

Duff's

BUSINESS INSTITUTE

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2004-2005 CATALOG

Duff's 1104

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Accredited by the Accrediting Council for Independent Colleges and Schools to
award diplomas and occupational associate degrees.

2004-2005 CATALOG

Duff's BUSINESS INSTITUTE
Duff's 1104

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The provisions of this catalog are not to be regarded as an irrevocable contract between the student and the Institute. The Institute reserves the right to make and designate the effective date changes in Institute policies and procedures at any time such changes are considered to be desirable or necessary.

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GENERAL INFORMATION

INSTITUTIONAL MISSION AND OBJECTIVES

It is the mission of Duff's Business Institute to provide students with the practical skills and the responsible behaviors necessary to secure rewarding careers in their specialized fields of study. To accomplish this mission, the Institute provides students with updated postsecondary technical knowledge and skill.

Our institutional objectives are:

- to provide job skills based upon current industry standards
- to provide a dedicated well-prepared faculty
- to assure the highest standards of professional ethics in all student/staff relationships
- to graduate students capable of assuming a productive place in society and in the business community
- to provide job placement assistance throughout the professional careers of our graduates

PHILOSOPHY

The educational process at Duff's Business Institute contains the basic premise that by using faculty who possess significant occupational experiences and academic knowledge, and by providing the student with support services, the Institute is able to develop the individual's employment potential and to prepare the individual to enter a desired occupation.

IMPORTANT DISCLAIMER INFORMATION

While this catalog is intended to be a fair summary of certain matters of interest to students, its readers should be aware (1) that this catalog is not intended to be a complete statement of all procedures, policies, rules, and regulations by which the Institute is operated; (2) that the Institute reserves the right to change without notice any academic or other requirements, course offerings, course contents which may be contained in this catalog; and (3) that departmental procedures, policies, rules, and regulations, whether or not contained in this catalog, may be applicable to students in those departments.

The student is responsible for meeting all requirements for graduation. A student's advisor may assist in planning programs, but the final responsibility for meeting the requirements for graduation rests with each student. In addition, students planning to transfer to another institution have the sole responsibility to determine that their course of study at Duff's Business Institute will qualify for such transfer.

HISTORY

In 1840, the city of Pittsburgh was a thriving industrial metropolis. As the "Gateway to the West," Pittsburgh was the point through which thousands of immigrants passed in search of their fortunes in a new and free land. Among these immigrants was a thirty-seven-year-old Scotsman named Peter Duff, who was on his way to New Orleans to rebuild his molasses business.

While waiting for transportation, he accepted a temporary position as an accountant for a mercantile house. Known for his knowledge and proficiency, young men sought him out for instruction in accounting during the evening, after a day's work in the mills and factories.

Because of the ever-increasing number of students, he resigned his accounting position and devoted all of his time to training young men to meet the needs of the business world. His textbooks were his personal, handwritten manuscripts.

From this humble beginning, Peter Duff established the first business college in the United States. In 1851, a perpetual charter was granted to "Duff's Mercantile College" by the Pennsylvania legislature.

Upon Peter's death in 1869, his son, William, became president of the college. Under his leadership, which lasted for 40 years, the school became a steadily growing commercial institute.

Through the years, Duff's has been known as Duff's Mercantile College, The Pioneer Business College In America, Iron City Commercial College, Duff's Iron City College, and Duff's Business Institute.

Duff's Business Institute is nationally recognized as the oldest business school in the country.

The Institute was acquired by Rhodes Business Group, Inc. on October 17, 1996.

Pittsburgh

Pittsburgh, a beautiful and dynamic American city located at the fork of three rivers in Southwestern Pennsylvania, was named "Most Livable City" by the Rand-McNally Corporation in 1988. Surrounded by hills and picturesque ethnic neighborhoods, Pittsburgh is the corporate headquarters for major companies, such as Heinz USA, UPMC, Mellon Financial Corporation and PPG. It also enjoys a reputation as an outstanding medical and educational community. Pittsburgh is an enthusiastic sports city. The Steelers, Pirates, and Penguins are strongly supported by hometown fans. Noted for its symphony, local theater, museums, and art shows, Pittsburgh has become an active cultural center.

Close to Market Square and the cultural district, Duff's location in the heart of downtown Pittsburgh provides an excellent learning environment, comfortable atmosphere, and convenience and accessibility to major modes of transportation and thoroughfares.

FACILITY

Duff's Business Institute is housed on the 11th and 12th floors of a modern, 12-story air-conditioned facility. The approximate 39,250 square foot space houses 12 lecture classrooms, 4-6 computer laboratories, 3 medical laboratories, Pharmacy Tech Laboratory, learning center, a student lounge, and administrative offices. The Institute is equipped for use by the handicapped. Forms of special assistance include ground level entry to the building, access ramps and elevators. Restroom facilities and corridors can accommodate wheelchairs.

Duff's Business Institute adheres to a smoke-free environmental ruling. Smoking is permitted only outside of the building away from the entrance doorways.

PROFESSIONAL RECOGNITIONS

Accredited by the Accrediting Council for Independent Colleges and Schools to award diplomas and associate's degrees. The Accrediting Council for Independent Colleges and Schools (ACICS) located at 750 First Street, NE, Suite 980, Washington, D.C. 20002; (202) 336-6780.

Duff's Business Institute is licensed by and authorized to grant Associate in Specialized Business degrees by:

- The Division of Program Services, Bureau of Postsecondary Services of the Commonwealth of Pennsylvania Department of Education

Duff's Business Institute is approved and regulated by:

- The Pennsylvania State Board of Private Licensed Schools, Pennsylvania Department of Education

Duff's Business Institute is approved by:

- Pennsylvania State Approval Agency for Veterans and Eligible Dependent Students
- Department of Occupational Vocational Rehabilitation (OVR)
- Job Training Partnership Act (JTPA)
- Pennsylvania Higher Education Assistance Agency (PHEAA)
- Bureau of Immigration and Naturalization Services

Duff's Business Institute Medical Assisting program is accredited by:

- Medical Assisting is accredited by the Commission on Accreditation of Allied Health Education Programs upon the recommendation of the Curriculum Review Board of the American Association

of Medical Assistants Endowment (CRB-AAMAE). CAAHEP, 35 East Wacker Drive, Suite 1970, Chicago, IL 60601, (312)553-9355.

- Duff's Business Institute is an approved testing facility for the AAMA Certification/Recertification Examination.

Duff's Business Institute Institutional Memberships:

- American Association of Medical Assistants
- Better Business Bureau
- Greater Pittsburgh Industries
- National Association of Student Financial Aid Administrators
- Pennsylvania Association of Student Financial Aid Administrators
- Pennsylvania Association of Private School Administrators
- Pittsburgh Human Resource Association
- United States Chamber of Commerce

Inquiries concerning the standards of school compliance may be directed to the Pennsylvania Board of Private Licensed Schools, Pennsylvania Department of Education, 333 Market Street, Harrisburg, Pennsylvania 17126-0333, (717) 783-8228.

STAFF

Administrative Staff

James P. Callahan	President
Mary Pavlovich, J.D.	Academic Dean
Jason Krall	Associate Dean/Student Services Coordinator
Lynn Fischer	Director of Admissions Director of Career Services
Linda Malchano	Director of Finance
Michele Janeda	Executive Administrative Assistant
Donna Sperl	Receptionist
Mary Forrest	Receptionist

Academic Affairs

Debbie Holmes	Administrative Assistant
Val Simonetti	Registrar
Michael Tripka	Librarian
Edward Brizzi	Student Success Coordinator

Admissions

Jamie Deer	Admissions Representative
Candice Vignone	Admissions Representative
Darlene Koman	Admissions Representative
George Malsch	Admissions Representative
Norma Mongluzzo	Admissions Representative
Walter Hnatow	Admissions Representative
Eric Brotsky	Admissions Representative
Geraldine Zarko	Admissions Representative
Susan Yates	High School Presenter
Melissa Ferrand	High School Enroller
Matthew Jensed	Admissions Support Specialist

Career Services Department

Denise Ritchie	Career Services Representative
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Student Finance

Annette Huff	Student Finance Officer
Kim Jones	Student Accounts Coordinator
Angela Kelly	Student Accounts Officer
Linda Kowalewski	Student Finance Officer
Shawna Ribich	Student Finance Officer
Candice Wojtkowski	Student Finance Officer

FACULTY

Rita Baranowski	Business	BS Ed, Duquesne University
Patrick Sullivan	Business English	BA, Duquesne University MA, University of Rochester
Beverly W. Broman, JD	Department Chair Legal Department	JD, Duquesne University MA, Duquesne University BS, Clarion State College
Joann Carraway	Medical Insurance Billing & Coding	LPN, St. Francis Alvernia School

James Fulton	Department Chair Business Department	BS, Pennsylvania State University
Elizabeth Hartwell, MLT	Medical	ASB, Western School of Allied Health Careers
David Martinelli	Computers	BS, Ithaca College
Peggy Populo	Department Chair Medical Department	BS, Point Park College
Jill Miller	Pharmacy Technician	BS, University of Florida
Betsy Sillers	Computers	BS, Grove City College
Bernadette Swetz	Medical Insurance Billing & Coding	BS, Slippery Rock University
Michelle Walter	Medical Insurance Billing & Coding	ASB, Medical Assisting, Sawyer School
Joyce Kijowski	Department Chair, Administrative Support Department	ASB, Health Information Tech., Sawyer School
Nicol Carlson	Medical Insurance Billing & Coding	BS, Indiana University of Pennsylvania
Julie Lizote	Patient Care Technician	MS, Indiana University of Pennsylvania
Shawnell Ross	Patient Care Technician	AS Allied Health, Point Park College
		AS Medical Laboratory Technology, Penn State University
		ASB, Medical Assisting Management ICM

STATEMENT OF NONDISCRIMINATION

Duff's Business Institute does not discriminate on the basis of sex, age disability, race, creed or religion in its admission to or treatment in its programs and activities, including advertising, training, placement and employment. The Institute President is the coordinator of Title IX - the Educational Amendments Act of 1972, which prohibits discrimination on the basis of sex in any education program or activity receiving federal financial assistance. All inquiries or complaints under the sex discrimination provisions of Title IX should be directed to the Institute President. The Institute President must act equitably and promptly to resolve complaints and should provide a response within seven working days. Students who feel that the complaint has not been adequately addressed should contact the Student Help Line, (800) 874-0255.

ADMISSIONS REQUIREMENTS

Duff's Business Institute maintains a professional admissions staff to work personally with each student who indicates an interest in the Institute. The staff is prepared to assist students with all facets of the admissions process. Applicants should request a personal interview with an admissions representative of the Institute.

All applicants desiring initial admission to Duff's Business Institute must have earned a high school diploma or its equivalent.

Enrolling students will be required to produce a copy of their high school diploma/GED/or GED transcript within their first term or they will be withdrawn from school.

Applicants must complete an assessment examination, the Career Programs Assessment (CPAt). This standardized, nationally-normed test is administered by the Institute and is designed to further ensure that the applicant has the skills necessary to pursue a postsecondary level program. A score of at least 120 on the CPAt examination is required for admission to the Institute, with the exception of the Pharmacy Technician program which requires a total score of 140. Applicants who have completed one academic year of credits at a postsecondary institution (24 semester credits or 36 quarter credits with at least a 2.0 cumulative grade point average) will not be required to complete the test. Applicants who have completed the ACT with a score of at least 15 or the SAT with a score of at least 700 will not be required to complete the test.

NON-IMMIGRANT ALIEN STUDENTS

Duff's Business Institute is authorized under federal law to enroll non-immigrant alien students. An official transcript of completed secondary and applicable post-secondary credits is required with notarized translation. The transcript must include specific dates of school attendance, courses taken during each year of attendance, grades received for each course, and satisfactory evidence of the command of the English language. An Immigration Certificate of Acceptance (Form I-20) will be sent to the applicant upon acceptance. Receipt of a notarized Affidavit of Support and payment of full-time fees and tuition are required.

RE-ADMISSION STUDENTS

Students who have previously attended Duff's Business Institute during the past year and have been out of school for one or more quarters should contact the Academic Office for re-admission procedures.

ADMINISTRATIVE POLICIES

CODE OF CONDUCT

Conduct Code

The Institute maintains professional level standards for conduct and behavior for all students. The standards of conduct for students are patterned after those of professional employees in the workplace. Students are expected to observe campus policies and behave in a manner that is a credit to the campus and to themselves. Certain violations of the Student Conduct Code, as outlined in this policy, shall result in immediate dismissal. Other violations are subject to progressive disciplinary action, where the student is advised and given every opportunity to change his or her behavior to meet the expectations of the Institute and to prepare for what the student might later expect to find in a professional level work environment. The Institute maintains the right to discipline students found in violation of Institute policies.

Students are subject to the Student Conduct Code while participating in any program externship, clinical rotation, or other institute-related activity.

Student Conduct Code

Students must show respect towards and be cooperative with Institute faculty and staff during the performance of their duties, as well as show respect for fellow students and campus visitors.

Examples of conduct which may result in disciplinary action include, but are not limited to, behavior that is

disruptive, intimidating, dishonest, or discourteous; and destruction, theft, or other misuse of Institute property. Violations that threaten the health and safety of campus employees, other students, or visitors shall result in immediate dismissal from the Institute. Violations which warrant immediate dismissal include, but are not limited to: threatening the safety of others; possessing alcohol, drugs, dangerous weapons, or other foreign substances on campus; theft; vandalism or misuse of the Institute or another's property; or harassment or intimidation of others. Students dismissed for the reasons outlined above will not be allowed back on campus property without express permission of the Campus President or a designated institute official.

Student Conduct Code Violations/Formal Disciplinary Procedure

If the Institute has reason to believe that a student has violated the Student Conduct Code, the Institute shall conduct an investigation and follow up with the student in the appropriate manner.

Violations that threaten the health and safety of campus employees, other students, or visitors shall result in immediate dismissal from the Institute.

Other Student Conduct Violations shall be governed by a progressive disciplinary procedure. For isolated, minor Student Conduct Code Violations, the Institute may decide to conduct academic advising and issue a verbal reminder of the Student Conduct Code, or to provide the student with written notice, as the Institute deems appropriate. The Institute may also decide to suspend or place a student on probation for a specified period of time, pending a full investigation of Student Conduct Code Violations or as a form of corrective action short of dismissal from the Institute.

First Offense

A written warning. The student shall receive a letter which describes the specific examples of the student's misconduct and the consequences if further violations occur.

Second Offense

Student dismissal. Each student dismissed shall receive a dismissal letter from the campus, stating the reasons for dismissal and any applicable appeals procedures.

Threats to Health/Safety

Immediate dismissal with dismissal letter.

Appeals

Students dismissed for violations of the Student Conduct Code may appeal the dismissal by submitting a letter to the Campus President stating the reason the student should be allowed to return to school. The President's decision of the appeal shall be considered final.

DRESS CODE

The minimum standard of dress at Duff's Business Institute is business-like casual attire. Medical students must wear medical uniforms.

SEXUAL HARASSMENT POLICY

In accordance with the Equal Employment Opportunity Commission (EEOC) Guidelines and Title VII of the Civil Rights Act of 1964, the sexual harassment of employees and students at Duff's Business Institute is prohibited and shall subject the offender to dismissal or other sanctions after compliance with procedural due process requirements. Unwelcome sexual advances, requests for sexual favors, and other verbal or physical conduct of a sexual nature constitutes sexual harassment when:

1. Submission to such conduct is made explicitly or implicitly a term or condition of an individual's employment or academic standing; or
2. Submission to a rejection of such conduct by an individual is used as a basis for employment or academic decisions affecting an individual; or

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3. Such control unreasonably interferes with an individual's work or academic performance or creates an intimidating, hostile, or offensive working or academic environment.

An individual who feels he/she has a complaint or matter he/she wishes to discuss may report the problem directly to the Academic Dean or President.

CHILDREN/GUESTS ON CAMPUS

Children are not permitted in the building for reasons of safety. Guests wishing to contact a student should telephone the Academic Office or check with the receptionist in the reception/waiting area who will refer all such requests to the Academic Office.

ACADEMIC STANDARDS

ACADEMIC SESSION

The academic session for degree and diploma programs at Duff's Business Institute is based upon a 12-week quarter. There are four main class starts and four mid-quarter class starts each calendar year. Main starts begin in January, April, July, and October. Mid-quarter starts begin in February, May, August, and November.

Day classes are scheduled between 8:30 a.m. and 4:50 p.m. Monday through Thursday. Evening classes are held on Monday, Tuesday, Wednesday, and Thursday from 5:30 to 9:30 p.m.

Mid-Quarter Starts

Six weeks into each academic quarter, a student may enroll in courses that meet four days or four nights per week for six weeks. This helps many students phase into their return to school with a smaller course load. It also enables students to start their classes earlier than if they waited until the next full quarter. At the end of the 6 week mid-quarter, the student is registered for a full course load for the following quarter.

Evening Classes

The evening classes offered by the Institute are an integral part of the majority of programs presented. The instructors, some of whom teach courses during the day, provide a quality experience for the evening students. Classes are organized for individuals to broaden their personal background, improve their present employment situation, or retrain for new occupational opportunities. Applicants should apply to Duff's Admission Department. Additionally, the Institute serves the business community or private groups by providing courses when a need and interest are indicated.

Full-Time Students

The academic workload is defined as any combination of courses and/or externship that the institution considers sufficient to classify the student as full-time. A student must be enrolled in at least 12 credit hours per quarter to be considered full-time. Students who have permission to take less than a full load must understand that financial aid may be reduced and that their anticipated graduation date may be altered.

Individual Classes

Students interested in taking a single class must meet the normal admission requirements and are not eligible to receive financial aid. For more information, contact the Registrar in the Academic Office.

Drop/Add Period

The first fourteen calendar days of each academic quarter are designated as the drop/add period. This period allows for adjustments to student schedules that may be necessary. This is the period when students may add or delete courses in order to finalize their schedules. Holidays that fall during this timeframe are not counted as part of the drop/add period. Students who wish to make course changes must request approval from the Dean and the Student Finance Office.

The student charges for the term will be determined by the classes the student has attended by the end of the third week of the term. There are no charges for classes dropped during the drop/add period. A student who

attends a class beyond the drop/add period or who attends a class and does not drop it within the drop/add period will be charged for the class. For this reason it is important that students drop classes in a timely manner.

For students enrolling in school during the mini-term, the first seven days of the mini-term are considered the drop/add period. Holidays that fall during this timeframe are not counted as part of the drop/add period.

ORIENTATION

All new students are required to attend an orientation program prior to the start of classes. This program is conducted by the administrative staff in conjunction with the faculty to familiarize students with school policies and procedures, and programs of study. During the student's first quarter, a seminar on financial management is scheduled into the student's class schedule.

