Crestmont University

Student Handbook

Academic Catalog

2026

Education That Works For You

Crestmont University 2026 Catalog, Version 52

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Purpose: The CU Catalog is the official document for all academic policies, practices, and program requirements. The general academic policies govern the academic standards and accreditation requirements to maintain matriculated status and to qualify for a degree, diploma, or certificate. Crestmont University has adopted a 'grandfather clause' policy such that students have a right to complete their academic programs under the degree requirements that existed at the time of their enrollment, to the extent that curriculum offerings make that possible. If program changes are made that affect student programs of study, every effort will be made to transition students into a new program of study that meets new graduation requirements. Students proceeding under revised academic policies must comply with all requirements under the changed program.

Reservation of Rights: Crestmont University reserves the right to make changes to the provisions of this catalog and its rules and procedures at any time, with or without notice, subject to licensing requirements.

This catalog is not a contract but merely a general outline of the programs being operated presently by the school. Certain policies may be grandfathered in at the time of enrollment and other revised policies supersede prior policies.

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INTRODUCTION

Message from the President

Dear Student,

Welcome to Crestmont University.

You've made the decision to pursue your degree. Our mission is to help you reach graduation.

The work ahead will be challenging, and it should be. Earning a degree requires commitment, discipline, and effort. That part belongs to you. Our role is to provide the structure, support, and resources you need to succeed.

At CU, we believe student success is built on partnership. Our faculty, advisors, and support teams are here to guide you, encourage you, and help you overcome obstacles along the way.

This journey is about more than a diploma. It's about gaining knowledge, building confidence, and preparing for new opportunities. You're taking the lead, but you won't be doing it alone.

We're invested in your success, and we're in this together.

Dr. Richard Madrigal
Campus President

Mission Statement

Crestmont University offers relevant, in-demand, accredited online programs designed to enhance each student's professional career. CU is committed to equip the next generation of professionals, leaders, and entrepreneurs with the confidence, qualifications, and competence to succeed in the global community and economy.

Catalog of Record

Crestmont University reserves the right to change its educational programs, academic requirements, course offerings, schedules, rules, regulations, policies, tuition, and fees, or to make other changes that the University considers essential and necessary for its continued growth. It is a common practice for CU to clear students for graduation, as far as possible, after successful completion of the program requirements stated in the Catalog of Record, i.e., the Catalog in effect at the time of enrollment and under which they maintained continuous enrollment.

Each educational program must reflect the total number of credits required in the Catalog under which the student petitions to graduate. If the latter requirement necessitates further course work, it will be kept to a minimum. The Academic Department will use the best balance of subject matter consistent with required credits and availability of specific courses to formulate an acceptable program within the pertinent total unit guidelines.

Although every effort has been made to ensure the accuracy of the information provided in this Catalog, students and readers who use this document are encouraged to notify CU of any printing errors or inaccurate information. This request is in support of our deep commitment to providing comprehensive information to students.

Notice to Prospective Students

As a prospective student, you are encouraged to review this catalog prior to signing an enrollment agreement. You are also encouraged to review the School Performance Fact Sheet, which must be provided to you prior to signing an enrollment agreement.

The Office of Student Assistance and Relief is available to support prospective students, current students, or past students of private postsecondary educational institutions in making informed decisions, understanding their rights, and navigating available services and relief options. The office may be reached by calling (888) 370-7589 or by visiting https://www.osar.bppe.ca.gov/ .

History

Crestmont University (CU) was established to empower entrepreneurs through education. In 2003, Crestmont University was incorporated in the State of California and started its initial operations. In 2005, Crestmont University received California State Approval to grant undergraduate and graduate degrees. In 2009, Crestmont University was initially accredited by the Accrediting Commission of the Distance Education Accrediting Commission (DEAC). DEAC is listed by the U.S. Department of Education as a recognized institutional accrediting agency, and it is also a recognized member of the Council for Higher Education Accreditation (CHEA). In October 2023, CU transitioned its headquarters to South Dakota, obtaining state certification to provide postsecondary education. In 2024, CU was granted programmatic accreditation by the Accreditation Council for Business Schools and Programs (ACBSP) and became a proud institutional participant of the National Council for State Authorization Reciprocity Agreements (NC-SARA).

Legal Governance

Board of Directors:

Finian Tan, PhD Chairman of the Board	**Damian Tan, PhD** Vice Chairman	**Wei Luo** Board Member	**Leslie Gargiulo, PhD** Board Member

ADMINISTRATION

Executive Board:

Richard Madrigal, DBA Campus President	**David Rodriguez** Chief Operations Officer	**Robert Neely, PhD** Chief Academic Officer	**Mike Cruz** Vice President of Admissions	**Robyn Fournier** Chief Financial Officer

Academic Leadership:

Jannette E. Flores Associate Chief Academic Officer	**Aamar Moorjani, PhD** Academic Dean	**Lena Ramirez, MSc** Academic Dean

Admissions Leadership:

Edlin Ortiz	**Stephanie Bray** Director of Admissions	**Janet Aguilar** Director of Admissions	**Arantza Camarena**

Regional Vice President of Admissions	East Graduate	West Graduate	Director of Admissions

Financial Leadership:

Jessica Ontiveros Director of Financial Aid	**Andrea Angulo** Assistant Director of Financial Aid	**Isaac Garcia** Director of Student Accounts	**Juliana Ferreira** Assistant Director of Student Accounts

Operations Leadership:

Stephanie Suffoletto Compliance Manager	**Gabriel Silva** IT Manager	**Manuel Valencia** Director of Marketing Marketing Manager	**Michael Woodward** Recruitment Manager	**Alfonsina Ugarte** University Registrar
Gabriela Morales Institutional Compliance Manager	**Daniela Ruiz** Student Service Manager	**Ana Avendaño** Undergraduate Student Success Manager	**Renata Meza** Graduate Student Success Manager	

ACCREDITATION AND STATE LICENSING

Institutional Accreditation

DEAC

Crestmont University is institutionally accredited by the Distance Education Accrediting Commission (DEAC). The Accrediting Commission of the Distance Education Accrediting Commission is listed by the U.S. Department of Education as a nationally recognized accrediting agency. DEAC is a recognized member of the Council for Higher Education Accreditation (CHEA).

Distance Education Accrediting Commission
1101 17th Street NW, Suite 808
Washington, D.C. 20036

(202) 234-5100 Telephone
(202) 332-1386 Fax
www.deac.org

Programmatic Accreditation

ACBSP

Crestmont University is programmatically accredited by the Accreditation Council for Business Schools and Programs (ACBSP). The Accreditation Council for Business Schools and Programs is a recognized member of the Council for Higher Education Accreditation (CHEA).

Accreditation Council for Business Schools and Programs
11520 West 119th Street
Overland Park, KS 66213

(913) 339-9356 Telephone

www.acbsp.org

State Licensing

South Dakota

Crestmont University, as a private for-profit institution, has received approval to provide postsecondary education in the state of South Dakota pursuant to South Dakota Codified Law 13-18.

South Dakota Secretary of State
Capitol Building 500 E. Capitol Avenue, Suite 204
Pierre, SD 57501-5070

(605) 773-3537
www.sdsos.gov/

California

Crestmont University, as a private for-profit institution, is approved to operate by the Bureau for Private Postsecondary Education (BPPE), a division of the State of California Department of Consumer Affairs, in accordance with the provisions of California Education Code 94900 and/or 94915. An approval to operate means compliance with the standards as set forth in the CEC and 5, CCR.

Bureau for Private Postsecondary Education (BPPE)
2535 Capitol Oaks Drive, Suite 400
Sacramento, CA 95833

(888) 370-7589 Telephone
(916) 263-1897 Fax
www.bppe.ca.gov

NC-SARA

Crestmont University (CU) is a proud member institution of the National Council for State Authorization Reciprocity Agreements (NC-SARA). As a member of NC-SARA, CU can offer its online programs to students across state lines, ensuring that learners receive consistent and reliable educational experiences regardless of their location.

NC-SARA
3005 Center Green Drive, Suite 300
Boulder, CO 80301

(702) 680-1600
www.nc-sara.org/

PART I: STUDENT HANDBOOK

GENERAL INFORMATION

The Student Handbook and Academic Catalog provides prospective students with essential information that will assist them in their academic endeavors. Although every effort has been made to ensure the accuracy of the information provided herein, readers should note that laws, policies, rules, and regulations change from time to time and that these changes might alter the information contained in this publication.

Nothing in this Catalog shall be construed as, operate as, or has the effect of an abridgement or a limitation of any rights, powers, or privileges of the Board of Directors, its Chairman of the Board, or President. The Chairman of the Board or his designees are authorized by law to adopt, amend, or repeal policies and regulations that apply to the students. Further, addenda to the catalog may be released from time to time as new rules and policies are adopted during any academic year. More current and complete information may be obtained from the administrative office.

This Catalog does not constitute a contract between the student and CU. The relationship of the student and Crestmont University is one governed by policies, rules and regulations that were adopted by the Board of Directors, the Chairman of the Board, and the President or duly appointed authorized administrators. The academic curricula and graduation requirements outlined herein apply to all students enrolled at CU. This Catalog supersedes and replaces all previously published editions or versions and is made available to students online.

Hours of Operation

Administrative Offices:
Monday-Thursday 8:00 a.m. – 5:00 p.m. Pacific Standard Time (PST).
Student Support:
Sunday-Saturday 12:00a.m. – 11:59 p.m. through our website.

Contact Information

The following information may be used to contact Crestmont University. Students should provide their name and two forms of identification verification on all communications with CU staff.

Phone Guide

Department	Phone Number	Email Address
Main Number	+1 605 291 4740	contact@crestmontuniversity.edu
Admissions	+1 605 291 4756	admissions@crestmontuniversity.edu
Financial Aid	+1 605 291 4827	finaid@crestmontuniversity.edu
Academics	+1 605 291 4723	academics@crestmontuniversity.edu
Military Services	+1 605 291 4825	osa@crestmontuniversity.edu
Registrar	+1 605 291 4835	registrar@crestmontuniversity.edu
Student Accounts	+1 605 291 4751	accounts@crestmontuniversity.edu
Student Affairs	+1 605 291 4825	osa@crestmontuniversity.edu

Location

CU classrooms are online. Students and faculty access all courses via the internet.

Physical Address:
Crestmont University
101 South Reid Street, Suite 301

Sioux Falls, SD 57103

Phone: (605) 291-4740
Fax: (605) 610-2045
Website: www.crestmontuniversity.edu

Academic Year

There are 8 terms in one year. Each term is 6 weeks in length.

2026 Academic Calendar

Term	Financial Aid/ Enrollment Deadline	Term Begins	Add/Drop Date	Term Ends
Term 1:	Wednesday, December 31	Monday, January 5	Sunday, January 11	Sunday, February 15
Term 2:	Wednesday, February 11	Monday, February 16	Sunday, February 22	Sunday, March 29
Term Break: Monday, March 30, 2026 – Sunday, April 5, 2026				
Term 3:	Wednesday, April 1	Monday, April 6	Sunday, April 12	Sunday, May 17
Term 4:	Wednesday, May 13	Monday, May 18	Sunday, May 24	Sunday, June 28
Holiday: Monday, May 25, 2026 – Memorial Day *Holiday: Friday, June 19, 2026 – Juneteenth				
Term Break: Monday, June 29, 2026 – Sunday, July 5, 2026				
Holiday: Friday, July 3, 2026 – Independence Day				
Term 5:	Wednesday, July 1	Monday, July 6	Sunday, July 12	Sunday, August 16
Term 6:	Wednesday, August 12	Monday, August 17	Sunday, August 23	Sunday, September 27
Holiday: Monday, September 7, 2026 – Labor Day				
Term 7:	Wednesday, September 23	Monday, September 28	Sunday, October 4	Sunday, November 8
Term 8:	Wednesday, November 4	Monday, November 9	Sunday, November 15	Sunday, December 20
Holiday: Thursday, November 26, 2026 – Sunday, November 29, 2026 – Thanksgiving Holiday				
Term Break: Monday, December 21, 2026 – Sunday, January 3, 2027				
Holiday: Friday, December 25, 2026 – Christmas Holiday *Holiday: Friday, January 1, 2027 – New Year's Day Holiday				

** Note: The CU administrative office is closed on all holidays listed. However, the LearnCenter remains open during the holidays for students to access their classes.*

2027 Academic Calendar

Term	Financial Aid/ Enrollment Deadline	Term Begins	Add/Drop Date	Term Ends
Term 1:	Wednesday, December 30	Monday, January 4	Sunday, January 10	Sunday, February 14
Term 2:	Wednesday, February 10	Monday, February 15	Sunday, February 21	Sunday, March 28
Term Break: Monday, March 29, 2027 – Sunday, April 4, 2027				

Term 3:	Wednesday, March 31	Monday, April 5	Sunday, April 11	Sunday, May 16
Term 4:	Wednesday, May 12	Monday, May 17	Sunday, May 23	Sunday, June 27
Holiday: Monday, May 31, 2027 – Memorial Day *Holiday: Monday, June 19, 2027 – Juneteenth				
Term Break: Monday, June 27, 2027 – Sunday, July 4, 2027				
Holiday: Monday, July 5, 2027 – Independence Day				
Term 5:	Wednesday, June 30	Monday, July 5	Sunday, July 11	Sunday, August 15
Term 6:	Wednesday, August 11	Monday, August 16	Sunday, August 22	Sunday, September 26
Holiday: Monday, September 6, 2027 – Labor Day				
Term 7:	Wednesday, September 22	Monday, September 27	Sunday, October 3	Sunday, November 7
Term 8:	Wednesday, November 3	Monday, November 8	Sunday, November 14	Sunday, December 19
Holiday: Thursday, November 25, 2027 – Sunday, November 28, 2027 – Thanksgiving Holiday				
Term Break: Monday, December 20, 2027 – Sunday, January 2, 2028				
Holiday: Friday, December 24, 2027 – Christmas Holiday *Holiday: Friday, December 31, 2027 – New Year's Day Holiday				

** Note: The CU administrative office is closed on all holidays listed. However, the LearnCenter remains open during the holidays for students to access their classes.*

Student ID Cards

A new student is eligible for a Crestmont University student ID card after the successful completion of the first course. Student ID cards are available upon request. Students are required to submit a professional picture for use on the card. To order a student ID card, students must submit the Student ID Request form (https://forms.zohopublic.com/caluniversity/form/StudentIDRequestForm1/formperma/QwddAw3P3s2iOVHLdhSCLGuWCTBbazTlg-epIvNWMPU). If they have any questions, they can contact the Student Services department at studentservices@caluniversity.edu.

Student Housing

Crestmont University does not find, secure, provide, or otherwise assist students in locating any housing.

Housing Located Near the Institution

Students are responsible for securing their own housing, if needed. Housing may be available through private landlords, apartment communities, extended-stay hotels, or other third-party providers located reasonably near the institution's facilities at 2601 Main Street, Suite 250, Irvine, California 92614. Estimated housing costs in the surrounding area generally range from approximately $2,300.00 to $3,600 per month, depending on housing type, location, lease terms, occupancy, furnishings, and utilities. (Ref:https://www.apartments.com/rent-market-trends/orange-ca/)

CU does not endorse, inspect, manage, or guarantee the availability, cost, condition, or suitability of any third-party housing. Students should contact housing providers directly to confirm current availability, pricing, lease terms, and other requirements.

Dormitory Facilities

Crestmont University does not own, operate, or maintain dormitory facilities under its control.

TECHNOLOGY REQUIREMENTS

The computer equipment utilized to access online program courses and resources must meet the minimum requirements below. Please note that the minimum computer and software requirements may evolve during a student's course of studies, in particular as third-party vendors discontinue support for older versions of a product.

Students must have Internet access and an active e-mail address.

Required Setup

- Webcam and microphone (integrated or USB). Internet access required; broadband is preferred.
- Windows 10 (or later version) or Mac OS/X 10.2 (or later version)
- Dual-core 2 GHz CPU (minimum) supported by Windows or Mac OS/X.
- A minimum of 4 GB RAM
- Video card supporting a minimum resolution of 1024x768 and at least 64 MB VRAM.
- Adequate hard disk or SSD, USB drive, or cloud storage for saving assignments.
- A portable USB thumb drive for backups and data storage.
- Webcam and microphone (integrated or USB).

Software Requirements

- The current release of Firefox, Chrome, or Safari web browser.
- Microsoft Office 365 (supplied by the University)
- Adobe Reader, Nitro PDF, or similar PDF software.

