



Skilltrade

Skilltrade

Academic Catalog

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October Edition

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About Us

MISSION STATEMENT

Skilltrade seeks to revolutionize education and solve critical staffing shortages by making high-quality healthcare and trade skills training programs affordable and accessible to all.

Commitment To Our Mission

The objectives to fulfill the mission of Skilltrade are:

Empowering Student Success: Skilltrade is dedicated to equipping students with the foundational knowledge and skills necessary for success in their chosen fields, ensuring education is both high-quality and accessible.

Comprehensive Support Systems: Skilltrade provides dedicated support and career coaching, along with access to a robust network of employment opportunities, to enhance student success and foster workforce readiness.

Leading the Way in Training: As a top choice for hybrid and online training, Skilltrade leverages an extensive network of instructors and resources to deliver exceptional educational experiences that meet the needs of today's learners.

Bridging Workforce Gaps: Through partnerships with employers, Skilltrade tailors training programs to address specific industry needs, ensuring students are well-prepared for the job market and contributing to solutions for staffing shortages.

Preparing Students for Immediate Impact: Skilltrade graduates demonstrate essential skills relevant to their fields, achieve certifications, and are equipped with practical experience, positioning them as competitive candidates in the workforce.

Brief History / Introductory Information

Founded in 2024 by Jason Aubrey, Skilltrade, Inc. was formed in recognition of the need to revolutionize education by creating impactful and accessible training for healthcare and trade skills. Skilltrade's comprehensive curriculum and training programs are designed to help students launch and advance skilled trade careers, while also providing long-term solutions to chronic staffing shortages. Skilltrade's vision is to become the nation's leading provider of healthcare and trade skills training, fueled by best-in-class online learning technology, the most extensive network of top-tier instructors, and convenient employer training locations throughout the country.

EDUCATIONAL MODEL INTRODUCTION

Skilltrade provides a premier educational training experience through two primary modalities: Online Learning and Hybrid Learning. Every program is designed to prepare students for certification while equipping them with the skills necessary to confidently enter the workforce in their chosen trade. Additionally, every student has access to a robust catalog of supportive resources, including a dedicated advisor who will provide personalized guidance throughout their Skilltrade journey.

Online Coursework

Both Online Learning and Hybrid Learning modalities include comprehensive online coursework that replaces traditional lectures, utilizing Skilltrade's Dynamic eLearning Matrix. Skilltrade's immersive approach ensures that learners engage, practice, and master concepts and skills that they can confidently apply in professional environments. Leveraging an ultramodern approach to best practices in instructional design, the online coursework curriculum is expertly designed to meet the diverse learning styles and needs of all students.

Skilltrade’s Dynamic eLearning Matrix

Instructor-Led Interactive Lecture Videos	Gamified Learning Modules	Hands-On Virtual Simulations
<p>Dynamic presentations led by trade experts, featuring enhanced visuals, descriptive text, and integrated knowledge checks to ensure students retain the most vital parts of the lecture.</p>	<p>Learners engage with game-based learning activities built into their curriculum, designed to target specific skills, and improve knowledge retention through engaging and competitive elements.</p>	<p>We empower learners with interactive 3D tools and equipment simulations, allowing hands-on skill practice in a virtual setup.</p>
Scenario-Based Immersive Learning	Conversational AI Immersive Scenarios	Interactive 3D Learning Models
<p>We provide students with realistic experiences of real-world trade challenges within 3D virtual environments.</p>	<p>Our students engage in spoken conversations with AI-powered virtual characters to practice real-world conversational skills and enhance communication proficiency.</p>	<p>We simplify complex concepts through interactive 3D models and animations that encourage exploration and discovery.</p>
Comprehensive Learning Materials	Integrated Certification and Career Preparation	Ongoing Progress Evaluations
<p>Students are provided with a range of learning resources, including Skilltrade's curated textbooks, eBooks, reference guides, and interactive PDFs.</p>	<p>We integrate certification exam preparation and career development tools into the learning journey, ensuring students are well-prepared for exams and equipped with essential career skills.</p>	<p>Students can track their progress and demonstrate competency through unit quizzes, mid-term assessments, and final exams, accompanied by guided feedback to support continuous improvement.</p>

STATE LICENSURE AND OTHER RECOGNITION

Skilltrade is approved to operate by the Michigan Department of Labor and Economic Opportunity – Employment & Training Division. With this licensure, Skilltrade is also eligible to offer its online program to residents of several other states. Applicants should contact the Enrollment Team for enrollment eligibility in their respective states. Also see the Admissions section below.

Hours of Operation

Office Hours are Monday – Friday: 8:00 a.m. – 5:00 p.m. EST

Legal Control

Skilltrade Inc. is a Delaware based corporation. The daily operations are the responsibility of the Chief Executive Officer, Jason Aubrey.

Administrators

Jason Aubrey, Chief Executive Officer

John Morris, Chief Financial Officer

Faculty

Reynolds, Leslie

B.S., M.Ed., CCMA, CPT

Lead Medical Instructor and Subject Matter Expert

Admissions

ADMISSIONS CRITERIA

1. **Age Requirement:** Applicants must be at least 18 years old to enroll. If an applicant is under 18, they must have authorization from a parent or legal guardian. In such cases, the parent or legal guardian is required to sign the enrollment agreement.
2. **Education Requirement:** Applicants must submit one of the following: a high school diploma, a transcript showing the graduation date, a GED certificate, or equivalent qualification. Any proof of education in a foreign language must be translated into English and approved by the school prior to enrollment. Additionally, proof of education or documents from outside the U.S. must be evaluated by a reputable credential evaluation company for U.S. high school equivalency and approved by the school prior to enrollment.