MAXIMUM COURSE LOAD

The normal course load of a student should not exceed six (6) classes in a regular quarter except under certain circumstances. The approval of the Academic Dean and the Student Finance Office is required before a student may register for an excess load.

QUARTER CREDIT HOURS

One quarter credit hour is equal to ten theory hours, twenty lab hours, or thirty externship hours. Credits are determined on the number of hours assigned to lecture, lab, or externship. Duff's Business Institute awards credits in accordance with standards approved by the Accrediting Council for Independent Colleges and Schools (ACICS) and the Pennsylvania Department of Education.

ATTENDANCE POLICIES AND PROCEDURES

Modular Program

Regular attendance and punctuality will help students develop good habits necessary for successful careers. Satisfactory attendance is established when students are present in the assigned classroom for the scheduled amount of time.

Students who miss more than 20 percent of the total classroom hours scheduled for the program may be dropped. Absences may include tardiness or early departures. (See Tardiness/Early Departure policy.) Students who are not in attendance for at least 51 percent of the scheduled class time will be considered absent for the day. Students who have been absent from all of their scheduled classes for 10 consecutive school days may be dropped from the training program.

Students who miss 15 percent of the total classroom hours will be advised that they are at risk of being dropped from the program. Students who miss 20 percent of the total classroom hours will be advised that they maybe terminated from the program. If terminated, students must successfully appeal their termination within three school days in order to continue their training without interruption. (See Student Appeal Policy.) If their termination is not successfully appealed, they will remain dropped from the program.

Students are not permitted to make up absences for the classroom-training portion of their program. However students must make up absences that occur during the externship to ensure that the required extern hours are completed prior to graduation.

Students are encouraged to schedule medical, dental or other personal appointments after school hours. If a student finds that he/she will be unavoidably absent, he/she should notify the school.

Tardiness/Early Departure

Students who are 15 minutes late to class or who leave class 15 minutes early on four occasions will accrue one hour of absence on their attendance record. Students who are not in attendance for at least 51 percent of the scheduled class time will be considered absent for the day.

Reentry Policy

Students must strive for perfect attendance. We understand that there are extenuating circumstances that may cause a student to violate the attendance policy. Upon a showing of good cause through the appeals process, a student may apply for reentry to the school.

Students who have been terminated for violating the attendance policy may apply for reentry to the school through the appeals process. (See Student Appeals Process policy.) Students who reenter after violating the attendance policy may not be absent more than 20 percent of the total of the remaining classroom hours. Normally approval for reentry will be granted only once. However, in those instances where extenuating circumstances exist, a student may be allowed to reenter more than once with appropriate documentation and the approval of the Institute President.

Make-up Work

Students are required to make up all assignments and work missed as a result of absence. The instructor may assign additional outside make-up work to be completed for each absence. Arrangements to take any tests missed because of an absence must be made with the instructor and approved by the school administration.

Quarter Programs

Students should strive for perfect attendance and punctuality on a daily basis to emulate the attendance requirements of the workplace. In an effort to reinforce in our students a sense of professionalism and in the interest of realistic expectations in the work place, the Institute has developed an attendance policy for all matriculated students. The Institute understands that there are extenuating circumstances that may cause a student to miss one or more classes. This policy addresses these circumstances.

Students who will be absent from two consecutive classes in a course are expected to contact their instructor to discuss the reason for their absence and arrange for make-up work. Students who will be absent from more than two consecutive classes are expected to contact their instructor and also the Academic Dean, or designee, to explain the reason for the absences and affirm their intentions to return to regular attendance on a specific date. The Institution does not recognize "excused absences."

Should a student's absences reach 25 percent of the total scheduled hours in a term (i.e.: 12 of 48 hours) for any course, the student will be placed on attendance probation. Students placed on attendance probation will be encouraged to meet with the Academic Dean, or designee, to develop a plan to improve the student's attendance. Should a student's absences for any single course reach 40 percent of the total scheduled hours in a term, the student may be withdrawn from the course.

Should a student's absences reach 40 percent of the total scheduled hours for all courses, the student may be withdrawn from the institution.

Students who miss fourteen consecutive calendar days in all classes will be dropped from school. Students may appeal this decision (please see Student Appeal Process).

Online Learning

The institution may choose to offer certain courses online. Online courses are offered through the Internet, and interaction between the students and faculty occur using an online environment that encourages participation. Courses will generally be similar in content to the in-class mode, although more individual effort and initiative will be required to successfully master the material. Online courses will be designated on the class schedule so students may register during the normal registration period.

To maximize success within the online courses students must:

- Have a computer with a system profile that meets or exceeds requirements listed on the Online Learning Application at the time of enrollment.

- Students will be required to complete the application only once but must check quarterly to make sure they are maintaining the correct systems profile.
- Have Internet access and an established email account.
- Students are required to verify their email account/address with their online coordinator at the time of registration each quarter.
- Commence online contact with the course site within the first few days of the registration.
- Understand that student participation and class activities occur weekly throughout the course.
- Understand that if a student fails to participate in class activities during two consecutive weekly periods of a six-week course or three consecutive periods of a twelve-week course, the student may be withdrawn from the course and may not be allowed to reenter the course during that term.

Certain fees may be charged to students registered in online courses. Please refer to the Schedule of Fees for specific charges.

Military Drill Regulations

Students in the National Guard or Reserves scheduled for military active duty must notify the Academic Dean in writing. A copy of the official orders must be submitted. The student will not be terminated from classes due to these absences but must attend all classes regularly at other times in order not to violate the attendance policy of the Institute.

Leave of Absence Policy

Duff's Business Institute does not grant Leaves of Absence to its students.

MAKE-UP DAYS

When classes are canceled because of weather conditions or unforeseen circumstances, classes may be rescheduled.

TEXTBOOKS AND SUPPLIES

Textbooks and supplies are available in the Institute bookstore. It is the student's responsibility to obtain necessary textbooks for each class. The student must take his or her class schedule to the bookstore in order to purchase the correct textbooks. Textbooks may be purchased by cash, check, credit card, or be charged to the student's account with approval from the Student Finance Office.

Syllabus

Students receive a syllabus at the first class meeting of each course. A syllabus is an outline of the course of study that specifically states what is expected of the student, the textbooks and required materials, and the grading criteria the instructor will use.

GRADING SYSTEM

Final grades are reported at the completion of each grading term and are provided to each student. If mailed, they are sent to the student's home address. The following grading system is used:

Applies to All Courses Except Modular Program:

GRADE	EVALUATION	QUALITY POINTS PER QTR HOUR
A	Excellent	4
B	Good	3
C	Average	2
D	Below Average	1
F	Failed to Meet Course Objectives	0
I	Incomplete (the student has 14 calendar days following the end of the academic term to complete the course work, at which point the final grade will be determined and will replace the incomplete grade)	0
W	Withdrawal used through week nine and not calculated in the CGPA	Not Calculated
WD	Withdrawal during drop/add period. This grade indicates the course will	Not Calculated

WF	not be calculated for purposes of determining rate of progress (SAP). Withdrawal and failing the class. To be used after week nine. This grade is calculated in the CGPA.	0
WM	Withdrawal after week nine with documented mitigating circumstances placed in the student's file and not counted in the CGPA.	Not Calculated
WZ	Withdrawal for those students called to immediate active military duty. This grade indicates that the course will not be calculated for purposes of determining rate of progress.	Not Calculated
T	Transfer Credit	Not Calculated
PE	Passed by Proficiency Challenge Exam	Not Calculated
PF	Preparatory Class Failed (Preparatory courses only) This grade indicates the course will not be calculated for purposes of determining rate of progress (SAP).	Not Calculated
PP	Preparatory Class Passed (Preparatory courses only) This grade indicates the course will not be calculated for purposes of determining rate of progress (SAP).	Not Calculated
Course Repeat Codes		
1	Student must Repeat This Class	
R	Student in the Process of Repeating This Class	
2	Course Repeated - Original Grade No Longer Calculated in CGPA	

Applies to Modular Program:

GRADE	MEANING	PERCENTAGE
A	Excellent	100-90
B	Very Good	89-80
C	Good	79-70
F	Failing	69-0
W	Withdrawal	
CR	Credit for Advanced Placement	
TR	Credit for Previous Education	

Applies to all courses:

COURSE REPEAT CODES		
1	Student must repeat this class	
R	Student in the process of repeating this class	
2	Course Repeated - Original grade no longer calculated in CGPA	

GPA and CGPA Calculations

The grade point average (GPA) for each term and cumulative grade point average (CGPA) are calculated on residence courses taken at the Institute. The GPA for each term is calculated by dividing the quality points earned that term by the total cumulative credits attempted for the GPA. The CGPA is calculated by dividing the total cumulative quality points earned by the total cumulative credits attempted for the GPA.

The number of quality points awarded for each course is determined by multiplying the points listed for each letter grade by the number of credits of the course. For example, a grade of A in a four-credit course earns 4 (credits) X 4.0 (quality points) for a total of 16.0 quality points and a grade of C in a three-credit course earns 3 (credits) X 2.0 (quality points) for a total of 6.0 quality points.

Grade Appeals

A student who wishes to appeal a grade should immediately consult with the instructor involved in the course. If dissatisfaction remains, the student should meet with the Academic Dean. Further appeals must follow the Grievance Policy. It is the student's responsibility to verify the transcript change when an Incomplete grade is to be replaced with a final grade.

Course Repeats

Courses may be repeated to improve a previously awarded grade. All grades will appear on the transcript, but only the higher grade will be used in calculating the current cumulative grade point average. The current tuition rate is assessed for repeated courses. Required courses in which the student has received a grade of F or W must be repeated in order to graduate.

ACCEPTANCE OF PRIOR CREDIT

Duff's Business Institute may grant academic and financial credit to those students who have successfully completed the same or equivalent courses on a post-secondary level from accredited schools qualified to award such credit.

It is the student's responsibility to provide written verification in the form of an official transcript to be sent from the other institution directly to Duff's Business Institute. This document must be in the student's academic file before transfer of credit can be evaluated.

Acceptance of credit is at the discretion of the Academic Dean. Duff's Business Institute does not guarantee early graduation due to acceptance of prior credit. Upon receipt of an official transcript, the Academic Dean or the Associate Dean reviews and awards credit according to the following criteria: the transcript must be from an accredited institution; the grade earned must be a grade C or above; similarity of course content and/or outcomes; the quality points must be the same or equivalent; and the credits may not be older than 7 years.

A Transcript Evaluation Form is completed based on the above. The original is placed in the student file and a copy is forwarded to the respective Department Chairperson. Transfer credits that are issued become a part of the student's permanent file and are entered on to his/her transcript.

Students must successfully complete a minimum of 60 percent of the credit hours required for their designated program at Duff's Business Institute in order to be awarded a degree or diploma.

Only course work with a 2.0 grade point average or higher will be considered for evaluation. Course work taken over seven years prior to admission may not be evaluated.

Credit Transfer within the Institute

A student may change his or her program of study upon approval from the Academic Dean. A change of program requires completion of appropriate paperwork, which originates in the Academic Office. Duff's Business Institute cannot guarantee the original graduation date following a change of program. Transfer of credit from the original program into the new program is at the discretion of the Academic Dean. The charges assessed for a change of program can be found in the Tuition and Fees section of this catalog. Veterans receiving VA benefits may only transfer to VA approved programs.

Add Program (Advancement - Diploma to Degree)

To enhance the specific career education offered to the student and to further encourage the student to continue learning, the Institute has initiated a special studies program, which enables the diploma graduate an opportunity to progress toward an Associate in Specialized Business Degree. A graduate of the Institute who has completed one of the diploma programs may request a curriculum review of successfully completed studies that may be applied toward the new program. The Academic Dean will determine whether the vocational skills offered in the student's original program are comparable to the current course/ program content and requirements. The time span between graduation and the request for curriculum review could have a significant bearing on the decision.

Credit Transfer to Another School or College

Acceptance of credits from one institution to another is at the discretion of the receiving institution. Duff's Business Institute does not imply, promise, or guarantee that credits earned at Duff's Business Institute will be

accepted at another school. Students planning to transfer to senior colleges or universities should consult with the registrars at those institutions concerning the acceptance of credits earned at Duff's Business Institute.

PROFICIENCY EXAMINATION

Students may attempt to challenge the requirement to certain selected courses by demonstrating a proficiency level based on special qualifications, skills or knowledge obtained through work or other experience that is sufficient to warrant the granting of academic credit for a course through a Proficiency Examination. Students who wish to challenge a course must arrange a testing date with the Academic Dean or Department Chair. Proficiency Examinations are not available for courses in which the student has previously been or is currently enrolled after the add/drop period. Students are afforded one Proficiency Examination attempt per course.

Students should contact the Academic Office to discuss the Proficiency Examination process. All requests for Proficiency Examinations must be approved by the appropriate Department Chair or the Academic Dean. Administrative fees for Proficiency Examinations are \$20 per credit unit. Credits earned as a result of successful completion of Proficiency Examinations with a grade of "C" will be posted to the academic transcript as a PE (see Tuition & Fee Schedule).

DIRECTED STUDIES

There may be times during a student's course of study that the student is unable to take a specific required course due to work schedule conflicts, emergency situations or course scheduling conflicts. Should such an instance arise the student must complete a Directed Study request form, which must be approved by the Department Chair and Academic Dean. If approved the student will be assigned to an Instructor who will provide the student with syllabus, assignments and directions for course completion. The student will be required to meet with the Instructor on a weekly basis, complete all reading and writing assignments and examinations, and submit any required research or term papers. The final course grade will be determined as defined in the syllabus. Students may not take more than one Directed Study course in a single academic term.

ACADEMIC HONORS

To recognize and encourage outstanding scholastic performance, the President's Honor Roll and Dean's List are published at the end of each term.

Full Time Students: To be eligible for the Dean's List, a student must have earned a grade point average of at least 3.5 and must have completed 12 or more credit hours. The President's Honor Roll recognizes students who have achieved a 4.0 grade point average while carrying a minimum of 12 credit hours.

Mid-Quarter Class Starts: To be eligible for the Dean's List, a student must have earned a grade point average of at least 3.5 and must have completed 7 or more credit hours. The President's Honor Roll recognizes students who have achieved a 4.0 grade point average while completing a minimum of 7 credit hours during the mid-quarter term.

GRADUATION

Commencement exercises are held twice a year, in the Fall and the Spring. All coursework including externship requirements must be completed 14 days prior to the commencement ceremony. All students completing their course work are included in the graduating class of that year. All students upon whom degrees are to be conferred are requested to participate in the commencement exercises. Degrees may be awarded in absentia only after commencement exercises are held.

Graduation Requirements

- Degree and diploma candidates for graduation must have a 2.0 cumulative grade point average.
- The candidate must have complied with the requirements of the Career Services Department.
- The candidate must be in good financial standing.
- The candidate must meet all academic requirements including satisfactory completion of externship.

Specific courses in each program may be required for graduation and may not be waived by challenge examination. These courses represent classes felt to be beneficial to each and every student in preparing for future careers. The Institute reserves the right to select related and required courses each quarter and to substitute other courses for those listed in the program of study that will not alter the integrity of the program.

VETERANS INFORMATION

Students who are eligible to receive Veterans Educational Benefits should meet with the Director of Finance upon enrollment. This office is responsible for maintaining proper certification of veterans for the Veterans Administration. Veterans are responsible for informing the Registrar of any change in their schedule or program of study so that the Veterans Administration can be notified.

Not all programs are approved for veterans training. Students should check with the Director of Finance and their local Veterans Administration Office for approved course information.

Absences

Veterans must abide by the Institute's attendance policy. Attendance records include whole and partial attendance, tardiness, and early dismissals. The Veterans Administration will be notified when a veteran, eligible person, or reservist fails to meet the Institute's standards.

Class cuts are not permitted. They are recorded as absences. Make-up work is not permitted for unexcused absences.

Unsatisfactory Progress

Veterans receiving failing grades are placed on academic probation in accordance with the Institute's written policy. If unsatisfactory progress continues beyond the probationary period, the student's training will be interrupted and the Veterans Administration office will be notified.

Recertification

Students whose VA benefits have been terminated because of unsatisfactory progress may apply for re-admittance after one quarter. If the student is permitted to re-enter, his/her re-entry must be certified with the Veterans Administration.

Credit for Previous Training

Appropriate credit is given for comparable previous education and training. The student's training period will be reduced accordingly.

SATISFACTORY ACADEMIC PROGRESS FOR MODULAR PROGRAM

Requirements

Students must show satisfactory academic progress. In order to maintain satisfactory academic progress, students in a Modular Program must:

- Achieve a cumulative grade percent average (GPA) of at least 70 percent (on a scale of 0-100 percent) or be on academic probation;
- Progress at a satisfactory rate toward completion of their programs; and
- Complete the training programs within 1 1/2 times the planned program length.

Students whose cumulative GPA falls below 70 percent are notified that they are being placed on academic probation, which will begin at the start of the next term. Students on academic probation are considered to be making satisfactory academic progress.

Students who have reached the twenty-five percent (25 percent) point of their maximum program completion time and have not achieved a cumulative GPA of at least 62.5 percent and a rate of progress of at least 55 percent will be placed on probation.

Students who have reached the halfway point of their maximum program completion time and have not

achieved a cumulative GPA of at least 65 percent or 1.5 and a rate of progress of at least 60 percent will be withdrawn from training by the school.

Academic Probation

The initial probationary period covers the module that starts immediately after students have been placed on academic probation. Students remain eligible for financial aid during this period. They are required to repeat the failed module during the probationary period unless the module is not offered at that time. In that case, the failed module must be repeated at the earliest possible date.

If, by the end of the probationary period, students achieve a cumulative GPA of at least 70 percent or 2.0 and a rate of progress of at least 60 percent, they are notified that the probationary status is removed. If they have not achieved a cumulative GPA of at least 70 percent or 2.0 and a rate of progress of at least 60 percent, but have achieved a GPA of at least 70 percent or 2.0 and a rate of progress of at least 60 percent for the term, students may continue their training programs for a second probationary period. Students who do not achieve a GPA of 70 percent or 2.0 and a rate of progress of at least 60 percent for the term will be withdrawn from training by the school.

Students who continue their training for a second probationary period will remain eligible for financial aid. If they achieve a cumulative GPA of at least 70 percent or 2.0 and a rate of progress of at least 60 percent by the end of the second probationary period, they are informed that they have been removed from probation. Students who do not achieve a cumulative GPA of 70 percent or 2.0 and a rate of progress of at least 60 percent will be withdrawn from training by the school.

Reinstatement Policy

Students who have been terminated for failing to maintain satisfactory academic progress may be reinstated at the start of the next grading period through the appeal process. However, students will not be eligible for financial aid during the reinstatement term. If students achieve a cumulative GPA of at least 70 percent or 2.0 by the end of that term, they will be considered to be making satisfactory academic progress and will be eligible for financial aid consideration in subsequent terms.

