

KEY POINTS FOR THE DOCTOR OF CHIROPRACTIC PROGRAM

DOCTOR OF CHIROPRACTIC DEGREE PROGRAM MISSION STATEMENT

The mission of the Doctor of Chiropractic Program is to advance chiropractic by promoting learning, delivering health care, engaging our communities and advancing knowledge through research.

CHIROPRACTIC DEGREE PROGRAM

Candidates for the Doctor of Chiropractic degree complete a minimum of five academic years (eight months each of classroom work) in the prescribed curriculum. Palmer College operates on a trimester system, with an academic program consisting of 10 trimesters that can be completed in 3.35 calendar years, which is equal to five academic years. Assuming a normal completion rate and fulfillment of all graduation requirements, students should expect to graduate within 10 trimesters (40 months) of their matriculation date.

Students transferring from other accredited chiropractic colleges must complete a minimum 25 percent of the prescribed curriculum while in residence at the College. The final academic year prior to graduation must be at the Palmer campus conferring the degree.

SELECTION OF CANDIDATES

Candidates for admission are selected based on several factors, which may include cumulative grade point average (GPA), total number of credits completed, prerequisite GPA, letters of recommendation and personal profiles/essays. Personal interviews may be conducted. We recommend that you apply as early as possible. Your Admissions Counselor will discuss term availability upon receipt. Applications are accepted and reviewed year round.

Applications are reviewed on an individual basis. Candidates are selected based on availability in upcoming terms. Submission of your application in a timely manner will assist us with meeting your preferred term request.

An offer of acceptance into the Doctor of Chiropractic Program is considered official by the College only when made by way of a written letter sent directly from a representative of the Office of Admissions to the applicant.

GRADUATION REQUIREMENTS

The degree of Doctor of Chiropractic is conferred upon students who have fulfilled the following requirements:

Academic Requirements: Complete a minimum number of classroom hours of instruction and the program credit hours (dependent on campus). The Registrar reviews the records of

all students in the Intent-to-Graduate list to determine that all academic requirements, other than those in the final academic term, have been met. Discrepancies in the student's academic record will be investigated and unqualified students will be removed from the Intent-to-Graduate list.

Clinical Requirements: Successful completion of all clinic courses and clinical requirements. Clinical requirements must be completed two weeks prior to graduation or the student is not eligible to graduate. The Academic Standing Committee will hear appeals and act as the final decision-maker. Students who have completed all of the non-clinical requirements, the student clinic quantitative requirements and 80 percent of each of the remaining quantitative clinical requirements may be eligible for a clinic contract and participation in the graduation ceremony for the current term. The remaining quantitative requirements must be completed by the end of the first week of classes in the next academic term. Failure to complete these requirements by the deadline will require the student to reapply for graduation in a subsequent term.

Final Academic Approval: Final grades for graduating students will be available prior to the Academic Standing Committee graduation meeting on the Monday prior to graduation. At this meeting, the Registrar presents the graduation list for the Committee's approval. All appeals of graduation decisions will be heard at this meeting and adjudicated by the Committee. After the Committee has approved the graduation list, it's presented to the Dean of Programs for final approval.

Institutional Clearance: Under the direction of the Registrar, institutional clearance is conducted shortly after the graduation list is approved. Graduating students are required to fulfill all outstanding obligations to the College at this time. Those who fail to complete institutional clearance will be removed from the graduation list and may be reinstated only by application to the Office of the Registrar.

Attendance: Attendance at the graduation exercises is mandatory. In extreme circumstances, students may be excused by application through the Registrar to the College Provost or Campus President.

TUITION AND FEES

The College establishes all tuition and fees. Contact the Student Administrative Services Office Monday through Friday between the hours of 8 a.m. and 4:30 p.m. with questions about tuition and fees.

Student loan checks and any other financial aid received by the College shall be used to cover all tuition and fees assessed for the current term and for additional fees as agreed upon in the tuition and fees agreement signed by the student. The College will accept

checks by mail that are postmarked by the tuition deadline.

The College reserves the right to modify or change requirements, rules, tuition and fees. Historically, the College has found it necessary to increase tuition annually to meet the rising cost of higher education. Students will be given notice of such modifications or changes prior to the changes taking effect. Changes to tuition and fees will be posted on the College website.