You may download the latest versions:

- Download the latest version of Google Chrome at www.google.com/chrome/
- Download the latest version of Mozilla Firefox at www.mozilla.org/en-US/firefox/new/
- Download the latest version of Adobe Acrobat at www.get.adobe.com/reader/

Other Requirements

- The ability to install software and browser plug-ins.
- Maintain an up-to-date anti-virus software package.
- Maintain a personal email account.

It is recommended that students complete courses and coursework using a desktop or laptop computer.

Account Access

Crestmont University students access their student account information, online courses, program schedule, degree audits, and grades in the Student Portal. All online courses reside in the Learn Center. CU's online courses are designed to be engaging, user-friendly, and easy to navigate. Students can perform the following tasks online via the Student Portal:

- Set up student accounts; view and edit account information

- View account balances and make tuition payments
- Access online courses and course materials for current and completed courses
- Submit assignments, multiple-choice exams, and proctored exams
- View assignment and exam grades
- Access the Crestmont University online library and Student Resource Center
- Be a part of Crestmont University's online Student Community
- Download school forms

University Student Email Policy

Crestmont University has established email as an official means of communication with students. An official Crestmont University email address is required for all students. The University has the right to send official communications to the University email address, which is based upon the assigned to the student.
The University expects that every student will receive email at his/her/their Crestmont University email address and will read email on a frequent and consistent basis. A student's failure to receive and read University communications in a timely manner does not absolve that student from knowing and complying with the content of such communications.

Students may elect to redirect (auto-forward) email sent to their University email address. Students who redirect email from their official University email address to another address do so at their own risk. If email is lost as a result of forwarding, it does not absolve the student from the responsibilities associated with communications sent to their official University email address.

STUDENT RESOURCES

CU LearnCenter

Crestmont University acknowledges that students have diverse backgrounds, abilities, and interests, and thus, has established a user-friendly e-learning center through our online learning portal. The CU LearnCenter contains an innovative e-learning platform specifically designed for CU students. Since students have different learning styles, an educational program was designed to assist every student in his/her/their academic endeavor. In fact, many of the learning exercises and instructional materials are designed to stimulate interests in learning while providing exciting intellectual challenges. For more information, visit the CU LearnCenter at https://myportal.crestmontuniversity.edu to view our innovative e-learning platform specifically designed for all students.

Community

The Crestmont University Community is an interactive, student-driven, and staff-supported virtual campus that provides students a social learning experience from the day they enroll to graduation and beyond. What makes the Community special is that members have the unique opportunity to connect with other students, Student Success Advocates, and faculty, all while making new friends, sharing opinions and experiences. The CU Community also actively supports students on the CU Facebook and Twitter networks. The Community integrates excellent interactive and academic elements to create a fully supported social learning experience for our students and is accessible through the student portal once enrolled.

Student Resource Center

The Crestmont University is committed to providing students the necessary resources to be successful

in their education journey. The Student Resource Center contains many writing resources including APA templates and dissertation guides as well as commonly used materials such as the CU student handbook. Additionally, students will find a sampling of social service resources available nationally for life situations including the National Coalition Against Domestic Violence and the National Military Family Association.

Student MyPortal

The Student MyPortal provides students with 24-hour access to their academic records and is the student's administrative headquarters. In the MyPortal, students can find their account details, such as their profile information, course schedule, degree audits, grades, course payments, and administrative forms.

Students have access to administrative forms and student information through their student MyPortal. Students who have technical issues can create a support ticket, which is addressed within 24 hours.

Library and Information Resources Network (LIRN)

Crestmont University provides students with access to the Library and Information Resources Network (LIRN), an online library platform available 24 hours a day, seven days a week.

LIRN offers a wide range of academic resources, including peer-reviewed journal articles, e-books, multimedia content, and research databases that support coursework across all programs.

Students may also be directed to additional academic resources through course materials, including publicly available and discipline-specific sources.

Students may access online library resources through the CU student portal at https://myclasses.crestmontuniversity.edu/login/ . Students log in using their CU-issued username and password. After logging in, students should select the "Online Library" tab in the menu bar across the top of the page to search available databases, journals, e-books, and research tools.

Students who need assistance accessing or using online library resources may contact our Office of Student Affairs at osa@crestmontuniversity.edu or (605) 291 4825. Technical support for login or access issues is available through https://crestmontuniversity.edu/help-form/ . Library access instructions are also provided during student orientation and remain available in the student portal.

Student Success Advocates

Upon registration, students are assigned a dedicated Student Success Advocate. Students are provided contact information (phone and email) for their designated Student Success Advocate should they have an urgent need to address any particular concerns that may affect their progress throughout the entirety of the program. The assigned Student Success Advocate is the main point of university contact throughout the entirety of the program of study for support, questions, and help.

Student Success Advocates proactively communicate with students to address any questions that they may have. Types of contact used are noted below:

- Phone Calls
- Email
- Skype

- Text Message
- MS Teams (Video Conferencing)
- Group Conference Meetings

Technical Support

Prior to enrollment, a student is required to confirm their ability to meet the minimum technological requirements as listed in the Technology Requirements section of the catalog. Technical support is provided for Crestmont University online courses. To contact the support, please submit a Help Request.

Live Orientation Experiences for Students

New Student Orientation (NSO)

Crestmont University hosts required live orientation events for new students. Student Success Advocates coach new students on everything they need to know in order to successfully begin with their course/program. Student Success Advocates guide new students through activating their student account, accessing
their course materials, requesting transcripts, submitting exams, and learning how to best take advantage of all the resources that are available to them. The format is highly personalized, and the online orientation course is fully interactive. CU advisors speak to new students via phone, email, MS Teams or text, and students are able to ask questions in real time by the advisors.

Graduate Research Course Orientation

Students within the Doctoral program with the Dissertation Track who have successfully completed the core and specialization courses and successfully passed the Comprehensive Competency Assessment (CCA) are required to participate in a Graduate Research Course Orientation. Students are provided with an overview and understanding of the requirements for the CU dissertation course phase.

Doctoral Research Project Orientation

Students within the Doctoral program with the Capstone Track who have successfully completed the core and specialization courses and successfully passed the Comprehensive Competency Assessment (CCA) are required to participate in a Doctoral Research Project Orientation. Students are provided with an overview and understanding of the requirements for the CU dissertation course phase.

Instructional Materials and Access

Courses are supported by a range of instructional materials selected to align with course outcomes and level of study. These materials may include Open Educational Resources (OER), eTextbooks, scholarly articles, multimedia content, and instructor-developed materials.

When eTextbooks are assigned, access is typically provided prior to the start of the term and remains available through the end of the term. Access details are communicated within the course or by the institution. Students who experience issues with access should contact their Student Success Advocate for assistance.

In courses utilizing OER, all required instructional materials are provided within the learning management system at no additional cost to the student.

Students may choose to purchase optional print copies of course materials when available; however, the institution

does not provide reimbursement for independently purchased materials.

SCHOLARSHIPS

Crestmont University scholarships to help make college affordable for our students. A list of the current scholarships offered are listed on the CU website at https://crestmontuniversity.edu/financial-aid/.

U.S. Military or Immediate Family Scholarship

In appreciation of their service, US military members, or immediate family members (e.g., parents, spouse, children) are eligible for a scholarship. The after-scholarship cost per credit for this select group of students is $388 for a bachelor's or associate degree program, $438 for a master's degree program, and $478 for a doctorate degree program.

HONOR SOCIETY

Delta Epsilon Tau International Honor Society

Crestmont University students who have earned an associate or bachelor's degree with a cumulative GPA of 3.50 or higher and Master's and Doctorate students with a cumulative GPA of 3.7 can be nominated for membership in Delta Epsilon. Delta Epsilon Tau was established by The Distance Education Accrediting Commission (DEAC) to recognize the achievements of individuals who worked diligently to acquire knowledge and skills from an accredited distance learning institution. Students eligible for Delta Epsilon Tau may contact the Academic Advising department for application criteria.

Academic Honors Program

The CU Academic Honors program recognizes those students who have achieved a grade point average of 3.5 to 4.0. Depending on the student's GPA, they are placed on the Dean or President's list that is on the Crestmont University website location Academic Honors. Students receive a congratulatory message from the corresponding academic administrator or President and an associated badge with their academic honor is visible within the student's portal view.

BBA Honors:

- (Cum Laude) 3.5-3.65
- (Magna Cum Laude) 3.66-3.89
- (Summa Cum Laude) 3.9 – 4.0

MBA Honors:

- 3.9 and above With Distinction

DBA Honors:

- 3.9 and above With Distinction

CAREER SERVICES

Crestmont University provides students with career resources through the Student Resource Center. The Crestmont University Community is another excellent resource that students can use to connect with others who have similar career interests. Currently, Crestmont University does not provide job placement assistance.

ACADEMIC INFORMATION

Course Load

Students enrolled in programs at Crestmont University are expected to register for and attend one (1) course each six (6) week term.

The Graduate Research Course (GRC), or dissertation series, consists of five courses, GRC 641-645. Due to the rigor of dissertation work, students often take multiple consecutive six-week terms to complete each GRC course.

The Doctoral Research Project (DRP), or capstone series, consists of five courses, DRP 801-805. Due to the rigor of the capstone work, students often take multiple consecutive six-week terms to complete each DRP course.

Students who have completed all coursework in an associate degree program and request to enroll in a bachelor's degree program will be allowed to transfer an existing associate program tuition balance (provided the payment status is current) to the bachelor's degree program.

Multiple Courses per Term

For requests to complete multiple courses per term, students are required to consult with their Student Success Advocate for guidance. All requests for multiple course enrollments are reviewed and approved by the Academic Affairs Review Committee (AARC).

The multiple courses per term policy is below:

- Undergraduates (AABA/BBA) may take multiple courses after completing one semester/three terms with Registrar and Finance approval.
- Masters Students may take multiple courses after one semester/three terms; three courses in one term require Finance approval.
- Doctoral students may take multiple courses after one semester/three terms, but DEAC Policy prohibits enrolling in three courses per term.

To remain eligible for enrollment in multiple courses, students must maintain good academic standing and comply with Satisfactory Academic Progress (SAP) requirements. Should a student receive a failing grade or an incomplete in any course, they will be subject to the "one-term, one-course" registration policy.

Undergraduate students may enroll in a maximum of three courses (9 units) per six-week term, while graduate students may enroll in up to two courses (6 units) per term.

Students receiving Title IV funding, VA or military education benefits, or other forms of financial aid must coordinate with Student Accounts and the Financial Aid Department to ensure continued eligibility when enrolling in additional courses.

Undergraduate Programs

To earn a Crestmont University associate degree, a student must complete 60 credit hours (20 courses of 3 credit hours each) with a minimum GPA of 2.00. Each course is worth 3 credits; there are a total of 20 courses in each program. An associate degree program can be completed in approximately two years; however, students are allowed a maximum of three (3) years from the date of enrollment to complete their program.

To earn a Crestmont University bachelor's degree, a student must complete 120 credit hours (40 courses of 3 credit hours each) with a minimum GPA of 2.00. Each course is worth 3 credits; there are a total of 40 courses in each program. A bachelor's degree program can be completed in approximately four years; however, students are allowed a maximum of six (6) years from the date of enrollment to complete their program.

Proctored examinations are placed throughout the program and courses with a proctored final examination are noted in the syllabus.

Graduate Programs

To earn a Crestmont University master's degree, a student must complete 36 credit hours (12 courses of 3 credit hours each) with a minimum GPA of 3.0. Each course in a term is worth 3 credits; there are a total of 12 credit courses in each program comprising 8 core and 4 specialization courses. A master's degree program can be completed in approximately two years; however, students are allowed a maximum of three (3) years from the date of enrollment to complete their program.

To earn a Crestmont University doctorate degree, a student must complete 60 credit hours (20 courses of 3 credit hours each) with a minimum GPA of 3.0. Each course in a semester is worth 3 credits; there are a total of 20 courses in each program comprised of 10 core and 5 specialization courses, 1 Comprehensive Competency Assessment and 5 courses for the research and writing component. Proctored examinations are placed throughout the program and courses with a proctored final examination are noted in the course. A doctorate degree program can be completed in approximately four years; however, students are allowed a maximum of eight (8) years from the date of enrollment to complete their program.

Hybrid Format

Some undergraduate programs at Crestmont University are offered in a hybrid format, blending online coursework with required in-residence sessions at CU facilities. Attendance at scheduled hybrid class sessions counts toward course attendance; students should refer to the course syllabus for specific attendance requirements. All hybrid students are subject to the same attendance standards as fully online students and must meet Satisfactory Academic Progress (SAP) requirements to remain in good standing.

Course Format

Course formats vary by level and subject area but are designed to support consistent engagement, structured learning progression, and alignment with program outcomes. Course learning outcomes are aligned with the appropriate assignment to assess student mastery of learning. Each course follows a defined schedule of instructional activities, assignments, and assessments as outlined in the course syllabus.

Courses may include a combination of the following components, as appropriate to the discipline and level:

- **Course Orientation Materials**
  Syllabus, instructor policies, and instructor welcome materials that establish expectations and course requirements
- **Instructional Content**
  Lessons, readings, multimedia resources, and supplemental materials that support concept development

- **Learning Activities**
  Discussions, case studies, applied exercises, and collaborative activities designed to promote critical thinking and application
- **Assignments and Projects**
  Written assignments, presentations, research projects, and milestone-based deliverables aligned to course outcomes
- **Assessments**
  Quizzes, exams, and other evaluation methods used to measure student learning and progress

Courses utilize a range of instructional materials to support learning, which may include eTextbooks, Open Educational Resources (OER), scholarly articles, and instructor-developed content.

Courses and Assignments

Courses are structured to support progressive learning through a sequence of modules that include instructional content, learning activities, and assessments aligned to course outcomes. Each course follows a defined schedule outlined in the syllabus.

Course activities may include readings, multimedia content, discussions, case analyses, applied assignments, research-based tasks, and assessments appropriate to the discipline and level of study. Assignments are designed to promote critical thinking, application of knowledge, and engagement with course content.

Faculty provide timely evaluation and feedback on student work. Automated assessments, when used, may provide immediate results. Faculty-graded assignments include substantive feedback to support student learning and improvement. Standard grading timelines are communicated within each course.

Within dissertation and capstone sequences, extended feedback timelines may apply due to the scope and complexity of milestone-based work. Faculty review focuses on the current submission to support structured progression through the sequence.

Courses include regular and substantive interaction between faculty and students, as well as opportunities for student engagement with peers through course activities.

Students have access to course materials for a limited period following course completion. Students are responsible for retaining copies of their work for future academic or professional use.

Completion Time

At the undergraduate level, Crestmont University offers two-year associate degree programs and four-year bachelor's degree programs. At the graduate level, CU offers two-year master's degree programs, and four-year doctorate degree programs.

Students are encouraged to set a time schedule for completing coursework. Setting and maintaining a regular study schedule will enable students to complete their coursework within the prescribed time limits detailed below. Students who do not complete their programs of study within the prescribed time limits should contact the Registrar's Office to seek an incomplete grade. Upon meeting graduation requirements, students will be awarded a diploma based on their program of study. No assurance is made of eligibility for college admission or job placement.

Acceptance for transfer of academic credits is determined by the receiving institution.

Changing Program of Study

A student may switch from one Crestmont University degree program into another (at the same level). Each degree program has different course requirements. Students will have to pay for any additional courses necessary to complete the required credit hours needed for graduation in the new program. Students can contact a Student Success Advocate for more information.

Students seeking academic program change must adhere to the following procedure:

- Submit a Request for Change of Program to the Registrar
- Consult with the Academic Department for potential adverse effect on degree completion time
- Request a review of transfer credits (TC), if any, and receive an updated Program Matrix

Students must meet all the educational requirements (including prerequisites, if any) and required courses for the new selected specialization.

Course Substitutions

To meet graduation or course scheduling needs, course substitutions may be offered to students. The substitution course will be similar in discipline and/or subject matter and the same number of semester credits as the required course. A course substitution requires approval from an academic administrator. CCA exams or GRC/DRP series courses are not eligible for course substitutions.

Class Level

Undergraduate students are categorized as follows based on the total number of credits completed at the collegiate level.

Level	Credits
Freshman	Less than 30
Sophomore	30 to 59
Junior	60 to 89
Senior	90 or more

Communication with Students

Students are required to set up and maintain their profile information within the CU Student Portal (http://myportal.crestmontuniversity.edu). It is the responsibility of the student to ensure that the information within the student profile is accurate and current. Also, where applicable, materials will be shipped to the address on the student profile. CU is not responsible for shipments or correspondence sent to the incorrect shipping address or e-mail address. All e-mail correspondence to students will be sent from the staff or faculty's CU's email address to the student's CU e-mail address listed on the student profile. Faculty personal email addresses are not permitted to be used with students.