Incompletes

An "Incomplete" cannot be given as a final grade. However, at the end of the term students may, with the instructor's approval, be granted a maximum extension of 14 calendar days to complete the required class work, assignments and tests. The extension cannot be used to make up accrued absences from class. If students do not complete the required class work, assignments and tests within the extension period, they will receive a failing grade of "F" or "zero" for the module. The "F" or "zero" will be averaged in with the students' other grades to determine the cumulative GPA.

Withdrawals

To withdraw from a module, students must request approval from the instructor. Requests for withdrawal must then be approved by the Academic Dean or Designee. Extreme academic or personal hardship is considered the only justification for withdrawal.

If a request for withdrawal is approved, the status of "Withdrawal" (W) is recorded but will not have an impact on the module grade or cumulative GPA. Withdrawal status remains on record until students complete the module from which they withdrew. It will have no effect on the module grade or cumulative GPA.

Students who are contemplating withdrawing from a module should be cautioned that:

- The entire scheduled length of the module of study they are currently enrolled in is counted in their maximum program completion time;
- They may have to wait for the appropriate module to be offered;
- They must repeat the entire module from which they elected to withdraw prior to receiving a final grade; and

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- Financial aid and/or tuition costs may be affected.

Exit Interviews

Students who want to discontinue their training for any reason are required to schedule an exit interview with a school official. This meeting can help the school correct any problems and may assist students with their plans. In many cases, the problem hindering successful completion of the educational objective can be resolved during an exit interview.

Repeat Policy

Students who fail a module must retake that module. The failing grade will be averaged into their GPA at the end of the module and remain in effect until the module is repeated and a new grade is earned. If repeating the training is required, the length of the program must not exceed 1 1/2 times the planned program length.

When students repeat a module, the last grade received for that module replaces the original grade on the transcript (even if the original grade was higher), and this new grade is used to calculate the cumulative GPA. The attendance for the repeated module will replace the attendance for the original module.

Students who receive a passing grade for a module but wish to repeat the module may do so (subject to seat availability).

NOTE: This campus does not permit students to make up absences that accrue on their attendance record during the classroom training modules. However, students must make up absences that occur during the externship to ensure that the required extern hours are completed prior to graduation.

Maximum Program Completion Time

Classroom Training

Students are expected to complete their program within the defined maximum program completion time, which should not exceed 1 1/2 times the normal time frame. This campus defines the normal time frame as the length of time it would take a student to complete the total program credit units/units according to the Enrollment Agreement.

In order to complete the training within the specified time, students must maintain a satisfactory rate of progress as defined below.

Students who have reached the twenty-five percent (25 percent) point of their maximum program completion time must have successfully completed 55 percent of the clock or credit units/units attempted. Students whose rate of progress is less than 55 percent at the twenty five percent (25 percent) point of the maximum program completion time will be placed on probation.

Students who have reached the halfway point of their maximum program completion time must have successfully completed 60 percent of the clock or credit units/units attempted or they will be withdrawn from training by the school.

Measuring the rate of progress ensures that students will complete enough of the program at the end of each measurement point to finish the entire program within the maximum allowable time. The maximum completion time and satisfactory rate of progress for each program can be obtained from the Education Department.

If students exceed the maximum allowable program length or do not progress at a sufficient rate, their training program will be interrupted.

Externship Training

Upon successful completion of all classroom requirements, students are expected to begin the externship portion of their program. The required number of externship clock and credit units/units must be successfully completed within three months from the date students begin their externship. Students must complete at least 15 clock hours, but no more than 40 clock hours per week at an approved externship site. This campus recommends that

students complete at least 20 clock hours per week. Students must make up absences that occur during the externship to ensure that the required extern hours are completed prior to graduation.

Students who interrupt their externship training for more than 10 days may be dropped from the program by the school. If a student has been officially dropped by the school, and permitted to re-enter the program, the time elapsed is not included in the calculation of the student's maximum program completion time.

Students who will not complete their externship training within the required three-month completion time may also be dropped from the program by the school. Students who have been dropped may appeal their termination if extenuating circumstances have occurred that make it impractical to complete the training within the required completion time. Extenuating circumstances include prolonged illness or accident, death in the family, or other events that make it impractical to complete the externship within the required completion time. Student appeals should include written documentation of the extenuating circumstances, submitted to the Academic Office and approved by the Institute President. Students may only be reinstated once due to extenuating circumstances.

Additional Information on Satisfactory Academic Progress

Additional information on satisfactory academic progress and its application to specific circumstances is available upon request from the academic dean.

Student Appeal Process

Students whose training programs are terminated by the school will be informed of the right to appeal that decision. Students must initiate the process by submitting a written request for re-admittance to the Institute President.

Students will not be entitled to appeal if they are terminated for the following reasons:

- Exceeding the maximum program completion time.
- Violating the attendance policy without successfully completing at least 66 percent of the program of study.

SATISFACTORY ACADEMIC PROGRESS FOR QUARTER PROGRAMS

Students must maintain satisfactory academic progress in order to remain eligible to continue as regularly enrolled students of the Institute. Additionally, satisfactory academic progress must be maintained in order to remain eligible to continue receiving federal financial assistance.

Satisfactory academic progress is determined by measuring the student's Cumulative Grade Point Average (CGPA) and the student's Rate of Progress toward completion of the academic program. These are outlined below.

Cumulative Grade Point Average (CGPA) Requirements

Students must meet specific cumulative grade point average requirements at specific points during their enrollment in order to be considered to be making satisfactory academic progress. These requirements are noted in the tables below, along with Rate of Progress requirements. These will be reviewed at the end of each academic quarter, after grades have been posted, to determine if the student's CGPA is in compliance.

Rate of Progress toward Completion Requirements

(Percentage Successfully Completed)

In addition to the CGPA requirements, a student must successfully complete a certain percentage of the credits attempted to be considered to be making satisfactory academic progress. Credits attempted are defined as those credits for which students are enrolled at the end of the add/drop period of an academic term. These percentage requirements are noted in the tables below, along with CGPA requirements. As with the determination of CGPA, the percentage completion requirements will be reviewed at the end of each academic quarter, after grades have been posted, to determine if the student is progressing satisfactorily.

Maximum Time in Which to Complete

A student is not allowed more than 1.5 times, or 150 percent of the standard length of the program in which to complete the requirements for graduation. This will be measured by limiting students to attempting 1.5 times, or 150 percent of the number of credits in their program of study. The requirements for rate of progress are to assure that students are progressing at a rate at which they will be able to complete their programs within the maximum time frame. The maximum allowable attempted credits are noted in Satisfactory Academic Progress Tables.

Graduation

In order to graduate, a student must have earned a minimum of a 2.0 CGPA and must have successfully completed all required credits within the maximum credits that may be attempted. However, students meeting the CGPA or Rate of Progress requirements applicable to the total credits attempted are deemed to have academic standing consistent with the Institute's graduation requirements. These graduation requirements, along with any other specific requirements, are also outlined under the graduation requirements section in the Institute catalog.

Academic Probation

At the end of the quarter, after grades have been posted, each student's cumulative grade point average (CGPA) and rate of progress is reviewed to determine whether the student is meeting the requirements stated below. Students will be placed on academic probation when the CGPA or the rate of progress does not meet the requirements detailed below. The student will remain on academic probation as long as his or her CGPA or rate of progress remains in the probation ranges specified. When both the CGPA and rate of progress are above the probation ranges specified, the student is removed from probation. During the period of academic probation students are considered to be making satisfactory progress both for academic eligibility and financial aid eligibility.

Students on probation must participate in academic advising as deemed necessary by the Institute as a condition of their probation. In addition, students whose probation status extends over multiple academic terms may be directed to participate in extra tutorial sessions or developmental classes. Students who fail to comply with these requirements are subject to suspension even though their CGPA or rate of progress may be above the suspension levels.

Academic Suspension

If the student's CGPA or rate of progress ever falls into the suspension ranges specified below, the student is considered not to be making satisfactory progress, is placed on academic suspension, and must be withdrawn from the Institute.

Re-admittance Following Suspension

Students who have been suspended may apply for re-admittance to the Institute after one academic term according to the readmission policy. Students readmitted at this point are considered to be on probation, but must bring their CGPA or rate of progress into the probation range by the end of the first academic term after being readmitted. If it is mathematically impossible for the student to improve into the probation range by the end of the first academic term after re-admittance or if, in the judgment of the re-admittance committee, it is highly improbable for the student to improve into the probation range, the student will not be readmitted.

Academic Dismissal

Students who have been readmitted following academic suspension who fail to improve their CGPA into the probation range by the end of the first academic term after re-admittance will receive an academic suspension and the student must be withdrawn from the Institute. Students who have been dismissed are not eligible for re-admittance to the Institute.

Appeals Procedures

Students who have been determined not to be making satisfactory academic progress and who feel that there are mitigating or extenuating circumstances that led to the failure to maintain satisfactory progress, and believe they have resolved those circumstances, may appeal by requesting in writing a review of their satisfactory academic progress. Examples of such mitigating circumstances include injury or illness to the student or death of an immediate family member. Such review shall be conducted by the Academic Dean and/or the Institute President or an appeal committee appointed by the Institute President. Should the appeal be denied and the student suspended, the student is eligible for re-admittance, as outlined above. Should the appeal be granted, the student will not be required to sit out at least one academic term and will be continued on probation and will receive one additional academic term in which to regain satisfactory progress. Should the student still fail to meet the satisfactory academic progress requirements, the student will receive an academic dismissal, as outlined above.

Transfer Credits and Repeated Courses

Transfer credits are not included in the calculation of CGPA but are included in the "Total Number of Credits Attempted" (in the Satisfactory Progress charts on the following pages) in order to determine the required levels for CGPA and percentage of credits completed. Transfer credits are included as credits successfully completed. The School, at its sole discretion, reserves the right to determine what transfer credits, if any, will be accepted.

Courses that are graded on a pass/fail basis, if any, are not included in calculating CGPA. Courses taken on a pass/fail basis are, however, considered as hours attempted in the determination of progression toward completion.

A grade for a repeated course replaces the original grade in the calculation of CGPA; however, the original course credits remain included in the "Total Number of Credits Attempted" in order to determine the required levels for CGPA and percentage of credits completed. The original credits are considered as not successfully completed.

Because many of the curricula and courses are standardized throughout the Corinthian Colleges system, many courses and passing grades are directly transferable among the various Corinthian campuses.

Application of Grades and Credits

Transfer credits are not included in the calculation of CGPA, but are included in the "Total Number of Credits Attempted" (see charts) in order to determine the required levels for CGPA and rate of progress. Transfer credits are included as credits attempted and successfully completed in calculating the rate of progress.

Courses that are graded on a pass/fail basis, if any, are not included in calculating CGPA. Courses taken on a pass/fail basis are, however, considered as hours attempted in the determination of progression toward completion.

A grade for a repeated course replaces the original grade in the calculation of CGPA; however, the original course credits remain included in the "Total Number of Credits Attempted" (in the charts below) in order to determine the required progress level. The original credits are considered as not successfully completed.

For calculating rate of progress, grades of F (failure) and W (withdrawn) are counted as hours attempted, but are not counted as hours successfully completed. Grades of I (incomplete) will also be counted as hours attempted, but not as hours successfully completed; however, when the "I" is replaced with a letter grade, the GPA and satisfactory progress determination will be recalculated based on that letter grade and the credits earned. Students who withdraw for immediate call to active military duty will receive grades of WZ for any scheduled course not completed.

Continuation as a Non-Regular Student

Students who have been suspended or dismissed due to failure to maintain satisfactory academic progress may be allowed to continue as students of the Institute under the following conditions:

- The student is allowed to continue in a Non-Regular Student status for a period of time not greater than 25 percent of the normal program length (2 academic quarters for associate degree programs).

- The student is not eligible for student financial aid.
- The student is obligated to pay tuition, according to the established tuition rate per credit hour, for any courses in which the student is enrolled.
- During the time as a non-regular student, the student is to be working toward coming into compliance with the standards of satisfactory progress, or at the least, close enough to qualify for re-admittance as noted (i.e., can come into compliance within the time frame specified below). If, by the end of the maximum period allowed on non-regular status the student has not improved his/her academic standing to the probation range, he/she will be dismissed.

The terms of non-regular status will be discussed with the student and agreed to in writing by the student.

Reinstatement as a Regular Student from Non-Regular Status

Students who have attempted the maximum number of credits allowed under their program, but have not earned all of the credits necessary to complete their program may be allowed to enter non-regular status. However, they will never be eligible for re-admittance to regular status in the program from which they were suspended or dismissed, but may continue on non-regular status up to the maximum period allowed for the purposes of completing all required credits. Further, these students who have entered non-regular status are not eligible for graduation (cannot receive a degree or diploma) from their programs, but can receive a certificate for the credits they successfully completed. A student's desire to succeed in the program is evaluated during the reinstatement process.

Satisfactory Progress and Financial Aid

Students must meet the standards of satisfactory academic progress in order to remain eligible to continue receiving financial assistance as well as to remain eligible to continue as a student of the Institute.

The Student Finance office will provide details to all eligible recipients. Students should read these standards carefully and refer any questions to academic or financial aid personnel. Satisfactory academic progress for purposes of determining continuing federal financial assistance is determined by applying the CGPA requirements, rate of progression requirements, maximum completion time restrictions, probation provisions, suspension and dismissal procedures, and appeals procedures as outlined in the satisfactory academic progress section of the Institute catalog.

Students on academic probation are considered to be maintaining satisfactory academic progress and are eligible to continue receiving federal financial assistance. Students who have been academically suspended or dismissed are no longer active students of the Institute and are ineligible for financial aid. Reinstatement of financial aid eligibility will occur only after re-admittance following suspension or in the event the student's appeal results in re-admittance.

Satisfactory Progress Tables

All Associate Degrees and Criminal Justice Diploma

TOTAL CREDITS ATTEMPTED	PROBATION IF CGPA IS BELOW	SUSPENSION IF CGPA IS BELOW	PROBATION IF RATE OF PROGRESS IS BELOW	SUSPENSION IF RATE OF PROGRESS IS BELOW
1 - 21	2.00	N/A	66%	N/A
22 - 42	2.00	1.00	66%	N/A
43 - 60	2.00	1.20	66%	50%
61 - 78	2.00	1.30	66%	60%
79 - 96	2.00	1.50	66%	65%
97 - 114	2.00	1.75	N/A	66%
115 - Max. Allowed	----	2.00	N/A	66%

53 Quarter Credit Diploma Program (Medical Assistant)

TOTAL	PROBATION	SUSPENSION	PROBATION IF	SUSPENSION IF RATE OF
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CREDITS ATTEMPTED	IF CGPA IS BELOW	IF CGPA IS BELOW	RATE OF PROGRESS IS BELOW	PROGRESS IS BELOW
1 - 18	2.00	N/A	66%	N/A
19 - 36	2.00	1.50	66%	N/A
37 - 53	2.00	1.75	66%	60%
54 - Max. Allowed	----	2.00	N/A	66%

34 and 35 Quarter Credit Diploma Programs (Career Access and Computer Operator)

TOTAL CREDITS ATTEMPTED	PROBATION IF CGPA IS BELOW	SUSPENSION IF CGPA IS BELOW	PROBATION IF RATE OF PROGRESS IS BELOW	SUSPENSION IF RATE OF PROGRESS IS BELOW
1 - 18	2.00	N/A	66%	N/A
19 - 36	----	2.00	66%	60%
37 - Max. Allowed	----	2.00	N/A	66%

Maximum Allowable Credits that may be Attempted
(150 percent of the credits necessary to complete the program)

CREDITS IN PROGRAM	MAXIMUM CREDITS THAT MAY BE ATTEMPTED
34	51
35	52
53	79
66	99
71	106
74	111
103	154
105	157
106	159
108	162
109	163
113	169
114	171
123	184

ACADEMIC TRANSCRIPTS, DEGREES, AND DIPLOMAS

All student academic records are retained, secured, and disposed of in accordance with local, state, and federal regulations. All student record information is maintained on the Institute computer system. Permanent records are kept in paper form, microfiche or microfilm. The Institute maintains complete records for each student that includes grades, attendance, prior education and training, and awards received.

Student academic transcripts, which include grades, are available upon written request by the student for a \$3.00 charge. Student records may only be released to the student or his/her designee as directed by the Family Educational Rights and Privacy Act of 1974.

Transcript and diploma requests must be made in writing to the Office of the Registrar. Official transcripts will be released to students who are current with their financial obligation (i.e. tuition and fees due to the Institute are paid current per the student's financial agreement). Diplomas will be released to students who are current with their financial obligation upon completion of their school program.

Students are provided an official transcript free of charge upon completing graduation requirements as stated in the previous paragraph. There is a fee for each additional official transcript requested. Normal processing time for transcript preparation is approximately three to five days.

Family Educational Rights and Privacy Act of 1974, as Amended

The Family Educational Rights and Privacy Act (FERPA) affords students certain rights with respect to their education records. They are:

1. The right to inspect and review the student's education records within 45 days of the day the Institution receives a request for access. Students should submit to the Institution President written requests that identify the record(s) they wish to inspect. The Institution official will make arrangements for access and notify the student of the time and place where the records may be inspected. If the records are not maintained by the Institution official to whom the request was submitted, that official shall advise the student of the correct official to whom the request should be addressed.
2. The right to request the amendment of the student's education records that the student believes are inaccurate or misleading. Students may ask the Institution to amend a record that they believe is inaccurate or misleading. They should write the Institution official responsible for the record, clearly identify the part of the record they want changed, and specify why it is inaccurate or misleading. If the Institution decides not to amend the record as requested by the student, the Institution will notify the student of the decision and advise the student of his or her right to a hearing regarding the request for amendment. Additional information regarding the hearing procedures will be provided to the student when notified of the right to a hearing.
3. The right to consent to disclosures of personally identifiable information contained in the student's education records, except to the extent that FERPA authorizes disclosure without consent. One exception that permits disclosure without consent is disclosure to institution officials with legitimate educational interests. An institution official is a person employed by the Institution in an administrative, supervisory, academic or research, or support staff position (including law enforcement unit personnel and health staff); a person or company with whom the Institution has contracted (such as an attorney, auditor, or collection agent); a person serving on the Board of Trustees; or a student serving on an official committee, such as a disciplinary or grievance committee, or assisting another institution official in performing his or her tasks. An institution official has a legitimate educational interest if the official needs to review an education record in order to fulfill his or her professional responsibility. Upon request, the Institution discloses education records without consent to officials of another institution in which a student seeks or intends to enroll.

Directory information is information that may be unconditionally released to third parties by the school without the consent of the student unless the student specifically requests that the information not be released. The school requires students to present such requests in writing within 10 days of the date of enrollment. Directory information includes the student's name, address(es), telephone number(s), birth date and place, program undertaken, dates of attendance and certificate or diploma awarded.