PROMISE TO PAY

As a student, you understand that when you register for any class at Palmer College of Chiropractic, you accept full responsibility to pay all tuition, fees and other associated costs assessed as a result of your registration. Further, you understand and agree that your registration and acceptance of these terms constitutes a promissory note agreement (i.e., a financial obligation in the form of an educational loan as defined by the U.S. Bankruptcy Code at 11 U.S.C. §523(a)(8)) in which Palmer College of Chiropractic is providing you educational services, deferring some or all of your payment obligation for those services and you promise to pay for all assessed tuition, fees and other associated costs by the published due date, the 10th day of the academic term.

You understand and agree that if you drop or withdraw from some or all of the classes for which you register, you'll be responsible for paying all or a portion of tuition and fees in accordance with the published tuition refund schedule at Palmer College of Chiropractic. You agree that you have read the terms and conditions of the published tuition refund schedule and understand those terms are incorporated herein by reference. You further understand that your failure to attend class or receive a bill does not absolve you of your financial responsibility as described above.

PAYMENT OF FEES

Tuition and fees are due in full by the 10th day of classes. Acceptable forms of tuition payment include cash, check, Heartland Payment Systems direct draw from a checking or savings account, Heartland Payment Systems credit card transaction or a bank wire transfer. Check payment, direct debit and wire transfers must be drawn from a U.S. bank. A 2.75% transaction fee is assessed to all credit card payments through Heartland Payment Systems at the time of the transaction. Payments by check should be made payable to Palmer College of Chiropractic, indicate your student ID on the check and send it to the address indicated on the College billing statement before the payment deadline. Checks from international countries must be payable through a U.S. bank in U.S. dollars.

TUITION DELINQUENCY AND DEFERMENT

DEFERMENT BY DUE DATE

For certain approved loans, the due date for tuition is deferred when students sign an agreement in the Student Administrative

Services Office and if the loans conform to all of the following conditions:

- The loan will completely cover the unpaid balance of tuition.
- The loan was procured through the Financial Planning Office or from a foreign government.
- The approval of the loan was presented to the Financial Planning Office (if procured through that office) or to the Student Administrative Services Office (if procured from a foreign government) on or before the 10th day of classes.
- The tuition due date for such students is as agreed upon in the tuition and fees deferment agreement

The term "loan" shall also include grants in which the College is the recipient of the checks(s).

TUITION DELINQUENCY AND ITS CONSEQUENCES

Any student who hasn't paid their tuition in full on or before the 10th day of classes, or has not completed the payment agreement, is considered delinquent.

Delinquent students are assessed a finance charge and may be removed from the class roll. Reinstatement will be determined by the Student Administrative Services Office. All balances unpaid 30 days from the date of service will be assessed a 1% per month (12% annual rate) finance charge on the unpaid balance. There will be no exceptions.

Tuition and fees are due in full by the 10th day of classes. If students do not plan to pay in full by the 10th day of classes, a payment agreement must be completed and returned by that date. Failure to complete such an agreement could result in removal from the class roll and restriction from registration for future academic terms. Students will not be given time credit for class attendance until their tuition is paid in full.

Collection Agency Fees: If you fail to pay your student account bill or any monies due and owed to Palmer College of Chiropractic by the scheduled due date, and fail to make acceptable payment arrangements to bring your account current, Palmer College of Chiropractic may refer your delinquent account to a collection agency. You are responsible for paying the collection agency fee which will become due and owing upon placement of your account with a collection agency and may be based on a percentage at a maximum of 50% of your delinquent account, together with all costs and expenses, including reasonable attorney's fees, necessary for the collection of your delinquent account. Should your account be referred to a collection agency, your delinquent account may be reported to one or more of the national credit bureaus.

STUDENT BILLING ACCOUNTS

Method of Billing: Palmer College of Chiropractic uses electronic billing (e-bill) as its official billing method, and therefore you are responsible for viewing and paying your student account e-bill by the scheduled due date. Failure to review your e-bill does not constitute a valid reason for not paying your bill. Your financial aid eligibility may decrease and some or all of the financial aid awarded to you may be revoked.

If some or all of your financial aid is revoked because you dropped or failed to attend class, you agree to repay all revoked aid that was disbursed to your account and resulted in a credit balance that was refunded to you.

