinto College	15
		B.S., Business Administration	University of Houston Downtown	
Gail Chin		B.S., Business Administration	Southern New Hampshire University	13
		M.B.A., Business Administration	Southern New Hampshire University	
Jennifer Bigler	Clinical Medical Assistant	DNP, Nursing	University of St. Francis	20+
Joy Wilson	Pharmacy Technician	Bachelor of Interdisciplinary Studies	University of Texas at Arlington	30+
		Master of Educational Leadership	University of Texas at Arlington	
		Master of Bilingual Education	Southern Methodist University	
		Doctorate of Educational Leadership	Texas A&M Commerce University	
Jusilyn Langley	Pharmacy Technician	Certificate in Pharmacy Technology	MedVance Institute	20

Name	Courses Taught	Degree/Specialized Training	Institution	Years of Experience
		B.A., General Studies	Southern New Hampshire University	
Kayla Slack	Dental Assistant	A.S. Healthcare Administration	Colorado Technical University	13
Kerra Hines	Clinical Medical Assistant	Certification in Medical Billing and Coding	Cambridge Health	20+
Kyra Lawson	Pharmacy Technician	Certificate in Pharmacy Technology	Delgado Community College	15
		B.S., Technical Management, Health Service Management	DeVry University	
		M.S., Health Informatics	Mercer University	
Lisa Thompson	Pharmacy Technician	Certification in Pharmacy Technology	Academy of Health Sciences	15
		B.S., Business Administration	Everest University	
Marecca Weathers	Dental Assistant	Certification in Dental Assisting	Miami Valley Career Technology Center	20+
		Certification in Expanded Duties Dental Assisting	Sinclair Community College	
		B.S., Health Science	South University	
Mary Regis	Clinical Medical Assistant	A.A.S., Medical Assisting	Southern Ohio College	30
		B.A., Secondary Education	State University of New York at Oswego	
		M. Ed. Health Promotion and Education	University of Cincinnati	
		Ph.D., Higher Education Administration	Liberty University	
Mehdi Aghabeh	Pharmacy Technician	Associate Degree in Science	Northern Virginia Community College	13
Monique Brathwaite	Clinical Medical Assistant	Certificate in Medical Assisting	Blake Business School	30+
		A.S., Health Science Administration	Essex County College	
		B.S., Organizational Management	Nyack College	
		M.A., Adult and Continuing Education	Rutgers University	

Name	Courses Taught	Degree/Specialized Training	Institution	Years of Experience
Neenah West	Clinical Medical Assistant	Certificate in Medical Assisting	Everest College	13
Nestelynn Friday	Pharmacy Technician	B.S., Biology and Chemistry	University of Phoenix	20+
		A.A.S., Medical Assisting	Blaire/Everest College	
		M.B.A., Healthcare Management	Prairie View A&M University	
Ra'kia Ferguson	Pharmacy Technician	B.S., Chemistry	Howard University	13
		M.S., Cosmetic Science	Farleigh Dickinson University	
		Certificate, Pharmacy Technology	Ultimate Medical Academy	
Rebecca McHenry	Pharmacy Technician	Bachelor of Business Administration	East Tennessee State University	30+
Shamel Byrd	Clinical Medical Assistant	A.S., Medical Assisting	Southeastern College	13
Shanna Perkins	Clinical Medical Assistant	Associate of Applied Science	Rockford Business College	20+
		Bachelor of Health Science	Grand Canyon University	
Shantowa Nee	Pharmacy Technician	Registered Pharmacy Technician	California State Board of Pharmacy	20+
Shenneace Lytle	Clinical Medical Assistant	Certificate in Medical Assisting	Suburban Technical School	30+
		A.A.S., Cardiovascular Technology	Malloy College	
Tamera Patrick	Clinical Medical Assistant	A.A.S., Medical Assisting	Miller-Motte Technical College	20+
		B.A., Healthcare Administration	University of Arizona	
Tara Campbell	Medical Administrative Assistant	Associate of Occupational Studies, Medical Billing and Coding Specialist	Institute of Business and Medical Careers	17
Tina Matthews	Medical Administrative Assistant	Bachelor of Health Services Administration	Baker College	15
		Master of Business Administration	University of Phoenix	