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4. The right to file a complaint with the U.S. Department of Education concerning alleged failures by the Institution to comply with the requirements of FERPA. The name and address of the Office that administers FERPA is:

Family Policy Compliance Office
Department of Education
600 Independence Avenue, SW
Washington, DC 20202-4605

Additional FERPA information is available from the Institution's Student Finance Office.

STUDENT GRIEVANCE POLICY

Schools accredited by the Accrediting Council for Independent Colleges and Schools licensed by the Commonwealth of Pennsylvania State Board of Private Licensed Schools must have a procedure and operational plan for handling student complaints. All student complaints at this School must be addressed in writing to the Academic Dean or his/her designee to be subsequently addressed by the management team of the School. A written response will be given to the student within seven working days.

If a student feels that a problem he or she has raised at the School has not been adequately addressed, that student may contact the Student Help Line at (800) 874-0255. Further inquiries may be addressed in writing to:

Accrediting Council for Independent Colleges and Schools
750 First Street, N.E., Suite 980
Washington, DC 20002-4241
(202) 336-6780

or

State Board of Private Licensed Schools
Commonwealth of Pennsylvania
Department of Education
333 Market Street
Harrisburg, PA 17126-0333

Due Process and Student Appeal

Duff's Business Institute recognizes the rights of students as they relate to due process in matters of alleged violation of policies, procedures, and guidelines of this institution.

All challenges to final grades or course grades must be submitted in writing to the Academic Dean within 5 calendar days after report cards are distributed.

If a student wishes to appeal a decision other than a final grade or course grade, a written statement of appeal must be submitted to the Academic Dean within 5 calendar days of the issue.

The Academic Dean will convene the Appeal Board to consider the student's appeal in a timely manner. The decision of the Appeal Board will be presented in writing to the student. The student may, within two calendar days of receipt of the Appeal Board's written decision, appeal to the President of Duff's Business Institute. The President will review the complaint and render a final decision.

INFORMATION TECHNOLOGY PROGRAM STUDENT DISCLOSURE

Due to the rapidly changing nature of the Information Technology industry, curriculum and program changes may occur from time to time during the course of a student's enrollment in the program. These changes reflect industry trends and curriculum revisions will be made as expeditiously as possible.

Enrollment in an Information Technology program offers the knowledge and skills to enter the workforce in technology or a related field. The program is an educational program, and upon successful completion, students

will earn a diploma. Program completion does not necessarily lead to or guarantee any form of vendor certification.

KNOWLEDGE OF RULES AND REGULATIONS

Failure to read this catalog and other published or posted material does not excuse students from the requirements and regulations described herein.

POLICY AND PROGRAM CHANGES

The Institute reserves the right to change any provision or requirements in this catalog at any time without notice. Students will be notified of any such changes. The Institute reserves the right to cancel any class or program for which there is insufficient enrollment. The Institute may add or delete programs of study. Further, the Institute reserves the right to add or delete courses from published programs of study.

The Institute further reserves the right to require a student to withdraw from the Institute for just cause, defined as any cause deemed detrimental to the Institute, as determined by the President.

FINANCIAL INFORMATION

TUITION AND FEES

Quarter Programs

Tuition will be charged on a quarterly basis. The tuition and fees listed below will be charged for the student's first quarter (or mid-term quarter start) in attendance. Tuition and fees for subsequent quarters will be charged at the published rate in effect at the beginning of that quarter. Students will be notified at least 60 days prior to any tuition increase.

The minimum full-time course load is 12 credits per quarter. Non-credit bearing coursework will be charged at the same rate as credit bearing coursework. Textbook costs per quarter are dependent upon the classes for which the student is registered. All credits for which a student is registered are charged at the current rates, including any courses being repeated. Arrangements to cover the cost of tuition, books, and fees must be completed prior to registration each quarter.

The student's total tuition for a given quarter is determined by multiplying the number of credit hours for which the student is registered at the end of the add/drop period by the then current tuition rate.

Quarter Programs

Program	Tuition per Credit Hour	Lab	Externship	On-Line
Accounting	\$247	\$247	\$103	\$247
Administrative Secretary	\$247	\$247	\$103	\$247
Business Administration	\$247	\$247	\$103	\$247
Legal Administrative Secretary	\$247	\$247	\$103	\$247
Medical Administrative Secretary	\$247	\$247	\$103	\$247
Paralegal	\$247	\$247	\$103	\$247

Diploma Programs

Program	Tuition per Credit Hour	Lab	Externship
Career Access	\$247	\$247	N/A
Computer Operator	\$247	\$247	N/A
Criminal Justice	\$168	\$168	\$103
Medical Assistant	\$247	\$247	\$103

Modular Programs

Program	Program Length	Credit Units	Books	Fees	Tuition
Medical Insurance Billing & Coding	6 Modules	35.0	\$400	\$375	\$7,791
Patient Care Technician	9 Modules	51.2	\$600	\$375	\$10,733
Pharmacy Technician	8 Modules	58.0	\$600	\$350	\$10,212

*Mid-quarter programs may vary in length due to scheduling.

Fees and Penalties

Proficiency Examination Testing Fee	\$20 per credit hour	Non-refundable fee assessed for each proficiency examination (cannot be paid from Title IV financial aid funds.)
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Additional Fees

Additional fees, not included in the above costs, may be assessed. Information concerning additional fees may be found below.

- A \$15 registration fee will be charged to all students enrolled in quarter programs each quarter.
- A \$150.00 Student Service Fee is assessed to all students.
- A credit exemption (proficiency exam) fee of \$20.00 per credit applies to all exemption exams, pass or fail.
- A \$25.00 Technology Fee is assessed each quarter to all students enrolled in quarter programs.
- There is a fee of \$3.00 for each official transcript. Exception: Students are provided one official transcript free of charge upon completing graduation requirements.
- There is a \$100 Online Learning fee per online course that the student enrolls in each quarter.

Arrangements for payment of tuition and book charges (if applicable) must be made before the first day of classes for each term for which the student is enrolled. The Institute charges the student's tuition account for tuition at the beginning of each term for which the student is enrolled.

Cash Payment Plans

Special cash payment plans are available. For further information, contact the Student Accounts representative in the Student Finance Office.

FINANCIAL ASSISTANCE INFORMATION

Financial aid may be awarded to students enrolled in diploma or associate in specialized business degree programs to help defray the cost of tuition, fees, books, room and board, transportation, and educationally related expenses. Most financial aid is awarded to students on the basis of need. Financial need is the difference between the total cost of attending Duff's Business Institute and the financial resources available to meet this cost. Parents and students are expected to make a maximum effort to assist in meeting Institute costs.

Financial aid applicants are responsible for supplying valid and complete information. If the Institute subsequently determines that financial aid or some other service was provided to the student based upon inaccurate information provided, the student may be denied further consideration for the service and/or may be required to reimburse any overpayment resulting from the use of the invalid information. Financial aid applicants must inform the Institute of any federal or state-based financial aid received at another college, school, or training program the student attended. This information must be provided to the Institute at the time the student applies for admission and/or when he/she applies for financial aid.

Consumer Information

Because financial aid is initially awarded without regard to any outside sources of aid other than those the student listed on the application forms, a student's aid may be adjusted if outside awards are received. It is the obligation of each financial aid recipient to report to the Student Finance Office any additional assistance or resources not mentioned in the student's application for aid, such as part-time employment, etc.

Also, any significant change in the family's financial circumstances should be reported to the Student Finance Office. When changes occur in the student's financial or academic status, the Student Finance Office may be required to either increase or decrease an award. To be eligible for financial aid, a student must meet the following requirements according to Federal Regulation 668.43(b)(3). Student Finance personnel are available to discuss confidential information in more detail.

General Eligibility Requirements

- Enrolled as a regular student in an eligible program of study on at least a half-time basis;
- High school diploma or the equivalent;
- United States citizen or national, or an eligible non-citizen. Verification of eligible non-citizen status may be required;
- Financial need as determined by a need analysis system approved by the Department of Education;
- Satisfactory academic progress;
- Documentation for the verification process and determination of dependency status;
- No refund owed on a Pell Grant, FSEOG, or state grant previously received from any college;
- No default on a Perkins Loan (formerly NDSL), PLUS, SLS, Stafford Loan (formerly GSL), or an Income Contingent Loan previously received from any college;
- No borrowing in excess of the annual aggregate loan limits for the Title IV financial aid programs;
- Selective Service registration, if a male born after December 31, 1959;

Application and Deadlines

Financial aid applications are made available each January for the upcoming financial aid year that begins with the July quarter. Students should file these applications as soon as their (and parents, if applicable) tax information is available.

The basic application for aid is the Free Application for Federal Student Aid (FAFSA) which may be obtained from the Student Finance Office. Applications for aid from the Institute will be considered throughout the year to the extent that funds are available. There is a distinct advantage to applying as early as possible.

Legal residents of Pennsylvania should also apply for the Pennsylvania State Grant. Application for the state grant program is made on the FAFSA application. Applications for the Pennsylvania State Grant may be secured from Duff's Student Finance Office, a Pennsylvania high school, or PHEAA Grant Agency.

Need and Cost of Education

When the application is completed, the information will be used in formulas that calculate need and help determine eligibility. When combined with other aid and resources, a student's aid package may not exceed the cost of education.

Payment of Aid

Upon completion of all requirements for financial aid, the student's quarterly award will be credited to the student's account to offset tuition and fee charges, with exception of Federal Work-Study (FWS) which is paid to the student bi-weekly.

Denial of Aid

Aid may be denied for several reasons: no or insufficient demonstrated financial need; lack of institutional funds; failure to make satisfactory progress toward completion of a certificate or degree; or failure to submit required documentation. If a student feels that all facts of his/her situation have not been considered, he/she has the right to appeal. Appeals must be in writing and directed to the Student Finance Director.

Student Rights and Responsibilities

The borrower has a right to:

- Written information on loan obligations, including loan consolidation and refinancing, and information on borrower rights and responsibilities;
- A copy of the promissory note, and return of the note when the loan is paid in full;

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- Before repayment, information on interest rates, fees, the balance owed on loans, and a loan repayment schedule;
 - Notification, if the loan is sold or transferred to a loan service;
 - Federal interest benefits, if qualified;
 - A grace period, if applicable, and an explanation of what that means;
 - Prepayment of the loan without penalty;
 - Deferment, if the borrower qualifies; and
 - Request forbearance.

The borrower has a responsibility to:

- Repay the loan in accordance with the repayment schedule, and notify both the Institute and lender of anything that affects ability to repay, or eligibility for deferment or cancellation;
- Notify the lender if he or she graduates, withdraws from the Institute, drops below half-time status, transfers to another school, or changes name, address or social security number;
- Notify the lender if he or she fails to enroll for the period covered by the loan;
- Notify the Institute of a change of address; and
- Attend an exit interview before leaving the Institute.

Verification

Verification is the process used to check the accuracy of the information that a student provides when applying for federal student aid. Duff's Business Institute verifies all selected applicants except the PLUS program applicants. The selected applicant and spouse must submit at a minimum, U.S. Tax Return(s) if filed, and a verification worksheet. The dependent student must also submit the parent's tax return(s).

Policies and Procedures for Verification:

- All selected applicants will be verified.
- Selected applicants must submit required verification documents within thirty (30) days of notification.
- If the student fails to provide the required documentation within the established time frame, then the student will be treated as a cash paying student until the documents are provided.
- If the student does not meet the deadline and is not capable of making a cash payment at the end of the deadline he/she will be dismissed from the Institute. The student may re-enter the Institute **only** when he/she can provide the documentation.
- The Student Finance Office reserves the right to make exceptions to the above-stated policy when extenuating circumstances exist in an individual situation.
- Students will be given a clear explanation of the documentation needed to satisfy the verification requirements and the process for document submission.
- The Institute will inform students in a timely manner of the consequences of failing to complete the verification requirements and the actions the Institute will take if the student does not submit the requested documentation within the time period specified by the Institute.
- Students will be informed of their responsibilities regarding the verification of application information, including the Institute's deadline for completion of any actions required.
- Students will be notified by mail or in person if the results of verification change the student's scheduled award.
- The Institute will assist the student in correcting erroneous information.
- Any suspected case of fraud will be reported to the Regional Office of the Inspector General, or, if more appropriate, to a state or local law enforcement agency having jurisdiction to investigate the matter. Referrals to local or state agencies will be reported on an annual basis to the Inspector General.
- No interim disbursements of Title IV aid will be made prior to the completion of verification.

Satisfactory Academic Progress

Students must meet the standards of satisfactory academic progress in order to remain eligible to continue receiving financial assistance as well as to remain a student of the Institute.

The Institute will provide details to all eligible recipients. Students should read these standards carefully and refer any questions to Academic personnel.

Satisfactory academic progress for purpose of determining continuing federal financial assistance is determined by applying the Cumulative Grade Point Average (CGPA) requirements, progression towards completion requirements, and maximum completion time restrictions as described in the Satisfactory Academic Progress Tables.

Students on academic probation are considered to be maintaining satisfactory progress and are eligible to continue receiving federal financial assistance. Students who have been academically suspended or dismissed are no longer active students of the Institute and are ineligible for financial aid. Reinstatement of financial aid eligibility will occur only after re-admittance following suspension or in the event the student's appeal results in readmission to the Institute.

Entrance and Exit Interview/Loan Counseling

The Department of Education requires that any student receiving a Federal Stafford Loan (GSL) be notified concerning information on their loans. The Institute counsels each student in regard to loan indebtedness. Each student is given an entrance and exit interview to ensure understanding of the amount borrowed and the student's rights and responsibilities regarding repayment.

The student must report to the Student Finance Office prior to withdrawal or graduation for loan counseling. The purpose of this session is to inform the student of the tentative total loans received while in attendance at the Institute, refunds that may have been made, and to provide the student with an estimated payment schedule. The official exit interview form will be mailed to the student's current address.

FINANCIAL ASSISTANCE PROGRAMS

All Title IV financial aid funds received by the institution will be credited to the student's account (excluding Federal Work-Study) with the exception of requirements set forth in Section 682.604 of current federal regulations. The different types of financial aid programs available to those who qualify are discussed in detail below.

Federal Pell Grant

This grant is designed to assist needy students who desire to continue their education beyond high school. Each student is entitled to apply for a Federal Pell Grant. Eligibility is determined by the student's need, the cost of attendance, and the amount of money appropriated by Congress to fund the program. The amount of the grant is determined by a standard formula used by the Department of Education. The amount of the grant available to the student will depend on the Expected Family Contribution (EFC). The grant is not available to students who have earned baccalaureate degrees. Unlike loans, grants do not have to be repaid. Federal Pell Grants are awarded in three equal disbursements during each academic year. Students or prospective students may secure an application to participate in the Federal Pell Grant program from the Student Finance Office.

Federal Supplemental Educational Opportunity Grant (FSEOG)

This grant is available to undergraduate students with exceptional financial need, with priority given to Federal Pell Grant recipients.

In determining student eligibility, the Institute will base the selection on procedures designed to make FSEOG awards to those students with the lowest expected family contribution (EFC) who will also receive Federal Pell Grant in that award year.

The amount of the grant and the number of students who may receive this grant depend on the availability of funds from the U.S. Department of Education.

Pennsylvania State Grant (PHEAA)

The Pennsylvania State Grant Program is designed to assist Pennsylvania resident undergraduate students with demonstrated financial need to attend eligible post-secondary schools, colleges, and universities in Pennsylvania.

All students must complete a minimum of 36 quarter credits over three quarters or a nine month period (academic year) in order to progress to second year status for grant eligibility. An estimate of state grant eligibility will be determined at the student financial aid interview. Official notice of the award is issued by the state grant agency.

Federal Stafford Loans (Subsidized)

Federal Stafford Loans are low interest loans that are insured by a guarantee agency and made to the student by a lender such as a bank, credit union, or savings and loan association.

For students borrowing for the first time on or after July 1, 1988, the interest rate is 8 percent for the first four years of repayment and 10 percent thereafter. For students who borrowed a Stafford loan at an interest rate of 7 percent or 9 percent, that interest rate remains applicable as long as there is an outstanding balance on these loans. There is a 5 percent origination fee and up to a 3 percent insurance premium deducted from each disbursement. Effective July 1, 1994, all loans will have a variable interest rate set on June 1 not to exceed 8.25 percent. There is a 3 percent origination fee and up to a 1 percent insurance premium deducted from each disbursement. Loan repayment begins six months after the student leaves school or drops below half-time status.

An undergraduate may borrow up to \$2,625 for the first year of undergraduate study. For a student who has successfully completed the first and second year but has not successfully completed the remainder of a program of undergraduate education, the annual limit is \$5,500. The maximum loan amount at an undergraduate level is \$23,000.

The Federal Stafford Loan is deferred while the student is enrolled in the Institute and for a period of six months beyond the student's last date of attendance. During this period, the interest is paid by the federal government as long as the student remains enrolled in the Institute on at least a half-time status. Deferments after the student drops below half-time status are not automatic and the student must contact the lender concerning their loan. Applications can be obtained from the Institute's student finance office or from the lender.

For additional deferment information contact the Student Finance Office.

Unsubsidized Federal Stafford Loans

The Unsubsidized Federal Stafford Loan Program is a program available to eligible students regardless of family income for periods of enrollment beginning on or after October 1, 1992, who do not qualify in whole or in part for Subsidized Federal Stafford Loans. The term "unsubsidized" means that interest is not paid for the student during the enrollment period.

The terms of an Unsubsidized Stafford Loan are the same as those for a Subsidized Stafford Loan with the exceptions of the descriptions below:

The government does not pay interest on the student's behalf of an Unsubsidized Stafford Loan. All interest that accrues on the loan during enrollment and the grace period is required to be paid by the student. The student has two options of repayment of the accrued interest: make monthly or quarterly payments to the lender; or the student and the lender may agree to capitalization of the accrued interest.

The interest rate for Federal Stafford Loans disbursed after October 1, 1992, to borrowers with no outstanding balance on a loan under the Federal Family Education Loan Program will be a variable rate, which may change July 1 of each year. The Federal Stafford Loan variable interest rate will not exceed 8.25 percent.

The student will be charged a 4 percent origination fee/insurance premium on the amount of the Unsubsidized Stafford Loan. The fee will be deducted proportionately from each disbursement and paid to the federal government.

Students should talk to the Institute's student finance officer to find out the amount he or she is qualified to borrow.

Federal PLUS Loans

The Federal PLUS loan is available to parents of dependent students to help pay for the educational expenses of the students. PLUS loans are not based on need, but when combined with other resources cannot exceed the student's cost of education.