You agree to allow financial aid you receive to pay any and all charges assessed to your account at Palmer College of Chiropractic such as tuition, fees, service fees, fines, bookstore charges, clinical expenses or any other amount, in accordance with the terms of the aid.

Billing Errors: Administrative, clerical or technical billing errors do not absolve you of your financial responsibility to pay the correct amount of tuition, fees and other associated financial obligations assessed as a result of your registration at Palmer College of Chiropractic.

Returned Payments/Failed Payment Agreements: If a payment made to your student account is returned by the bank for any reason, you agree to repay the original amount of the payment plus a returned payment fee of \$25. Multiple returned payments and/or failure to comply with the terms of any payment plan or agreement you sign with Palmer College of Chiropractic may result in cancellation of your registration and/or suspension of your eligibility to register for future classes at Palmer College of Chiropractic. In the event a payment is dishonored due to insufficient funds or otherwise, you are responsible for all dishonored payments, including dishonored payments made by third parties to whom have made a payment on your behalf. The College is not responsible for any overdraft or other bank charges incurred by you as a result of an online payment authorization you establish.

Student Refund Checks: Financial aid funds received are first credited to your billing account to pay for current charges. Once charges are paid, any additional loan funds are disbursed directly to the student either via direct deposit to your bank account or via a paper check if direct deposit information has not been provided.

Paper checks must be picked up within 21 days of processing or the check will be voided, and the amount of those funds returned to your lender.

Federal Aid: Federal Title IV financial aid that you receive, except for Federal Work Study wages, will be credited to your account

and used to pay current charges. Title IV financial aid includes aid from the Pell Grant, Supplemental Educational Opportunity Grant (SEOG), Direct Loan and PLUS Loan programs. You authorize Palmer College of Chiropractic to apply your Title IV financial aid to other charges assessed to your student account such as Campus Store charges, service fees and fines and any other education related charges. You further understand that this authorization will remain in effect until you rescind it and that you may withdraw it at any time by contacting the Student Administrative Services Office.

Prizes, Awards, Scholarships and Grants: All prizes, awards, scholarships and grants awarded to you by Palmer College of Chiropractic will be credited to your student account and applied toward any outstanding balance. Receipt of a prize, award, scholarship or grant is considered a financial resource according to federal Title IV financial aid regulations, and may therefore reduce your eligibility for other federal and/or state financial aid (i.e., loans, grants, Federal Work Study) which, if already disbursed to your student account, must be reversed and returned to the aid source.

TUITION REFUNDS

The College must engage its faculty, carry on its administrative functions, provide the physical plant and the laboratories and make other financial plans to correspond with the number of students enrolled. When students withdraw from the College or drop a course, they leave a vacancy that cannot be filled that academic term. The following rules concerning refunds protect the College and its commitment to other students from losses when students withdraw or drop a course. Exceptions will be made only under emergency conditions determined by the College.

REFUND POLICY

Palmer College of Chiropractic's Refund Policy for withdrawals is calculated using the official withdrawal date to prorate aid as well as tuition and refundable charges through the 60% point in the term. This is based on calendar days from the first day of the term through the last scheduled day of the term, including weekends and midterm breaks of less than five days. After the 60% point in the term, financial aid will not be reduced for any withdrawal, nor will any refund of tuition or other refundable charges be granted. This policy applies to all College withdrawals whether student initiated or administrative withdrawals.

Financial aid awarded (if any) will be returned to the federal, state and/or Palmer programs on a pro rata basis through the 60% point in the term. Outside scholarship or non-federal loan assistance will not be returned unless specifically requested by the provider. Eligible charges due or paid will be refunded on a pro rata basis through the 60% point in the term. For students not borrowing federal funds, any amount due to the student will be refunded within 30 days from the date the College determines the student's withdrawal.

FEDERAL RETURN OF TITLE IV FUNDS REFUND POLICY

Institutions are required to determine the percentage of Title IV financial aid “earned” by the student and to return the unearned portion to the appropriate federal student aid program when a student withdraws from the College. This calculation process is based on the number of days the student attended as outlined in the Federal Return of Title IV Funds Procedure below.

Title IV funds are awarded to a student under the assumption that the student will attend school for the entire period for which the assistance is awarded. This calculation is based on the number of days the student attended as outlined in the Return of Federal Financial Aid Funds Process below determining “earned” versus “unearned” aid.