Transcripts and Grade Reports

Students who need a transcript of completed courses from Crestmont University should contact the Office of the

Registrar. Per FERPA (1974, et al) regulations, all requests for transcripts or report cards must be made in writing and be signed by the student.

An *official transcript* is one sent by Crestmont University directly to an institution or employer. The first copy of an official transcript is free; there is a fee for any additional official transcripts requested.

An *unofficial transcript* is one sent by Crestmont University directly to the student. Unofficial transcripts may be sent via email and are complimentary. Students can view their program of study, progress report and grades in the Student Portal.

Transcripts

Transcripts are full documentation of a student's permanent academic record, documenting all courses taken and completed, all grades received, any honors received, and any degrees conferred to a student. Requests for transcripts can be made online from the Registrar's page on the Crestmont University website at www.crestmontuniversity.edu or via form provided to the student.

An official transcript is printed on anti-counterfeit paper and is signed by the Registrar. It is sent by CU directly to a recipient, an institution/college/university, or an employer in a sealed envelope. The first copy of an official transcript is free/complimentary. A fee will be charged for additional official transcripts requested and is payable to the Accounting Department. See the "Fee Schedule" for more information about specific costs.

Report Cards/Grade Reports

Unlike transcripts, a report card documents only the grades from a specific term or semester. Report cards can be sent electronically via email or printed on plain white paper, sent in a sealed envelope. Report cards are complimentary.

Comprehensive Competency Assessment (DBA program only)

The Comprehensive Competency Assessment (CCA) is a 4-6 pages paper each doctoral student must complete at the end of their coursework in their respective doctoral degree programs. The students will identify a problem on a topic of interest relating to a single business or organization. The student must include the information on Background to the Business Problem, Formulation of a General Problem Statement, and Formulation of a Specific Problem Statement. The CCA is not merely an academic exercise; it is a testament to the culmination of a student's intellectual journey through their core courses. It reflects their capacity to synthesize knowledge, apply analytical frameworks, and contribute meaningfully to the discourse surrounding a real-world business or organizational dilemma. Through the rigors of this assessment, students showcase not only their acquired skills but also their potential to make valuable contributions to their respective fields of study.

REGISTRAR DEPARTMENT

The Office of the Registrar is responsible for the management of student records. The Registrar's Office performs the following functions:

- Compilation and maintenance of student educational records
- Processing of student admissions, extensions, withdrawals, and dismissals
- Evaluation of transcripts and determination of transfer credits
- Formulation of degree plans based on transfer credits awarded
- Verification of student enrollment in courses and programs

- Provision of official and unofficial transcripts per student requests
- Enforcement of all academic policies
- Assessment and conferral of degrees

Registration

Crestmont University will register students into courses needed for their degree program. Students may review future course registration online through the Student Portal.

Students will be registered into courses by the Academic Department staff for the entirety of their programs. Students may request changes to the order in which courses are taken at any time, depending on course availability, any transfer credit received, or course prerequisites.

No enrollment or addition of courses is permitted after the first week of a term, which is the Add/Drop deadline. Any requests to drop or add a course must be made on or before 11:59 PM PST, the Sunday of the first week of a Term.

Term course offerings may be revised by Crestmont University without notice, but prior to the Add/Drop date being the last day of the first week of each Term.

Academic (Semester) Unit

Crestmont University uses the Carnegie Unit formula for defining credit hours. Students in a 3-credit distance education course should expect to spend a minimum of 135 hours of study time.

The study time includes instructor-facilitated asynchronous discussions, outside-of-class learning activities including but not limited to completing academic assignments, reading assignments, conducting research, and contributing to asynchronous group discussion.

Academic (Study) Load: Full Time and Part Time Students

Undergraduate Students

Students registered for 12 credits or more in a semester are considered Full-Time students. Students registered in 9 credits in a semester are considered Three Quarter-Time students. All students registered in less than 12 credits per semester are considered Part-Time students.

Graduate Students

Graduate students enrolled in one course every six weeks are considered full-time students. Graduate students enrolled in 2 courses per semester are considered half-time.

Class Changes

All students will be assigned courses or Dissertation/Research Project Chair that best fits the University's needs for classes to run in a traditional manner. Requests to change instructors will only be taken in extraordinary circumstances that do not increase class sections or additional instructors to teach beyond the planned courses. Any requests for student/instructor changes must be made to the Chief Academic Officer. Changes may only occur between terms and the add/drop period. Changes may not occur during active class terms.

When courses may not be available, active, or retired, another course may be substituted in its place if it meets the

needs of the program and requirements. Approval for a course substitution must be granted by academic leadership.

Undergraduate and Graduate Students

Undergraduate students are those completing their educational requirements for the award of an associate or bachelor's degree. Graduate students are those who are pursuing a master's or doctorate degree.

Concurrent Education / Second Degree Programs

Crestmont University graduates of a degree level (e.g., associate, bachelor, master's, doctorate) are restricted from enrolling into another degree program of the same level at any time.

Students wishing to pursue the next higher degree program may do so upon satisfactory completion of their current program.

Residency Requirement

The minimal residency requirement means a minimum portion of the program requirements must have been met through course work successfully completed at Crestmont University. The minimum requirement for undergraduate level candidates shall be 25% of their required course work at Crestmont University.

Master's level candidates must achieve a minimum of 50% of their required level work at Crestmont University. Doctorate level candidates must complete 85% of their required level work at CU.

Procedure to Add/Drop Course

Crestmont University has established the Add/Drop period deadline to be the end of the 1st week of a Term. During this period, courses may be dropped or added. Adding courses will not be allowed after the 1st week of a Term.

The following procedures to Add a course must be followed:

- Complete an Add/Drop Request Form, from the Registrar
- Immediately notify the Registrar during business hours, by e-mail or fax, via the completed Add/ Drop Request Form
- Immediately notify the Student Success Advocate of the intent to enroll in the new course
- Make arrangement for payment of tuition and applicable fees if any for the new course

Students who wish to Drop a course after the Add/Drop period must:

- Complete an Add/Drop Request Form, from the Registrar
- Immediately notify the Registrar during business hours, by e-mail or fax, via the completed Add/ Drop Request Form
- Immediately notify the Student Success Advocate of the intent to drop the course
- Request a tuition refund, if applicable, for the dropped course(s) - (request will be processed within 30 days)
- Contact a Student Success Advocate to fill out any additional Leave of Absence or Withdrawal forms (if applicable)

Students who fail to post attendance during the Add/Drop period (the first seven [7] days of a term) will be considered non-compliant with the University's Attendance Policy. Students become eligible to be unregistered from the term and withdrawn from the University.

Satisfactory Academic Progress (SAP)

To progress satisfactorily and continue enrollment in the selected program of study, students are held accountable for maintaining Satisfactory Academic Progress (SAP) toward successful completion of the program objectives.

Federal regulations require all students receiving Title IV financial aid to maintain SAP. However, all students at Crestmont University must meet SAP requirements, regardless of whether they use Title IV federal aid. Additional progress requirements may be required for other government programs or tuition/employer reimbursement.

SAP is measured in two (2) distinct ways:

1. All programs – Quantitative (pace) requirements
2. All programs – Qualitative (GPA) requirements

Incomplete Grade Policy

An Incomplete grade is given to a student if they were unable to complete the academic course requirements before the end of the term. Incomplete grades are awarded for reasons beyond the student's control that prevent the completion of course requirements by the end of the academic term. Incomplete grades will not be awarded for poor academic performance or as a way of extending assignment deadlines.

Minimum Requirements

An Incomplete grade is given to a student if they were unable to complete the academic course requirements before the end of the term. Incomplete grades are awarded for reasons beyond the student's control that prevent the completion of course requirements by the end of the academic term. Incomplete grades will not be awarded for poor academic performance or as a way of extending assignment deadlines.

It is the student's responsibility to request an Incomplete grade for a course. To be eligible, a student must:

- Be in good academic standing
- Have completed at least 50% of all course work for the term

The Registrar will review the submitted request with the student's Student Success Advocate to determine if the student is eligible for an Incomplete grade.

Incomplete grades are awarded for reasons beyond the control of the student that prevent completion of the course requirements by the end of the academic term. Incomplete grades will not be awarded for poor academic performance or as a way of extending assignment deadlines.

A student may receive a maximum of one (1) Incomplete per semester.

All students: Students in Academic Probation status are ineligible to request an Incomplete grade.

***Doctorate students only*:** Incomplete grades cannot be requested for Comprehensive Competency Assessment (CCA), Dissertation courses, and Research Project courses.

How to Request an Incomplete

Requests for an Incomplete grade must be submitted and received by the University no later than 11:59 p.m. Pacific

Time on Sunday of Week 6 of the applicable academic term.

Approvals and Denials

All completed requests are reviewed by the Academics Department by the **Wednesday of Week 1**. Any notices of acceptance or denial will be sent within 24-48 hours of review.

If a request is approved, the student and faculty will be notified in writing by the Registrar's Office and Incomplete grade posted to the student's transcript.

Requests for an Incomplete grade received after 11:59 p.m. Pacific Time on Sunday of Week 6 of the applicable academic term will be denied. All requests submitted by the deadline remain subject to review and approval in accordance with the University's Incomplete Grade Policy.

Incomplete Grade Period

Upon approval of an Incomplete Grade, the outstanding tasks must be finished and submitted to the LearnCenter within the designated 3-week time period. The student is responsible for completing any outstanding academic work and notifying the faculty member so that the Incomplete can be changed to a final, earned grade. If there is no change in the work completed, the Incomplete Grade will be changed to the earned grade based on the submitted work. No work submitted outside of the LearnCenter will be accepted for grading.

Students may not request a Leave of Absence (LOA) concurrent with an Incomplete Grade period. The University expects the student to complete any missing coursework while simultaneously attending a new course. See the Leave of Absence (LOA) policy for additional information.

Impacts on Satisfactory Academic Progress (SAP) of an Incomplete Grade

Taking an Incomplete grade does not guarantee a higher grade, and students run the risk of earning a lower grade than the initial grade earned for the course.

Incomplete grades impact a student's GPA like an "F-Fail" grade and affect a student's GPA and Incremental Completion Rate (ICR) – see SAP Policy for more information. The GPA and ICR are immediately re-calculated upon posting of the final grade.

If the required assignments are not turned in by the end of the Incomplete period, a final grade will be entered based on any previously completed coursework.

Recurring Incomplete Grades

A student may receive a maximum of one (1) Incomplete grade per semester. For purposes of this policy, one semester consists of three (3) consecutive academic terms. Students are not permitted to receive more than one (1) Incomplete grade within the same three-term semester.

Course Repetition Policy

This policy allows undergraduate and graduate students to repeat a course to earn a higher grade. Except for courses designated to be taken multiple times ("repeatable"), such as an independent study or research course, credit will be granted only once for each course and only the highest grade earned for that course will be used to calculate a student's grade point average. To ensure student progress towards graduation, the number of attempts will be

limited to a maximum of three (3). Students taking courses for an additional attempt(s) cannot use identical coursework from the first attempt. The coursework must be varied enough so that the student shows a good faith effort in their additional attempt to improve work(s). This does not include the dissertation or research project courses for DBA students.

Note: All occurrences of a course appear on the transcript with the grade received, but only the highest grade received in a course is used in calculating a student's grade point average. The former grade remains on the student's transcript but is not used in GPA calculations once it is replaced by subsequent grade.

According to the Course Repetition Policy:

- A student may only take a class three times through a combination of substandard grades (D, F, or NC) and withdrawals (WD or WF) on their student record.
- If a student, through a combination of substandard grades (D, F, or NC) and withdrawals (WD or WF), wishes to take a class for the fourth time, they must submit a petition to the Registrar's Office. Petitions will only be approved based on extenuating circumstances by the Academic Dean.
- Military Withdrawals do not count in terms of repetition restrictions, nor do withdrawals that occur due to fire or flood (Title 5 Sections 55024 and 58509)
- Students who are granted a fourth enrollment in a course by petition will be required to receive a letter grade.

Course Repetition by Exception

Significant Lapse of Time

A course may be repeated due to a significant lapse of time of no less than 36 months if there is an approved recency prerequisite for the course or program, or another institution of higher education to which the student seeks to transfer has established a recency requirement. Only the last grade will be included in determining GPA.

Class Designated for Students with Disabilities

A student with a disability may repeat a special class any number of times when an individualized determination verifies that such repetition is required as a disability-related accommodation.

Extenuating Circumstances

A course may be repeated (with a passing or substandard grade) if there are extenuating circumstances that justify the repetition. Extenuating circumstances are verified cases of accidents, illness, or other circumstances beyond the control of the student. The student must file a petition with appropriate documentation. Only the last grade will be included in determining GPA.

Legally Mandated Courses

A student may repeat a course any number of times if it is determined to be legally mandated. Proper documentation must be submitted to the Registrar's Office. Only the last grade will be included in determining GPA.

Quantitative Requirement (Pace)

All students must complete their program within the maximum time of completion, which is the amount of time expected for a student to complete a course of study.

Transfer credits that count toward the student's current program will count as both attempted and completed. This means that credits transferred in from other colleges or universities will impact the quantitative requirement of Satisfactory Academic Progress or the rate of completion.

Undergraduate Quantitative Requirement

All undergraduate students must complete 66.67% of their cumulative credits attempted in their programs. This is called the Incremental Completion Rate (ICR) or "pace" requirement. A student who falls below the 66.67% threshold will fail SAP.

Examples: A student taking 9.0 credits in a semester must successfully pass 6.0 credits out of 9.0 credits attempted. 6.0 credits earned ÷ 9.0 credits attempted = 66.67%. A full-time student taking 12.0 credits in a semester must pass 9.0 credits. 9.0 credits attempted ÷ 12.0 credits attempted = 75%, because passing 6 credits put the ratio at 50% which is below the 66.67% SAP threshold.

All attempted credits for the current degree program are used to determine ICR, including withdrawals, regardless of grade received. Repeated and non-passing grades will also count as attempted credits even if the grade is no longer calculated in the GPA.

Graduate Quantitative Requirement

All graduate students must complete 50% of their cumulative credits attempted in their programs. This is called the Incremental Completion Rate (ICR) or "pace" requirement. A student who falls below the 50% threshold will fail SAP.

Examples: A student taking 12.0 credits in a semester must successfully pass 6.0 credits out of 12.0 credits attempted. 6.0 credits earned ÷ 12.0 credits attempted = 50%.

All attempted credits for the current degree program are used to determine ICR, including withdrawals, regardless of grade received. Repeated and non-passing grades will also count as attempted credits even if the grade is no longer calculated in the GPA.

For graduate students, IP (in progress) grades are considered satisfactory and will not affect the completion rate.

Incomplete Grades

Incomplete grades do not factor into the University's GPA calculations. However, incomplete grades do impact quantitative progress. An incomplete grade will count as an attempted credit but will not contribute to the GPA calculation until a final grade is assigned.

Maximum Time Frame Completion

Undergraduate (AA/BBA) students have up to 150% of their program length and graduate students have up to 200% of their program to complete their degree before they become ineligible to receive financial aid (including federal Direct and PLUS loans). Any student approaching or exceeding this limit will be dismissed.

Refer to the chart below to review the maximum timeframe by degree type:

Degree Type	Degree Credits	Maximum Timeframe
Undergraduate (AA)	60 credits	90 credits

Undergraduate (BBA)	120 credits	180 credits
Graduate (Master's)	36 credits	72 credits
Graduate (Doctorate)	60 credits	120 Credits

Students dismissed for exceeding Time to Degree who would like to return to the University to finish their degree will need to file an appeal in order to be considered based on the Dismissal Appeal criteria below. Appeals must be approved by the Academic Affairs Review Committee.

Qualitative Requirement (GPA)

All students must meet the minimum grade point average (GPA) for their program objectives. Transfer Credit will not count in the Grade Point Average.

- Undergraduate (AA) level
  - Attempted cumulative credits between **1-14**, minimum GPA required is **1.6**
  - Attempted cumulative credits between **15-29**, minimum GPA required is **1.8**
  - Attempted cumulative credits **30 or more**, minimum GPA required is **2.0**
- Undergraduate (BBA) level
  - Attempted cumulative credits between **1-29**, minimum GPA required is **1.6**
  - Attempted cumulative credits between **30-59**, minimum GPA required is **1.8**
  - Attempted cumulative credits **60 or more**, minimum GPA required is **2.0**
- Master's level must maintain a **3.0** cumulative GPA
- Doctorate level must maintain a **3.0** cumulative GPA

Evaluation Period

Qualitative and Quantitative SAP are evaluated at the end of each semester to determine if the student meets the minimum requirements. Evaluations are based on the cumulative program enrollment as of the last date of the evaluation period.