Parents may borrow up to the cost of attendance minus other aid per eligible dependent student. There is a 3 percent origination fee on a PLUS loan made on or after July 1, 1994, and up to a 1 percent insurance premium may be deducted from the loan principal. The interest rate is variable but has a maximum of 10 percent.

Repayment begins within 60 days of disbursement unless the parent qualifies for and is granted a deferment by the lender. Although, the minimum payment amount is \$50 per month with at least five years but no more than 10 years of repayment, the actual payment and schedule is determined by the total amount borrowed. Applications can be obtained from the Institute's Student Finance Office or from the lender. For deferment information, contact the Student Finance Office.

Federal Work-Study Program (FWS)

The Federal Work-Study Program provides part-time employment opportunities to students who need additional financial aid to defray the cost of their education. Application for the FWS program may be made through the Student Finance Office in conjunction with the Career Services Department. Eligibility is based on financial need and the availability of funds. Work schedules will be arranged according to class schedules and site needs. Students may work within the Institute or for other participating organizations including community service organizations.

Sallie Mae Alternative Loan Program (SLM)

SLM Financial and Corinthian Colleges (CCI) have developed a customized private student loan program that will offer students educational financing for their direct academic costs. This program offers a tiered loan program that gives the applicant three opportunities to obtain CCI loan approval. Borrowers with excellent credit histories will be provided the most favorable loan terms and conditions with borrowers having good or moderate credit offered slightly higher fees and rates. Co-borrowers are encouraged and will generally improve the loan terms and conditions for the applicant. This loan has a variable interest rate that is tied to the prime lending rate. Contact the financial aid office for application and information.

Student Tuition Assistance Resource Loan (STAR Loan)

Students who do not qualify for the Sallie Mae Alternative Loan Program may be eligible to borrow up to fifty percent of their tuition costs through the STAR Loan program. The STAR Loan is not available for full tuition financing. Students must have a primary source of tuition funding to be eligible for this plan.

Imagine America Scholarships

This institution participates in the Imagine America scholarship program operated by the Career Training Foundation of Washington D.C.

Under this scholarship program two \$1,000 Imagine America scholarships are available at each participating high school and can be awarded to two graduating high school seniors from that school.

Scholarship certificates are sent directly to the high school from the Career Training Foundation of Washington D.C. The high school guidance counselor and the high school principal select the students of their choice to receive the award. Certificates have to be signed by the counselor and principal to be valid. The chosen high school seniors can each only receive one Imagine America scholarship.

Imagine America scholarship certificates are to be given to the Financial Aid Office prior to class commencement, are non-transferable and cannot be exchanged for cash. Scholarship certificates will be accepted until the end of the year in which they are awarded.

Veterans Benefits

The Institute is approved for veterans training. Application for veterans benefits may be picked up at the

Veterans Administration Office. Approval of training benefits to be awarded is the responsibility of the Veterans Administration.

CANCELLATION AND REFUND POLICY

The registration of a student results in the employment of faculty, arrangements for management and physical facilities and other provisions by the administration that must be contracted in advance. The withdrawal of a student does not decrease the expenses of the Institute to any substantial extent. The refund policy has been established so that the student who withdraws from class will share in the incurred cost. For these reasons there will be no refund of tuition except as outlined in the following policy.

The Institute employs a fair and equitable refund policy that complies with federal, state, and accrediting guidelines for the return of unearned tuition and fees in the event of cancellation, termination or withdrawal.

Detailed below are the specific federal, state and institutional refund policies and procedures that will be used to ensure that the Institute retains only funds that have been earned according to the applicable refund policy. In the event that a refund is required, these policies will ensure that any and all refunds are paid to the appropriate entity in a timely fashion.

Cancellations

The Enrollment Agreement does not constitute a contract until it has been approved by an official of the Institute. If the agreement is not accepted by the Institute, all monies paid will be refunded. The applicant may also request cancellation in writing within three days after signing this agreement and receive a full refund of all monies paid. First time students who withdraw within seven calendar days after classes or education have commenced will be considered cancellations and all monies paid will be refunded within 30 days of the date the Institute becomes aware of the withdrawal. Refunds

This institution is certified by the U.S. Department of Education as an eligible participant in the federal student financial aid (SFA) programs established under the Higher Education Act of 1965 (HEA), as amended.

When a student withdraws, the institution must complete two separate calculations. First, the institution must determine how much federal grant and loan assistance the student has earned under the Return of Title IV Funds Policy, if the student is a Title IV recipient. Then the institution must determine how much of the tuition and fees it is eligible to retain using either the state or institutional refund policy.

If the student (or parent, in the case of a PLUS loan) is eligible for additional funds at the time of withdrawal, the student may receive additional SFA funds. If the student received more SFA funds than he or she earned under the Federal Return of Title IV Funds policy, the institution, and in some cases the student, is required to return the unearned funds to the Federal Program (s) or Lender, as applicable.

Any unpaid balance of tuition and fees that remains after calculating the state or the institutional refund policy and applying the amount of SFA funds earned based on the Federal Return of Title IV Funds policy must be paid by the student to the institution.

Refunds

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When a student withdraws, the institution must complete two separate calculations. First, the institution must determine how much federal grant and loan assistance the student has earned under the Return of Title IV Funds Policy, if the student is a Title IV recipient. Then the institution must determine how much of the tuition and fees it is eligible to retain using either the state or institutional refund policy.

If the student (or parent, in the case of PLUS loan) is eligible for additional funds at the time of withdrawal, the student may receive additional SFA funds. If the student received more SFA funds than he or she earned under the Federal Return of Title IV Funds policy, the institution, and in some cases the student, is required to return the unearned funds to the Federal Program(s) or Lender, as applicable.

Any unpaid balance of tuition and fees that remains after calculating state or the institutional refund policy and applying the amount of SFA funds earned based on the Federal Return of Title IV Funds policy must be paid by the student to the institution.

Refund Policies

Any monies due the applicant or student will be refunded within 30 days of the date of cancellation, withdrawal, or termination. A withdrawal is considered to have occurred on the earlier of a) the date the student officially notifies the school of their intent to withdraw, or b) the point at which the student fails to meet the published attendance policies outlined in the school catalog. If a student received a loan for tuition, a refund will be made to the lender to reduce the student's loan debt. If the amount of refund exceeds the unpaid balance of the loan, the remainder of the monies will be applied to any student financial aid programs from which the student received funding. Any remaining balance of funds will then be returned to the student. The refund computation will be based on the last date of student attendance.

Federal Return of Title IV Funds Policy

All institutions participating in the SFA programs are required to use a pro-rata schedule to determine the amount of SFA funds the student has earned up to the date of withdrawal.

If a recipient of SFA Program assistance withdraws from the institution during a payment period in which the recipient began attendance, the institution must calculate the amount of SFA program assistance the student did not earn, and those funds must be returned. Up through the 60% point in each payment period, a pro-rata schedule is used to determine how much SFA Program funds the student has earned up to the date of withdrawal. After the 60% point in the payment period, a student has earned 100% of the SFA funds.

The percentage of the payment period completed is the total number of calendar days* in the payment period for which the SFA assistance is awarded divided into the number of calendar days* completed in that payment period as of the date of withdrawal.

*Scheduled breaks of at least five consecutive days are excluded from the total number of calendar days in a payment period or period of enrollment (denominator) and the number of calendar days completed in that payment period (numerator).

Return of Unearned SFA Program Funds

The school must return the lesser of:

- The amount of SFA program funds that the student did not earn; or
- The amount of institutional costs that the student incurred for the payment period or period of enrollment multiplied by the percentage of SFA funds that were not earned.

The student (or parent, if a Federal PLUS loan) must return or repay, as appropriate:

- Any SFA loan funds in accordance with the terms of the loan; and
- The remaining unearned SFA program grant (not to exceed 50% of a grant) as an overpayment of the grant.

(Note: If the student cannot repay the grant overpayment in full, the student must make satisfactory arrangements with the U.S. Department of Education to repay any outstanding grant balances. The Student Financial Aid Department will be available to advise the student in the event that a student repayment obligation exists. The student will be ineligible to receive additional student financial assistance in the future if the financial obligation(s) are not satisfied.)

Return of SFA Funds

If it is determined that SFA program funds must be returned, based on the student's financial aid award, the return of SFA funds will be made in the following order:

1. Unsubsidized Federal Stafford Loan Program;
2. Subsidized Stafford Loan Program;
3. Unsubsidized Federal Direct Stafford Loan Program;

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4. Subsidized Federal Direct Stafford Loan Program;
 5. Federal Perkins Loan Programs;
 6. Federal PLUS Loan Program;
 7. Federal Direct PLUS Loan Program;
 8. Federal Pell Grant Program;
 9. Federal Supplemental Educational Opportunity Grant (FSEOG) Program and;
 10. Other grant or loan assistance authorized by Title IV of the HEA.

Institutional Refund Calculation (First Time Students)

For students attending this campus who terminate their training before completing more than 60 percent of an enrollment period, the school will perform a pro rata refund calculation.

Under a pro-rata refund calculation, the school is entitled to retain only the percentage of school charges (tuition, fees, room, board, etc.) proportional to the period of enrollment completed by the student.

The period of enrollment completed by the student is calculated by dividing the total number of weeks in the enrollment period into the number of weeks completed in that period (as of the last recorded day of attendance by the student).

The percentage of weeks attended is rounded up to the nearest 10 percent and multiplied by the school charges for the period of enrollment. A reasonable administrative fee not to exceed \$100 or 5% of the total institutional charges, whichever is less, will be excluded from the institutional charges used to calculate the pro-rata refund. The school may retain the entire contract price of the period of enrollment - including tuition, fees and other charges - if the student terminates the training after completing more than 60 percent of the enrollment period. For first time students, the institution will calculate the refund using the institutional refund policy and the state refund policy and apply the calculation that is most favorable to the student.

All charges and refunds are based on the last date of attendance.

Pennsylvania Refund Policy (For Continuing Students)

The Institute will make refund determinations for all tuition and fees paid for the charging period in accordance with the following schedule:

A Student Who Withdraws or Is Terminated...	Is Entitled to a Refund of...	The Institution Is Eligible to Retain...
First 7 calendar days of the term	75%	25%
Between 7 days and up to and including 25% of the term	55%	45%
After 25% and up to and including 50% of the term	30%	70%
Beyond 50% of the term	0	100%

**STUDENT SERVICES
CAREER SERVICES DEPARTMENT**

It is the goal of the Career Services Department Staff to help every student realize a high degree of personal and professional development, leading to successful employment.

As students begin their training, they are encouraged to start thinking "now" about their new careers, during Placement Orientation Seminars. They are told during their first weeks of classes that successful job placement is by no means one-sided. It involves their cooperation as well as the efforts of the Career Services Department staff. Excellent class attendance, a positive attitude, a desire to succeed, and quality academic work lead to successful careers.

All quarter program students are required to take a career development course prior to entering the job market. This course ensures that graduates will have the job seeking skills that are essential to an effective job search.

All Associate in Specialized Business Degree programs and selected Diploma programs include an Externship experience. A professional Externship experience provides a student with valuable unpaid on-the-job training in the field of his/her program of study. Over 500 companies currently participate in the Externship, offering a wide selection of training opportunities. Students are informed that leaving an Externship before its completion or being terminated because of poor performance may result in a failing grade and may even be cause for dismissal.

Periodic on-site recruiting, provide graduates with the opportunity to interview on campus with recruiters from major Pittsburgh companies.

Duff's Business Institute prepares graduates for employment and assists in their job search. The Institute does not guarantee employment; however, graduates can contact the Career Services Department and have placement assistance throughout their careers.

LEARNING CENTER

The Learning Center is located on the 12th floor and includes a PC link to the Internet and Westlaw, library, typing lab, and study area. The Center also provides a setting for one-on-one tutoring and small group instruction for students who need assistance in any academic area.

OTHER STUDENT SERVICES

Other student services at Duff's Business are planned to help students succeed in their pursuit of educational or occupational goals. These services assist students to resolve personal concerns, choice of an appropriate course of study, improving study skills, etc. The following services are available:

Academic Advising

If the student has a question regarding changing programs, or class schedule conflicts, he/she should consult with the Department Chairperson, the Academic Dean or Associate Dean.

Admissions

Admissions representatives assist guiding the prospective student into the educational program in which he/she is interested and best suited. Program information and objectives are reviewed through a career consultation. The prospective student is then scheduled for an entrance examination.

Career Services

Career advising is an ongoing process throughout the student's program. Career advising is available through the Career Services Department, as well as department chairperson.

Community Involvement

Duff's Business Institute supports our community through participation in such activities as Toys for Tots, Food Drives, United Way, Make-A-Wish Foundation, Blood Drives, and Health Screenings. Student involvement is encouraged.

Department Advising

Questions and concerns regarding the student's program course of study or scheduling conflicts should be directed to the appropriate Department Chair.

Disclosure of Campus Crime Data

The Institute publishes and distributes its annual security report to applicants and new and continuing students. The report includes security policies and procedures as well as statistics on campus crimes and arrests. The policy and statistics are posted on bulletin boards and the report is filed in the Academic Office.

Health and Safety

The Institute does not provide health services. A student with a history of an illness requiring special attention should notify the Academic Dean at the start of the quarter. Any student injured on the premises will be transported to the nearest hospital with all charges billed to the student. The Institute is not liable for any student

injured on campus. The institution has a planned evacuation procedure and periodic drills are conducted to assure maximum efficiency during emergencies.

Housing

Duff's Business Institute does not provide housing. Information regarding availability of housing may be obtained through the Admissions Department.

Institute Newsletter

Duffel Bag, an Institute newsletter, is published regularly. Contributions from students, faculty, and staff are welcome. The Academic Dean is authorized to revise and adjust student publications to assure mature and appropriate content.

Lost And Found

The lost-and-found department is maintained in the Reception Area. Lost articles may be claimed upon proper identification. Lost articles are date-tagged and kept for 30 days.

President

Students are encouraged to schedule a meeting with the President of Duff's Business Institute when other services do not appear to resolve their questions or concerns in any area.

Student Activities

Faculty members provide students with opportunities to organize activities that improve the educational and social environment. These include field trips, charitable fundraisers, guest speakers, civic projects, and seasonal events.

Student Disability Services/Accommodations

The Institute has an institutional commitment to provide equal educational opportunities for qualified students with disabilities in accordance with state and federal laws and regulations, including the Americans with Disabilities Act of 1990 and Section 504 of the Rehabilitation Act of 1973. To provide equality of access for students with disabilities, the Institute will provide accommodations and auxiliary aids and services to the extent necessary to comply with state and federal laws. For each student, these accommodations and services will specifically address the functional limitations of the disability that adversely affect equal educational opportunity. Applicants or students who would like to request disability service/accommodations must make a request to the Campus President/Campus Disability Services Coordinator.

Student Finance

The Student Finance Office provides financial advice to incoming and continuing students to help them find the best program for financing their education. Duff's Business Institute administers a variety of federal and state assistance programs designed to make an education affordable for all students. All prospective students are interviewed and receive an estimated method of payment, which describes the details of educational costs and financial aid eligibility.

Student Lounge

A spacious student lounge, located on the 12th floor, is available for student relaxation and socialization. It is equipped with snack and drink vending machines and a microwave oven.

Study Areas

The Learning Center, Student Lounge, and unoccupied classrooms may be used as study areas.

Tutoring

Tutoring may be coordinated through the Academic Department, which provides assistance to students requiring help in their courses. Students should request tutoring assistance as soon as the need arises. There is no additional charge for this service.

MODULAR PROGRAM

A Modular Program is a complete body of prescribed subjects or studies that is divided into periods of instruction approximately four to six weeks in length.

MEDICAL INSURANCE BILLING & CODING

Diploma Program

6 Months (Day)

Total Credit Units Required: 35

Total Hours: 560

The Medical Insurance Billing & Coding Program is designed to prepare students for entry level positions as medical insurance billers/coders in today's health care offices, clinics and facilities. Students study diagnostic and procedural terminology as it relates to the accurate completion of medical insurance claims. Utilizing a format of medical specialties, relevant terms will be introduced and studied.

The combination of these skills will prepare students for the ever-changing field of insurance billing/coding. Students study coding procedures as well as the proper management and execution of various medical insurance plans and programs. In simulated practice, students prepare insurance claim forms both manually and by computer. Students learn about hospital billing and how to complete various claim forms. They also practice interviewing and documentation skills demonstrating the proper methods of obtaining and using patient information necessary for successful claims management.

The legal and ethical responsibilities of the health care worker are introduced as they relate to the medical office and common office billing practices. Professionalism and general communications skills, which are considered essential to any health care professional, are taught throughout this program.

This training program is divided into five learning units called modules. Students must complete modules A through E starting with any module and continuing in any sequence until all five modules are completed. Modules A through E stand alone as units of study and are not dependent upon previous training. If a student does not complete one of these modules, the entire module must be repeated. Upon successful completion of modules A through E, students participate in a 160-clock-hour externship or practicum.

Completion of the Medical Insurance Billing & Coding Program is acknowledged by the awarding of a diploma.

Program Outline

MODULE NUMBER	MODULE TITLE	CLOCK HOURS	CREDIT UNITS
Module A	Introduction to Medical Insurance and Managed Care	80	6.0
Module B	Government Programs	80	6.0
Module C	Electronic Data Interchange and Modifiers	80	6.0
Module D	Medical Documentation, Evaluation, and Management	80	6.0
Module E	Health Insurance Claim Forms	80	6.0
Module F	Practicum OR	*160	*5.0
Module X	Externship	*160	*5.0
	Program Total	560	35

*Either a Practicum or an Externship, but not both

Major Equipment

Calculators

Personal Computers

Module Descriptions

Module descriptions include the module number, title, synopsis, a listing of the lecture/theory hours, laboratory or externship hours and credit units. For example, the listing "40/40/6.0" indicates that the module consists of 40 hours of lecture/theory, 40 hours of laboratory work, and provides a total of 6 Credit units.

Lecture hours/ Lab hours / Credit Units

Module A - Introduction to Medical Insurance and Managed Care

40/40/6.0

Module A introduces students to various types of health care plans, including Managed Care and Health Maintenance Organizations (HMO). Module A develops proficiency in preparing and processing insurance claims, while developing strategies for insurance problem solving. Students are introduced to basic skills required to obtain correct ICD-9 and CPT codes. Students will have the opportunity to practice obtaining information from patient charts, including interpretation of physician notations regarding procedures and diagnoses relevant to claims completion. Also covered in this module, is basic anatomy and physiology of the human body, including the muscular and skeletal systems, and medical terminology associated with these systems. Students will develop speed and accuracy on the computer keyboard throughout the program. Students will build upon their professional development skills by preparing a resume and completing a job application.