In applicable states, if an applicant is unable to provide proof of secondary education, they must take a skills assessment. However, applicants to the Medical Assistant program may not use the Wonderlic Basic Skills Test to meet this requirement. For other programs, to be eligible, applicants must be 18 years of age or older. A passing score on the Wonderlic Basic Skills Test is 200 for Verbal and 210 for Quantitative.
3. **Identification:** Applicants must submit a copy of a government-issued photo identification. Acceptable forms of identification include a valid driver's license, state ID, or passport. Social Security cards are not acceptable.
4. **Social Security Number:** Applicants must have and submit a valid social security number.
5. **Immunization Documentation:** Medical Assistant Hybrid Program applicants must submit:
 - Documentation of vaccination or a serum titer, signed by a healthcare provider within the last twelve (12) months, affirming that the applicant is up to date on all immunizations required by the Immunization Policy, OR
 - A signed vaccination declination form affirming understanding that if the applicant is unable to fulfill externship placement requirements due to a lack of vaccination, it may affect the applicant's ability to complete the program and earn future employment where vaccinating is required.
6. **Language and Communication Policy:** Applicants must be able to complete the application forms and communicate in English without the assistance of an interpreter.
7. **Technology Requirement:** Students must have access to the internet and a computer for this program.

State Enrollment Information

At this time, Skilltrade is accepting applications for the Medical Assistant Online Program from individuals located in the following states:

Arizona

Florida

Massachusetts

Michigan

New York

North Carolina

Ohio

Tennessee

Virginia

APPLICATION PROCESS

Applicants complete a Skilltrade Application and Enrollment Agreement Form, including confirmation/evidence that they meet the admission criteria above. The Skilltrade Student Application and Enrollment Agreement

becomes a binding contract once signed by the student and accepted by Skilltrade. By signing, the student confirms they have read and understood the terms of the Agreement, including all policies, as well as the school catalog and applicable supplemental literature. The student also acknowledges that they believe they can benefit from the selected program(s).

CRIMINAL BACKGROUND CHECKS AND DRUG SCREENING

Skilltrade does not perform criminal background checks or drug screenings for admission into a program. However, students should be aware that their drug and criminal status may affect future employment opportunities in healthcare. Regulatory boards, externship sites, employers, and other organizations may require these screenings. Adverse results may prevent a student from progressing in the program. Skilltrade has no control over the drug or criminal background screening processes or policies of any external organization.

IMMUNIZATION POLICY

The CDC and public health authorities recommend, and state law requires, that students receive Hepatitis B, Tdap/TD, MMR, and Varicella (chickenpox) vaccinations. Due to the potential risks to patients and healthcare workers, the school strongly recommends that every student receive these vaccines.

Providing documentation of vaccination or a serum titer confirming immunity, signed by a healthcare provider within the past twelve (12) months, is a requirement for admission into the Medical Assistant Hybrid Program.

Alternatively, students must sign a vaccination declination form. However, it is important to note that some externship facilities may not accept declination forms, and a student may be required to provide full vaccination records to participate in an externship or to be eligible for eventual hire. If a student is unable to fulfill externship placement requirements due to a lack of vaccination, the student may not be able to successfully complete any program in which externship clock hours are a required component. Students should also be aware that future employers may require vaccination as a condition of employment, and declining vaccination may hinder employment opportunities until the student is vaccinated. If applicable, students must request a declination form from the school.

Immunization Documentation

Students must provide documentation for the following vaccinations:

- Influenza: Must be received annually.
- Tetanus-Diphtheria-Pertussis (Tdap): Must be current within the past ten (10) years.
- Measles-Mumps-Rubella (MMR): Documentation of vaccination required.
- Hepatitis B: A complete three-injection series must be finished before admission into the program.
- Varicella (Chickenpox): Students may provide a physician-documented history of the disease as an alternative to providing a shot record or serum titer.
- Tuberculosis Screening Requirements: Students must receive a non-reactive, two-step Purified Protein Derivative (PPD) skin test for Tuberculosis and submit the results to the school. The cost will be the student's responsibility and will vary based on insurance coverage, availability, and provider. Testing is performed by appointment only; students can contact their local health department for appointment availability.

TECHNOLOGY REQUIREMENTS

Skilltrade students are expected to have consistent and reliable access to the following:

Computer

Operating System: Windows 10 or newer, macOS 10.15 or newer

Processor: Intel i5 / AMD Ryzen 5 or better

Memory: 8 GB RAM or more

Storage: 256 GB SSD or more

Internet

Connection: Reliable high-speed internet (Wi-Fi or Ethernet) with at least 10 Mbps download speed

Required Browser: Latest version of Google Chrome

Required Accessories

Speakers and Microphone: Built-in or external, for audio and communication needs

CERTIFICATION TESTING REQUIREMENTS

Skilltrade students will have the option to take their program's certification exam at a PSI testing center or through PSI's live remote proctoring service. Students will be clearly prompted on when and how to sign up for their exam as a part of their online coursework. Certification exams must be scheduled for the final week of the program unless otherwise noted.

Testing Options

- PSI Testing Center: Students may schedule their exam at a designated PSI testing location from the list that will be provided.
- Live Remote Proctoring: Students may choose to take the exam from their home or another private location while being monitored by a proctor via webcam. This option requires specific technology and setup to ensure a secure testing environment that meets PSI's standards.
 - Technology Requirements for Remote Proctoring:
 - Computer: Desktop or laptop ONLY, a Chromebook or tablet will not be accepted.
 - Webcam: Functional webcam capable of providing a clear view of the testing space.
 - Microphone: Working microphone for communication with the proctor.
 - Internet and Browser: Stable internet connection and Google Chrome browser.
 - Environment: A quiet, private, and distraction-free space is required; students will need to provide a 360-degree view of the testing environment before they begin the assessment.

TRANSFER CREDITS

Due to the unique nature of Skilltrade programs, students are not permitted to transfer prior education (credits or clock hours) into Skilltrade programs. Students are also not awarded credit for prior experiential learning.