Other Factors That Impact SAP

Additional factors that impact Satisfactory Academic Progress (SAP) include excessive course absences, Incomplete grades, and Leaves of Absence/Withdrawals. Students should refer to the University's Attendance Policy, Incomplete Grade Policy, Leave of Absence Policy, and Withdrawal Policy for additional information regarding how these circumstances may affect their academic progress.

Academic Warning

Students who fail to meet one or more Satisfactory Academic Progress (SAP) criteria will be placed on Academic Warning status. Students receiving federal financial aid will also be placed on Financial Aid Warning status. The Registrar's Office will provide written notification to students regarding their Warning status.

During the applicable Warning period, students remain eligible for federal financial aid.

While on Academic Warning, students are encouraged to work closely with their Student Success Advocate and faculty to improve academic performance and return to satisfactory academic standing. Students who do not meet the minimum GPA requirements are encouraged to retake failed courses during this period.

Academic Dismissal

If a student fails to meet one or more Satisfactory Academic Progress (SAP) requirements during the Academic Warning period, including students who are mathematically incapable of meeting pace or GPA requirements during the Warning period, the Student Services department will issue a courtesy notice of impending University dismissal.

The Registrar's Office will formally notify the student of their Academic Dismissal status in writing. A student in Dismissal status is no longer eligible for federal financial aid.

Students dismissed from the University are provided the opportunity to submit an Academic Dismissal Appeal. All appeals are due by Wednesday (Week 1, Day 3) of the next term's Add/Drop week. See the "Dismissal Appeal" section below for additional information.

Dismissal Appeal

A student who is dismissed for failing to meet Satisfactory Academic Progress (SAP) requirements may appeal for reinstatement. All appeals are due on Wednesday (Week 1, Day 3) of the next term's Add/Drop week.

A dismissed student will be provided an electronic link to the online Appeal Form in the dismissal notice. The student may also request the link to the Appeal Form directly from their Student Services Advisor.

Any student may appeal a dismissal on the grounds of mitigating circumstances. Mitigating circumstances include:

- Death of a relative or dependent(s)
- An injury or serious illness of the student or the student's dependent(s)
- Divorce
- Bankruptcy
- Natural disaster

The student must provide supporting documentation and describe in writing any unusual circumstance(s) that the student believes deserve special consideration.

The student must clearly explain why they did not meet SAP requirements and what has changed that will allow them to meet SAP by the next evaluation period.

A complete appeal must include the following:

- SAP Appeal Form
- Supporting documentation (examples include letters from professors, medical documentation, or other relevant evidence)
- Remaining Courses Required for Degree Form for students who have exceeded the maximum timeframe requirement

To expedite the appeal, students should submit all required documents together and provide a detailed personal statement.

Completed appeals will be routed to the Academic Review Committee through the Student Services department for review within 24 business hours.

The Registrar's Office will notify the student of the appeal decision in writing no later than Friday of the Add/Drop week (Week 1, Day 5).

Academic Probation

Students who fail to meet Satisfactory Academic Progress requirements for two (2) consecutive evaluation periods, submit an Academic Dismissal Appeal, and receive approval will be placed on Academic Probation during the next evaluation period.

Students placed on Academic Probation are required to review and comply with an Academic Success Plan outlining the academic conditions necessary to continue enrollment. Progress toward meeting the Academic Success Plan will be evaluated at the end of each semester.

Federal financial aid eligibility during Academic Probation will be determined in accordance with applicable Title IV requirements and the conditions of the student's approved appeal and Academic Success Plan.

Failure to meet SAP requirements or the conditions of the Academic Success Plan may result in Academic Dismissal and loss of federal financial aid eligibility.

Evaluation Period

Qualitative and Quantitative SAP are evaluated at the end of each semester to determine if the student meets the minimum requirements. Evaluations are based on the cumulative program enrollment as of the last date of the evaluation period.

Challenges to Individual Assignments While a Course is Active

Individual lesson assessment grades are to be handled between the student and faculty while a course is in session. The student must initiate contact with the faculty within one (1) week for individual lesson assignments (discussions forums, multiple-choice exams, essays, etc.).

The student must discuss the grade concerns with the faculty member who issued the grade. It is advisable to use correspondence through verifiable means such as e-mail. These matters are to be resolved between the student and faculty.

Challenges to a Final Course Grade After the Course Has Been Completed

The following policy and procedures apply to all final course grade appeals. The Grade Appeal Form is to be used only to challenge a course's final grade.

- If a student believes he or she received a final course grade based on capricious or unprofessional grading the student must discuss within seven (7) days of the last day of the term to dispute with the faculty member who issued the grade. The correspondence must be tracked through a verifiable means such as email.
- If a satisfactory solution cannot be found, the student may obtain a Grade Appeal Form. The form is to be completed and submitted to the Registrar.
- A Grade Appeal Form must be initiated within 30 days from the last day of the term.

- It is the student's responsibility to provide the necessary information to support the challenge. The student's Grade Appeal Form must include all required information as well as clearly written justification for the grade challenge to be considered. The burden of proof rests with the student to provide any additional supporting documentation. Examples of necessary information include medical verification if the exception is due to illness or copies of any documentation to substantiate the request being made.
- After reviewing the Grade Appeal Form and supporting documentation for completeness, the form will be forwarded to Academic Review or a designated representative. If supporting documentation or recommendation is missing, the form will be returned to the student for completion. If the appeal is accepted for review, there is no guarantee that the grade will change, and the student runs the risk that the grade may go down as well.
- The faculty member may be consulted in an attempt to resolve the dispute. The original faculty member who graded the assignment or a different faculty member may be notified of the challenge and asked for his/her/their perspective.
- Grade challenges may not be appealed beyond the Academic Review. All documents submitted for Grade Appeal are entered in the permanent record of student and faculty.

Withdrawals

A student withdrawing from a course after the Add/Drop period will receive a WD. Courses for which a WD is received must be re-taken at the regular tuition rate. The WD will be reflected on the student's permanent transcript.

The WD on a student's transcript does not affect the GPA however, WD courses are considered credits attempted when calculating SAP.

Transfer Credits

Transfer credits that count toward the student's current program will count as both attempted and completed. This means that credits transferred in from other colleges or universities will impact the quantitative requirement of Satisfactory Academic Progress or the rate of completion.

Transferring Credit from Another Institution

Transfer credits may be accepted and applied only to academic programs at the degree level for which the coursework is determined to be academically and content appropriate. Coursework completed at one academic degree level may not be transferred or applied toward a program at a higher or lower degree level.

Associate-level coursework (e.g., AA or AS courses) may be applied only to associate degree programs and, where appropriate, lower-division undergraduate requirements within a baccalaureate program. Such coursework may not be used to satisfy upper-division undergraduate, graduate, or doctoral program requirements.

Likewise, graduate-level coursework completed within a master's degree program may not be transferred into or applied toward doctoral-level coursework requirements unless the coursework has been formally evaluated and approved as doctoral-level equivalent by the University.

In all cases, transfer coursework must align with the academic rigor, learning outcomes, and degree level of the program into which the credit is being transferred. The University reserves the right to determine the applicability and equivalency of all transfer credits.

Transferring CU Credit to Another Institution

Students may wish to transfer coursework from Crestmont University to another institution. The following is to be considered carefully.

- Each institution determines its own policy for accepting transfer credits
- To qualify for credit in another institution, the coursework the student wishes to be considered for transfer credit must be reasonably similar to coursework that the receiving institution offers

To transfer credits from Crestmont University, the student must request that an official transcript of completed coursework be sent to the new institution. An official transcript is one sent from the records officer at the sending institution directly to the designated records officer at the receiving institution.

The other institution may respond to a student's request for transfer credit by:

- Accepting the credit claimed (although some institutions may not give full value)
- Accepting the credit claimed when the student passes a test covering the subject matter
- Requesting additional information to verify, e.g., a syllabus
- Not accepting the credit claimed

Students should be sure to keep learning guides, textbooks, other study materials and printed copies of online study materials in case these materials are needed for transfer credits verification by the receiving institution.

Crestmont University does not maintain a list of colleges and universities that accept Crestmont University college credits.

Notice Concerning Transferability of Credits and Credentials Earned at Our Institution

The transferability of credits earned at Crestmont University is at the complete discretion of an institution to which you may seek to transfer. Acceptance of the degree earned at CU is also at the complete discretion of the institution to which you may seek to transfer. If the credits or degree that you earn at this institution are not accepted at the institution to which you seek to transfer, you may be required to repeat some or all your coursework at that institution. For this reason, you should make certain that your attendance at this institution will meet your educational goals. This may include contacting an institution to which you may seek to transfer after attending CU to determine if your credits or degree will transfer.

Proctored Exams

Students can expect to take proctored in select undergraduate and graduate courses. Students are informed of proctored exams on the syllabus of a respective course. In courses for which there are proctored exams, there are no replacement exams/assignments in lieu of a proctored exam. Proctored examinations are assessments monitored using technology, an individual (known as a proctor), or both. CU uses proctored examinations because they offer legitimacy to testing processes while ensuring the integrity of testing environments and scores.

An examinee(student) dedicates themselves to the same ethical and performance standards as their peers attending traditional universities while participating in the online proctored examination environment. Faculty and professionals value the proctored examination environment because it shows that examinees are willing to learn and experience standard testing/evaluation practices.

The responsibilities of a proctor are broad; however, proctors:

- Receive, interpret, and faithfully execute examination instructions
- Establish and ensure a secure and fair testing environment
- Verify the identity of examinees using acceptable documentation
- Observe examines during examination periods and watch for the presence of unauthorized materials, learning aids, or disallowed software/applications
- Ensure the initiation and submission of the examination

For proctors to perform their responsibilities, examinees should understand their responsibilities. The examinee must follow the proctor's guidelines and policies to engage in a successful proctored examination experience. This may include proper identification procedures, securing the testing environment, and ensuring uninterrupted remote testing. Together, the examinee and proctor can ensure confidence in examination scores and academic achievements.

For information regarding courses with proctored exams, contact the Registrar's Office.

Peregrine Exams

CU utilizes Peregrine Academic Services assessments in select programs to measure student achievement of program-level learning outcomes. These assessments provide data used for program evaluation and continuous improvement.

Peregrine exams may be administered within designated courses as part of the program's assessment strategy. While results contribute to institutional assessment efforts, their impact on individual course grades, if any, is determined at the course level and communicated in the course syllabus.

Students will receive instructions within their course regarding exam access, timing, and expectations. For questions regarding course requirements, students should contact their instructor. For administrative support, students may contact the Registrar's Office.

Semester/Term Grade Report

All grades are reported electronically. Students can access their official grades as posted to their record via the student portal. Students who need an official copy of a grade report can request one by emailing the Registrar.

Although it is requested that instructors submit grades within 3 working days, instructors are allowed a reasonable time frame. In the absence of mistakes, fraud or bad faith, course grades shall be final once they have been filed with the Registrar. Questions regarding the accuracy of grades should be brought to the attention of the faculty within 6 weeks or less of the grade being posted.

Failure Grade

A Failure (F) grade received by a student may be remedied by repeating the course. If a higher grade is earned in the repeated course, the lower grade will remain in the student's official records with an added "R" to show it was retaken and will not be incorporated in the student's TGPA and CGPA. Tuition and applicable fees will be charged for each repeated course. Multiple failure grades may result in Academic Probation and/or Academic Dismissal.

Grade Change and Grade Appeal

CU faculty members are experts within their fields of study and have the final authority for assigning grades with the

exception of grades that are found to be a result of arbitrary or capricious grading. If a student believes and is able to support with clear and credible evidence that capricious or unprofessional grading has taken place, a grade appeal may be initiated on an assignment or on a final course grade.

The Grade Appeal Policy provides guidance on grades within an active course. Grade appeals may be made to the faculty on an individual assignment basis or on a final course grade. Only one grade appeal attempt may be made per class attempt.

Pass / No Credit Courses

A Pass (P) grade is assigned to academic requirements such as the successful completion of a CCA, dissertation course or research project course. Grades assigned with a Pass (P) designation are not calculated in the Grade Point Average (GPA) or Cumulative Grade Point Average (CGPA). Students who do not pass these courses will receive a No Credit grade and must retake the course within the Retake Policy and SAP limits.

The only courses eligible for Pass/No Credit grades are CCA courses, Doctorate Dissertation courses (GRC 641, GRC 642, GRC 643, GRC 644 and GRC 645), or Research Project courses (DRP 801, DRP 802.DRP 803, DRP 804, and DRP 805).

Withdrawal / Drop Status

Students wishing to withdraw from a course or from Crestmont University must do so by submitting the appropriate form to the Office of the Registrar at registrar@crestmontuniversity.edu. Students seeking withdrawal from Crestmont University must clear all indebtedness and are strongly encouraged to seek counsel with their Student Success Advocate.

The last day to drop a course is the end of the 4th week in each term. During the drop period a WD will show on the transcript but not be included in the GPA calculation.

Withdrawal from a Course

Students may withdraw from a course during the first week of the term without the course recorded on their official transcript. Withdrawal from a course after the first week of enrollment, under proper withdrawal procedures, will result in a WD grade recorded on the official transcript. Withdrawal (WD) grades are not included in the calculation of GPA but do count towards the Satisfactory Academic Progress Quantitative requirement, and the course must be taken later with all applicable tuition and fees for degree completion.

No withdrawals from a course are permitted after the fourth week. Any grade earned for the course will be final and recorded on the official transcript.

Withdrawal from the University

A completed and signed Withdrawal from University Form must be reviewed and approved before the withdrawal is considered official.

Students who wish to withdraw from CU are required to seek counsel from a Student Success Advocate. Those students using Title IV or other financial aid programs to help pay for school must speak to Student Accounts/Student Finance to review any and all debt obligations. Students withdrawn from the University for more than one (1) term will be required to review and sign a new Enrollment Agreement upon return.

Continuous Enrollment

All Crestmont University students are expected to remain continuously enrolled in at least one (1) course for every term from matriculation through program completion. Maintaining continuous enrollment ensures program completion by the anticipated graduation date. Students may view their complete program and registered courses via the CU Student Portal.

Under limited circumstances, students may request a Leave of Absence (LOA) or Withdrawal for planned medical leaves, vacations, military service, church/missionary service, or for other personal situations requiring time away from their studies. Students must provide the request in writing with supporting documentation.

Students returning from extended leaves may be subject to any programmatic changes, including new or different courses within their program, a change in expected graduation date, and tuition increases at time of return.

Leave of Absence

CU offers its students the opportunity to request a Leave of Absence under certain conditions. An LOA covers one (1) six-week term. Students out for more than six weeks will be Withdrawn from the University.

Active-duty military students only: Students called to active duty are eligible for extended LOAs with documented proof of deployment or orders.

Eligibility for Leave

To be eligible to request an LOA, a student must be:

1. In good academic standing, and
2. Have completed the first three [3] terms of their program.

Requests for LOA under extraordinary circumstances, such as natural disaster or active-duty orders, will be evaluated on a case-by-case basis upon supporting documentation.

Requesting a Leave of Absence

A Leave of Absence (LOA) request form is available via a student's Student Success Advocate. An LOA can be requested and approved for only one term within six consecutive terms.

Example: A student is registered for Terms 2, 3, 4, 5, 6, and 7. The student requests and is approved for an LOA for Term 3. The student later requests a second Leave for Term 6. The second Leave will be denied. The student may request another Leave starting in Term 2 of the next year.

The completed request must be submitted to the Office of Student Affairs by the **Monday of Week 6** (the 6th Monday) of a term. A start date for the leave and a return date are required on the request. *University administration retains the right to extend this deadline with valid and documentable and extenuating circumstances from the student.*

Completion and submission of a request form does not guarantee that an LOA will be granted. A final decision regarding a requested LOA will be sent in writing by the Registrar's Office on or before the **Friday of Week 6** (the 6th Friday) of the current term.

Students taking unapproved leaves and/or who do not submit an LOA form are subject to the University's

nonattendance and withdrawal policies.

Impacts of a Leave of Absence

Academic records for students on a Leave of Absence remain active and upon returning from LOA resume normal enrollment status.

Students may not request an Incomplete grade and take an LOA. It is the University's expectation that the student taking an Incomplete grade will complete any missing course work while simultaneously attending a new course. An LOA is considered a break from any academic obligations and taking a Leave while working on course work to resolve an Incomplete grade is counter to the purposes of an LOA.

Taking a LOA extends the student's graduation date by the length of one term as LOA time does not count towards the degree completion time.