Prerequisite: None

Module B - Government Programs

40/40/6.0

Module B develops students' proficiency in preparing and processing insurance claims, as it relates to government programs. As part of this module, students will process medical claims for Medicare, Medicaid, and TRICARE. Students will gain an understanding of the responsibilities of a medical insurance specialist and other employment opportunities. Also covered in this module, is basic anatomy and physiology of the nervous system and special senses, and medical terminology associated with these systems. Students will continue to develop speed and accuracy on the computer keyboard throughout the program. Students will build upon their professional development skills by learning how to conduct a successful job search and prepare a career portfolio.

Prerequisite: None

Module C - Electronic Data Interchange and Modifiers

40/40/6.0

Module C introduces students to the process of electronic data exchange and interchange (ED), and will provide an opportunity to work with different types of computer claims systems, such as carrier-direct and clearinghouse. As part of their study, students will have the opportunity to perform electronic data interchange working with an outside claims clearinghouse. Also covered in this module is basic anatomy and physiology of the integumentary, endocrine system, lymphatic and immune systems, and medical terminology associated with these systems. Students will continue to develop speed and accuracy on the computer keyboard throughout the program. Students will build upon their professional development skills by developing proper interviewing techniques and demonstrate how to accurately answer common interview questions.

Prerequisite: None

Module D - Medical Documentation, Evaluation, and Management

40/40/6.0

Module D introduces students to the next step in procedural coding by learning the importance of documentation, evaluation, and management services, and the role it plays in the overall process of billing and coding. In addition to learning about general principles of medical documentation, students will also work with unlisted procedures and basic life evaluation services. Students will also learn insurance collection strategies, and how to trace delinquent accounts while utilizing proper communication skills. Students will gain knowledge about workers' compensation laws and the necessary requirements for filing a claim. Also covered in this module is basic anatomy and physiology of the respiratory and cardiovascular systems and medical terminology associated with these systems. Students will continue to develop speed and accuracy on the computer keyboard throughout the program. Students will build upon their professional development skills by creating a professional introduction or cover letter and a thank you letter.

Prerequisite: None

Module E - Health Insurance Claim Forms

40/40/6.0

Module E introduces students to the Health Insurance Claim Form (HCFA-1500), and provides the student with the experience of completing various claim forms as part of their hands-on experiences. Students will learn the process of hospital billing and will complete and process the UB-92 claim form. Students will gain an understanding of the purpose and function of state and federal disability insurance and the steps to filing a claim. Students will also develop an understanding of basic anatomy and physiology of the digestive, reproductive, and urinary systems and medical terminology associated with these systems. Students will continue to develop speed and accuracy on the computer keyboard throughout the program. Students build upon their professional development skills by learning how to dress for success.

Prerequisite: None

Once a student has completed Modules A - E, he or she will be placed in their final module of training, as chosen by the school administration, in an on-campus practicum experience or out in the field in an approved externship facility.

Module F - Practicum

0/160/5.0

Upon successful completion of Modules A through E, medical insurance billing / coding students participate in a 160 hour practicum on-campus. The practicum provides the student an opportunity to apply principles and practices learned in the program and utilize entry level skills in working with insurance companies and processing claims. Medical insurance / billing students work under the direct supervision of the school staff. Students are evaluated by and instructor or program chair personnel at 80- and 160-hour intervals. Completed evaluation forms are placed in the students' permanent records. Students must successfully complete their practicum experience in order to fulfill requirements for graduation.

Prerequisite: Successful completion of Modules A - E

Module X - Externship

0/160/5.0

Upon successful completion of Modules A-E, medical insurance billing/coding students participate in a 160-hour externship. Students are expected to work a full-time (40 hours per week) schedule if possible. Serving in an externship at an approved facility gives externs an opportunity to work with the principles and practices learned in the classroom. Externs work under the direct supervision of qualified personnel in participating institutions and under general supervision of the school staff. Supervisory personnel will evaluate externs at 80 and 160-hour intervals. Completed evaluation forms are placed in the students' permanent records. Students must successfully complete their externship training in order to fulfill requirements for graduation.

Prerequisite: Successful completion of Modules A - E

PATIENT CARE TECHNICIAN

Diploma Program 720 Clock Hours/51.2 Credit Units

In recent years the patient care technician profession has become indispensable to the health care field. Much of the reason for this is because of the many skills this multi-faceted occupation employs. Not only have physicians and nurses become more reliant on the PCT, but their services are also being requested by hospitals, clinics and nursing homes, as well as medical supply businesses, home health agencies, insurance companies and pharmaceutical companies. Patient Care Technicians have become an important part of the health care team and their responsibilities continue to expand as the need for their services grows.

The objective of the Patient Care Technician Program is to provide graduates with the skills and knowledge that will enable them to qualify for entry-level positions as nursing assistants, home health aides, physical therapy and occupational therapy aides, phlebotomists, EKG Technicians, and of course, patient care technicians. Since PCTs are “cross-trained” in a number of clinical procedures, they are capable of filling a variety of entry-level positions currently in large demand throughout the health care industry.

This training program is divided into nine learning units called modules. Students must complete modules A through G before they complete their clinical rotations. All modules except H and I stand alone as units of study and are not dependent upon previous training.

Completion of the Patient Care Technician Program is acknowledged by the awarding of a diploma.

Program Outline

Module Number	Module Title	Clock Hours	Credit Units
Module A	Basic Healthcare Concepts	80	8.0
Module B	Anatomy & Physiology and Medical Terminology	80	8.0
Module C	Nursing Fundamentals -Basic Patient Care	80	6.0
Module D	Nursing Fundamentals -Home Health Care	80	6.0
Module E	Phlebotomy and Electrocardiography	80	6.0
Module F	Physical Therapy and Occupational Therapy	80	6.0
Module G	Clerical Skills	80	6.0
Module H	Clinical Rotation I	80	2.6
Module I	Clinical Rotation II	80	2.6
Program Total		720	51.2

Module Descriptions

Module descriptions include the module or module, title, synopsis, a listing of lecture/theory hours, laboratory/externship hours and credit units. For example, the listing “40/40/6.0” indicates that the module consists of 40 hours of lecture/theory, 40 hours of laboratory/externship and provides a total of 6.0 credit units.

Module A - BASIC HEALTHCARE CONCEPTS

80/0/8.0

Module A provides the student with an overall understanding and introduction to the field of healthcare, particularly as it relates to the “multi-skilled” Patient Care Technician. Included in this module is an introduction to healthcare, infection control, safety and emergencies, legal and ethical responsibilities, communication and interpersonal skills, and skills involved in observations, recording, and reporting.

Module B - ANATOMY AND PHYSIOLOGY AND MEDICAL TERMINOLOGY

80/0/8.0

Module B is concerned with providing the student with an understanding of anatomy and physiology. In addition to covering all body systems, students also become acquainted with the terminology associated with these systems, as well as common disorders and diseases affecting each.

Module C - NURSING FUNDAMENTALS -BASIC PATIENT CARE

40/40/6.0

Module C provides the student with the theory and hands-on applications involved in providing basic patient care as it would be required by a certified nursing assistant and/or patient care technician. Some of these skills include taking and recording vital signs, providing personal patient care, admitting, transferring and discharging patients, providing restorative care and meeting the patients physical and psycho-social needs.

Module D - NURSING FUNDAMENTALS -HOME HEALTH CARE

40/40/6.0

Module D provides the student with the theory and hands-on skills involved in providing advanced patient care and home health care. Some of these skills include providing therapeutic diets, infection control, body mechanics, and caring for the client/patient in the home care setting.

Module E - PHLEBOTOMY AND ELECTROCARDIOGRAPHY

40/40/6.0

Module E will provide the students with the theory and hands-on skills involved in phlebotomy and electrocardiography. Some of these skills include learning about the professions of both phlebotomy and electrocardiography, performing basic laboratory skills, including blood withdrawal and specimen collection, and learning how to take and record electrocardiograms and how to interpret basic EKGs for possible abnormalities.

Module F - PHYSICAL THERAPY AND OCCUPATIONAL THERAPY

40/40/6.0

In Module F, students will have the opportunity to learn the basic theory and hands-on applications involved in the field of physical therapy and occupational therapy as they relate to the patient care technician, the physical therapy aide, and the occupational therapy aide. Some of the skills covered in this module include performing basic procedures required of physical therapy and occupational therapy aides and identifying various therapeutic modalities used in both physical therapy and occupational therapy.

Module G - CLERICAL SKILLS

40/40/6.0

In this module, students will be given the opportunity to learn some of the basic clerical and administrative procedures required of the patient care technician in the hospital and health care environment. Some of these skills include working with various types of communication devices, medical chart preparation, and transcribing medical and physician's orders.

MODULE H - CLINICAL ROTATION I

0/80/2.6

Upon successful completion of Modules A through G, patient care technician students are given the opportunity to participate in their first clinical rotation. This provides the students with an opportunity to work with patients and apply the principles and practices learned in the classroom and laboratories. Students work under the direct supervision of qualified personnel in participating institutions and under the general supervision of the school staff. Students will be evaluated by supervisory personnel at the halfway point and at the completion of the rotation.

Module I - CLINICAL ROTATION II

0/80/2.6

Upon completion of Module H, students will be given the opportunity to complete their second clinical rotation. As with their first rotation, during this time, the student will be given the opportunity to apply what they have learned in the classroom and laboratory, to the "real-life" clinical facility. As part of their experiences, students may rotate throughout various departments within the clinical facility, including patient care units, physical therapy, cardiology, the laboratory, central service, and admitting and the business office. Students will once again work under the direct supervision of qualified personnel in participating institutions and under the general supervision of the school staff. All students will be evaluated at the halfway point and at the conclusion of the clinical experience. Patient care technician must complete both clinical rotations in order to fulfill their requirements for graduation.

PHARMACY TECHNICIAN

Diploma Program - 8 months
720 Clock Hours/58.0 Credit Units

The Pharmacy Technician program provides both technical and practical training which will enable the technician, upon licensure, to function as a competent entry-level assistant to the licensed pharmacist. Many of the traditional pharmacy functions, once performed by pharmacists, are now being performed by pharmacy technicians. The technician has become the key person in assuring the smooth uninterrupted functioning of traditional pharmacy services. This 720-hour program provides the student with basic knowledge of and practice in pharmacy calculations, drug distribution systems, and preparation of sterile dosage forms.

This program is comprised of eight modular units of learning. Modules A through G are made up of 80 hours of combined theory and laboratory time. Students must complete these seven modules first, starting with any module and continuing in any sequence until all seven modules are completed. The last module, referred to as an externship, consists of 160 hours. During the externship, which is completed at the end of the classroom portion of the program, students are given the opportunity to observe and become part of the pharmacy team, as they gain hands-on practice working side-by-side with pharmacists and other health care professionals.

Upon successful completion of this program, the student will be awarded a Diploma and be able to competently perform tasks assigned or delegated by a supervising pharmacist in an entry-level position as a pharmacy technician. The graduate will be fully prepared to take the national CPhT exam.

Major Equipment

Laminar Flow Hood	Retail Labeling Computers
Printer	Retail Bottles
Prescription Stock Items	

Program Outline

Course Number	Course Title	Clock Hours	Credit Hours
Module A	Introduction to Pharmacy	80	8.0
Module B	Administrative Aspects of Pharmacy Technology/ Basic Pharmacy Applications	80	8.0
Module C	Professional Aspects of Pharmacy Technology	80	8.0
Module D	Pharmaceutical Calculations	80	7.0
Module E	Pharmacy Operations	80	7.0
Module F	Anatomy & Physiology/Pharmacokinetics	80	8.0
Module G	Pharmacology	80	7.0
Module X	Externship	160	5.0
	Program Total	720	58.0

Module Descriptions

Module descriptions include the module or module, title, synopsis, a listing of lecture/theory hours, laboratory/externship hours and credit units. For example, the listing "40/40/6.0" indicates that the module consists of 40 hours of lecture/theory, 40 hours of laboratory/externship and provides a total of 6.0 credit units.

Module A - Introduction to Pharmacy

8.0 Quarter Credit Hours

This module is designed to provide the student with an overall understanding and orientation to the field of pharmacy technology. Included in this course is an overview and historical development of pharmacy and health care, organizational structure and function of the hospital, an introduction to home health care and long-term care, an overview of regulatory standards in pharmacy practice, and law and ethics as it relates to the profession of pharmacy. Lecture Hrs. 80.0 Lab Hrs. 0.0 Other 0.0.

Module B - Administrative Aspects of Pharmacy Technology and Basic Pharmacy Applications 8.0 Quarter Credit Hours

This module is designed to provide the student with an overall understanding of the administrative aspects and hands-on applications involved in working in a pharmacy. Included in this course is use of policy and procedure manuals, materials management of pharmaceuticals, the pharmacy formulary system, computer applications in drug-use control, receiving and processing medication orders and medication errors, preparation and utilization of patient profiles, handling medications, storage and delivery of drug products, records management and inventory control, and compensation and methods of payment for pharmacy services. Lecture Hrs. 80.0 Lab Hrs. 0.0 Other 0.0.

Module C - Professional Aspects of Pharmacy Technology 8.0 Quarter Credit Hours

This module is designed to introduce the student to the professional aspects of working in pharmacy technology. Subjects covered include pharmaceutical terminology and medical abbreviations, pharmaceutical dosage forms, and a review of basic mathematics and introduction to pharmaceutical calculations. Lecture Hrs. 80.0 Lab Hrs. 0.0 Other 0.0.

Module D - Pharmaceutical Calculations 7.0 Quarter Credit Hours

In this module, students will be introduced to pharmaceutical calculations. Subjects covered include systems of measurements and conversions between each, actual pharmaceutical calculations of drug dosages, and working with compounds, admixtures, and parenteral and IV medications. Lecture Hrs. 60.0 Lab Hrs. 20.0 Other 0.0.

Module E - Pharmacy Operations 7.0 Quarter Credit Hours

In this module, emphasis is placed on the role and responsibilities of the pharmacy technician, as well as a study of general operations of pharmacies at different settings. Subjects covered include safety in the workplace, using computers in the pharmacy, communications and interpersonal relations within the pharmacy, drug distribution process, pharmacy environments, including ambulatory and institutional pharmacy practice, and fundamentals of reading prescriptions, and infection control in the pharmacy. Lecture Hrs. 60.0 Lab Hrs. 20.0 Other 0.0.

Module F - Anatomy & Physiology and Pharmacokinetics 8.0 Quarter Credit Hours

This module is designed to provide the student with an overall understanding of anatomy and physiology as it relates to pharmacology. Subjects include organization of the body, cells, tissues, glands, membranes, and study of the individual body systems, as well as terminology associated with each. Lecture Hrs. 80.0 Lab Hrs. 0.0 Other 0.0.

Module G - Pharmacology 7.0 Quarter Credit Hours

This module is designed to familiarize the student with all aspects of drugs, their actions and uses, and their administration. Also covered in this module is drug distribution systems utilized in the pharmacy. Lecture Hrs. 60.0 Lab Hrs. 20.0 Other 0.0.

Module X - Clinical Externship 5.0 Quarter Credit Hours

This 160-hour module is designed to provide the student with supervised, practical hands-on and observational experiences in the working pharmacy. Students will be expected to gain experiences in either a hospital pharmacy or a community (retail) pharmacy. Students will gain exposure to "on-the-job" experiences and training in the pharmacy setting and practice of skills and gaining experiences in all aspects of drug preparation and distribution utilized by participating sites. Lecture Hrs. 0.0 Lab Hrs. 0.0 Other 160.0.

QUARTER BASED PROGRAMS

ASSOCIATE IN SPECIALIZED BUSINESS DEGREE

ACCOUNTING

The **Accounting** program provides students with a diverse background in professional accounting and fundamental business knowledge and skills to function comfortably in an entry-level position in a business office.

BUSINESS COMPONENT		Credit Hours
CGS 2110	Computer Applications	4.0
BUL 2131	Applied Business Law	4.0
MAC 1001	Business Mathematics	4.0
MAN 2021	Principles of Management	4.0
SLS 1130	Strategies for Success	4.0
Total Business Component Credit Hours		20.0
MAJOR COMPONENT		
ACTT 101	Principles of Accounting I	9.0
ACTT 102	Principles of Accounting II	9.0
ACTT 201	Intermediate Accounting I	9.0
ACTT 202	Intermediate Accounting II	9.0
ACTT 207	Computerized Accounting	3.0
ACTT 110	Cost Accounting	4.0
ACTT 209	Payroll Computer Applications	3.0
ACTT 105	Taxes I	4.0
TYPP 101	Typewriting I	3.0
EXT 250	Externship/Career Planning	15.0
Additional Course Selections – Business & Business Related		10.0
Total Major Component Credit Hours		78.0
GENERAL EDUCATION COMPONENT		
ENC 1106	Composition I	4.0
ENC 1107	Composition II	4.0
PSY 2012	General Psychology	4.0
SPC 2016	Oral Communications	4.0
Total General Education Component Credit Hours		16.0
TOTAL CREDIT HOURS REQUIRED FOR GRADUATION		114.0

ASSOCIATE IN SPECIALIZED BUSINESS DEGREE

ADMINISTRATIVE SECRETARY

The **Administrative Secretary** program prepares the student for employment in administrative support in the business environment.

BUSINESS COMPONENT		Credit Hours
CGS 2110	Computer Applications	4.0
MAC 1001	Business Mathematics	4.0
MAN 2021	Principles of Management	4.0
CDP 106	Word Processing	3.0
SLS 1130	Strategies for Success	4.0
Total Business Component Credit Hours		19.0
MAJOR COMPONENT		
APA 1114	Office Accounting	4.0
BUL 2131	Applied Business Law	4.0
TYPP 101	Typewriting I	3.0
TYPP 102	Typewriting II	3.0
TYPP 201	Typewriting III	3.0
TYPP 202	Typewriting IV	3.0
SECR 105	Machine Transcription	3.0
SECR 103	Business Office Management I	4.0
SECR 203	Business Office Management II	3.0
ENGG 205	Business Writing	4.0
CDP 110	Data Base	3.0
CDP 116	Spreadsheet Application	3.0
EXT 250	Externship/Career Planning	15.0
Additional Course Selections – Business & Business Related		13.0
Total Major Component Credit Hours		68.0
GENERAL EDUCATION COMPONENT		
ENC 1106	Composition I	4.0
ENC 1107	Composition II	4.0
PSY 2012	General Psychology	4.0
SPC 2016	Oral Communications	4.0
Total General Education Component Credit Hours		16.0
TOTAL CREDIT HOURS REQUIRED FOR GRADUATION		103.0

ASSOCIATE IN SPECIALIZED BUSINESS DEGREE

BUSINESS ADMINISTRATION

The **Business Administration** program is designed to provide the student with basic business skills that could lead to management responsibilities.