RETURN OF FEDERAL TITLE IV FUNDS PROCEDURE

The return of financial aid funds policy follows these steps:

1. Determine the percentage of the enrollment period completed by the student. If the calculated percentage is equal to or greater than 60%, the student has “earned” all aid for the enrollment period and no adjustment in financial aid occurs. The refund amount is calculated by using the first calendar day of the academic term as the first day of attendance. $\text{Days Attended} \div \text{Days in Enrollment Period} = \text{Percentage Completed}$.
2. Apply the percentage completed to the Title IV aid awarded to determine the student’s eligibility for financial aid prior to the withdrawal. $\text{Total Aid Disbursed} \times \text{Percentage Completed} = \text{Earned Aid}$
3. Determine the amount of unearned financial aid to be returned to the appropriate Title IV financial aid program. $\text{Total Disbursed Aid} - \text{Earned Aid} = \text{Unearned Aid to be Returned}$
 - If the aid already disbursed equals the earned aid, no further action is required.
 - If the aid already disbursed is less than the earned aid, a late disbursement will be made to the student.
 - If the aid already disbursed is greater than the earned aid, the difference must be returned to the appropriate Title IV aid program.
4. Distribute the responsibility to return funds between the institution and the student. The return of federal financial aid is based on the type of financial aid disbursed and occurs in the following order:
 - Direct Unsubsidized Stafford Loan
 - Direct Subsidized Stafford Loan
 - Direct PLUS Loan (for graduate students)
 - Direct PLUS Loan (for parents of undergraduate students)
 - Pell Grant

- FSEOG
- Student

If the type of financial aid the student is responsible for returning is a loan, the student is typically not required to immediately repay the amount since the grace period for the loan (generally six months) is invoked. Occasionally, a loan must be fully cancelled and the loan amount will appear on the student’s billing account. A loan repayment grace period for Federal loans will begin on the day of the student’s withdrawal from Palmer College of Chiropractic. Students should contact their lender if they have questions regarding their grace period or repayment status. For examples regarding the application of the Return of Title IV Funds procedures, the student should contact the Office of Financial Planning.

For students not borrowing federal funds, any amount due to the student will be refunded within 30 days from the date the College determines the student’s withdrawal.

TIMEFRAME FOR RETURNING FUNDS

The institution must return its share of unearned Title IV funds no later than 45 days after it determines that the student withdrew. Notification to the student will be sent stating what the institution will be returning and their obligations. Students return their share of unearned aid attributable to a loan under the terms and conditions of the loan promissory note. Students have 45 days once notified to resolve any grant overpayment by one of the following two ways:

1. Repay the overpayment in full to the institution; or
2. Sign a repayment agreement with the institution.

If a student refuses to make payment or payment arrangements on any Title IV program, Palmer College of Chiropractic is required to report the overpayment to the Department of Education.

POST-WITHDRAWAL DISBURSEMENTS

A student who earned more aid than was disbursed prior to withdrawal could be due a post-withdrawal disbursement. Disbursements must be made from available grant funds before loans. Palmer College of Chiropractic will contact a withdrawn student prior to making a post-withdrawal disbursement of loan funds to determine if those funds are still required by the student, and if so explain the student’s obligation to repay those funds. Any portion of a post-withdrawal disbursement not credited to the student’s account will be offered (in writing or electronically) as a cash disbursement to the student within 30 days of the withdrawal date. The student has 14 calendar days to respond to the Office of Financial Planning. Palmer College of Chiropractic will return the post-withdrawal disbursement to the Department of Education if no response is received within the 14-day timeframe or funds are declined by the student (or parent in the case of a Parent PLUS loan).

WITHDRAWALS

Students who withdraw from the College may experience a reduction in their financial aid and may be required to refund or repay a portion of their financial aid. Regardless of payment source for tuition, the process for determining if and how much aid or funds returned to the student may need to be repaid can be found under the Federal Return of Title IV Funds Procedures section.

If a student withdraws, the College is responsible for notifying the student's Federal loan lender of the date of the withdrawal via the National Student Loan Clearinghouse. The student is responsible for notifying the private or alternative loan lender of the date of the withdrawal. A loan repayment grace period for Federal loans will begin on the day of the student's withdrawal from the College. Students should contact their lender if they have questions regarding their grace period or repayment status.