Skilltrade programs may not be transferable to other higher education institutions for credit. This depends solely on the receiving institution's criteria and determination.

Academic Information

Skilltrade currently offers a Medical Assistant Online Program.

ACADEMIC CALENDAR

Program Calendar

The Medical Assistant Program is designed to be twenty-four (24) weeks in length, comprised of twenty-four (24) consecutive, non-holiday weeks. Dependent on chosen modality, the weekly coursework is summarized as follows:

- In the online program modality, each class week or unit will consist of asynchronous online instruction, interactive modules and a graded assignment. Persistence is measured on a modular basis, allowing portions of the program to be completed at the student's own pace, provided that they still maintain pace to complete within the allotted twenty-four (24) weeks. Extensions for program completion may be permitted following a formal request and approval (see Program Extension Policy). Content is delivered, and assignments are completed in a sequential order that does not allow a student to bypass or skip ahead. Students can expect to spend an average of fifteen (15) clock hours per week on coursework.

Online Program Schedule

The online program allows students to enroll and start at will, with cohorts of students grouped by week. As the Learning Management System, referred to as the student learning portal, and online content are available 24/7, students of the online program can access content and complete assignments at any time.

Academic Holidays

Skilltrade's Academic Calendar recognizes the following formal holidays for all programs:

- Fourth of July Weekend
- Week of Thanksgiving
- Week of Christmas
- Week of New Year's Day

Each program cohort has a capacity limit. Availability of either option is dependent on the specific offering and the capacity determined by Skilltrade. Skilltrade does not guarantee the availability of both morning and afternoon options at all times and will allow enrollment to available program cohorts via the school's website. Applicants will select the program and cohort of interest during the application process and will continue with the originally selected option, unless otherwise indicated that a change is requested. Should a student wish to select a new schedule option or start date prior to beginning the program, an enrollment team member will be able to assist with the adjustment.

Once an enrollment has been solidified and the student has begun training, they will continue with the course option and cohort throughout the remainder of the program; the morning and afternoon courses are operated on independent schedules and students are not permitted to move between either option.

MEDICAL ASSISTANT ONLINE PROGRAM

Program Objective: The Skilltrade Medical Assistant Online Program prepares students for entry-level positions in various healthcare settings. The curriculum integrates core medical knowledge and hands-on clinical skills using advanced educational technologies including interactive instructor-led videos, gamified modules, virtual 3D simulations, and AI-driven immersive scenarios. The program covers essential topics such as medical terminology, anatomy and physiology, infection control, pharmacology, clinical procedures, and administrative tasks.

Students will learn how to perform key clinical duties such as taking vital signs, administering medications, performing phlebotomy, conducting EKGs, and assisting with specialty procedures. They will also develop skills in medical office administration, including electronic health records (EHR) management, medical billing and coding, and patient communication. Additionally, students will be trained in telehealth, preparing them to support modern healthcare delivery systems.

The program concludes with comprehensive Certified Clinical Medical Assistant (CCMA) certification exam preparation, including review modules and practice tests. Students will also complete career development training focused on professionalism, resume building, interview skills, and job search strategies. Upon completion of coursework, students will take the CCMA exam to conclude the program, and they will be well equipped to pursue entry-level positions in healthcare settings such as clinics, hospitals, and private practices.

Program Clock Hours: 360

Program Length: 24 weeks

Delivery Method: All clock hours for this program are completed online (are considered lecture/theory hours)

Subject / Units	Subject Title Unit	Clock Hours
MA101	Foundations of Medical Assisting	15
Unit 01	Introduction to Medical Assisting and Healthcare	15
MACP101	Core Clinical Procedures I: Clinical Foundations and Professional Communication	30
Unit 02	Patient Communication and Health Monitoring	15
Unit 03	Patient Intake and The Physical Examination	15
MACP102	Core Clinical Procedures II: Pharmacology and Phlebotomy	30
Unit 04	Principles of Pharmacology	15
Unit 05	Phlebotomy, Hematology, and Blood Analysis	15
MACP103	Core Clinical Procedures III: The Clinical Laboratory, EKG, Pulmonary Assisting, Medical Emergencies, and BLS/CPR	45
Unit 06	Introduction to the Clinical Laboratory	15
Unit 07	Principles of Electrocardiography and Cardiology Assisting	15
Unit 08	Pulmonology and Medical Emergencies	15
MAAP201	Administrative Procedures & Healthcare Law and Ethics	30
Unit 09	Administrative Assisting; Healthcare Law and Ethics I	15
Unit 10	Medical Coding and Billing; Healthcare Law and Ethics II	15

MACS301	Core Clinical Specialties: Neurology, Sensory Systems, Health Promotion, and Surgical Assisting	60
Unit 11	Neurology and Mental Health Assisting	15
Unit 12	Sensory System and Dermatology Assisting	15
Unit 13	Nutrition and Health Promotion	15
Unit 14	Surgical Procedure Assisting and Advanced Infection Control	15
MACS302	Specialized Clinical Care: Endocrinology, Reproductive Health, and Pediatrics	60
Unit 15	Endocrinology Assisting	15
Unit 16	Urology and Male Reproduction Assisting	15
Unit 17	Obstetrics and Gynecology Assisting	15
Unit 18	Pediatric Assisting	15
MACS303	Advanced Clinical Specialties: Digestive, Musculoskeletal, and Rehabilitation Care	45
Unit 19	Gastroenterology Assisting	15
Unit 20	Orthopedics and Rheumatology Assisting	15
Unit 21	Physical Medicine, Rehabilitation, and Geriatric Assisting	15
CCMA401	Professionalism, Career Preparation, Focused CCMA Certification Review, and CCMA Certification Exam	45
Unit 22	Professionalism and Career Readiness; Focused CCMA Review	15
Unit 23	Interviewing Preparation and Professional Communication; Focused CCMA Review	15
Unit 24	Career Advancement and Long-Term Growth; CCMA Exam	15
Total Program/Clock Hours:		360

Graduation Requirements / Program Award: Students who have successfully passed all subjects in the program within an acceptable pace are awarded a Certification of Completion. The Certificate is provided digitally via email upon program completion.