Students receiving Title IV federal financial aid and taking an LOA are equivalent to a Withdrawal for financial aid purposes. A Return to Title IV Funds (R2T4) calculation will be performed to determine how much aid the student earned prior to going on LOA. Students will be responsible for any outstanding balance resulting from the LOA request.

Payment of Balances While on Leave

Students who make monthly payments remain responsible for all regularly scheduled payments while on Leave.

Failure to make monthly payments may result in Withdrawal from the University.

Failure to Return

If a student fails to return by the stated LOA return date, Satisfactory Academic Progress (SAP) will be evaluated, and the student will be withdrawn from the University.

ACADEMIC POLICIES

Academic Integrity Policy

Crestmont University is committed to maintaining the highest standards of academic integrity. Students are expected to complete all academic work honestly, represent their own ideas, and appropriately acknowledge the contributions of others.

Academic integrity is foundational to the value of the University's degrees. Violations of this policy compromise the learning process and the credibility of academic work.

Use of Artificial Intelligence in Academic Coursework

Crestmont University permits the use of artificial intelligence (AI) tools in academic coursework when such use aligns with course learning outcomes and is clearly defined by the institution. AI use in coursework is not uniform and may vary by course, assignment, or instructional context.

Students must:

- Follow the AI use level specified for each assignment
- Use AI tools only in the manner permitted for that assignment
- Document AI use when required
- Verify the accuracy of any AI-generated content
- Uphold CU's academic integrity standards

When required by an assignment, students may be asked to submit documentation demonstrating how AI tools were used during the assignment process. This documentation supports transparency and verification of learning.

The following constitute academic integrity violations:

- Using AI beyond the permitted level for an assignment
- Failing to document required AI use
- Submitting AI-generated work as personal work without appropriate review or attribution
- Fabricating or altering documentation related to AI use

Violations involving AI are addressed through CU's established academic integrity procedures.

Academic Dishonesty

Academic dishonesty includes any act that misrepresents a student's work or academic performance. Violations include, but are not limited to:

- Plagiarism
- Cheating on assignments or examinations
- Unauthorized collaboration
- Fabrication or falsification of information or data
- Misrepresentation of academic work
- Unauthorized use of third-party or external assistance

All forms of academic dishonesty are subject to review and may result in disciplinary action.

Plagiarism

Plagiarism is the presentation of another person's work, ideas, or expressions as one's own without proper attribution. This includes:

- Copying text or ideas without citation
- Improper paraphrasing
- Submitting work completed by another individual or service
- Reusing previously submitted work without authorization (self-plagiarism)
- Failing to acknowledge significant external assistance, including the use of artificial intelligence tools where prohibited or not disclosed

Students are responsible for understanding and applying appropriate citation practices in accordance with academic standards.

Resources and Prevention

CU offers several resources for students who require information on plagiarism and citation. These resources include:

- Seminars and training on APA citation
- Writing Center assistance
- Classroom instruction on documentation of sources
- Library recommended websites and sources on how to avoid plagiarism

Procedures and Sanctions

Alleged violations of academic integrity are reviewed by faculty and, when warranted, escalated for formal review. The University maintains a structured process to ensure fairness and consistency in the evaluation of academic misconduct.

Sanctions are determined based on the nature, severity, and frequency of the violation and may include:

- Written warning
- Reduction in grade or failure of an assignment
- Failure of a course
- Academic probation
- Dismissal from the program or University

The University reserves the right to review previously submitted work and to take appropriate action if violations are identified. In cases of serious or egregious misconduct, additional actions may be taken, including revocation of a degree in accordance with institutional policy.

Student and Faculty Responsibilities

Students are responsible for:

- Submitting original work
- Properly citing all sources
- Understanding course and institutional expectations
- Seeking guidance when unsure about academic integrity requirements

Faculty are responsible for:

- Communicating expectations clearly
- Evaluating potential violations
- Reporting and documenting academic misconduct in accordance with institutional procedures

Revocation of Degree Policy

If, after a degree has been awarded, a degree recipient is found responsible or involved in a violation of the Student Conduct Code involving academic dishonesty or fraud committed while a student, then CU may impose, as a sanction, a revocation of the degree, subject to the following procedures:

- The Registrar will submit a recommendation of revocation of the degree to the Academic Review Committee
- A Notice of Intent to Revoke Degree shall be sent to the student. This notice shall include the details of the alleged violation and the basis for the revocation
- The student may submit a written appeal in response to the Intent to Revoke Degree to the Academic Review Committee within thirty business days from the date of the Notice of Intent to Revoke Degree. The imposition of the Revocation of Degree will be deferred during such statement is received and time has
- passed. If the student does not submit a statement within twenty business days, the sanction of revocation of the degree is final
- The Academic Review Committee will respond with a decision and send final documentation to the student. If the decision is to accept the appeal, the student's transcript will show no information of the revocation. If the decision is to not accept the appeal, the student's degree will be revoked, and all student records permanently noted

Copyright Infringement Policy

Copyright infringement is the act of exercising, without permission or legal authority, one or more of the exclusive rights granted to the copyright owner under Section 106 of the Copyright Act (Title 17 of the United States Code). These rights include the right to reproduce or distribute a copyrighted work. In the file-sharing context, downloading or uploading substantial parts of a copyrighted work without authority constitutes an infringement.

Copyright Infringement Deterrent Plan

Crestmont University responds promptly to notices or letters of illegal copyright infringement based on the requirements of the Digital Millennium Copyright Act. Both our Information Technology and Academic departments will investigate and respond to any notice.

If you believe that any material on any of the university's websites infringes upon any copyright which you own or control, you or your designee may send a notification of such claimed infringement to our Designated Agent as set forth below:

Stephanie Suffoletto
Compliance Manager

Crestmont University
101 South Reid Street, Suite 301
Sioux Falls, SD 57103

Phone: (949) 216-8245
Fax: (605) 610-2045
Email: stephanie.suffoletto@crestmontuniversity.edu

Upon receipt of a valid notification, the University will remove or disable access to such material and give notice of a claim of copyright infringement to the user or subscriber who authored the claimed infringing content by means of any one or more of the following methods at the University's sole option: a general notice on the university's website, electronic mail to the content provider's email address in our records, or by written communication sent by first class mail to such a user's postal address in our records.

Summary of Copyright Penalties

Penalties for copyright infringement include civil and criminal penalties. In general, anyone found liable for civil copyright infringement may be ordered to pay either actual damages or "statutory" damages affixed at not less than $750 and not more than $30,000 per work infringed. For "willful" infringement, a court may award up to $150,000 per work infringed. A court can, in its discretion, also assess costs and attorney fees. For details, see Title 17, United States Code, Sections 504, 505. Willful copyright infringement can also result in criminal penalties, including imprisonment of up to five years and fines of up to $250,000 per offense.

For more information, please see the website of the U.S. Copyright Office at www.copyright.gov, especially their

FAQ's at www.copyright.gov/help/faq. The university may terminate or limit access to users who are deemed to be in violation of copyright laws. In addition, students who are found to have participated in the unauthorized distribution of copyrighted material or other forms of copyright infringement will be subject to the consequences in accordance with the university's conduct policy.

Annual Copyright Disclosure and Education

Consistent with our mission statement, combating illegal sharing of copyrighted material is an integral part of creating a true academic culture. We strive to empower students by informing them and our community about the law and our internal response to copyright infringement claims:

- All students have access to the catalog which contains our Copyright Infringement Policy
- Students are encouraged to submit DMCA (Digital Millennium Copyright Act) notices to our Designated Agent specified herein.

Alternative to Illegal File Sharing

The Higher Education Opportunity Act requires all colleges and universities to offer legal alternatives to unauthorized downloading. Although we cannot maintain an up-to-date list of alternatives, we direct students to the Educause list which offers legal sources of online content. Students will find a list that includes legitimate online services; however, Crestmont University does not endorse or evaluate these external sites.

To access legal sources of online content visit:
https://www.educause.edu/focus-areas-and-initiatives/policy-and-security/educause-policy/legal-sources-onli

Periodic Effectiveness Assessment

Crestmont University will review this copyright plan each year to ensure it is current and maintains the appropriate and necessary information to effectively combat illegal file sharing, in addition to updating the methods employed as new technological deterrents become available. Part of the review will include the assessment of the number of legitimate infringement notices received.

Grading Policy

Students are expected to submit all assignments for instructor review for grading on time. The instructor will only grade each assignment once and give feedback at that time. The instructor will not accept or grade assignments a second time with changes from the previous feedback. All assignments must be submitted through the course shell. Any assignments submitted outside of the course shell will not be accepted.

Use of Grading and Assessment Tools

Courses include a range of graded assignments and assessments designed to evaluate student learning and achievement of course outcomes. Graded work may include discussions, written assignments, projects, presentations, and examinations. Evaluation criteria are communicated through rubrics or scoring guides when applicable.

In addition to course-level grading, the University may use assessment methods to evaluate student learning across courses and programs. These assessments are used for institutional improvement and do not impact individual course grades.

Assessment results are used to inform curriculum review, instructional improvement, and academic quality.

Students with questions regarding grading, feedback, or course expectations should contact their instructor. For additional support, students may contact their Student Success Advocate.

Late Grading Penalty

Assignments (other than discussion boards and blogs), quizzes, tests, and exams that are accepted late will have a penalty. Any assignment, quiz, test, and/or exam received after the due date until 7 days after the due date will have a 10% reduction from total points for lateness. Any assignment, quiz, test, and/or exam received on days 8 through 14 will have a 20% late penalty for lateness. Assignments, quizzes, tests, and/or exams received 15 days after the due date will not be accepted. Discussion boards and blogs are considered part of weekly activity and participation; therefore, they are not accepted beyond the week that they are active.

Undergraduate Grading System

Plus / minus letter grades (A, A-, B+, B, B-, C+, C, etc.) are used for undergraduate programs to assess student learning and academic achievement fairly and objectively. They are recorded in transcripts and used to calculate Cumulative Grade Point Average (CGPA). The undergraduate grading system is listed in all undergraduate level course syllabi.

Grade Point Average (GPA): Total Grade Points Earned/Total Credits Attempted for Grades. The Office of the Registrar is responsible for the recording of official grades into students' official academic records or transcripts and the release of term grades to students, upon request.

Course retakes are billed at the current tuition rate, are subject to the Course Retake Policy under the following conditions:

- An undergraduate student who received a "D-" grade may request to repeat the course
- All students must retake required courses in which an "F" grade was received
- Students may retake a course but must remain in compliance with SAP

Undergraduate Grading Criteria

A, A- = Excellent
The student has demonstrated a thorough understanding of the content and skills presented in the course, consistently initiates thoughtful questions, and can see many sides of an issue. The student writes logically and clearly. He or she also integrates ideas throughout the course and, as appropriate, from previously completed courses in a program.

B+, B, B- = Good

The student is an excellent writer, maintains consistent performance, and demonstrates an understanding of course content that goes beyond the minimum requirements.

C+, C, C- = Satisfactory
The student demonstrates a minimal comprehension of the skills and subject matter included in the course, and accomplishes only the minimum requirements, while displaying little or no initiative.

D+, D, D- = Poor
The student's performance is barely acceptable. Assignments are late or missing and there is not even a minimal understanding or mastery of course content skills.

F = Failing
Quality and quantity of work is unacceptable.

Undergraduate Programs Grading Scale

Grade Awarded	Grade Point	Description	Grade Scale
A	4.0	Outstanding	94.00% - 100.00%
A-	3.67		90.00% - 93.99%
B+	3.33	Good	87.00% - 89.99%
B	3		84.00% - 86.99%
B-	2.67		80.00% - 83.99%
C+	2.33	Average	77.00% - 79.99%
C	2.00		74.00% - 76.99%
C-	1.67		70.00% - 73.99%
D+	1.33	Poor	67.00% – 69.99%
D	1.00		64.00% - 66.99%
D-	.67		60.00% - 63.99%
F	0.00	Fail	Below 60%
WF	0.00	Withdrawal/Fail	
AU	Not Calculated in GPA	Audit	
CR	Not Calculated in GPA	Credit	
I	Not Calculated in GPA	Incomplete	
SP	Not Calculated in GPA	Satisfactory Progress	
NC	Not Calculated in GPA	No Credit	
P	Not Calculated in GPA	Pass	N/A
TC	Not Calculated in GPA	Transfer Credit	
WD	Not Calculated in GPA	Withdrawal/Dropped	

Graduate Grading System

Plus / minus letter grades (A, A-, B+, B, B-, C+, C, etc.) are used for graduate programs to assess student learning and academic achievement fairly and objectively. Grades are recorded in transcripts and used to calculate Cumulative Grade Point Average (CGPA). The graduate grading system is listed in all graduate level course syllabi.

Grade Point Average (GPA): Total Grade Points Earned/Total Credits Attempted for Grades. The Office of the Registrar is responsible for the recording of official grades into students' official academic records or transcripts and the release of term grades to students, upon request.

Course retakes are billed at the current tuition rate, are subject to the Course Retake Policy under the following conditions:

- All students must retake required courses in which an "D" or "F" grade was received
- Students may retake a course but must remain in compliance with SAP

Graduate Grading Criteria

A, A- = Excellent: The student has demonstrated a thorough understanding of the content and skills presented in the course, consistently initiates thoughtful questions and can see many sides of an issue. The student writes logically and clearly. They integrate ideas throughout the course and, as appropriate, from previously completed courses in a program.

B+, B, B- = Good: The student is an excellent writer, maintains consistent performance, and demonstrates an understanding of course content that goes beyond the minimum requirements.

C+, C, C- = Satisfactory: The student demonstrates a minimal comprehension of the skills and subject matter included in the course, and accomplishes only the minimum requirements, while displaying little or no initiative.

D+, D, D- = Failing: The student's performance is barely acceptable. Assignments are late or missing and there is not even a minimal understanding or mastery of course content skills.

F = Failing: Quality and quantity of work is unacceptable.

Graduate Programs Grading Scale

Grade Awarded	Grade Point	Description	Grade Scale
A	4.0	Excellent	94.00% - 100.00%
A-	3.67		90.00% - 93.99%
B+	3.33	Good	87.00% - 89.99%
B	3		84.00% - 86.99%
B-	2.67		80.00% - 83.99%
C+	2.33	Satisfactory	77.00% - 79.99%
C	2.00	Satisfactory	74.00% - 76.99%
C-	1.67	Satisfactory	70.00% - 73.99%
D+	1.33	Fail	67.00% – 69.99%
D	0.00	Fail	64.00% - 66.99%

D-	0.00	Fail	60.00% - 63.99%
F	0.00	Fail	Below 60%
WF	0.00	Withdrawal/Fail	
AU	Not Calculated in GPA	Audit	
CR	Not Calculated in GPA	Credit	
I	Not Calculated in GPA	Incomplete	
SP	Not Calculated in GPA	Satisfactory Progress	
NC	Not Calculated in GPA	No Credit	
P	Not Calculated in GPA	Pass	N/A
TC	Not Calculated in GPA	Transfer Credit	
WD	Not Calculated in GPA	Withdrawal/Dropped	

Comprehensive Competency Assessment Grading Scheme (DBA program only)

The Comprehensive Competency Assessment (CCA) is graded using a rubric which can be found in the CCA course room. There are two grades for the CCA: No Credit (NC) and Pass (P). Students earning a NC must retake the CCA.

Students earning a P have fulfilled the requirements for the CCA and progress to the GRC or DRP series. Students may attempt the CCA a total of three times. Students not earning a P after the third attempt may be dismissed from their program.

GRC and DRP Series Grading Scheme

The Graduate Research Courses (GRC), or dissertation series courses, and the Doctoral Research Project (DRP), or capstone series courses, are graded using rubrics which can be found in the GRC and DRP course rooms. There are three grades for these courses, No Credit (NC), Satisfactory Progress (SP), and Pass (P). Students earning an SP or NC must retake the course. Students earning a P have fulfilled the requirements for the course and can progress to the next course in the series.

While the student may pass GRC or DRP courses, the Dissertation/Research Project phase is an iterative process and may require students to return to previous chapters/sections that were passed to make adjustments and changes as they progress through their dissertation or research project until they pass the oral examination.

How to Calculate GPA

To compute the grade point average (GPA), the total number of grade points is divided by the total number of semester credits attempted. Each course's credits count only once toward graduation requirements. “I,” “WD,” “SP,” “P,” “CR,” “NC,” “TC” designations carry no grade points and are not considered when figuring the grade point average. When a course is repeated, the original grade remains part of the permanent record but is not calculated in the grade point average. Each letter grade is worth a certain number of grade points.