Name	Courses Taught	Degree/Specialized Training	Institution	Years of Experience
Tracy Williams	Clinical Medical Assistant	A.A.S., Medical Assisting	ECPI University	8
		B.H.A., Healthcare Administration	Capella University	
		M.H.A., Healthcare Administration	Capella University	
Vanessa Davis	Dental Assistant	Associate of Sociology	Long Beach City College	20+
		Bachelor of Science in Sociology	Cal State Dominguez	
Vicki Dominguez	Pharmacy Technician	Associate of General Education	Seminole State College of Florida	20+
		Bachelor of Science in Health Science	Seminole State College of Florida	
		Master of Healthcare Administration	Western Governors University	

## APPENDIX C: ALABAMA SPECIFIC DISCLOSURES

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### Right to Cancel

A full refund, including the registration fee, will be made to any student who cancels the enrollment contract within 72 hours after the enrollment contract is signed. After 72 hours, the registration fee is non-refundable.

### Grievance Procedure

Students are encouraged to attempt to resolve a complaint directly with the school by filing a complaint in writing with a school administrator. Students should retain copies of all correspondence pertaining to complaints they filed. A school administrator will respond to the complaint within 5 business days. If the student is still not satisfied with the outcome, they may file a complaint with the Alabama Private School Licensure at: <https://www.accs.edu/student-complaints/>.

## APPENDIX D: CALIFORNIA SPECIFIC DISCLOSURES

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### Student Tuition Recovery Fund

The State of California established the Student Tuition Recovery Fund (STRF) to relieve or mitigate economic loss suffered by a student in an educational program at a qualifying institution, who is or was a California resident while enrolled, or was enrolled in a residency program, if the student enrolled in the institution, prepaid tuition, and suffered an economic loss. Unless relieved of the obligation to do so, you must pay the state-imposed assessment for the STRF, or it must be paid on your behalf, if you are a student in an educational program, who is a California resident, or are enrolled in a residency program, and prepay all or part of your tuition. It is important that you keep copies of your enrollment agreement, financial aid documents, receipts, or any other information that documents the amount paid to the school. Questions regarding the STRF may be directed to the Bureau for Private Postsecondary Education, 1747 North Market Blvd., Suite 225, Sacramento, CA 95834. (916) 574-8900. To be eligible for STRF, you must be a California resident or are enrolled in a residency program, prepaid tuition, paid or deemed to have paid the STRF assessment, and suffered an economic loss as a result of any of the following:

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

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



## APPENDIX E: COLORADO SPECIFIC DISCLOSURES

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### Agents

Agents are approved by the Colorado Department of Higher Education, Private Occupational Board

### Postponement of Start Date

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

- a. Whether the postponement is for the convenience of Stepful 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.

### Refund Policy

Students not accepted to the school are entitled to all monies paid. Students who cancel this contract by notifying Stepful within five business days (excluding Sundays and holidays) after the Enrollment Agreement is signed or an initial payment is made and the student has not attended the first class session will be entitled a full refund of all tuition and fees paid.

In the case of students withdrawing after commencement of classes, Stepful will retain the cancellation charge plus a percentage of tuition and fees, which, as described in the refund tables, is based on the percentage of contact hours attended in the program or standalone course. The refund is based on the percentage of the number of lessons completed.

1. The student may cancel this contract at any time prior to midnight of the third business day after signing the enrollment agreement.
2. All refunds will be made within 30 days from the date of termination. The official date of termination or withdrawal of a student shall be determined in the following manner:
  - a. The date on which Stepful receives written notice of the student's intention to discontinue the training program; or
  - b. The date on which the student violates published school policy, which provides for termination.
  - c. Should a student fail to return from an excused leave of absence, the effective date of termination for a student on an extended leave of absence or a leave of absence is the earlier of the date Stepful determines the student is not returning or the day following the expected return date.
3. The student will receive a full refund of tuition and fees paid if Stepful discontinues a Program or course within a period of time a student could have reasonably completed it, except that this provision shall not apply in the event the school ceases operation.

4. The policy for granting credit for previous training shall not impact the refund policy.

**Disclaimer Statement**

All Colorado students must check with the appropriate Colorado regulatory agencies to confirm program/course work will satisfy initial or renewal licensing or certification of that agency.

## APPENDIX F: INDIANA SPECIFIC DISCLOSURES

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### Regulation Statement

Indiana Department of Workforce Development Office for Career and Technical Schools 10 N Senate Avenue, Suite SE 308 Indianapolis IN 46204 [OCTS@dwd.in.gov](mailto:OCTS@dwd.in.gov), <http://www.in.gov/dwd/2731.htm>

### External Grievance Procedure

Students are encouraged to attempt to resolve a complaint directly with the school by filing a complaint in writing with a school administrator. Students should retain copies of all correspondence pertaining to complaints they filed. A school administrator will respond to the complaint within 5 business days. If the student is still not satisfied with the outcome, they may complete the Indiana Department of Workforce Development's Office for Career and Technical Schools's [Student Complaint Form](https://www.in.gov/dwd/files/Student_Complaint_Form.pdf) ([https://www.in.gov/dwd/files/Student\\_Complaint\\_Form.pdf](https://www.in.gov/dwd/files/Student_Complaint_Form.pdf)).