CCMA Certification: As a program requirement, students must take the Certified Clinical Medical Assistant (CCMA) exam during the final week of the program. Upon passing the National Healthcareer Association (NHA) exam, students will earn the CCMA credential. While not required, this certification is highly regarded within the healthcare industry, significantly boosting employability and career advancement opportunities.

SUBJECT DESCRIPTIONS

MA101	Foundations of Medical Assisting	15 Clock Hours
<p>This subject introduces students to the professional role of a medical assistant and the healthcare team. It covers various healthcare delivery models and the governing bodies of healthcare. Students learn about infection control, including the chain of infection, proper hand hygiene protocols, medical and surgical asepsis, and the use of personal protective equipment (PPE). The subject also introduces medical terminology, covering concepts, suffixes, prefixes, and basic anatomy and physiology. Students learn about body structures, anatomical orientation, and the functions of major body systems. Learning methods include expert-led instructional videos, interactive learning modules, and 3D clinical procedure simulations.</p> <p>[Prerequisites: N/a]</p>		
MACP101	Core Clinical Procedures I: Clinical Foundations and Professional Communication	30 Clock Hours
<p>This subject focuses on developing essential clinical skills and professional communication techniques. Students learn about patient coaching, professional communication with patients and providers, and recognizing non-verbal communication. The course covers telecommunication skills, including professional telephone techniques and composing electronic correspondence. Students learn to measure and record vital signs, including pulse oximetry, various temperature measurement techniques, pulse and respiration measurement, blood pressure measurement, and height and weight measurement. The subject also covers patient intake procedures, including scheduling, screening, obtaining health histories, and assisting with physical examinations. Learning methods include scenario-based immersive learning, conversational AI immersive scenarios, and interactive 3D clinical procedure simulations.</p> <p>[Prerequisites: MA101]</p>		
MACP102	Core Clinical Procedures II: Pharmacology and Phlebotomy	30 Clock Hours
<p>This subject covers principles of pharmacology and phlebotomy. In pharmacology, students learn about drug classifications, medical abbreviations, therapeutic medications, adverse effects, and routes of administration. They study pharmacokinetics, rights of medication administration, and how to prepare and administer various types of medication. The phlebotomy section covers blood collection techniques, including venipuncture and capillary collection. Students learn about specimen handling, blood processing, and transportation protocols. The subject includes a focus on anatomy, physiology, and medical terminology related to the cardiovascular and lymphatic systems. Learning methods include expert-led instructional videos, interactive learning modules, and 3D clinical procedure simulations.</p> <p>[Prerequisites: MACP101]</p>		
MACP103	Core Clinical Procedures III: The Clinical Laboratory, EKG, Pulmonary Assisting, Medical Emergencies, and BLS/CPR	45 Clock Hours
<p>This subject introduces students to clinical laboratory procedures, including specimen processing, CLIA-waived tests, and understanding lab protocols. In cardiology, students learn about the cardiac system, diseases, and how to perform electrocardiograms (EKGs). The pulmonology section covers respiratory system diseases, spirometry testing, peak flow tests, and nebulizer treatments. Students also learn to respond to various medical emergencies</p>		

<p>and perform Basic Life Support (BLS) and CPR. Learning methods include expert-led instructional videos, interactive learning modules, and 3D clinical procedure simulations.</p> <p>[Prerequisites: MACP102]</p>		
MAAP201	Administrative Procedures & Healthcare Law and Ethics	30 Clock Hours
<p>This subject covers administrative aspects of medical assisting, including verifying insurance, creating and organizing medical records, scheduling patients, and explaining office policies. Students learn medical coding, billing, and insurance claim processing. The course also covers healthcare law and ethics, including HIPAA compliance, legal scope of practice, and professional codes of ethics. Learning methods include expert-led instructional videos, interactive learning modules, and conversational AI immersive scenarios.</p> <p>[Prerequisites: MACP103]</p>		
MACS301	Core Clinical Specialties: Neurology, Sensory Systems, Health Promotion, and Surgical Assisting	60 Clock Hours
<p>This subject covers neurology, mental health, sensory systems, nutrition, dermatology, surgical assisting, and infectious diseases. In neurology and mental health, students learn about the nervous system, common neurological disorders, and mental health assessments. The sensory system section includes visual acuity testing, eye and ear care procedures, and audiometry screening. Students study skin anatomy and common conditions in dermatology. The nutrition component covers dietary nutrients, food labeling, vitamins and supplements, and patient coaching on healthy eating habits. In surgical assisting, students learn about surgical procedure assisting and advanced infection control techniques. The subject also addresses allergy testing and infectious disease prevention. Learning methods include interactive learning modules, expert-led instructional videos, and 3D clinical procedure simulations.</p> <p>[Prerequisites: MAAP201]</p>		
MACS302	Specialized Clinical Care: Endocrinology, Reproductive Health, and Pediatrics	60 Clock Hours
<p>This subject covers endocrinology, urology, male and female reproductive health, and pediatrics. In endocrinology, students learn about endocrine system functions, diseases, and procedures such as monofilament foot exams. The urology and reproductive health sections include male and female reproductive systems, urinalysis, pregnancy testing, and gynecological exam preparation. The pediatrics component covers accommodations for pediatric procedures, measuring vital signs in neonates and infants, plotting data on growth charts, and administering pediatric injections. Learning methods include interactive learning modules, 3D clinical procedure simulations, and expert-led instructional videos.</p> <p>[Prerequisites: MACS301]</p>		
MACS303	Advanced Clinical Specialties: Musculoskeletal, Digestive, and Rehabilitation Care	45 Clock Hours
<p>This subject focuses on gastroenterology, orthopedics, rheumatology, physical medicine, rehabilitation, and geriatric care. In gastroenterology, students learn about the anatomy and functions of the gastrointestinal system, common diseases, and how to instruct patients on specimen collection. The orthopedics and rheumatology section covers the skeletal and muscular systems, application of hot and cold packs, splints, arm slings, and various bandaging techniques. Physical medicine and rehabilitation topics include the proper use of mobility aids such as canes, crutches, and walkers, as well as ergonomic techniques and body mechanics. The geriatric care</p>		