BUSINESS COMPONENT		Credit Hours
CGS 2110	Computer Applications	4.0
MAC 1001	Business Mathematics	4.0
SLS 1130	Strategies for Success	4.0
Total Business Component Credit Hours		12.0
MAJOR COMPONENT		
ACTT 101	Principles of Accounting I	9.0
ACTT 102	Principles of Accounting II	9.0
ACTT 110	Cost Accounting	4.0
ACTT 207	Computerized Accounting	3.0
ACTT 209	Payroll Computer Applications	3.0
BUL 2131	Applied Business Law	4.0
CDP 106	Word Processing	3.0
CDP 116	Spreadsheet Application	3.0
ECO 1100	Contemporary Economics Issues	4.0
EXT 250	Externship/Career Planning	15.0
MAN 2021	Principles of Management	4.0
MKT 103	Sales & Marketing Concepts	4.0
TYPP 101	Typewriting I	3.0
Additional Course Selections – Business & Business Related		13.0
Total Major Component Credit Hours		81.0
GENERAL EDUCATION COMPONENT		
ENC 1106	Composition I	4.0
ENC 1107	Composition II	4.0
PSY 2012	General Psychology	4.0
SPC 2016	Oral Communications	4.0
Total General Education Component Credit Hours		16.0
TOTAL CREDIT HOURS REQUIRED FOR GRADUATION		109.0

DIPLOMA

CAREER ACCESS

The **Career Access Program** prepares students with previous post-secondary education and/or work experience who have little or no business office knowledge for entry-level positions in an office setting.

MAJOR COMPONENT		Credit Hours
SLS 1130	Strategies for Success	4.0
TYP 101	Typewriting I	3.0
TYP 102	Typewriting II	3.0
SECR 103	Business Office Management I	4.0
APA 1114	Office Accounting	4.0
CDP 106	Word Processing	3.0
CDP 206	Advanced Word Processing	3.0
	Additional Course Selections – Business & Business Related	10.0
TOTAL CREDIT HOURS REQUIRED FOR GRADUATION		34.0

DIPLOMA

COMPUTER OPERATOR

The **Computer Operator** program is designed to prepare the graduate to pursue careers using computer applications such as word processing, spreadsheet and database systems. The graduates will be familiar with microcomputer and programming applications for entry-level positions in the computer processing field.

MAJOR COMPONENT		Credit Hours
TYPP 101	Typewriting I	3.0
ACTT 101	Principles of Accounting I	9.0
CGS 2110	Computer Applications	4.0
CDP 206	Advanced Word Processing	3.0
CDP 116	Spreadsheet Application	3.0
CDP 110	Data Base	3.0
CDP 216	Advanced Spreadsheet Application	3.0
CDP 106	Word Processing	3.0
SLS 1130	Strategies for Success	4.0
TOTAL CREDIT HOURS REQUIRED FOR GRADUATION		35.0

DIPLOMA**CRIMINAL JUSTICE**

The Criminal Justice program provides a broad understanding of the criminal justice system and prepares graduates for entry-level career opportunities in probation, corrections, immigration, law enforcement, and/or security. This is not a training program for law enforcement officers.

MAJOR COMPONENT		Credit Hours
SLS 1130	Strategies for Success	4.0
ENC 1106	Composition I	4.0
PSY 2012	General Psychology	4.0
CCJ 1024	Introduction to Criminal Justice	4.0
OFT 1141	Keyboarding	2.0
ENC 1107	Composition II	4.0
LEGG 100	Legal Terminology	4.0
CCJ 2250	Constitutional Law for the Criminal Justice Professional	4.0
CCJ 1011	Criminology	4.0
CCJ 2110	Policing in America	4.0
BUL 2131	Applied Business Law	4.0
OST 2705	Introduction to Word Processing	2.0
CGS 2110	Computer Applications	4.0
CJL 2130	Criminal Evidence	4.0
MAC 2105	Algebra	4.0
ECO 1100	Contemporary Economic Issues	4.0
CGS 1522	Introduction to Spreadsheets	2.0
CJL 2132	Criminal Procedure	4.0
CJE 2600	Criminal Investigation and Police Procedure	4.0
MAN 1011	Introduction to Business Enterprise	4.0
SPC 2016	Oral Communications	4.0
CGS 1550	Introduction to Presentations	2.0
CCJ 2306	Introduction to Corrections	4.0
CCJ 2358	Criminal Justice Report Writing	4.0
PLA 1023	Legal Ethics and Social Responsibility	4.0
CGS 1520	Introduction to Database	2.0
MAN 2021	Principles of Management	4.0
CCJ 2501	Juvenile Delinquency	4.0
CCJ 2943	Current Issues in Criminal Justice	4.0
SLS 1320	Career Skills	2.0
CCJ 2941	Criminal Justice Externship	15.0
TOTAL CREDIT HOURS REQUIRED FOR GRADUATION		123.0

ASSOCIATE IN SPECIALIZED BUSINESS DEGREE

LEGAL ADMINISTRATIVE SECRETARY

The **Legal Administrative Secretary** program prepares the student for employment opportunities in law firms, government agencies, corporate legal departments, banks, and legal aid societies.

BUSINESS COMPONENT		Credit Hours
CGS 2110	Computer Applications	4.0
MAC 1001	Business Mathematics	4.0
CDP 106	Word Processing	3.0
SLS 1130	Strategies for Success	4.0
Total Business Component Credit Hours		15.0
MAJOR COMPONENT		
APA 1114	Office Accounting	4.0
BUL 2131	Applied Business Law	4.0
TYPP 101	Typewriting I	3.0
TYPP 102	Typewriting II	3.0
TYPP 201	Typewriting III	3.0
TYPP 202	Typewriting IV	3.0
MAN 2021	Principles of Management	4.0
SECR 105	Machine Transcription	3.0
SECR 103	Business Office Management I	4.0
LEGG 103	Legal Office Management/Introduction to Legal Studies	4.0
LEGG 100	Legal Terminology	4.0
ENGG 205	Business Writing	4.0
CDP 110	Data Base	3.0
CDP 116	Spreadsheet Application	3.0
EXT 250	Externship/Career Planning	15.0
Additional Course Selections – Business & Business Related		10.0
Total Major Component Credit Hours		74.0
GENERAL EDUCATION COMPONENT		
ENC 1106	Composition I	4.0
ENC 1107	Composition II	4.0
PSY 2012	General Psychology	4.0
SPC 2016	Oral Communications	4.0
Total General Education Component Credit Hours		16.0
TOTAL CREDIT HOURS REQUIRED FOR GRADUATION		105.0

ASSOCIATE IN SPECIALIZED BUSINESS DEGREE

MEDICAL ADMINISTRATIVE SECRETARY

The **Medical Administrative Secretary** program prepares the student for employment opportunities in medical offices, hospitals, clinics, insurance firms, and transcription companies.

BUSINESS COMPONENT		Credit Hours
CGS 2110	Computer Applications	4.0
MAC 1001	Business Mathematics	4.0
CDP 106	Word Processing	3.0
SLS 1130	Strategies for Success	4.0
Total Business Component Credit Hours		15.0
MAJOR COMPONENT		
APA 1114	Office Accounting	4.0
BUL 2131	Applied Business Law	4.0
TYPP 101	Typewriting I	3.0
TYPP 102	Typewriting II	3.0
TYPP 201	Typewriting III	3.0
TYPP 202	Typewriting IV	3.0
SECR 105	Machine Transcription	3.0
SECR 103	Business Office Management I	4.0
MAN 2021	Principles of Management	4.0
MEDD 101	Medical Terminology	4.0
MEDD 201	Anatomy & Physiology	4.0
MEDD 102	Medical Office Procedures I	4.0
ENGG 205	Business Writing	4.0
EXT 250	Externship/Career Planning	15.0
Additional Course Selections – Business & Business Related		13.0
Total Major Component Credit Hours		75.0
GENERAL EDUCATION COMPONENT		
ENC 1106	Composition I	4.0
ENC 1107	Composition II	4.0
PSY 2012	General Psychology	4.0
SPC 2016	Oral Communications	4.0
Total General Education Component Credit Hours		16.0
TOTAL CREDIT HOURS REQUIRED FOR GRADUATION		106.0

DIPLOMA

MEDICAL ASSISTANT

The **Medical Assistant** program is designed to prepare the student for entry-level positions as multi-skilled health professionals who work primarily in ambulatory settings such as medical offices and clinics. Students learn to perform administrative and clinical procedures in accordance with the standards of the Commission on Accreditation of Allied Health Education Programs (CAAHEP).

MAJOR COMPONENT		Credit Hours
ENC 1106	Composition I	4.0
MEDD 103	Medical Law and Ethics	2.0
MEDD 104	Human Relations	2.0
TYPP 101	Typewriting I	3.0
TYPP 102	Typewriting II	3.0
MEDD 101	Medical Terminology	4.0
MEDD 105	Clinical Assisting	3.0
MEDD 102	Medical Office Procedures I	4.0
MEDD 201	Anatomy & Physiology	4.0
MEDD 205	Laboratory Exams and Specialty Procedures	6.0
MEDD 202	Medical Office Procedures II	3.0
MEDD 110	Medical Machine Transcription	3.0
MEDD 206	Laboratory Diagnostic Procedures	6.0
CDP 106	Word Processing	3.0
MED 250	Simulated Medical Practice	3.0
TOTAL CREDIT HOURS REQUIRED FOR GRADUATION		53.0

NOTE: A complete Physical Examination will be required prior to the end of the student's first term of enrollment in the **Medical Assistant** program to insure the student's physical ability to complete the program requirements.

A student enrolled in the Medical Assistant program must earn a minimum grade of "C" in all MEDD class requirements in order to successfully complete the program.

ASSOCIATE IN SPECIALIZED BUSINESS DEGREE

PARALEGAL

Paralegals, under the direction of a lawyer, use their knowledge of law and legal procedures to assist lawyers, clients, and courts in the areas of interviewing, gathering, reviewing and analyzing fact situations, researching the law and preparation and interpretation of legal documents. Paralegals find employment opportunities in law firms, state and federal government agencies, corporate legal departments, insurance companies, banks, title companies, and legal aid societies.

BUSINESS COMPONENT		Credit Hours
APA 1114	Office Accounting	4.0
ENGG 205	Business Writing	4.0
BUL 2131	Applied Business Law	4.0
MAC 1001	Business Mathematics	4.0
CDP 116	Spreadsheet Application	3.0
CDP 106	Word Processing	3.0
SLS 1130	Strategies for Success	4.0
Total Business Component Credit Hours		26.0

MAJOR COMPONENT		
LEGG 103	Legal Office Management/Introduction to Legal Studies	4.0
LEGG 105	Tort Law	4.0
LEGG 106	Civil Litigation I	4.0
LEGG 201	Civil Litigation II	4.0
LEGG 115	Domestic Relations	4.0
LEGG 110	Legal Research I	3.0
LEGG 210	Legal Research II	3.0
LEGG 203	Legal Writing	3.0
LEGG 205	Criminal Law	4.0
LEGG 206	Estates, Trusts, and Wills	4.0
LEGG 215	Bankruptcy	4.0
LEGG 212	Corporations	4.0
LEGG 209	Real Estate/Property Law	4.0
TYPP 101	Typewriting I	3.0
EXT 250	Externship/Career Planning	15.0
Total Major Component Credit Hours		67.0

GENERAL EDUCATION COMPONENT		
ENC 1106	Composition I	4.0
ENC 1107	Composition II	4.0
PSY 2012	General Psychology	4.0
SPC 2016	Oral Communications	4.0
Total General Education Component Credit Hours		16.0

TOTAL CREDIT HOURS REQUIRED FOR GRADUATION **109.0**

COURSE NUMBERING SYSTEM

Students enrolled in Diploma and Associate Degree programs take courses in the lower division. The letters that accompany the numbering system normally refer to the course subject matter, such as MEDD = medical and LEGG = legal. The numbers that follow the course prefix increase in sequence and normally indicate a more in-depth and complex level of the particular subject area.

Courses will be noted as "General Education" courses in the course description section of the catalog by adding an asterisk (*).

COURSE DESCRIPTIONS

ACTT 101 Principles of Accounting I **9 Credit Hours**

An introduction to accounting stressing the simple proprietorship form of business. Covers accounts payable, cash receipts, and disbursements. Emphasizes recording in books of original entry, posting to ledgers, taking a trial balance and closing books, including preparation of work sheets and financial statements.

ACTT 102 Principles of Accounting II **9 Credit Hours**

A continuation of the study of accounting covering accounting procedures for banking and petty cash, discounting notes, bad debts, inventories and plant assets. Partnerships and corporations are introduced, and the accounting for owner's equity in these two forms of business is covered. Includes the analysis of financial statements. Prerequisite: ACTT101.

ACTT 105 Taxes I **4 Credit Hours**

Federal and state laws as they relate to the determination of taxable income for the individual and corporation, preparation of returns and tax planning.

ACTT 110 Cost Accounting **4 Credit Hours**

This course examines the development and operation of cost accounting systems that provide information to management, and the techniques used to aid management in the use of this information for decision making. Prerequisite: ACTT 101.

ACTT 201 Intermediate Accounting I **9 Credit Hours**

An intensive review of accounting procedures. In depth coverage of financial statements, cash, temporary investments, receivables, and inventories. Balance sheet disclosures are thoroughly studied, and emphasis is placed on analyzing statements. Prerequisite: ACTT 102.

ACTT 202 Intermediate Accounting II **9 Credit Hours**

This course covers details in investments, fixed assets, long-term liabilities, and analysis and interpretation of financial statements. Prerequisites: ACTT 102 and ACTT 201.

ACTT 207 Computerized Accounting **3 Credit Hours**

This course introduces a realistic approach to integrated automated accounting programs to reinforce the accounting techniques learned in ACTT101. The student gains hands-on experience with microcomputers by entering and retrieving data through the system. Prerequisite: ACTT 101.

ACTT 209 Payroll Computer Applications **3 Credit Hours**

This course provides an intensive overview of the methods of computing wages and salaries, record keeping and the preparation of government reports. Both manual and computer-aided techniques are focal points for application of payroll accounting.

ACTT 210 Business Finance **4 Credit Hours**

A study of Principles involved in the financial management of a business establishment. Includes the following phases: tax considerations, utilization of financial statements, management of securities, time value of money, capital financing, and leasing

APA 1114 Office Accounting **4 Credit Hours**

This course is designed to introduce students to basic accounting procedures. An emphasis is placed on the payroll phase of accounting. Lec. Hrs. 040 Lab Hrs. 000 Other Hrs. 000

BUL 2131 Applied Business Law **4 Credit Hours**

This course is designed to provide the student with information on the essentials of the nature of law and the functions of the judicial system in the business environment. An overview of legal characteristics of a sole proprietorship, partnerships and corporations are discussed.

CCJ 1011 Criminology	4 Credit Hours
A study of the nature and extent of crime and delinquency, the cause and explanation of criminal behavior, and the response of the criminal justice system. Prerequisites: CCJ1024 and PSY 2012.	
CCJ 1024 Introduction to Criminal Justice	4 Credit Hours
This is an introductory course dealing with the Criminal Justice System in the United States, and includes discussion of the elements and processes of court systems, correctional organizations, and law enforcement agencies.	
CCJ 2110 Policing in America	4 Credit Hours
This course utilizes a historical perspective to examine policing from its inception to law enforcement in modern American society. Prerequisite: CCJ 1024.	
CJL 2130 Criminal Evidence	4 Credit Hours
This course considers the rules of evidence and rules of exclusion. In addition, suspects' rights and procedures for gathering evidence are also covered. Prerequisite: CCJ 1024.	
CJL 2132 Criminal Procedure	4 Credit Hours
This course focuses on the constitutional provisions affecting the criminal process and the Pennsylvania Rules of Criminal Procedure. Primary emphasis is on the right to counsel, bail, search and seizure, arrest, identification, trial and post-trial proceedings. Prerequisite: CCJ 1024.	
CJE 2600 Criminal Investigation and Police Procedures	4 Credit Hours
Basic investigative techniques, taking witness statements, interviews and reports are covered. An overview of police procedures is also included. Prerequisite: CCJ 1024.	
CCJ 2250 Constitutional Law for the Criminal Justice Professional	4 Credit Hours
This course examines the United States Constitution and its implications for criminal justice system policies and practices. Prerequisite: CCJ 1024.	
CCJ 2306 Introduction to Corrections	4 Credit Hours
This course focuses on historical and contemporary views of offender management and treatment. Correctional system operation, the effects of institutional and non-institutional alternatives to incarceration will be explored. Prerequisite: CCJ 1024.	
CCJ 2358 Criminal Justice Report Writing	4 Credit Hours
This course prepares the student, through instruction and practice, to properly prepare written reports, common to the criminal justice community. A variety of criminal justice scenarios are presented and students are instructed as to the proper report format, content, and presentation. Prerequisite: CCJ 1024.	
CCJ 2501 Juvenile Delinquency	4 Credit Hours
Examination of the historical development of concepts of delinquency and modern juvenile justice systems. Theories of delinquency, juvenile court processes, intake services, remedial procedures and the effects of the system are included in this course. Prerequisite: CCJ1024.	
CCJ 2941 Criminal Justice Externship	15 Credit Hours
This course provides the student with the opportunity to directly apply the knowledge and skills learned in the program by working in a criminal justice agency or other suitable location for 390 hours. Prerequisite: The student must be in good standing as stated in the Standards of Satisfactory Academic Progress and be in the last 24 credits of their program and/or have the approval of the Department Chair and Program Coordinator.	
CCJ 2943 Current Issues in Criminal Justice	4 Credit Hours
This course presents an analysis of significant issues confronting modern day criminal justice practitioners. Critical concepts concerning law enforcement, the courts, corrections and juvenile justice will be addressed. Prerequisite: CCJ 1024.	
CDP 106 Word Processing	3 Credit Hours
Students learn basic and intermediate word processing skills with hands-on training on the microcomputer. Students will create, save, edit, print, and retrieve documents, use special textual effects including merging as well as standard business word processing applications. Prerequisite: TYPP 101 or demonstrated ability.	
CDP 110 Data Base	3 Credit Hours
The design, creation, modification and query of a database are the bass for this course in microcomputer package software.	

Also included are interaction via directly entered commands or the pull-down menus of the Assistant; the design of input, update, and output screens; use of display, list, and browse commands for quick interactive access; sorting, indexing, and searches for better access; report format generation; data base organization and command file set up.

CDP 116 Spreadsheet Application **3 Credit Hours**

In-depth use of electronic spreadsheets for solving a variety of tasks with special emphasis on business problems. Students learn to manage numeric and alphanumeric data such as spreadsheet tables and data bases, use functions, create formulas, design input screens, manipulate display formatting, design report formats, and write simple macro instructions.

CDP 206 Advanced Word Processing **3 Credit Hours**

Students continue to learn word processing features, such as merging, mathematical functions, tables, and columns, sorting, and headers and footers. Prerequisite: CDP 106

CDP 216 Advanced Spreadsheet Application **3 Credit Hours**

This sequel to CDP 116 includes more than 15 financial, mathematical, and special functions. With the use of spreadsheets, the student will create balance sheets, income statements, and other financial statements on the computer. Also included are database functions along with creating and using macros. Prerequisite: CDP 116.