## APPENDIX G: GEORGIA SPECIFIC DISCLOSURES

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### Refund Calculation

Refunds are determined based on the proration of tuition and percentage of program completed at withdrawal, up until 50% of the program. You will be responsible for 100% of the tuition for your course if you complete more than 50% of the course, even if you do not complete the entire course.

The amount of the refund shall be calculated based on the last day of student attendance.

### Right to Cancel

In Georgia, state guidance dictates that students who cancel their enrollment agreement within three (3) business days of signing the agreement, will receive a full refund of tuition and fees, including a full refund of nonrefundable fees. Nonrefundable fees will also be fully refunded within three (3) business days of making a payment, prior to the first day of class, if an Enrollment Agreement is not signed. Stepful's cancellation policy is more generous. You have the right to cancel your course of instruction, without any penalty or obligation, through attendance at the first class session or fourteen days after enrollment, whichever comes later. Students will be refunded the registration fee if cancellation occurs within three (3) business days (excluding Sundays and holidays) after the Enrollment Agreement is signed or an initial payment is made and the student has not attended the first class session.

### External Grievance Procedure

Students are encouraged to attempt to resolve a complaint directly with the school by filing a complaint in writing with a school administrator. Students should retain copies of all correspondence pertaining to complaints they filed. A school administrator will respond to the complaint within 5 business days. If the student is still not satisfied with the outcome, they may file a complaint by utilizing the Georgia Nonpublic Postsecondary Education Commission's [Complaint Form](#) (<https://gnpec.georgia.gov/student-resources/complaints-against-institution/gnpec-complaint-form>).

## APPENDIX H: OHIO SPECIFIC DISCLOSURES

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### Registration Fee

The registration fee is fully refundable when the student cancels within 5 days of signing the enrollment agreement.

### Refund Calculation

All refunds will be calculated based on the last day of attendance.

### Ohio Online Student Disclosure

All new Ohio students are required to complete the online Ohio Student Disclosure Course prior to starting a new program in accordance with Ohio Administrative Code Section 3332-1-09(C). For more information about the online student disclosure course see <https://oh-student-course-info.edvera.com/>. This course is linked from the Stepful classroom.

### External Grievance Procedure

Students are encouraged to attempt to resolve a complaint directly with the school by filing a complaint in writing with a school administrator. Students should retain copies of all correspondence pertaining to complaints they filed. A school administrator will respond to the complaint within 5 business days. If the student is still not satisfied with the outcome, they may contact the State Board of Career Colleges and Schools by completing the [Grievance Form](#) or at:

State Board of Career Colleges and Schools  
30 Broad Street, 24<sup>th</sup> Floor, Suite 2481, Columbus, OH 43215-3138  
Phone: (614) 466-2752/(877) 275-4219  
Email: [bpsr@scr.state.oh.us](mailto:bpsr@scr.state.oh.us)

## **APPENDIX I: PENNSYLVANIA SPECIFIC DISCLOSURES**

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### **Registration Fee**

The registration fee is fully refundable when the student cancels at any time before classes begin or if they do not attend classes. Once classes begin and students have attended classes, they may receive a full refund of the registration fee if they cancel, withdraw or are terminated within 10 calendar days of the class start date. The registration fee will become non-refundable at the end of 10 calendar days of the class start date.

### **External Grievance Procedure**

Students are encouraged to attempt to resolve a complaint directly with the school by filing a complaint in writing with a school administrator. Students should retain copies of all correspondence pertaining to complaints they filed. A school administrator will respond to the complaint within 5 business days. If the student is still not satisfied with the outcome, they may contact the State Board of Private Licensed Schools, Pennsylvania Department of Education, 607 South Drive, Floor 3E, Harrisburg, PA 17120 to address their concerns.

## APPENDIX J: TEXAS SPECIFIC DISCLOSURES

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### Cancellation Policy

A full refund will be made to any student who cancels the enrollment contract within 72 hours (until midnight of the third day excluding Saturdays, Sundays and legal holidays) after the enrollment contract is signed. A full refund will also be made to any student who cancels enrollment within the student's first three (3) scheduled class days, except for items of extra expense that are necessary for the portion of the program attended and stated separately on the enrollment agreement.