component emphasizes understanding and accommodating the needs of older adults and those with disabilities. Students learn through a combination of interactive modules, instructional videos, and hands-on virtual simulations to develop practical skills in these advanced clinical specialties.

[Prerequisites: MACS302]

CCMA401	Professionalism, Career Preparation, Focused CCMA Certification Review, and CCMA Certification Exam	45 Clock Hours
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This subject focuses on final preparation for the Certified Clinical Medical Assistant (CCMA) certification and transition into professional practice. It reinforces professional behavior and ethical standards in medical settings. Students refine their resumes, practice interview skills, and explore job placement strategies. The course provides a comprehensive review of key topics for the CCMA exam, along with test-taking strategies and practice exams. Students also develop a plan for ongoing professional development and continuing education. The subject concludes with students taking the CCMA exam. Learning methods include expert-led instructional videos, interactive learning modules, and NHA practice exams and focused reviews.

[Prerequisites: MACS303]

Tuition/Fees

Medical Assistant Online Program Tuition and Fees

- Registration Fee: \$250
- Textbook: \$80
- Study Materials: \$125
- Tuition: \$3,545

Total Program Cost: \$4,000

Note: Due to costs incurred upon distribution, the associated fees are non-refundable. The Registration Fee is non-refundable after the initial five-day cancellation period. Additionally, Textbooks and Study Materials are non-refundable once the student receives their personalized code or information.

Additional Expenses

Students are responsible for the following costs, which are separate from tuition and fees:

1. Tuition includes the cost of the first CCMA exam attempt.
2. Beyond the First Attempt: The school covers only one attempt for the CCMA exam. Students who miss their scheduled exam date or do not pass on their first attempt will be responsible for the fees associated with subsequent attempts. The exam fee is approximately \$165.00, payable directly to the National Healthcareer Association. Please note that exam fees may be subject to change.
3. Study Time Extension Fee (Online Program Only): To extend access beyond the program's completion date, students must request an extension in writing and pay \$75 for an additional two (2) months. Students must pay the extension fee before an extension will be granted. Students can request a maximum of two (2) program extensions, after which the student will be dismissed and issued a final grade based on the graded activities completed to date.
4. Payment Plan Interest: For students opting for the 9-month payment plan, an interest rate of eight percent (7%) will apply.

Payment Options:

- Pay in Full
- Payment Plan (monthly, six month or nine month)
- Other (e.g., WIOA, Third-Party Funding)

Duration Options:

- Six Months
- Nine Months

Note: Please note that the 9-month payment plan includes a 7% interest charge.

An Enrollment Specialist will work with the student to create a payment plan based on the selections above which will include specific payment due dates, amounts, and terms and conditions.

Students choosing a payment plan option must ensure their account remains current and in good standing. To receive their program certificate upon completion, their account must be paid up-to-date at the time of program completion.

For students who select the “Other” payment option, an Enrollment Specialist will work with the student to affirm student eligibility for their chosen funding method and provide any requirements, terms, and conditions related to this funding method.

Payment Information

Students may pay for tuition using debit or credit cards (American Express, Discover, MasterCard, Visa) or ACH transfers. Cash and checks are not accepted.

Note: For students who choose a payment plan, a servicing fee will be applied per transaction: ACH payments will incur a 0.5% fee, debit transactions will have a 2% fee, and credit transactions will be charged 3.5%. These fees are intended to cover processing costs and will be assessed at the time of each transaction.

Declined Credit Card Fee

Because declined credit cards create administrative costs, a \$25 fee may be added to students’ balances for each declined credit card. Students with three (3) or more such occurrences must pay their tuition with either a money order or cashier’s check and are not eligible for subsequent tuition deferrals.

Late Payment Fee

Students whose payments are received after their due dates (including late payments resulting from declined credit cards) are assessed a \$30 late payment fee.

FINANCIAL ASSISTANCE AND PAYMENT PLANS

Discount Policy

Skilltrade may offer special holiday, event, and seasonal discounts available to all eligible students. We also offer a 10% discount for friends and family, military personnel, as well as for students who pay in full.

Types of Discounts

- Special Event, Holiday, and Seasonal Discounts:
 - Eligibility: Open to all students currently enrolled or enrolling during the promotional period.
 - Parameters: Specific dates and terms of each promotion will be communicated in advance. These discounts cannot be combined with other promotional offers unless explicitly stated.
- Friends and Family Discount:
 - Eligibility: A 10% discount is available for students referred by or who are direct family members of current or former Skilltrade students or staff.
 - Parameters: Proof of relationship may be required. This discount is non-transferable and cannot be combined with other discounts except the Pay-in-Full Discount.
- Military Discount:
 - Eligibility: A 10% discount is offered to active-duty military personnel, veterans, and their immediate family members.
 - Parameters: Verification of military status is required. This discount can be combined with the Pay-in-Full Discount.
- Pay-in-Full Discount:
 - Eligibility: Students who pay the full program cost upfront are eligible for a 10% discount.
 - Parameters: This discount applies only to the full program cost and cannot be combined with payment plans or financing options.

General Terms

Combination of Discounts

Unless otherwise stated, students may only apply one discount per enrollment. The Pay-in-Full Discount may be combined with either the Friends and Family or Military Discount.