A	4.0
A-	3.67
B+	3.33
B	3.0

B-	2.67
C+	2.33
C	2.0
C-	1.67
D+	1.33
D	1.0
D-	0.67
F	0.0

Example:

In the first semester, a student's grades in the first five courses are: A, B, A, C, and A. The GPA would be calculated as follows.

STEP 1: Add the grade points for all courses taken during the semester.

A = 4 points
B = 3 points
A = 4 points
C = 2 points
A = 4 points

= 17 grade points

STEP 2: Divide the total number of grade points by the number of courses.

17 / 5 = 3.40

GPA is 3.40

Attendance Policy

Students must attend and participate in their courses on a weekly basis throughout their programs.

Attendance includes:

- Submitting an academic assignment
- Taking an exam and/or quiz or
- Participating in an online discussion

Attendance is not:

- Logging into your course without active participation, or
- Participating in academic counseling or advisement

Student non-attendance during the Add/Drop period (the first seven [7] days of a term) will be construed as willing disregard for this policy and students become eligible for being unregistered from any future courses and withdrawn from the university. No charges will incur, and no grades earned or posted for courses not attended.

Students who fail to attend for 14 consecutive days within a term, after the Add/Drop period, will be eligible for withdrawal. Students who are unable to attend for 14 consecutive days within a term are encouraged to contact their

Student Success Advocate to make proper arrangements and avoid being withdrawn.

Attendance in scheduled hybrid class sessions counts toward course attendance, and hybrid students must meet the same attendance standards as fully online students.

Final Assignment Submission

The cutoff day/time for students to submit all required course assignments is the last day of the term, the Sunday of week 6 at 11:59 pm PST. This is to ensure that faculty have adequate time to grade course assignments for final grade submission. Course shells will be closed at this time and any unsubmitted assignments will not be reviewed or graded.

Faculty Response Time

Faculty are provided 48 hours for responses to basic e-mail and phone communications and 3 days for issuing grades on individual assignments and 3 days for final course grades. Faculty are provided 5 days for issuing feedback on dissertation or research project work. For dissertation or research project work, faculty and students are required to have a minimum of two synchronous (phone or virtual meeting) exchanges per term with substantive and rigorous interaction.

Crestmont University is supportive of students submitting homework early, especially if working one or more weeks ahead of the course schedule. While students may submit work early, faculty are not required to grade the assignment until the due date and then will follow the faculty grading policy.

Student Communications Policy

The Crestmont University Conduct and Communications Policy refers to the respectful conduct of Crestmont University staff, faculty, and students in any school communications, including students' course assignments, test responses, and, where applicable, threaded discussions.

Crestmont University provides students with different communication channels for communicating with its staff and faculty and responding to assignments and tests. Communication channels include e-mail, phone, mail, text, MS Teams, chat rooms, and the Student Community. Other communications channels include the Student Portal or the LearnCenter, which are used for submitting course assignments, tests, threaded discussion and blog responses, and communications to faculty.

It is college policy that Crestmont University staff, faculty, and students maintain respectful, professional, and polite conduct in all communications. All staff, faculty, and students are expected to treat one another with respect. Negative emotions, rude language, and/or profanity have no place in any communication channel, including phone, written, electronic, etc. Any staff, faculty, or student using irate, sarcastic, rude, harassing, or offensive language in any type of communication channels to any staff, faculty, or student at the university will be subject to disciplinary action up to and including dismissal from Crestmont University.

To allow continual communications with Crestmont University students, it is required that students update Crestmont University with any changes to the student’s account information. Student account information can be accessed through the Student Portal, or students can contact the Registrar’s Office with any changes to the student’s name, address, e-mail, or phone number.

NOTE: Crestmont University official communications are sent via email, text, WhatsApp, MS Teams, or mail. Most official forms require electronic communication by e-mail unless forms or directions state otherwise. Students are held responsible for official Crestmont University communications sent to students. Students should check their email accounts regularly and respond, where needed, to any communications from CU.

Dissertation Course Enrollment Policy

The Graduate Research Course (GRC), or dissertation series, consists of five courses, GRC 641-645. To be enrolled in the dissertation series, students must earn a Pass mark on the CCA exam. Participation in GRC orientation is required by all students enrolled into the dissertation series. The dissertation series is a set of structured courses supporting the creation of a five-chapter dissertation with an assigned Dissertation Chair.

Incomplete Grades for the Dissertation Sequence

Due to the rigor of dissertation work, students often take multiple consecutive six-week terms to complete each GRC course. The dissertation sequence does not utilize an incomplete (I) mark. Instead, the In Progress (IP) mark indicates the noncompletion of a dissertation course. The IP mark does not affect GPA.

Grade Appeals, Reviews, and Dismissal Appeals

Performance within a dissertation course is measured using rubrics and written artefacts. All appeals involving grades and reviews must follow the appropriate processes stated in the catalog and student handbook. Dissertating students have the right to appeal a dismissal due to noncompletion of a course. In such matters, students should contact a Student Success Advocate and request an appeal.

Research Project Course Enrollment Policy

The Doctoral Research Project (DRP), or capstone series, consists of five courses, DRP 801-805. To be enrolled in the capstone series, students must earn a Pass mark on the CCA exam. Participation in DRP orientation is required by all students enrolled into the capstone series.

The capstone series is a set of structured courses supporting the creation of a research project with an assigned Research Project Chair.

Incomplete Grades for the Research Project Sequence

Due to the rigor of the research project work, students often take multiple consecutive six-week terms to complete each DRP course. The research project sequence does not utilize an incomplete (I) mark. Instead, the In Progress (IP) mark indicates the noncompletion of a dissertation course. The IP mark does not affect GPA.

Grade Appeals, Reviews, and Dismissal Appeals

Performance within a research project course is measured using rubrics and written artefacts. All appeals involving grades and reviews must follow the appropriate processes stated in the catalog and student handbook. Students have the right to appeal a dismissal due to noncompletion of a course. In such matters, students should contact a Student Success Advocate and request an appeal.

Institutional Review Board (IRB)

The Institutional Review Board (IRB) is responsible for all Crestmont University research involving human subjects. The

IRB's primary responsibility is to protect the rights and welfare of human research subjects, in accordance with the Department of Health and Human Services (DHHS). All research conducted at CU must be in accordance with Code of Federal Regulations Title 21 and CU IRB standards—without exception. This IRB is registered with OHRP under the IORG number: IORG0009589 and holds FWA approval number FWA00026754.

IRB is required to review all research proposals, formal and informal, funded or not, that are prepared by students, instructors, and staff, especially those that involve the use of human participants. The IRB is legally required to ensure all the following standards are met:

- Risks are justified in terms of related benefits to the participants and society
- Participants engage in research willingly and knowingly to the extent possible
- Research methods are appropriate to the objectives of the research
- Research methods are the safest possible and are consistent with sound research design
- Participants' privacy is protected
- Research is monitored

To accomplish these purposes, researchers are required to complete the appropriate applications and obtain the IRB approval whenever research involving human participants is proposed, before beginning research with human participants. Applying the U.S. federal government's definitions, a human participant is a living individual about whom an investigator conducting research obtains: (a) data through intervention or interaction with the individual; or (b) identifiable private information, and research is a systematic investigation (i.e., the gathering and analysis of information) designed to develop or contribute to generalized knowledge.

All research projects involving collection or analysis of data (whether from surveys, interviews, observation, student or employee work products, or records of any type) must be reviewed and approved by the IRB. Moreover, no member of the university community may commence any research procedure involving human participants until it

has been approved by the IRB. The only categories of research that do not need to be submitted for IRB approval are literature reviews and hypothetical research designs; although the IRB reserves the right to review proposed nonhuman research projects.

Information supplied during the IRB process shall appear as part of an application process suited for the evaluation of ethical and methodological aspects of all proposed research. In general, all reviewed research shall submit at least the following information:

- A basic understanding of the IRB and its purpose.
- CITI Social-Behavioral-Educational (SBE) certification.
- A completed application indicating the nature of the study, relevant stakeholders, potential participants, potential data collection and processing, revised common rule compliant proposed informed consent processes, possible conflict of interests, and other essential information about the proposed study.
- An explanation of how confidentiality and privacy, for participants, will be maintained while conducting and concluding the study.
- Additional information as deemed necessary by IRB members.

Proposals lacking the above and failing to honor IRB information requests may be delayed or terminated. University research ethics forms, guidance, and applications may be retrieved from the IRB course room.

RIGHTS AND RESPONSIBILITIES

Student Responsibilities

While CU is here to provide all students an opportunity to learn in an online environment that is functional and easy to use, students also hold a responsibility to CU and their studies. All students are expected to:

- Respect their peers and instructors
- Maintain good academic standing while at CU
- Understand and follow all CU policies and understand the consequences for violations
- Protect student username and/or password by not sharing with any other person or organization, this is grounds for dismissal
- Follow all deadlines to ensure successful completion of courses
- Complete all assignments and assessments
- Grow academically and intellectually

Students are responsible to maintain their own course work; they create original work and submit copies to CU. CU will not retrieve prior submitted work for students, and students do not have access to prior course shells.

Student Code of Conduct Policy

The content of the Student Code of Conduct (or Code) supplements the University catalog and relevant publications. The Code assists students with successful ethical decision making and life at the University. The Code is not exhaustive and is subject to change, at any time, as deemed appropriate by the University at its sole discretion.

Changes to the Code may be implemented without notice and obligation—unless announced otherwise upon the implementation of such changes.

Jurisdiction of the Code of Conduct

The Code applies to all University students. Violations of the Student Code of Conduct may include conduct occurring on or off-campus, including online and electronic communication or other conduct, when the University determines it has a substantial interest in the conduct. The University has a substantial interest in conduct when it:

- Occurs at University-related events, including but not limited to LearnCenter course room discussions and activities, live course room sessions, live orientation meetings, live training sessions, any verbal and written contact with University faculty and staff
- Occurs during study abroad, clinical, internship, or other academic programs
- Constitutes a violation of local, state, or federal law, including repeat violations of any local, state, or federal law committed in any country where the University operates
- Indicates that the individual may present a danger or threat to the health or safety of him/herself or others
- Significantly threatens the rights or property of those protected by this Code
- Is harmful to the educational mission of the University

Notwithstanding any other provisions of the Code, the University reserves the right to take any action, which in its judgment, is necessary and appropriate to protect the safety and well-being of the campus community.

Actions Constituting Violations of the Code

The following actions constitute violations of the code:

Action 1. Acts of dishonesty not limited to the following:

a. Violation of the Academic Honesty Policy (AHP), inclusive of cheating, plagiarism, fraudulent submissions of works, or miscellaneous forms of academic dishonesty
b. Violation of University policies, procedures, and communications channels
c. Violation of local, state, federal, or regional laws while engaging in the University
d. Knowingly offering materially false (or misleading) information to a University instructor, administrator, or other designated official
e. Knowingly triggering a false report or threat
f. Unauthorized usage or alteration of official University documents, transcripts, or identification card

Action 2. Intentionally or recklessly causing injury, harm, or apprehension to individuals or groups subject to the Code.

Action 3. Intentionally or recklessly interfering with University activities, including, but not limited to, studying, teaching, research, residential activities, administration, student conduct proceedings, or the provision of supplementary services.

Action 4. Failure to comply with the Student Communication Policy.

Action 5. Engaging in sexually harassing conduct so sufficiently severe, pervasive, and objectively offensive that it is an intimidating, hostile, or offensive educational or work environment.

Action 6. Engaging in discriminatory harassing conduct so sufficiently severe, pervasive, and objectively offensive that it is an intimidating, hostile, or offensive educational or work environment.

Action 7. Engaging in other harassing conduct so sufficiently severe, pervasive, and objectively offensive that intimidating, hostile, or offensive educational or work environment.

Action 8. Failure to comply promptly with the directions of and verbally threatening, abusing, or harassing any University official, including, but not limited to, student and professional staff members.

Action 9. Disorderly conduct, or lewd, indecent, or obscene behavior.

Action 10. Any behavior that disrupts or causes disruption to computer services, damages, alters or destroys data or records, adversely affects computer software, programs, systems, or networks. Using any data, computer system, or network to devise or execute any scheme to defraud, deceive, extort, or wrongfully obtain money, property, or data.

Action 11. Acquiring and publicly publishing (or doxing) information such as student IDs, login information, examination passwords, exams, and assignments without the consent of the University.

Action 12. Failure to take reasonable steps to avert, stop, report, or leave a situation involving a violation of the Code. Attempting, conspiring to commit, or aiding and abetting in violating the Code.

Action 13. Violating the terms of, or failure to complete, any sanction imposed in accordance with this Code.

Academic Honesty Policy (AHP)

In all centers of education, learning is valued and honored. A learning community cannot thrive if its members compromise their achievement and seek to establish an unfair advantage over their students. Academic standards are based on a pursuit of knowledge and assume a high level of integrity in all members. When this trust is violated, the academic community suffers an injury and must act to ensure that its standards remain meaningful.

The Code asks each student to demonstrate maturity, responsibility, honesty, and integrity. Students are expected to:

- Act honestly in all matters
- Foster an environment supporting academic integrity
- Discourage cheating and inform an instructor of potential instances of cheating when in possession of good faith, belief, and evidence that a violation of the Code has occurred

What Constitutes Cheating, Plagiarism, and Related Offensives?

Cheating is defined as the deliberate communication or reception of an unauthorized or dishonest advantage. Such communications include, but not limited to, the following: duress, fraud, deception, exchange of previously graded examinations, reusing previously written essays, and attempts at cheating. Examples include, but are not limited to:

- Use of resources not authorized by the instructor or readily available to all students in the course, including past exams, for the completion of an assignment or to study for an exam
- Copying graded assignments from another student or giving one's work to be copied or used by another student
- Selling work from a course or purchase of coursework or other unauthorized assistance from an online source
- Doing homework, taking an exam, writing a paper, or doing any other coursework for another student or allowing another person to do it for you, when not explicitly permitted by the University
- Using any technological/communication tool not authorized by the University during an exam or quiz
- Engaging in behavior expressly prohibited by an instructor during class discussions, in the course syllabus, or via other course- specific communication means or tools

Plagiarism is defined as presenting work or the opinions of others without proper acknowledgement, summary, paraphrase, or citation. Plagiarism includes, but is not limited to:

- Failing to give credit for ideas, statements of facts, or conclusions derived by another author; failure to use quotation marks when quoting directly from another, whether it is a paragraph, a sentence, or part thereof; failure to cite the work of another person
- Submitting an assignment purchased or obtained from research or term paper services
- Submitting an assignment, whole or in part, obtained from the internet or another unauthorized resource
- Submitting papers or speeches for credit that are substantially the same in two or more classes without prior written approval of the instructors involved

Miscellaneous Forms of Academic Dishonesty include, but are not limited to:

- Altering answers on a scored test or any graded work and submitting it for a higher grade without explicitly articulating the alterations made
- Planning with one or more students to commit any form of academic dishonesty
- Lying to an instructor or providing any misrepresentation of information to receive any academic advantage or accommodation
- Misrepresenting the content of e-mailed communications shared between student and professor as to receive any academic advantage or manipulate a University process

Students found engaging in cheating, plagiarism, or another offence may be determined as in being in violation of the Code. Instructors and University administration may impose academic sanctions at the discretion of University administration. Further, students found violating the Code may incur a failing grade, suspension, dismissal from the University, or revocation. In such cases, a notation of the sanction will appear on the student's transcript.

Process for Determining Instances of Code Violations and Enforcement

The Code is charged with establishing standards used to determine whether a student honored the Code, behaved ethically, and remained an upstanding member of the University. When a student is found in violation of the Code, they may be subject to academic consequences, suspension, dismissal, or revocation.

Plagiarism. The first instance of plagiarism results in an instructor generated warning and suggested remedy. In such cases, the student will receive a message in the grade book indicating the finding and next steps to resolve the instance. However, additional instances will result in an instructor's referral of the student to University administrators and the Academic Review Committee (ARC). The ARC reserves the right, at its discretion, to review/regrade any exams/assignments that have already been graded and make recommendations to University administrators.

Cheating and Miscellaneous Forms of Academic Dishonesty. The first instance of such violations will result in referral of the student to University administrators and AARC. The AARC reserves the right, at its discretion, to review all relevant information, evidence, and documentation as to determine a suitable penalty. Penalties may include, but are not limited to, the following actions:

- A documented warning
- Documented counselling by staff or designated University representative
- Resubmission of work subject to a grade penalty or an alternative assignment
- Failing grades for an assignment, group of assignments, or course
- Suspension processes
- Dismissal from the University
- Revocation of a degree

In all cases, the AARC will advise the University administration on proper courses of action and remedies.