### Refund Policy

Refund computations will be based on scheduled course time of classes through the last documented day of an academically related activity. Leaves of absence, suspensions, and school holidays will not be counted as part of the scheduled class attendance.

- The effective date of termination for refund purposes will be the earliest of the following: the date of termination, if the student is terminated by the school; the date of receipt of written notice from the student; or ten school days following the last date of attendance.
- If tuition and fees are collected in advance of entrance, and if after expiration of the 72-hour cancellation privilege the student does not enter school, not more than \$100 in any administrative fees charged shall be retained by the school for the entire residence program or synchronous distance education course.
- If a student enters a residence or synchronous distance education program and withdraws or is otherwise terminated, the school or college may retain not more than \$100 in administrative fees charged for the entire program. The minimum refund of the remaining tuition and fees will be the pro rata portion of tuition, fees, and other charges that the number of hours remaining in the portion of the course or program for which the student has been charged after the effective date of termination bears to the total number of hours in the portion of the course or program for which the student has been charged, except that a student may not collect a refund if the student has completed 75 percent or more of the total number of hours in the portion of the program for which the student has been charged on the effective date of termination. (More simply, the refund is based on the precise number of course time hours the student has paid for, but not yet used, at the point of termination, up to the 75% completion mark, after which no refund is due.)
- Refunds for items of extra expense to the student, such as books, tools, or other supplies are to be handled separately from refund of tuition and other academic fees. The student will not be required to purchase instructional supplies, books and tools until such time as these materials are required. Once these materials are purchased, no refund will be made. For full refunds, the school can withhold costs for these types of items from the refund as long as they were necessary for the portion of the program attended and separately stated in the enrollment agreement. Any such items not required for the portion of the program attended must be included in the refund.
- A student who withdraws for a reason unrelated to the student's academic status after the 75 percent completion mark and requests a grade at the time of withdrawal shall be given a grade of "incomplete" and permitted to re-enroll in the course or program during the 12-month period following the date the student withdrew without payment of additional tuition for that portion of the course or program.

A full refund of all tuition and fees is due and refundable in each of the following cases:

- An enrollee is not accepted by the school;

- If the course of instruction is discontinued by the school and this prevents the student from completing the course; or
- If the student's enrollment was procured as a result of any misrepresentation in advertising, promotional materials of the school, or representations by the owner or representatives of the school.

A full or partial refund may also be due in other circumstances of program deficiencies or violations of requirements for career schools and colleges.

### **External Grievance Procedure**

Unresolved grievances may be directed to [career.schools@twc.state.tx.us](mailto:career.schools@twc.state.tx.us) or sent to: Texas Workforce Commission, Career Schools and Colleges Room 226T 101 East 15th St. Austin, Texas 78778-0001 (512) 936-3100 [texasworkforce.org/careerschools](http://texasworkforce.org/careerschools).

## APPENDIX K: UTAH SPECIFIC DISCLOSURES

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### Utah Registration

REGISTERED UNDER THE UTAH POSTSECONDARY PROPRIETARY SCHOOL ACT (Title 13, Chapter 34, Utah Code). Registration under the Utah Postsecondary Proprietary School Act does not mean that the State of Utah supervises, recommends, nor accredits the institution. It is the student's responsibility to determine whether credits, degrees, or certificates from the institution will transfer to other institutions or meet employers' training requirements. This may be done by calling the prospective school or employer. The institution is not accredited by a regional or national accrediting agency recognized by the United States Department of Education.

### Right to Cancel

In Utah, there exists a three-business-day cooling-off period during which time the student may rescind the contract and receive a refund of all money paid. Per Utah Administrative Code R152-34-8(3)(a): A three-business-day cooling-off period during which time the student may rescind the contract and receive a refund of all money paid. The cooling-off period may not end prior to midnight of the third business day after the latest of the following days: (1) the day the student signs an enrollment agreement; (2) the day the student pays the institution an initial deposit or first payment toward tuition and fees; or (3) the day that the student first visits the institution if the program lasts more than 30 consecutive calendar days.