For information on withdrawal procedures, refer to Withdrawal from the College within the Academic Affairs section.

UNOFFICIAL WITHDRAWALS

Per federal regulations, schools are required to review students who received federal financial aid and did not pass any courses. An assessment must be made to determine whether the student earned the non-passing grades while attending classes or stopped attending classes but did not officially withdraw. Students who stopped attending classes may be required to repay a portion of the federal financial aid for that academic term. If it is determined that a student never began attendance in some or all courses, aid may be cancelled completely.

Federal financial aid recipients who are not attending class are identified at the term midpoint by course instructors. If a student is identified as not attending one or more courses, they will receive an email from the Registrar's Office outlining the College's policy on official and unofficial withdrawals. Students no longer attending class are encouraged to officially drop individual courses or withdraw entirely from the College through the Registrar's Office.

If a student follows College procedures and withdraws officially, they will have an official withdrawal date and their financial aid refund calculation will be completed according to the Federal Return of Title IV Funds Procedure stated.

At the end of each term, all federal financial aid recipients who receive no passing grades (any combination of F, I, or W) will be reviewed to determine if the non-passing grade was earned while attending or due to no longer attending class. The Registrar will contact each course instructor to determine the last date of attendance or academic activity. Students will also be given the opportunity to provide documentation of attendance or academic activity.

The midpoint of the academic term is used to calculate the amount of federal financial aid refund the student owes unless a later date of academic activity can be verified by the student or instructor. If no attendance or academic activity can be verified by the instructor or student, it will be assumed the student did not ever attend the class. If half-time attendance or academic activity cannot be verified, all aid may be cancelled.

If academic activity beyond the midpoint of the academic term can be verified in even a single course by the student or an instructor and it can be verified the student began attendance in all courses, the amount of financial aid the student is required to repay may be reduced. If academic activity beyond the 60% point of the academic term can be verified in even a single course by the student or an instructor and the student began attendance in all courses, the student may not need to repay any financial aid.

If a student unofficially withdraws, any refund owed to a federal financial aid program is the student's responsibility and will appear as a charge on the student's billing account. Students with outstanding balances on their billing account cannot register for classes and cannot receive official transcripts.

DROPPING COURSES REFUND POLICY

Dropping a course is defined as removing one or more, but not all, courses currently enrolled in.

The College will refund 100% of institutional charges for the period of enrollment for which the student was charged if a student drops a course or courses on or before the end of the last day of student registration, 5th day of the academic term.

The College will refund at least 50% of the tuition charges if the student drops a course or courses between the end of the add/drop period and the end of the first 25% (in time) of the period of enrollment for which the student was charged.

The College will refund at least 25% of the tuition charges if the student drops a course or courses between the end of the first 25% (in time) and the end of the first 50% (in time) of the period of enrollment for which the student was charged.

TITLE IV DEFAULT RATES

All Palmer campuses combined:

2020	0.0%
2019	0.0%
2018	1.2%
2017	1.3%

TUITION AND FEES

DOCTOR OF CHIROPRACTIC (D.C.) PROGRAM MAIN CAMPUS AND PALMER FLORIDA:

Tuition for terms one through seven: Tuition for students registered between 16 and 21 credit hours is \$13,025 for the 2023-2024 academic year. Students registered for fewer than 16 hours will be charged \$814 per credit hour. Students registered for more than 21 credit hours will be charged \$814 per each additional credit hour above 21 hours.

Tuition for terms eight through ten: Students registered in clinic practicum courses are charged a flat rate for the clinic course as follows: Clinic II: \$9,486; Clinic III: \$9,486; Clinic IV: \$11,856. In addition to the clinic practicum charge, each non-clinic practicum credit hour registered will be charged \$790 per credit hour.

CLINICAL ENRICHMENT PROGRAM FEES MAIN CAMPUS AND PALMER FLORIDA:

Clinical-enrichment courses are \$245 per elective. McKenzie elective and Select Functional Movement Assessment electives have a different course fee which is determined when the course is scheduled.