Graduates found to have plagiarized, including allowing a student to copy his/her/their paper, may have his/her/their diploma revoked as per the Revocation of Degree Policy. If a degree recipient is found responsible or involved in a violation of the Code, then the University may revoke the degree(s).

Privacy Policy

Buckley Amendment

In compliance with Public Law 93-380, Section 438 (The Buckley Amendment), students' grades, academic records, and personal information may not be provided to third parties without their written consent. Permission must be given by the student in order for the information in his/her/their file to be used as reference checks for credit or employment evaluation by third parties. The student must file with the Registrar a declaration to this effect, and the declaration will be kept in the student's file. The declaration can be all-inclusive or on a case-by-case access basis. The provision to release financial data or related information to authorized state and federal agencies is not a violation of the Buckley Amendment.

Privacy of Records

In accordance with the Family Educational Rights and Privacy Act (FERPA), Crestmont University protects the privacy of students' records, including social security number, home address, e-mail address, phone

number, grades, and financial information. FERPA affords students certain rights with respect to their educational records:

- The right to inspect and review the student's education records within 45 days of the day the University receives a request for access. Students should submit to the registrar written requests that identify the record(s) they wish to inspect. The school 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 University official to whom the request was submitted, that official shall advise the student of the correct official to whom the request should be addressed
- The right to request an amendment of the student's education records that the student believes is inaccurate or misleading. Students may ask the University to amend a record that they believe is inaccurate or misleading. They should write the University 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 University decides not to amend the record as requested by the student, the University will notify the student of the decision and advise the student of his/her/their 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
- 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 which permits disclosure without consent is disclosure to school officials with legitimate educational interests. A school official is a person employed by Crestmont University in an administrative, supervisory, academic, research, or support staff position (including law enforcement unit personnel and health staff), a person or company with whom CU 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 school official in performing his/her/their tasks. A school official has a legitimate educational interest if the official acts in any of the following capacities: is performing a task that is specified in his/her/their position description or contract agreement, related to a student's education or to the discipline of a student: providing a service or benefit relating to the student or the student's family (e.g., counseling, job placement, financial aid, etc.), or maintaining the safety and security of the campus. Upon request, the University may disclose education records without a student's consent to officials of another school in which that student seeks or intends to enroll
- Release of student "directory" information is also permitted by FERPA. The University identifies "directory" information as student's name, address, telephone listing, electronic mail address, photograph, date and place of birth, major field of study, dates of attendance, grade level, degrees, honors, and awards received, the most recent educational agency or institution attended, student ID number, user ID, or other unique personal identifier used to communicate in electronic systems that cannot be used to access education records without a PIN, password, etc. (A student's SSN, in whole or in part, cannot be used for this purpose)
- The right to file a complaint with the U.S. Department of Education concerning alleged failures by the University to comply with the requirements of FERPA. The name and address of the office that administers FERPA is:

  Family Policy Compliance
  Office U.S. Department of Education
  400 Maryland Avenue, SW
  Washington, DC 20202-4605

For any requests, amendments, or updates, please contact the Registrar at registrar@crestmontuniversity.edu or

(605) 291-4835.

Retention of Records

Transcripts and other documents received by the University for the purpose of admission or recording supplemental work become the property of the University and will not be released to or copied for students. A detailed system of records is maintained for each student. A student's file will minimally contain application documents, admissions credentials, records of enrollment and attendance, course grades, satisfactory academic progress records, pertinent written communication with the student, any disciplinary actions taken, federal financial aid documents and other pertinent documents. Crestmont University shall retain student academic records permanently or indefinitely in accordance with federal, state, and accrediting guidelines and regulations. Fireproof storage shall be used for safekeeping of students' records including records of graduation and degrees granted. Such records, if stored on computers, will have backups, and remain the permanent properties of Crestmont University and shall not be available for loan or release to third parties without the written consent of the student.

Drug and Alcohol Prevention Policy

Substance Abuse

Crestmont University is firmly committed to providing a safe and healthy learning environment for all students, staff, and faculty. Consistent with this commitment, CU has strengthened its stand against drug and alcohol use. In compliance with section 120(a) through (d) of The Higher Education Act of 1965, as amended, including the Drugfree Schools and Communities Amendments of 1989 (Public Law 101-226), the Crestmont University Drug and Alcohol Prevention Policy is provided to all students annually. Student involvement with illegal drugs, controlled substances, or alcohol can negatively impact the student's ability to perform his/her/their academic duties.

Definitions

Illegal drug means any drug which is an illicit drug and not legally obtainable or which is legally obtainable but has not been legally obtained. This term also includes prescribed drugs not legally obtained and prescribed drugs, such as controlled substances like pain medications, not being used for prescribed purposes.

Legal drug includes any prescribed drug or over-the-counter drug that has been legally obtained and is being used for the purpose for which it was prescribed or manufactured.

Under the influence means that the student is affected by drugs or alcohol or the combination of drugs and alcohol in a detectable manner. A determination of such influence can be established by professional opinion, a scientifically valid test or, in some cases, by a layperson's opinion.

Requirements/Prohibition

Students must comply with federal, state, and local laws concerning alcohol and illegal drug usage, whether on the University's property or otherwise.

Use of Legal Drugs

Studies show that long term heavy drinking and drug use can lead to damage of the liver, nervous system, heart, and brain. It may also lead to high blood pressure, stomach problems, medicine interactions, sexual problems, osteoporosis, and cancer.

Because of the well-known consequences of drug and alcohol abuse, the university is firmly committed to providing a safe and healthy environment for all students and employees. Consistent with this commitment, the university has a zero-tolerance policy against drug and alcohol abuse.

Investigation

The use, sale, possession, manufacture, or purchase of illegal drugs, controlled substances, or alcohol while on the premises or while performing University related activities is strictly prohibited. Those who violate this policy are subject to disciplinary action, up to and including expulsion, and referral for prosecution. Local, state, and federal sanctions for unlawful activity relating to drug and alcohol abuse may result in fines and/or incarceration.

Drug Use Assistance

Crestmont University provides the following information as a resource for those students who need assistance with avoiding or recovering from alcohol or drug abuse. We encourage any student, staff, or faculty member who needs alcohol or drug abuse information to use directory information, online searches, the telephone book, or referrals from friends, family, and/or professionals.

At a national level, there are also organizations dedicated to providing information and suggestions:

- ***Substance Abuse and Mental Health Services Administration (SAMHSA)***
  This agency of the U.S. Department of Health and Human Services provides information online regarding alcohol, drugs, and treatment programs.
  Web address: www.samhsa.gov
  Treatment programs: findtreatment.samhsa.gov
  Phone Number: (800) 729-6686
- ***National Institute on Alcohol Abuse and Alcoholism***
  Web address: https://www.niaaa.nih.gov
  Phone Number: (301) 443-3860
- ***World Health Organization (WHO)***
  Web address: https://www.who.int/topics/substance_abuse/en/
- ***National Institute on Drug Abuse***
  Web address: www.nida.nih.gov
  Phone Number: (310) 443-1124
- ***Alcoholics Anonymous***
  Web address: https://www.aa.org/
- ***Narcotics Anonymous***
  Web address: https://www.na.org/
- ***Local Resources for Staff and Faculty Substance Abuse – Orange County, California***
  Web address: http://ssa.ocgov.com/comres/substance

The Drug and Alcohol Prevention Policy must be distributed to students and employees annually. It must also be reviewed every two years to assess effectiveness and ensure that sanctions are being enforced. At the time of the review, Crestmont University must address the following:

- The number of drug and alcohol related violations
- The number and type of sanctions imposed by the school related to drugs and alcohol and fatalities related to the school
- Review of the policy must be documented in the Policies Log.

Non-Discrimination Policy

Crestmont University provides opportunities for the pursuit of excellence for all students and staff through its educational programs and services. The University will provide open access to its programs and support services without regard to race, color, age, gender, creed, national or ethnic origin, marital status, sexual preference, gender identity, physical disability, or any other legally protected status in the administration of its educational programs, admission of qualified students or offering of any University-administered activities.

Americans with Disabilities Act (ADA) Policy

CU takes pride in its diverse population and is committed to providing all students the opportunity to take full advantage of its programs and facilities. In keeping with this philosophy, CU strives to eliminate barriers that may prevent qualified students with disabilities from obtaining an academic or professional degree.

CU complies with the Americans with Disabilities Act, Section 504 of the Rehabilitation Act (ADA), and state and local requirements regarding students with disabilities. CU provides reasonable accommodations or services to qualified students with disabilities. Decisions on if and which accommodations or services will be granted are made by the relevant division within the University.

CU students with disabilities are not required to reveal the disability unless the student chooses to request special accommodations.

Requesting Accommodations

Any accommodation under ADA should be requested by the student during the admissions process and before a course starts; however, a student may request them at any time during their program of study. A request for accommodations made while a six-week academic term is already in progress will take effect in the subsequent term.

Students can make an initial request for accommodation or services by sending an email to their Student Success Advocate. The SSA then provides the student with a Verification of Disability Form. The student then is responsible for completing the form, providing all required evidence and documentation, and submitting the entire packet to the Registrar. All information submitted by the student is held in confidence.

Student Responsibilities

Students who choose to request accommodations have the following responsibilities:

- Follow the accommodation procedure outlined above
- Identify the disability to the appropriate individuals at Crestmont University
- Provide (at student's expense) current and appropriate documentation from a qualified medical professional
- Provide a written medical opinion stating the requested accommodation or service would allow the student the ability to perform the essential functions of program or course requirements
- Submit an updated form, evidence, and documentation if the accommodation period expires and accommodations are still needed

Decision Process

After a student makes a request for accommodations or services, the request will be considered using the following criteria:

- The need should be documented and individual in nature
- The need should not compromise the essential requirements of a course or program
- The need should not impose a financial or administrative burden upon Crestmont University beyond that which is deemed reasonable and customary
- The need should be within the scope of the organization's control
- The student should be able to, with or without reasonable accommodations, perform the essential functions of program or course requirements
- The essential requirements of an academic course or program need not be modified to accommodate an individual with a disability

A decision will be made by CU within seven (7) days regarding the most appropriate accommodations on an individual student basis. CU will take all information into consideration, including medical or professional documentation, when determining whether and what type of an accommodation will be made. CU may consult with the student as part of its decision process.

* An Important Note About Requesting Accommodations

Students opting not to disclose their disability and thereby foregoing accommodations with Crestmont University, may not later claim discrimination or invoke protections under the law.

Example: A student with an undisclosed disability may fail a class required for a degree program. The student cannot, after failing the course, claim their disability hindered their ability to pass the class and request the failed class be removed from their transcript and/or be allowed to continue in the degree program. A student who does not disclose their disability is assumed not to have a disability.

Likewise, a student who does disclose their disability and receives accommodations but still does not pass a class cannot blame their disability for the failure and expect to be allowed to continue in the degree program. Students must be given an equal opportunity to try, but if, even with accommodations, the student fails to meet course objectives and outcomes, Crestmont University is within its rights to issue failing grades and place students on Academic Warning and Academic Dismissal statuses.

Title IX

Title IX of the Education Amendments of 1972 is a federal law that prohibits sex discrimination in education. It reads: "No person in the United States shall, on the basis of sex, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any education program or activity receiving Federal financial assistance."

~ Legal Citation: Title IX of the Education Amendments of 1972, and its implementing regulation at 34 C.F.R. Part 106

Statement of Policy

Crestmont University prohibits discrimination on the basis of age, color, disability, gender, national origin, race, religion, or sex in regard to the administration of all programs, services, and activities.
To ensure compliance with Title IX, the University has designated the Title IX Coordinator as the primary contact responsible for developing, adopting and/or assuring the dissemination of the University's nondiscrimination policy and for making the policy available to the University community, to include students, faculty, staff, and to the public.

Contact Information

Students, faculty, and staff with inquiries concerning the application of Title IX to the University's programs and activities, or for inquiries regarding allegations of discrimination or grievances concerning Title IX are encouraged to contact:

Stepahnie Suffoletto
Title IX Coordinator

101 South Reid Street, Suite 301
Sioux Falls, SD 57103

Phone: (949) 216-8245
Email: Compliance@crestmontuniversity.edu

Student Complaint Policy

Informal Complaint: Internal

An informal complaint is a complaint that can be resolved at the department level. Students can raise an informal complaint with any University representative in writing, verbally, or through any reasonable means of communication. The informal resolution process includes, but is not exclusive of, communication with Student Success Advocates, Faculty, or the Staff member in question.

Many issues can be resolved informally once the University is aware of the concern. Keeping documents and records that provide evidence of any issue is vital.

Formal Complaint: Internal

After exhausting informal means to a resolution, the student can submit a Student Complaint Form following the instructions. The online form is available on the Student Resources page on the University website.

A formal complaint is a complaint that:

1. is unable to be resolved through informal means,
2. a complaint submitted via the Student Complaint Form, or
3. one that has been escalated to the Compliance Department for formal review.

Formal complaints result in a comprehensive investigation by the Compliance Department. To file a formal complaint with Crestmont University, students may submit the Student Complaint Form of the occurrence of the issue or event, including all supporting documents. Complaints can be escalated by contacting the Compliance Department at compliance@crestmontuniversity.edu or 605-291-4740.
When submitting a Student Complaint Form, the student will select from four main categories:

- Category 1 - Administrative, financial, technical, student service, or community issues.
- Category 2 - Instructional issues, instructor/Student Success Advocate performance, program content, program effectiveness, or library services.
- Category 3 - Other policy, harassment on the basis of sex, race, color, religion, national origin, age, disability, or sexual orientation.
- Category 4 - Grades and grading issues, please see the Grade Challenge Policy

Upon submission of a complaint form and supporting documents, the student will be notified via email by the Compliance Department of the outcome of the official review and determination within 30 days after Crestmont University receives the complaint. All documents will become a permanent part of a student's record. The Compliance Department ensures formal complaints are adequately documented.

Formal Complaint: External – Students in SARA States

Complaints must first go through the institution's internal procedures (noted above) to resolve the concern. If a student is not satisfied with the outcome of the institutional process, the complaint may be brought to the SARA portal agency in the institution's home state – refer to the SARA Student Complaint Process.

Pursuant to the United States Department of Education's Program Integrity Rule, Crestmont University is required to provide all prospective and current students with the contact information of the state agency or agencies that handle complaints against postsecondary education institutions offering distance learning or correspondence education within that state.

For students residing in a SARA state, the complaint must be brought to the institution's home state SARA portal entity. Students may submit complaints to the SD-SARA Portal Entity.

Complaints to the SARA administrator must specify:

- The basis for believing that the institutional action is inconsistent with the accreditation or SARA requirements,
- The harm caused to the complainant by virtue of the inconsistency, and
- The corrective action that the complainant seeks.
- If the complainant alleges that institutional documents were misleading, the request should contain the portions of the catalog, letters or email exchanged between the complainant and the institution, and should identify with specificity statements that the complainant found to be misleading and what the complainant understood the statements to mean.

Formal Complaint: External (California Residents Only)

Any questions a student may have regarding this catalog that have not been satisfactorily answered by the institution may be directed to the **Bureau for Private Postsecondary Education** at 1747 N. Market Blvd., Suite 225, Sacramento, CA 95833, www.bppe.ca.gov, toll free telephone number (888) 370-7589 or by fax (916) 263-1897.

A student or any member of the public may file a complaint about this institution with the Bureau for Private Postsecondary Education by calling (888) 370-7589 toll-free or by completing a complaint form, which can be obtained on the bureau's internet website www.bppe.ca.gov.

Formal Complaint: External

Students or members of the public may also file a complaint by contacting our accreditation agencies at:

Distance Education Accrediting Commission
1101 17th Street, N.W., Suite 808
Washington, DC 20036

(202) 234-5100
www.deac.org

Accreditation Council for Business Schools and Programs
8101 College Park, #100
Overland Park, KS 66210
(903) 339-9356
www.acbsp.org

Bureau for Private Postsecondary Education
1747 North Market Blvd., Suite 225
Sacramento, CA 95834
(916) 574-8900
www.bppe.ca.gov

GRADUATION POLICY

Graduation Requirements

To graduate from Crestmont University, students must fulfill all Graduation Requirements as outlined below for their respective program. Compliance with all Graduation requirements is required to be issued a degree diploma and official transcript. In order to graduate in the current term, all graduation requirements must be met prior to the end of the Add/Drop week of the next term. The official graduation date is the term end date when all graduation requirements have been met.

Graduation Requirements for Undergraduate Programs

The Associate and Bachelor's degrees are awarded to those students who have completed a minimum of 60 credit hours (Associate) and 120 credit hours (Bachelor) according to program requirements.