### External Grievance Procedure

Students are encouraged to attempt to resolve a complaint directly with the school by filing a complaint in writing with a school administrator. Students should retain copies of all correspondence pertaining to complaints they filed. A school administrator will respond to the complaint within 5 business days. If the student is still not satisfied with the outcome, they may contact the Utah Department of Commerce, Division of Consumer Protection at Utah Department of Commerce Division of Consumer Protection, 160 East 300 South, Salt Lake City, UT 84111, phone: (800) 721-7233, <https://consumerprotection.utah.gov/complaints.html>.

## APPENDIX L: WYOMING SPECIFIC DISCLOSURES

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### External Grievance Procedure

Students are encouraged to attempt to resolve a complaint directly with the school by filing a complaint in writing with a school administrator. Students should retain copies of all correspondence pertaining to complaints they filed. A school administrator will respond to the complaint within 5 business days. If the student is still not satisfied with the outcome, they may contact the Wyoming Department of Education at 122 W. 25th St, Ste E200, Cheyenne, WY 82002,

[\(307\) 777-7675](tel:3077777675).

## **APPENDIX M: KENTUCKY SPECIFIC DISCLOSURES**

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### **Filing a Complaint with the Kentucky Commission on Proprietary Education**

To file a complaint with the Kentucky Commission on Proprietary Education, a complaint shall be in writing and shall be filed on Form PE-24 May 2022, Form to File a Complaint, accompanied, if applicable, by Form PE-25 May 2022, Authorization for Release of Student Records.

The form(s) shall be mailed to the following address:

Kentucky Commission on Proprietary Education  
500 Mero Street, 4th Floor  
Frankfort, Kentucky 40601

### **Existence of the Kentucky Student Protection Fund**

Pursuant to KRS 165A.450 All licensed schools, resident and non-resident, shall be required to contribute to a student protection fund. The fund shall be used to reimburse eligible Kentucky students, to pay off debts, including refunds to students enrolled or on leave of absence by not being enrolled for one (1) academic year or less from the school at the time of the closing, incurred due to the closing of a school, discontinuance of a program, loss of license, or loss of accreditation by a school or program.

### **Process for Filing a Claim Against the Kentucky Student Protection Fund**

To file a claim against the Kentucky Student Protection Fund, each person filing must submit a signed and completed Form for Claims Against the Student Protection Fund, Form PE-38 May 2022 and provide the requested information to the following address:

Kentucky Commission on Proprietary Education  
500 Mero Street, 4th Floor  
Frankfort, Kentucky 40601

Forms may be located at <https://kcpe.ky.gov/Pages/index.aspx>.

## APPENDIX N: ARKANSAS SPECIFIC DISCLOSURES

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### External Grievance Procedure

Students are encouraged to attempt to resolve a complaint directly with the school by filing a complaint in writing with a school administrator. Students should retain copies of all correspondence pertaining to complaints they filed. A school administrator will respond to the complaint within 5 business days. If the student is still not satisfied with the outcome, they may contact the Arkansas Division of Higher Education.

**Address:** 2 Capitol Mall, Little Rock, AR 72201

**Phone Number:** 501-371-2000.

**Grievance Website:** <https://adhe.edu/students-parents/student-grievance-form>

### Withdrawal, Cancellation & Refund Policy

The refund shall be based on the cost and length of the program. All tuition beyond the current enrollment period shall be refunded when a student terminates.

- At completion of less than twenty-five percent (25%) of the program, the refunds shall be made on a pro rata basis.
- At completion of 25% but less than 50% of the program, the student shall be refunded not less than 50% of the tuition.
- At completion of 50% but less than 75% of the program, the student shall be refunded not less than 25% of the tuition.
- At completion of 75% or more of the program no refund is due to the student.

Students shall be refunded immediately when a course is cancelled and there is not a course required for their program of study available.

# APPENDIX O: WASHINGTON, D.C. SPECIFIC DISCLOSURES

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## Programs - Descriptions and Objectives

In order to remain compliant with Washington, D.C. regulations, Stepful does not currently offer the Pharmacy Technician or Patient Care Technician programs in the district.

## External Grievance Procedure

Students are encouraged to attempt to resolve a complaint directly with the school by filing a complaint in writing with a school administrator. Students should retain copies of all correspondence pertaining to complaints they filed. A school administrator will respond to the complaint within 5 business days. If the student is still not satisfied with the outcome, they may contact the District of Columbia Higher Education Licensure Commission (HELC), using the following website OR by contacting the HELC directly at the below address and phone number.

<https://helc.osse.dc.gov/add-complaint-new>

Higher Education Licensure Commission (HELC)  
1050 1st Street, NE, 5th Floor  
Washington, DC 20002  
(202) 727-6436