NON-REFUNDABLE FEES DOCTOR OF CHIROPRACTIC DEGREE PROGRAM

Application fee (one-time fee)	\$100
Tuition deposit	\$200
Enrollment fee	\$150
Activity fee (per term)	\$20
Liability insurance assessed at the start of fifth term	\$245
Self-remediation exam	\$100

FEES APPLICABLE TO ALL PROGRAMS

Payment of delinquent tuition (APR service fee on monthly unpaid balances)	12%
Collection fee on non-sufficient funds check	\$25
Duplicate diploma	\$30
Transcript fee	\$5

Transcripts cover courses taken at Palmer College of Chiropractic only. No official document is issued to anyone with outstanding obligations to the College. Non-payment of tuition when due may result in the discontinuance of registration, the loss of eligibility for registering for the following term, a hold on records (transcripts, grades, etc.), or all of the preceding.

BACHELOR OF SCIENCE DEGREE PROGRAM

Trimester tuition for students completing courses in the B.S. degree program is \$252 per credit hour for the 2023-2024 academic year.

Nonrefundable Fees:

Application fee	\$50
Evaluation fee	\$100
Graduation and record fee	\$100
Activity fee (per term)	\$20

ESTIMATED COST OF BOOKS AND EQUIPMENT PER ACADEMIC TERM

DOCTOR OF CHIROPRACTIC DEGREE PROGRAM

During each academic term, the student will be required to purchase textbooks and supplies for use in the academic program. The cost of textbooks and supplies per academic term is estimated to be: \$580.

Students on each campus will be required to purchase diagnostic equipment prior to entering the clinical portion of the academic program. Cost for the equipment may vary based upon the campus and curriculum. The academic term in which the equipment is required will also vary from campus to campus. The student budget will be adjusted accordingly for the academic term and the purchase of the equipment. The estimated cost of equipment is: \$1,220.

LICENSURE REQUIREMENTS

The Doctor of Chiropractic degree, in and of itself, does not entitle the recipient to practice chiropractic. Those who earn the degree must apply for license to practice in the jurisdiction of their choice.

Due to the various licensure requirements in each of the 50 U.S. states, as well as in other countries, it is strongly recommended that applicants contact the respective Board of Examiners regarding pre-chiropractic educational requirements in states and countries where they may consider practicing after graduation. Some states, such as Florida, require a bachelor's degree. In addition, most licensing boards require a criminal background check prior to licensure.

Neither acceptance for admission into the program nor the subsequent earning of a Doctor of Chiropractic degree guarantees that a state or foreign country will grant a graduate a license to practice chiropractic. Each state and foreign country, through its legislative and administrative process, defines the standards of competency and scope of practice of chiropractic within its jurisdiction. Such standards may include, but are not limited to, the pre-chiropractic and chiropractic education of the applicant for licensure.

State boards may accept or require passing of National Board examinations as part of their licensing procedure.

Information on state and international licensing requirements is available from the Federation of Chiropractic Licensing Board website at: www.FCLB.org or individually from each state board licensing office.

State	Educational Requirement	National Board of Chiropractic Examiners Exam Requirement				
		Part I	Part II	Part III	Part IV	Physiotherapy
Alabama	Bachelor's degree	Required	Required	Required	Required	Accepted
Alaska		Required	Required	Required	Required	Required
Arizona		Required	Required	Required	Required	Required
Arkansas		Required	Required	Required	Required	Required
California		Required	Required	Required	Required	Required
Colorado		Required	Required	Required	Required	Not Required
Connecticut		Required	Required	Required	Required	Required
Delaware		Required	Required	Required	Required	Required
District of Columbia		Required	Required	Required	Required	Required
Florida	Bachelor's degree	Required	Required	Required	Required	Required
Georgia		Required	Required	Required	Required	Not Accepted
Hawaii		Required	Required	Required	Required	Required
Idaho		Required	Required	Required	Required	Required
Illinois		Required	Required	Required	Required	Not Required
Indiana		Required	Required	Required	Required	Required
Iowa		Required	Required	Required	Required	Required
Kansas	Bachelor's degree	Required	Required	Required	Required	Required
Kentucky		Required	Required	Required	Required	Not Required
Louisiana	Bachelor's degree	Required	Required	Required	Required	Required
Maine		Required	Required	Required	Required	Required
Maryland	Bachelor's degree	Required	Required	Required	Required	Required
Massachusetts		Required	Required	Required	Required	Required
Michigan		Required	Required	Required	Required	Not Required
Minnesota		Required	Required	Required	Required	Required
Mississippi		Required	Required	Required	Required	Required
Missouri		Required	Required	Required	Required	Required
Montana	Bachelor's degree	Required	Required	Required	Required	Required
Nebraska		Required	Required	Required	Required	Required
Nevada		Required	Required	Required	Required	Required
New Hampshire		Required	Required	Required	Required	Not Accepted
New Jersey		Required	Required	Required	Required	Not Accepted
New Mexico		Required	Required	Required	Required	Required
New York		Required	Required	Required	Required	Not Required
North Carolina	Bachelor's degree	Required	Required	Required	Required	Required
North Dakota		Required	Required	Required	Required	Required
Ohio	Bachelor's degree	Required	Required	Required	Required	Required
Oklahoma		Required	Required	Required	Required	Required
Oregon		Required	Required	Required	Required	Required
Pennsylvania		Required	Required	Required	Required	Accepted