Changes to Discounts

Skilltrade reserves the right to modify or discontinue any discounts at any time. Changes will be communicated to students in advance. Please note that Skilltrade does not offer scholarships.

CANCELLATION AND REFUND POLICY

Skilltrade offers its programs to students in various states. The following policy is applicable to students located in Michigan and for all other students unless the state in which they are located has a state-specific cancellation and/or refund policy (see State Appendices below).

Cancellation Policy

Students maintain the right to withdraw from a program at any time. The student must take the following steps to officially withdraw from school:

- Notify the school in writing of the intent to withdraw from the program.
- Complete the Student Withdrawal form which is accessible within the Learning Management System or provided by the school via request.

Cancellation Prior to Beginning Instruction: An enrolled student who meets the following criteria will be eligible for a full refund of all monies paid:

1. Requests to withdraw within five (5) calendar days of enrollment, and
2. Has not yet begun course instruction.

If course instruction has begun, or more than five (5) calendar days have elapsed since the enrollment was completed, the standard refund policy will apply (*see: Refund Policy*.)

REFUND POLICY

Skilltrade has established the following policy to determine the refund amounts for students who cancel their enrollment or are dismissed from a program. Students who cancel their enrollment in a program or who are dismissed from the program for academic, financial, or other reasons by Skilltrade, may be entitled to a refund of monies paid to Skilltrade for their enrollment. This refund policy is applicable to those students who have enrolled more than five (5) days ago, and/or have begun course instruction. If this criterion is not met, please see: Cancellation Prior to Beginning Instruction.

For students enrolled in states where Skilltrade is registered and licensed as an educational institution, the school will adhere to the refund policies published by that state. For all other students, the following program cancellation and refund policy applies, unless a specific state or funding entity has unique requirements. Students receiving third-party funding should review the refund requirements of their funding entity and consult the applicable information within this catalog. Students may refer to the Appendices section to verify if a state-specific or funding-specific policy applies to their enrollment.

Refunds will be processed so that the refund instrument is either negotiated or credited to the proper account(s) within thirty (30) days after the effective date of termination.

Online Programs Refund Policy

Within 21 Days of Enrollment

Students who cancel within twenty-one (21) days of enrollment will receive a full refund, minus a \$250 Registration Fee and, if applicable, the non-refundable \$80 for the Textbook and \$125 for the Study Materials.

- After 21 Days of Enrollment: Students canceling twenty-two (22) days or more after they enrolled, will be responsible for:
 - The \$250 Registration Fee
 - The non-refundable \$80 for the Textbook
 - The non-refundable \$125 for Study Materials
 - Tuition based on the following completion* rates:
 - 25% or Less Completed: Student is responsible for 25% of the Tuition. Any amount paid over 25% will be refunded.
 - Over 25% up to 50% Completed: Student is responsible for 50% of the Tuition. Any amount paid over 50% will be refunded.
 - Over 50% Completed: Student is responsible for 100% of the Tuition. No refund of Tuition will be issued.

Non-Refundable Charges: Interest charges and costs for items listed as non-refundable, including Textbooks and Study Materials, are not eligible for a refund.

**Completion percentages are calculated by Skilltrade as the number of clock hours of program instruction completed by a student, divided by the total number of program clock hours.*

Dismissal by Skilltrade for Non-Academic Reasons

If a student is dismissed from a program for reasons other than academic inability, the student is responsible for all fees and 100% of the tuition. No refunds will be provided for such dismissals.

Refund Policy for Students Called to Active Military Service

A student who withdraws from the school due to being called to active duty in the military service of the United States may choose one of the following options for the program in which they are enrolled:

- Pro Rata Refund and Cancellation: If tuition and fees were paid in advance of withdrawal, the student may receive a pro rata refund of any tuition, fees, or other charges paid for the program. Additionally, any unpaid tuition, fees, or other charges owed for the portion of the program not completed will be canceled.
- Grade of Incomplete and Re-Enrollment: The student may receive a grade of incomplete with the designation "withdrawn military" for the courses in the program (excluding courses for which grades have already been awarded). The student may re-enroll in the program, or a substantially equivalent program if the original program is no longer available, within one year of their discharge from active military duty without incurring additional tuition, fees, or charges, except for any previously unpaid balances for the original tuition, fees, and books.
- Final Grade or Credit: An appropriate final grade or credit for the courses in the program may be assigned if the instructor(s) determine that the student has:
 1. Satisfactorily completed at least 90 percent of the required coursework for the program; and

2. Demonstrated sufficient mastery of the program material to receive credit for completing the program.

Student Policies

ONLINE LEARNING PROGRAM GRADE POLICY

Unless otherwise noted in the Program Outline, the grading policy for online programs is structured to ensure a balanced evaluation of student performance. The grading breakdown is as follows:

- Assessments: 70% of the final grade
 - This includes all unit assessments and evaluations of student performance throughout the program.
- Final Assessment: 30% of the final grade
 - The final assessment evaluates the comprehensive knowledge and skills acquired throughout the program.

To successfully pass the program, students must achieve a cumulative minimum final grade of 70%. This grading policy ensures that students reach proficiency and are evaluated on a combination of continuous coursework, assessments, and a comprehensive final assessment, reflecting their overall understanding and proficiency in the program material. Students will be required to complete a final exam that counts towards their overall program grade, which is separate from the certification exam.

Certification Exam Policy

The certification exam must be taken either at a designated PSI testing location or through live remote proctoring and will be administered by a third-party organization to ensure the integrity and security of the testing process (see: Certification Testing Requirements.) Students are not required to pass the certification exam as a program requirement, but they are required to take the exam.