CGS 1520 Introduction to Database **2 Credit Hours**

This course provides an introduction to database operations. Emphasis will be placed on terminology, and the creation and editing of simple database forms and reports. Students will create, edit, and print basic database documents. In addition, students will learn to view and locate information from simple queries.

CGS 1522 Introduction to Spreadsheets **2 Credit Hours**

This course provides an introduction to spreadsheets. There is an emphasis on terminology and the creation and editing of simple spreadsheets such as marketing and sales reports, expense reports, invoices and purchase orders, and basic financial statements. Students will create and modify spreadsheets. In addition they will print worksheets, apply basic formatting, and perform file management skills such as saving spreadsheets under the same and different names, locating and opening existing spreadsheets, and creating subdirectories.

CGS 1550 Introduction to Presentations **2 Credit Hours**

This course provides an introduction to presentations. There is an emphasis on terminology, and the creation and editing of simple presentations. Students will create, edit, spell check, save, and print a presentation. In addition, they will apply character formatting to a presentation. Students will use templates to create presentations. Students will perform file management skills such as saving a presentation under the same and a different name, locating, opening, and closing existing presentations.

CGS 2110 Computer Applications **4 Credit Hours**

This course introduces the essential concepts necessary to make effective use of computer. Students will achieve an understanding of what computer can do, how it works, and how it can be used to create documents using word processing and spreadsheet applications for business and personal use. Prerequisite: None. Lecture hours: 30. Lab hours: 20.

ECO 1100 Contemporary Economic Issues **4 Credit Hours**

This course considers the overall level of economic activity and the factors affecting the economy. Contemporary events are considered as they relate to the national wealth, components of spending, balance between spending and production, and the impact of technology on economic growth.

ENC 1106* Composition I **4 Credit Hours**

This course provides instruction and practice in expository writing and emphasizes grammatical and mechanical accuracy and proper essay form. Emphasis is placed on clarity, logical organization, unity, and coherence of central idea and supporting material.

ENC 1107* Composition II **4 Credit Hours**

This course builds on the foundation of the written communication skills developed in English Composition I. It further develops the student's skills in composing essays and other written communication, including the documented research paper. Prerequisite: ENC 1106.

ENGG 205 Business Writing **4 Credit Hours**

This course is designed to develop the ability to write effectively within the context of a business environment. Its emphasis is upon accuracy and clarity in composing business communications. Prerequisite: ENC 1106.

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- EXT 250 Externship/Career Planning** **15 Credit Hours**
Complete student preparation for successful entry into the work force: achieving a professional attitude, creating a sales-directed resume and preparing for a positive interview. Course includes lectures by business professionals who share their point of view and expertise. Consolidated activities include: seminars defining the externship concept and importance of a strong work ethic; one-on-one advising to select an appropriate work site; pre-externship meetings outlining rules and responsibilities; visitation to the work site by a staff member; and post-externship discussion for evaluation purposes. Supervised, on-the-job training experience utilizing concepts and theories learned in other courses. Prerequisite: Completion of program requirements and/or approval by the dean or academic program director.
- LEGG 100 Legal Terminology** **4 Credit Hours**
A comprehensive study of the legal terms encountered in court and legal proceedings. Students learn to recognize, comprehend, spell, and use other legal terminology.
- LEGG 103 Legal Office Management / Introduction to Legal Studies** **4 Credit Hours**
History and overview of the legal system, the role of the legal secretary and the paralegal, legal ethics, unauthorized practice of law, the code of Professional Responsibility, importance of communications, judgment and analytical ability, terminology, sources and works of law. Law office operations and theories of management, timekeeping and billing, law office equipment, budgeting, key players, preparation of forms and checklists, docket control, personnel problems, and self-management are studied.
- LEGG 105 Tort Law** **4 Credit Hours**
Study of intentional torts, defamation, strict liability, product liability, negligence, defenses, and damages.
- LEGG 106 Civil Litigation I** **4 Credit Hours**
Analysis of civil procedure from the inception of the lawsuit up to discovery. The Federal and Pennsylvania court systems and client interviewing techniques are also studied. Emphasis is placed on drafting federal and state complaints and answers.
- LEGG 110 Legal Research I** **3 Credit Hours**
This course emphasizes the study of the primary sources of law. Topics covered include federal and state case law, federal and state statutes, and constitutions. Also covered are Blue Book citations, digests, ALR's and Shepard's. Prerequisites: LEGG105 and LEGG106.
- LEGG 115 Domestic Relations** **4 Credit Hours**
An introduction to family law. Topics covered include marriage, annulment, divorce, property distribution, support, custody, and adoption.
- LEGG 201 Civil Litigation II** **4 Credit Hours**
A continuation of the study of civil procedures begun in LEGG106. Topics covered in this course are discovery, the trial, appeals, and the settlement process. Emphasis is placed on the drafting of discovery devices. Students participate in a mock trial. Prerequisite: LEGG 106.
- LEGG 203 Legal Writing** **3 Credit Hours**
This course develops the student's ability to express in writing the issues and law researched. Emphasis is placed on the writing of legal memoranda. Prerequisite: LEGG 110.
- LEGG 205 Criminal Law** **4 Credit Hours**
A course which investigates substantive criminal law. Theories of punishment and sentencing as well criminal procedures are discussed. Emphasis is placed on the study of the Pennsylvania Crimes Code.
- LEGG 206 Estates, Trusts and Wills** **4 Credit Hours**
Topics include the essentials of estate planning and trusts, the law of intestacy, and Pennsylvania probate procedures. Students prepare a will and State inheritance tax returns. Prerequisite: LEGG 106.
- LEGG 209 Real Estate/Property Law** **4 Credit Hours**
A study of basic theory in real estate and property law. Students prepare agreements of sale, surveys, deeds, mortgages, notes, settlement sheets, leases, a title search, and other closing documents. Prerequisite: LEGG 106.
- LEGG 210 Legal Research II** **3 Credit Hours**
A continuation of LEGG110 with emphasis on secondary sources of law. Topics include restatements, legal encyclopedias, law journals, law reviews, treatises and model rules, and a discussion on the use of computerized research tools. A major research project follows. Prerequisite: LEGG 110.
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LEGG 212 Corporations	4 Credit Hours
Study of the formation and operation of a corporation. Topics covered include articles of incorporation, bylaws, shareholders' meetings, corporate equity and debt securities, and regulation of securities.	
LEGG 215 Bankruptcy	4 Credit Hours
This course is a study of personal bankruptcy. Emphasis is placed on Chapter 7 and Chapter 13 bankruptcies. Students prepare forms associated with personal bankruptcy. Prerequisite: LEGG 106.	
MAC 1001 Business Mathematics	4 Credit Hours
Comprehensive review of computational skills as they apply to the business world. Topics include fractions, decimals, banking and credit card transactions, equations, percents, discounting process, trade and cash, markups and markdowns, simple and compound interest and payroll functions.	
MAC 2105 Algebra	4 Credit Hours
The algebra of linear and quadratic equations, graphing, functions, inequalities, rational expressions, radicals, and system of equations. Emphasis is placed on critical thinking and problem-solving skills.	
MAN 1011 Introduction to Business Enterprise	4 Credit Hours
This course is an introduction to the terminology, functions, and procedures related to the organization and operation of a business enterprise as an institution in an economic society. Particular emphasis is given to accounting, ownership, human resources, marketing and managerial functions within the business enterprise.	
MAN 2021 Principles of Management	4 Credit Hours
This course covers an analysis of fundamental management principles integrated with concepts of the behavioral sciences. Management processes, resources, and organizational structure are introduced.	
MEDD 101 Medical Terminology	4 Credit Hours
A study of the structure (prefixes, suffixes, roots, forms, and plurals) and meaning of medical words with emphasis on practical application in the medical office setting. This course places emphasis on spelling, pronunciation and definition of medical terms.	
MEDD 102 Medical Office Procedures I	4 Credit Hours
A course that introduces the student to the basic operations and clerical function of the physician's office or clinic. The course includes appointment scheduling, telephone techniques, records management, obtaining patient history, handling mail, peg board accounting, and the completion of various medical forms.	
MEDD 103 Medical Law and Ethics	2 Credit Hours
Investigates the use of medical law as it applies to the medical office. The history of ethics, as well as current bioethical issues, are covered.	
MEDD 104 Human Relations	2 Credit Hours
A practical course in the art of getting along with people in the medical office setting and social contacts. Students are encouraged to express their feelings openly and honestly.	
MEDD 105 Clinical Assisting	3 Credit Hours
A study of the basic skills and procedures used when assisting the physician. The student will learn vital signs, physical exams and positions, and aseptic technique. The course will also correlate types of procedures and exams to the medical specialty in which they are practiced.	
MEDD 110 Medical Machine Transcription	3 Credit Hours
A course in which the student uses the language of their profession to transcribe reports and correspondence. Emphasis is placed on mailability, production, and typing speed. Prerequisite: TYPP 102.	
MEDD 201 Anatomy and Physiology	4 Credit Hours
This course is a study of the structures and physiological functions of the body systems. The student will gain conceptual understanding of the human body as a functioning unit. Prerequisite: MEDD 101.	
MEDD 202 Medical Office Procedures II	3 Credit Hours
Emphasis on written medical communications, ICD-9 coding, insurances, computerized clerical procedures, and basic word processing. Prerequisite: MEDD 102.	

MEDD 205 Laboratory Exams and Specialty Procedures	6 Credit Hours
A basic study of pharmacology, dosage calculations, injection technique, electrocardiography, minor office surgery, radiology, specialty exams, and microbiology. Prerequisite: MEDD 105.	
MEDD 206 Laboratory Diagnostic Procedures	6 Credit Hours
A study of laboratory and clinical procedures performed in the medical office that include venipuncture, urinalysis, hematology, first aid, CPR, introduction to the lab, and clinical chemistry testing.	
MED 250 Simulated Medical Practice	3 Credit Hours
Supervised, unpaid on the job training in a medical office or clinic in which the student practices direct application of administrative and clinical functions of the medical assistant. Prerequisite: Completion of Program Requirements.	
MGTT 103 Principles of Supervision	4 Credit Hours
This course introduces a framework for management that includes key principles of planning, organizing, staffing, directing, and controlling human resources in business organizations. Practical applications are focused through the extensive use of case study material.	
MKT 103 Sales and Marketing Concepts	4 Credit Hours
A study of sales, promotion, and marketing practices and their relationship to the free enterprise system by explaining the role of the consumer, manufacturer, and retailer in relationship to management and advertising. It also covers the principles and aspects of media buying and the roles marketing and advertising play in business.	
OFT 1141 Keyboarding	2 Credit Hours
This course is designed to familiarize the student with basic keyboarding and develop minimum typing skills.	
OST 2705 Introduction to Word Processing	2 Credit Hours
This course provides an introduction to word processing. There is an emphasis on terminology, and the creation and editing of simple documents. Students will create, edit, spell check, save, and print a document. In addition, they will apply character formatting to a document. Students will perform file management skills such as saving a document under the same and a different name, locating, opening, and closing an existing document, and creating a subdirectory. Prerequisite OFT1141 Keyboarding or demonstrated typing ability.	
PLA 1023 Legal Ethics and Social Responsibility	4 Credit Hours
This course concerns the area of ethics as that term is used in the legal office. The course includes a survey of the law relating to the regulation of lawyers and legal assistants, the unauthorized practice of law, confidentiality, conflict of interest, advertising, fees and client funds, competence, special issues in advocacy, and professionalism.	
PSI 101 American National Government	4 Credit Hours
This course is designed to provide an overview of our Government structure, organization, powers, and procedures including our judicial system, legislative process, and administrative agencies.	
PSY 2012* General Psychology	4 Credit Hours
This course is designed to provide students with an understanding of the general principles and theories underlying modern psychology.	
SECR 103 Business Office Management I	4 Credit Hours
This course provides the prospective secretary with the knowledge and skills needed to be successful in the office of today. Job simulations are used to develop these skills and replicate situations that a secretary faces in the workplace.	
SECR 105 Machine Transcription	3 Credit Hours
This course develops skill in formatting and typewriting dictated material in final draft form directly from tapes. A good knowledge of spelling, punctuation, and word usage will be demonstrated as well as good organizational skills and time management. Prerequisite: TYP102	
SECR 203 Business Office Management II	3 Credit Hours
This is a hands-on course involving job simulations that include the student in such activities as setting priorities, editing, and proofreading; using a tickler file and references; preparing tables and graphs; and composing and typewriting correspondence. Prerequisite: SECR 103.	
SLS 1130 Strategies for Success	4 Credit Hours
This course is designed to prepare students for a successful transition to college. Strategies and resources for addressing anticipated personal and practical impediments to completion will be identified. Students will be introduced to skills that will be required for a successful career. Connections between students' goals and campus/program offerings will be reinforced.	

SLS 1320 Career Skills**2 Credit Hours**

This course is designed to assist the student with personal and professional development for successful employment with a concentration on developing a positive self-image, assessing competitiveness strengths, career expectations, learning job search techniques, in addition to written skills and current resume preparation.

SLS 1392 Workplace Relationships**2 Credit Hours**

This course provides students the opportunity to study the building of appropriate interpersonal business relationships with coworkers, supervisors, and customers. Specific focus will be on developing and practicing effective customer service principles for building successful business networks.

SPC 2016* Oral Communications**4 Credit Hours**

This course is designed to develop the student's ability to communicate effectively. Emphasis is placed upon the basic elements of communication in order to strengthen the student's interpersonal and professional speaking skills.

TYPP 101 Typewriting I**3 Credit Hours**

This course stresses keyboard mastery and use of correct technique, which form the foundation for all keyboard activities. Basic formatting, such as centering, setting margins, and personal/business letters, is introduced.

TYPP 102 Typewriting II**3 Credit Hours**

A course that continues to increase the student's speed and improve accuracy. Basic skills are used in typewriting simple business tables, letters, and memorandums. Prerequisite: TYPP 101.

TYPP 201 Typewriting III**3 Credit Hours**

Emphasis on producing mailable business letters in various styles, memorandum, manuscript writing, bibliography and footnotes. Care of equipment and memory typewriter features are also emphasized. Prerequisite: TYPP 102.

TYPP 202 Typewriting IV**3 Credit Hours**

Emphasis is placed on advanced typewriting activities simulating the office environment. Prerequisite: TYPP 201.

ACADEMIC CALENDARS MODULAR PROGRAM

2004- 2005	
Start Dates	End Dates
12/6/04	1/13/04
1/18/05	2/10/05
2/14/05	3/10/05
3/14/05	4/7/05
4/18/05	5/12/05
5/16/05	6/9/05
6/13/05	7/8/05
7/18/05	8/11/05
8/15/05	9/9/05
9/12/05	10/6/05
10/17/05	11/10/05
11/14/05	12/8/05

Student Holidays

	2004	2005
New Year's Day	Jan1	Jan 1
Martin Luther King, Jr. Day	Jan 19	Jan 17
President's Day	Feb 16	Feb 21
Spring Holiday	April 5- 10	April 11 - 16
Memorial Day	May 31	May 30
Independence Day	July 5	July 4
Labor Day	Sept 6	Sept 5
Thanksgiving	Nov 25-26	Nov 24 - 25
Christmas	Dec 20 - Jan 1, 2005	Dec 26 - Jan 2, 2006

QUARTER PROGRAMS

2004 CALENDAR				
EVENT		Month	Day	Year
Christmas Holidays	From:	12	22	2003
	To:	1	1	2004
Classes Resume		1	2	2004
Fall Term Ends		1	10	2004
Winter Term Starts		1	12	2004
M.L. King Jr. Birthday Holiday		1	19	2004
Presidents' Day		2	16	2004
Mini-Term Starts		2	23	2004
Winter Term Ends		4	3	2004
Spring Vacation	From:	4	5	2004
	To:	4	10	2004
Spring Term Starts		4	12	2004
Memorial Day Holiday		5	31	2004
Mini-Term Starts		5	24	2004
Spring Term Ends		7	3	2004
Independence Day Holiday		7	5	2004
Summer Vacation	From:	7	6	2004
	To:	7	10	2004
Summer Term Starts		7	12	2004
Mini-Term Starts		8	23	2004
Labor Day Holiday		9	6	2004
Summer Term Ends		10	2	2004
Fall Break	From:	10	4	2004
	To:	10	9	2004
Fall Term Start		10	11	2004
Mini-Term Starts		11	22	2004
Thanksgiving Day Holiday	From:	11	25	2004
	To:	11	26	2004
Christmas Holiday	From:	12	20	2004
	To:	1	1	2005
Classes Resume		1	3	2005
Fall Term Ends		1	15	2005

Note: Students enrolling in the Criminal Justice program may not begin their first term of enrollment on a Mini-Term start date.

Quarter Programs

2005 CALENDAR				
EVENT				
Christmas Holidays	From:	12	20	2004
	To:	1	1	2005
Classes Resume		1	3	2005
Fall Term Ends		1	15	2005
Winter Term Starts		1	18	2005
M.L. King Jr. Birthday Holiday		1	17	2005
Presidents' Day		2	21	2005
Mini-Term Starts		2	28	2005
Winter Term Ends		4	9	2005
Spring Vacation	From:	4	11	2005
	To:	4	16	2005
Spring Term Starts		4	18	2005
Memorial Day Holiday		5	30	2005
Mini-Term Starts		5	31	2005
Spring Term Ends		7	9	2005
Independence Day Holiday		7	4	2005
Summer Vacation	From:	7	11	2005
	To:	7	16	2005
Summer Term Starts		7	18	2005
Mini-Term Starts		8	29	2005
Labor Day Holiday		9	5	2005
Summer Term Ends		10	8	2005
Fall Break	From:	10	10	2005
	To:	10	15	2005
Fall Term Start		10	17	2005
Mini-Term Starts		11	28	2005
Thanksgiving Day Holiday	From:	11	24	2005
	To:	11	25	2005
Christmas Holiday	From:	12	26	2005
	To:	1	2	2006
Classes Resume		1	3	2006
Fall Term Ends		1	15	2006

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RHODES BUSINESS GROUP, INC.

STATEMENT OF OWNERSHIP

This campus is owned and operated by Rhodes Business Group, Inc. a wholly owned subsidiary of Rhodes Colleges, Inc. The parent level corporation is Corinthian Colleges, Inc., a Delaware corporation.

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Chairman of the Board and Chief Executive Officer
President and Chief Operating Officer
Executive Vice President, Chief Financial Officer and Treasurer
Executive Vice President, Administrative Services and Assistant Secretary
Executive Vice President, Operations
Senior Vice President, General Counsel and Corporate Secretary