State	Educational Requirement	National Board of Chiropractic Examiners Exam Requirement				
		Part I	Part II	Part III	Part IV	Physiotherapy
*Rhode Island	Bachelor's degree	Required	Required	Required	Required	Accepted
South Carolina		Required	Required	Required	Required	Accepted
South Dakota	Bachelor's degree	Required	Required	Required	Required	Required
Tennessee	Bachelor's degree	Required	Required	Required	Required	Required
Texas		Required	Required	Required	Required	Required
Utah		Required	Required	Required	Required	Required
Vermont		Required	Required	Required	Required	Required
Virginia		Required	Required	Required	Required	Not Required
Washington		Required	Required	Required	Required	Not Accepted
*West Virginia	Bachelor's degree	Required	Required	Required	Required	Accepted
Wisconsin	Bachelor's degree	Required	Required	Required	Required	Accepted
Wyoming		Required	Required	Required	Required	Required
*Puerto Rico	Bachelor's degree	Required	Required	Required	Required	Accepted
Virgin Islands	Bachelor's degree	Required	Required	Required	Required	Accepted

*Indicates a state where the student must have completed a bachelor's degree requirement prior to matriculating into the D.C. program.

For more information, please contact your Admissions Counselor and/or visit the Federation of Chiropractic Licensing Boards.

TECHNICAL STANDARDS

The College seeks to prepare students to become competent, caring Doctors of Chiropractic who serve as primary care providers for the prevention, diagnosis and conservative management of health conditions. The academic, clinical, social and personal preparation for the practice of chiropractic requires both mental and physical abilities

There are certain abilities and characteristics which are defined as Technical Standards. Those standards, in conjunction with academic standards, are requirements for admission, promotion and graduation. Although these standards serve to focus upon the necessary physical and mental abilities of all students, they are not intended to deter any student for whom reasonable accommodation will allow the fulfillment of the complete curriculum.

The College has an ethical responsibility for the safety of its patients with whom students will come in contact. Although students learn and work under the supervision of the faculty, students interact with patients during their chiropractic education. Patient safety and wellbeing are therefore major factors in establishing requirements involving the physical, cognitive and emotional abilities for admission, promotion and graduation. Students must have the physical and emotional stamina and capacity to function in a competent manner in the clinical, classroom and laboratory settings.

The College is committed to providing equal educational opportunities for qualified students with disabilities who apply for admission to the chiropractic degree program or who are enrolled as chiropractic students. A "qualified person with a disability" is an individual with a disability who meets the academic and Technical Standards required for admission or participation in the College's chiropractic educational programs, with or without accommodations. Admitted students with disabilities are reviewed individually, on a case-by-case basis, with a complete and careful consideration of all the skills, attitudes and attributes of each student to determine whether there are reasonable accommodations that would permit that student to satisfy the Technical Standards.

An accommodation is not reasonable if it poses a direct threat to the health or safety of self and/or others if making it requires a substantial modification of an essential element of the curriculum, if it lowers academic standards, or poses an undue administrative or financial burden. Except in varied circumstances, the use by a student of a third party (an intermediary) to perform any of the functions described in the Technical Standards would constitute an unacceptable substantial modification.