Grading Scale

Grades will be earned using the following scale:

- 90% - 100% = A (Excellent Performance)
- 80% - 89% = B (Good Performance)
- 70% - 79% = C (Satisfactory Performance)
- 60% - 69% = D (Below Satisfactory Performance)
- 0% - 59% = F (Failing Performance)

A “D” grade is considered passing for individual assignments and assessments, but students must earn a cumulative final grade of at least 70% to pass a program.

Online Coursework: Online assignments and assessments are automatically graded and can be reviewed at any time under the "Grades" tab in the student learning portal (the online learning management system)

SATISFACTORY ACADEMIC PROGRESS POLICY

Satisfactory Progress is defined as continuous advancement in academic performance, skill competency, and professional behavior across all program modalities, whether online, or hybrid. To maintain satisfactory progress, students must:

- Achieve and maintain a minimum average of 70% across all program coursework. A 70% average corresponds to a "C" grade, which is considered satisfactory for program completion.
- Maintain a minimum completion pace of one (1) unit per week. This pacing ensures that students' progress through the curriculum in a timely manner and are prepared for each subject. A unit is defined as fifteen (15) clock hours.
 - For example, a Medical Assistant Online Program student must complete MA101 (15 clock hours) and MACP101 (30 clock hours) by the end of week three (3) in order to remain at the appropriate pace.

Academic Probation

If, at the time of weekly progress review, a student falls two (2) weeks behind the required minimum unit completion pace or below the required minimum grade average of 70%, they will be placed on Academic Probation. While on Academic Probation, students have an additional two (2) weeks to regain satisfactory progress, by catching up to the expected pace and/or expected minimum grade average. During that period, students will receive guidance and resources to assist in their efforts to regain satisfactory progress.

Academic Dismissal and Probation Appeal

Students who are unable to regain satisfactory academic progress within the Academic Probation period will be dismissed from the program unless they submit a formal Academic Probation Appeal. A written Appeal must be submitted to academics@skilltrade.com at least three (3) days prior to the end of the Academic Probation period and must include 1) an explanation of the extenuating circumstances that prevent the student from maintain satisfactory academic progress, 2) how those circumstances have changes, and 3) the students' plan for regaining satisfactory academic progress within a mutually agreeable timeframe. Appeals are reviewed on a case-by-case basis, and appropriate accommodations or extensions will be determined based on students' individual circumstances.

Progress Monitoring

Students' progress is monitored weekly, and support is provided to help them stay on track.

Program Extension Policy

To extend beyond the program's completion date, students must request an extension in writing and pay \$75 for an additional two (2) months. Students must pay the \$75 extension fee before an extension will be granted. Students can request a maximum of two (2) program extensions, after which a student will be dismissed and issued a final grade based on the graded activities completed to date.

ATTENDANCE POLICY

Medical Assistant Online Program Attendance Policy

Attendance in the Medical Assistant Online Program is determined by the completion of assessments associated with each of the program's twenty-four (24) units. Each unit, consisting of fifteen (15) clock hours, is organized into subjects as detailed in this catalog. Students must successfully complete a unit's assessment to receive attendance credit. The program is structured sequentially, with each unit gated by the successful completion of the preceding unit. Consequently, 100% completion of all units is required to fulfill the program's attendance criteria and to be eligible for program completion.

Leave of Absence Policy

Skilltrade does not offer a leave of absence. Consistent attendance is critical due to the fast-paced nature of the program. As such, Skilltrade does not distinguish between excused and unexcused absences. All absences, regardless of the reason, are treated equally under the school's attendance policy.

STUDENT CODE OF CONDUCT

Student Conduct Expectations

Students enrolled in Skilltrade programs are expected to always uphold the highest standards of professional conduct. Any violations of these expectations may result in disciplinary action, up to and including dismissal from the program.

Online Program Conduct

In the online learning environment, students are required to:

- Use respectful and professional language in all forms of communication, including discussion posts, emails, and online chats.
- Avoid any form of cyberbullying, harassment, or inappropriate behavior.
- Respond promptly to communications from instructors or school staff.
- Participate actively and professionally in all online activities and assignments.
- Refrain from cheating or copying any coursework or assessments.
- Refrain from stealing or replicating learning experiences.
- Refrain from sharing usernames, logins, or access codes anywhere.
- Refrain from reposting or sharing program materials or learning content outside of the student learning portal.

Externship Conduct

While participating in an externship, students must:

- Follow all policies and procedures of the externship site and maintain professional behavior.
- Attend all scheduled externship clock hours and provide advance notice for any necessary absences.
- Avoid using personal cell phones during externship clock hours unless permission is granted.
- Accurately document their externship schedule, attendance, and participation.

Dress Code* for Labs and Externships

- Students are required to wear clean, well-fitting, black scrubs for in-person labs. During externships, the color and style may be designated by the employer or department.
- Students must wear clean, non-slip, closed-toe shoes that offer support and protection. Athletic or medical shoes are preferred. Sandals, flip-flops, or any open-toe footwear are not permitted due to safety and hygiene concerns.
- Students must maintain a high level of personal hygiene. This includes regular bathing and wearing freshly laundered clothing.
- Due to allergies and sensitivities, the use of strong perfumes, colognes, or scented lotions should be avoided.
- Hands should be kept clean, and nails trimmed short. Artificial nails and nail polish are not allowed, as they pose an infection risk.

*Exceptions to this policy may be made for medical or religious reasons, provided that the individual's attire complies with the standards of safety, hygiene, and professionalism expected in the healthcare setting. Requests for exceptions must be submitted to Skilltrade for approval.

Additional Expectations

- Tuition Compliance: Students must adhere to their tuition payment schedules.
- Job Placement Collaboration: Students are expected to actively participate in the school's job placement efforts by seeking employment in their field of study.