All individuals considering, applying or enrolling in the Doctor of Chiropractic Degree Program (DCP) are encouraged to review the Technical Standards to better understand what is expected at Palmer. The College's Technical Standards may be accessed online at: [http:// www.palmer.edu/about-us/office-of-compliance/](http://www.palmer.edu/about-us/office-of-compliance/)

institutional-policy-library/ If at any point an enrolled student ceases to meet any Technical Standards the student must notify the relevant campus Disability Services Coordinator.

The College intends for its students and graduates to become competent and compassionate Doctors of Chiropractic who are capable of meeting all requirements for chiropractic licensure. The Doctor of Chiropractic degree, in and of itself, does not entitle the recipient to practice chiropractic. Those who earn the degree must apply for a license to practice in the jurisdiction of their choice.

For more information, refer to the Student Disability Support Center section of the College Catalog or you may access the Handbook for Students and Applicants with Disabilities on the College website.

MAIN CAMPUS AND PALMER FLORIDA ACADEMIC CALENDAR

SUMMER TRIMESTER 2023

July 10	New student orientation/Faculty In-Service
July 11	Classes begin
July 17	Last day student registration
Aug. 30	Term Midpoint/Last day to drop a course or withdraw from term
Sept. 4	Labor Day recess/No classes
Sept. 18	Founder's Day
Oct. 11	Classes end
Oct. 13-19	Final exams
Oct. 20	Graduation
Oct. 20-30	Fall Recess

FALL TRIMESTER 2023/2024

Oct. 30	New student orientation/Faculty In-Service
Oct. 31	Classes begin
Nov. 6	Last day student registration
Nov. 23-24	Thanksgiving Recess/No classes
Dec. 20	Term midpoint/Last day to drop a course or withdraw from term
Dec. 23-Jan. 7	Winter recess
Jan. 8	Classes resume
Jan. 15	Martin Luther King Jr. Day/No classes
Feb. 14	Classes end
Feb. 16-22	Final exams
Feb. 23	Graduation
Feb. 24-March 3	Spring Recess

SPRING TRIMESTER 2024

March 4	New Student Orientation/Faculty In-Service
March 5	Classes begin
March 11	Last day student registration
Mar 29- Apr 1	Spring Recess / No classes
April 24	Term Midpoint/Last day to drop a course or withdraw from term
May 27	Memorial Day/No classes
June 5	Classes end

June 6	Study day/No classes
June 7-13	Final exams
June 14	Graduation (Main Campus)
June 15-July 14	Summer Recess

SUMMER TRIMESTER 2024

July 15	New student orientation/Faculty In-Service
July 16	Classes begin
July 22	Last day student registration
Sept. 2	Labor Day recess/No classes
Sept. 4	Term Midpoint/Last day to drop a course or withdraw from term
Sept. 18	Founder's Day
Oct. 16	Classes end
Oct. 17	Study day/No classes
Oct. 18-24	Final exams
Oct. 25	Graduation (Main Campus)
Oct. 26-Nov. 3	Fall Recess

APPLICATION CERTIFICATION

The student's signature on the Application Certification Page of the Admissions Application attests to the fact that they have read all information on the application and the Key Points and has received and read the Palmer College of Chiropractic Catalog.

PALMER COLLEGE OF CHIROPRACTIC CONTACT INFORMATION

MAIN CAMPUS

1000 Brady Street
Davenport, IA 52803-5287
800-722-3648
563-884-5656
Email: admissions.ia@palmer.edu
www.palmer.edu

PALMER FLORIDA

4777 City Center Parkway
Port Orange, FL 32129-4153
866-585-9677
386-763-2709
Email: admissions.fl@palmer.edu
www.palmer.edu

Palmer College of Chiropractic reserves the right, without notice, to modify its requirements for admission or graduation; to change the arrangements or content of its courses and the instructional materials used, or to alter any regulation affecting the student body; to refuse admission or readmission to any student at any time, or to dismiss any student at any time, should it be in the interest of the College, or of the student, to do so. The College also reserves the same right as to any other material in this catalog.

This version of the Key Points for Palmer College of Chiropractic can be found on our website: www.palmer.edu. Issued for Jan. 1, 2023 - Dec. 31, 2024. As changes occur, the most up-to-date information can be found on our website: www.palmer.edu.

Throughout these Key Points as a matter of convenience and consistency, the above corporate and trade names are more generally referred to as Palmer College of Chiropractic, Palmer College or the College unless denoting a particular campus.