NON-ACADEMIC DISMISSAL POLICY

Students may be dismissed for serious violations, including but not limited to those outlined in the Student Code of Conduct section of this catalog, as well as substance abuse, theft, cheating, or plagiarism. Additionally, any disregard for the school's rules, policies, and conduct standards may result in dismissal. Typically, students will receive a warning before dismissal is enforced; however, persistent or severe misconduct may lead to immediate dismissal. All decisions regarding conduct and dismissal are made by the school staff.

NON-DISCRIMINATION POLICY

Skilltrade is committed to fostering an inclusive and equitable environment for all members of the community. In accordance with federal laws and regulations, Skilltrade prohibits discrimination on the basis of race, color, national origin, sex, disability, and age in all of its programs and activities. This policy extends to admissions, employment, and access to educational opportunities.

Skilltrade also upholds protections for individuals based on the protected classes defined above to the fullest extent permitted by law. Any person who believes they have experienced or witnessed discrimination should promptly report the incident to the school director for investigation and resolution. Skilltrade is dedicated to ensuring that every individual is treated with respect and dignity, and will strive to maintain an environment free from discrimination, harassment, and retaliation.

COMPLAINT/GRIEVANCE POLICY

Students who have concerns or issues are encouraged first to work with the individual involved (instructor or staff member) to resolve the concern if possible. If this is not possible or a satisfactory resolution was not reached, students can submit a formal written complaint to, care@skilltrade.com and a response will be provided within

ten (10) business days. The written complaint must clearly describe the concern, what steps have been taken to resolve the concern thus far, and the students' proposed remedy. Skilltrade is committed to resolving student concerns promptly and fairly. Students will not face unfair actions or treatment from any school official due to filing a complaint.

Students who are unable to resolve their complaint/grievance with the institution can submit a grievance to:

Michigan Department of Labor & Economic Opportunity - Office of Employment & Training
P.O. Box 30805
Lansing, Michigan 48933
Phone: 517-335-4000
Website: <https://www.michigan.gov/leo/bureaus-agencies/wd/pss> (see [Complaint Form](#))

Students outside of Michigan should first review the state-specific appendices below to confirm whether their state has an alternative complaint resolution process.

CONFIDENTIALITY AND PRIVACY POLICIES

Skilltrade maintains permanent academic records for all students, including transcripts. These records are preserved for at least six (6) years following the end of the last enrollment period, graduation, or withdrawal.

Skilltrade ensures confidentiality, in alignment with the Family Educational Rights and Privacy Act (FERPA) (20 U.S.C. § 1232g; 34 CFR Part 99). FERPA is a federal law that protects the privacy of student education records. Skilltrade will only release educational or financial information directly to the student unless written consent is provided. Students must either submit a written authorization or complete a specific form to permit the release of their information to third parties.

Skilltrade may share a student's educational information to fulfill the obligations of Workforce Agency contracts, which may require academic records as specified by the contract terms. Skilltrade may need to report or provide a student's Personally Identifiable Information (PII) to state or federal agencies to comply with legal and regulatory requirements. All student records, including communication logs between students and Skilltrade staff, are treated as confidential and will not be sold, shared, or disclosed to any unauthorized individuals or entities. Additional exclusions include:

- School officials with a legitimate educational interest.
- Other schools to which a student is transferring.
- Specified officials for audit or evaluation purposes.
- Appropriate parties in connection with financial aid to a student.
- Organizations conducting certain studies for or on behalf of the school.
- Accrediting organizations.
- Compliance with a judicial order or lawfully issued subpoena.
- State and local authorities within a juvenile justice system, pursuant to specific state law.
- Appropriate officials in cases of health and safety emergencies.

STUDENT IDENTITY VERIFICATION

During the admission process, applicants must submit a copy of a government-issued photo identification. Acceptable forms of identification include a valid driver's license, state ID, or passport. Social Security cards are not

acceptable. This identification card will be reviewed in conjunction with all other admission materials provided to verify the identity of the individual applying to the Skilltrade program. The identified individual will then be provided a unique username and password for access to the Skilltrade student learning portal. Students must not share their unique username and password for Skilltrade student learning portal access with anyone other than the individual to which they were provided.

STUDENT SERVICES

Student Support

Students will have a dedicated student advisor that will assist them and provide generalized support throughout the duration of the program. Skilltrade will introduce the student advisor during the orientation process and will provide clear paths of communication for students to utilize. Support channels will include access to an advisor via phone or email, access to an online student learning portal, and a knowledge base for general resourcing. Student advisors are available for support Monday through Friday, from 8:00 a.m. to 5:00 p.m. EST, and on Saturdays from 8:00 a.m. to 2:00 p.m. EST. Any support requests or inquiries received outside of business hours will be prioritized the following business day.

Externship Support

Students of all programs are eligible to receive support to secure an externship office. Skilltrade team members work with local offices to build affiliations for externship funnels and can share these opportunities with students as needed. Should a student request support in finding an externship facility, their student advisor will work with a career services agent to share potential opportunities and help secure a host office. All students participating in an externship are required to submit a signed externship acceptance form declaring the offices' willingness to host the student(s) in question, formal documentation of the hours completed and a formal skills evaluation, completed by the supervising person(s). While Skilltrade allocates considerable resources to building externship affiliations, it cannot guarantee externship site placement to any individual student.

Career Services

Skilltrade provides career service and overall job placement assistance to all students by working with local, regional and national organizations, across many different specialties, to develop a strong funnel and variety of opportunities for students. Career services include providing guidance and resources for resume building, interview techniques, skill translations, overall etiquette for job-seeking, and connecting students to employers when possible. It is Skilltrade's intention that students acquire the skills and assets required to confidently enter the industry and can secure employment in the field upon graduation. While Skilltrade allocates considerable resources to career services and placement assistance, it cannot guarantee placement or employment for any individual student.

Transcripts

Records are maintained permanently by the school. Students who need a copy of their transcript should submit requests by either calling the school or emailing registrar@skilltrade.com.