The associate and bachelor's degrees are conferred upon those who have fulfilled the following requirements:

- Program Requirement – successfully completed all program requirements (or their equivalent) with a minimum cumulative GPA of 2.0.
- Residency Requirement - met the residency requirement for undergraduate programs as outlined in the California International University catalog.
- Financial Requirement – have no outstanding balance due to Crestmont University.

Graduation Requirements for Master's Degree

The Master of Business Administration Degree (MBA) is awarded to those students who have completed a minimum of 36 credit hours according to program requirements.

A master's degree is conferred upon those who have fulfilled the following requirements:

- Program Requirement - successfully completed all program requirements (or their equivalent) with a minimum cumulative GPA of 3.0.
- Residency Requirement – met the residency requirement for Master's programs as outlined in the Crestmont University catalog.
- Financial Requirement - have no outstanding balance due to Crestmont University.

Graduation Requirements for Doctorate Degree

The Doctor of Business Administration (DBA) is awarded to those students who have completed a minimum of 60 credit hours according to program requirements.

A Doctor of Business Administration degree is conferred upon those who have fulfilled the following requirements:

- Program Requirement - successfully completed all program requirements (or their equivalent) with a minimum cumulative GPA of 3.0
    - Successfully passed the Comprehensive Competency Assessment
    - Successfully completed and passed the Oral Defense of the Dissertation
    - Successfully completed and passed the Doctoral Research Project
- Residency Requirement - met the residency requirement for doctoral programs as outlined in the Crestmont University catalog.
- Financial Requirement - have no outstanding balance due to Crestmont University

Graduation Ceremony

Crestmont University celebrates and honors the achievements of our graduates in a yearly graduation ceremony in California. Students are invited to attend the graduation ceremony to celebrate the achievement of an earned degree. Information on the graduation ceremony is posted on the Crestmont University website. Please note the graduation date changes each year. Students are encouraged to contact their Student Success Advocate for information about the graduation ceremony.

Students eligible to attend the graduation ceremony must complete the Graduation Requirements for their specific program before they can walk at the ceremony. Contact the Registrar to confirm eligibility and that all financial obligations are paid in full to confirm attendance at graduation. Students should not make plans to attend graduation if they have not received confirmation from the Office of the Registrar.

Students who have previously fulfilled all Graduation Requirements for their respective program and were not able to attend a graduation ceremony may attend a future ceremony within two years of their official graduation date.

Students should contact the Office of the Registrar to confirm eligibility and attendance.

Graduating with Honors

Students demonstrating superior academic achievement within their Crestmont University academic program may graduate with university honors. To be eligible for honors a student must have no code of conduct violations and a cumulative grade point average within the range for the specific honor's category. University honors are determined as follows:

Associate Honors:

- (Cum Laude) 3.5-3.65
- (Magna Cum Laude) 3.66-3.89
- (Summa Cum Laude) 3.9 – 4.0

Bachelors Honors:

- (Cum Laude) 3.5-3.65
- (Magna Cum Laude) 3.66-3.89

- (Summa Cum Laude) 3.9 – 4.0

Masters Honors:
- 3.9 and above With Distinction

Doctoral Honors:
- 3.9 and above With Distinction

PART II: ACADEMIC CATALOG

ACADEMIC FREEDOM

Statement of Academic Freedom

Crestmont University is fully committed to the protection of academic freedom to inquire and express truth in scholarly activity. A diversity of opinion, course content, instructional and learning methods is encouraged and considered as contributing to the growth of CU and the professionalism of its faculty. Confident in the qualifications, experience, and expertise of its faculty, CU encourages its faculty and teaching staff to exercise their individual judgments regarding the content of assigned courses, organization of topics and innovative pedagogic strategies/methods, providing only that these judgments are made within the context of appropriate published course descriptions, and that the instructional methods are those officially sanctioned by the University.

Freedom of Access

Crestmont University will maintain its educational programs open to all qualified applicants according to its published admissions policies and standards. Upon matriculation, students will have access to all CU services, its physical facilities, and the CU LearnCenter online platform. Access will be denied to individuals who are not CU students.

FACULTY

Agarwal, Varsha MCom, Mumbai University BAF, Mumbai University	**Baid, Priyanka** PhD, Janardhan Rai Nagar Rajasthan Vidhyapeeth University MIB, Mohan Lal Sukhadia University MBA, PunjabTechnical University BCom, Mohan Lal Sukhadia University	**Balani, Kiran** PhD, Jai Narain Vyas University MCom, Jai Narain Vyas University BCom, Jai Narain Vyas University
Baxi, Palak PhD, Mohanlal Sukhadia University MBA, ICFAI Business School BCom, College of Commerce, Udaipur	**Bhosale, Narayan** PhD, Dr. B.A. Marathwada University MS, Dr. B.A. Marathwada University BS, Dr. B.A. Marathwada University	**Branciforte, Rosie** EdD, University of Central Florida MS, University of Bridgeport BA, College of Mount Saint Vincent

Castellanos, Sergio MBA, Crestmont University MSIT, IEXE University BA, Autonomous National University of Mexico	**Castle, Ashley** DBA, Walden University MBA, Strayer University BS, Western Carolina University AAS, Western Piedmont Community College AA, Western Piedmont Community College	**Chhaniwal, Nupur** PhD, Pacific University MSIB, Jai Narain Vyas University BA, Jai Narain Vyas University
Colon-Mateo, Deborah DBA, Crestmont University MBA, Jones International University BA, University of Arizona	**Dandona, Amretta** MA, University of Mumbai BA, University of Mumbai	**Das, Mrigakshi** PhD, Xavier Institute of Management University MCom, Gauhati University BCom, Gauhati University
Dhanda, Shardha BMM, Mumbai University	**Foster, Philip** DSL, Regent University MA, Regent University BS, University of Tampa	**Gohil, Hiren** PhD, University of Mumbai MCom, University of Mumbai BCom, University of Mumbai
Gupta, Hemant BE, Pune University	**Gupta, Vaibhav** PhD, Jodhpur National University MCA, L M College of Science & Technology	**Gupta, Vandana** PhD, Jai Narain Vyas University MCom, Vardhman Mahavir Open University MBA, Jaipur Institute of Engineering & Technology BS, Lachoo Memorial College of Science & Technology
Hanley, Typhany DM, University of Phoenix MA, Ashford University BA, DeSales University	**Hewitt, Shauna** MEd, Cambridge College BS, Norfolk State University	**Hill-Fleming, Ciera** DBA, Capella University MBA, University of Phoenix BAS, Broward College
Hushain, Junaid PhD, Jai Narain Vyas University MA, Indira Gandhi National Open University MCom, Verdhman Mahaveer Open University	**Jackson, Philip** DSL, Regent University MS, Naval Postgraduate School BBA, National University	**Joshi, Archana** PhD, Jai Narain Vyas University MBA, JIET, Jodhpur BS, Mahila P.G. Mahavidhyalaya

MBA, Lachoo Memorial College of Science & Technology BCom, Jai Narain Vyas University		
Kagalwala, Huzefa MS, University of North Texas BS, University of North Texas BE, University of Mumbai	**Khanchandani, Aarti** PhD, Jai Narain Vyas University MBA, Rajasthan Technical University MCom, Jai Narain Vyas University BS, Jai Narain Vyas University	**Kotian, Sushmita** BCom, Mumbai University
Lennard, Barbara PhD, Capella University MSIT, Capella University BS, University of Houston	**Lisoski, Edward** PhD, Capella University MBA, Angelo State University BS, Bloomsburg University	**Lopes, Camila** DBA, Crestmont University MTEFL, Universidad Andrés Bello MT, Universidad de La Serena
Madhwani, Ranjeeta PhD, Janardan Rai Nagar Rajasthan Vidyapeeth University MIB, Mohan Lal Sukhadia University MCom, Jai Narain Vyas University BA, Mohan Lal Sukhadia University	**Marcos, Maria** PhD, International School of Management MITM, Monterrey Institute of Technology MS, Monterrey Institute of Technology BS, Monterrey Institute of Technology	**Mathur, Abhilasha** PhD, Jai Narain Vyas University MBA, Vyas Institute of Management BCom, Mahila Mahavidyalaya College
Mathur, Ayushi PhD, Pacific Academy of Higher Education and Research University MCom, Vardhman Open University MBA, Rajasthan Technical University BBA, Jai Narain Vyas University	**Moorjani, Aamar** PhD, Jai Narain Vyas University MBFE, Jai Narain Vyas University BCom, Jai Narain Vyas University	**Neely, Robert** PhD, Northcentral University MBA, Saint Leo University BS, Southern Illinois University
Nunes, Pedro PhD, Universidade de Santiago de Compostela MBA, Portuguese Institute for Tourism Development MS, Fernando Pessoa University BS, University of Madeira	**Ojha, Vaishali** PhD, University of Mumbai MBA, Rajasthan Technical University BBA, Jai Narain Vyas University	**Palasia, Abhishek** PhD, Jai Narain Vyas University MCom, Jai Narain Vyas University MBA, Maharshi Dayanand Saraswati University BCom, Jai Narain Vyas University BA, Jai Narain Vyas University

Parker, Ashley DHSc, Eastern Virginia Medical School MS, Hampton University BS, Clemson University AAS, Stratford University	**Patni, Priyadarshi** PhD, Jai Narain Vyas University MCA, Jai Narain Vyas University BSc, Jai Narain Vyas University	**Proseku, Idlir** DSL, Regent University MBA, Regent University BS, Purdue University
Ramirez, Lena MS, Imperial College London MA, London Metropolitan University BMS, Unitec University	**Reilly, Ralph** PhD, Stevens Institute of Technology MS, Stratford University BS, Barry University	**Severe-Barnett, Nancy** MS, University of Phoenix BS, City University of New York
Singh, Vivek PhD, University of Jabalpur MBA, Devi Ahilya University BS, Devi Ahilya University	**Smith, Peter** DBA, Walden University MBA, Nova Southeastern University MA, Universite Grenoble Alpes BA, The University of the West Indies	**Spraggins, Treka** EdD, University of Phoenix MEd, Trenton State College BA, Seton Hall University
Stephens, Duane DBA, Walden University MBA, Saint Leo University BA, Saint Leo University	**Talboys, William** PhD, Colorado State University MBA, University of Phoenix BS, University of Wisconsin AAS, State University of New York (SUNY)	**Visi, Olgerta** PhD, University of Tirana MA, University of Tirana BA, University of Tirana
Vyas, Kanishtha PhD, Mohanlal Sukhadia University MBA, Manipal University BTech, D.Y. Patil Institute of Technology	**Wahid, Fareen** PhD, Somaiya University MA, University of Mumbai BA, Somaiya University BA, University of Mumbai	**Waters, Wendell** DBA, Liberty University MS, The University of Alabama BS, The University of Alabama

ADMISSIONS

General Admissions Information

In accordance with Title IV of the Civil Rights Act of 1964, Title IX of Educational Amendments of 1972, Section 5 of the Rehabilitation Act of 1973, and Age Discrimination Act of 1975, CU admits all qualified applicants regardless of age, sexual preference, gender, marital status, religion, national origin, creed, mental limitation, disability, or ethnic origin. CU recruits and admits those students who have the potential to successfully complete the educational programs. The prospective student's motivation and interest in succeeding in his/her/their chosen business field are important

factors for admission consideration as well as the student's academic background and qualifications.

Evaluation of the applicant's enrollment application is the necessary component for acceptance. Success in a distance education and learning program is highly dependent on the applicant's prior education and occupational experience enhanced by the motivation, self- discipline, and desire to succeed. The off-campus educational environment challenges a person's ability to manage his/her/their time, family, and work commitments, while devoting enough time to read and study the assigned instructional materials.

Admissions Requirements

All applicants for admission to Crestmont University must provide the following to the Admissions Office:

- A properly completed Application Form, available from the CU website, www.crestmontuniversity.edu
- Complete an in-depth interview with a CU Admissions Advisor
- An application fee of $45.00 (non-refundable after 7 days) if applicable
- Proof of degree by means of: an unofficial transcript, an official transcript, or a *Transcript Request Form submission
- A clear and legible copy of government issued photo identification
- Completion of an Enrollment Agreement. Enrollment Agreement must be signed and received by CU

*Crestmont University will order one official transcript from each previously attended institution for each degree program in which a student enrolls. If additional transcripts are required, the student may be responsible for requesting and submitting them.

Prospective students' applications will be reviewed and decided upon for admission on an individual basis by the Office of the Registrar and the Academic Department. An applicant may be asked to provide additional evidence of academic proficiency, if needed. Other specific admission requirements or prerequisites may be applicable for different degree programs as indicated in this Catalog. The Application Form and all related admission documents submitted to the University shall become the property of CU and will not be returned.

Once an Application Form and all supporting documents have been received by the Admissions Office, approximately three to four weeks should be allowed for processing and notification of the applicant's admission status. Due to international official transcripts evaluation, this process may take longer for foreign applicants.

All applicants must be at least 18 years old and must have completed high school or its equivalent. The University uses self-certification to confirm the completion of high school or its equivalent.

Because CU offers all programs 100% online, it does not require any vaccination documents from students. HEOA Section 488(a)(1)(E): amended HEA Section 485(a)(1) (20 U.S.C. 1092(a)(1)).

Transcript Request Forms (TRFs)

Transcript Request Forms (TRFs) are accepted solely for the purpose of obtaining official transcripts required to satisfy enrollment and admissions documentation requirements. Crestmont University will request one official transcript from each previously attended institution, as applicable, for each degree program in which a student enrolls.

The University does not request transcripts on behalf of students solely for the purpose of conducting transfer credit evaluations (TCEs). Students seeking transfer credit consideration are responsible for obtaining and

submitting the necessary official transcripts and supporting academic documentation in accordance with the University's Transfer Credit Policy.

Additional Master's Admissions Requirements

In addition to the Admissions requirements listed above, an applicant for the Master's degree must submit and meet the following requirements:

- A copy of the applicant's Curriculum Vitae (CV) or professional resume
- At least 2 years professional experience in a setting appropriate to the degree
- Documentation of an official transcript evidencing completion of a baccalaureate degree from an institution recognized by the U.S. Department of Education.
- Minimum undergraduate cumulative grade point average (CGPA) of 2.0 (on a scale of 4.0)

Additional Doctorate Admissions Requirements

In addition to the Admissions requirements listed above, an applicant for the Doctorate degree must submit and meet the following requirements:

- A copy of the applicant's Curriculum Vitae (CV) or professional resume
- At least 3-5 years professional experience in a in a setting appropriate to the degree
- Documentation of an official transcript evidencing completion of a Master's degree from an institution recognized by the U.S. Department of Education.
- Minimum graduate cumulative grade point average (CGPA) of 3.0 (on a scale of 4.0)
- If the Master's degree earned is not in a business field as defined by CU (accounting, business administration, economics, entrepreneurship, finance, international business, management, marketing, operations management, organizational leadership, organizational management & supply chain management), graduate-level pre-requisites may be required for admission into the Doctor of Business Administration program.
- If no graduate-level degree has been earned, admission may be granted upon the following conditions:
    - Bachelor's degree preferably completed within the field of the DBA program selected
    - Documentation of completion of 30 graduate-level credit hours prior to admission
    - Three (3) to five (5) years direct business, professional work experience
    - A letter of application demonstrating professional experience and goals

Admissions Notices

All applicants accepted and matriculated into Crestmont University are sent an email notice of their acceptance to the University to the email address as provided at time of application. The notice will include their name, their chosen degree program, and their expected start date. Applicants that are:

- Accepted conditionally, and/or
- Accepted under probation status

will be sent an email with the requirements to be fully accepted to the University. Hard copy (paper) acceptance letters are provided upon request only.

Conditional Admissions

Applicants may be accepted to a degree program using an unofficial transcript showing graduation from and final cumulative GPA from their previously completed degree program. These applicants will be considered "conditionally" accepted to Crestmont University and will have one (1) semester to furnish an official copy of their

transcript sent from the granting institution directly to the University.
Failure to provide an official transcript upon completion of the first semester will result in immediate withdrawal from the University. Upon receipt of the official transcript, a student may return to the University and resume their program at the next available term start.

The access to and use of Federal financial aid programs and other education funding may be directly linked to receipt of official transcripts by CU. Some aid and aid programs may be negatively impacted by the failure to provide official documents.

Admission of International Students

Crestmont University welcomes applicants from around the world to study online with our US-based students. International students bring a wealth of experiences and expertise to the classroom, enriching the learning of all students.

International students must submit the following additional documents in addition to those listed above:

- Official transcripts from all prior college/university education are to be sent directly to the Office of the Registrar of Crestmont University within one (1) enrollment term not to exceed 12 semester credit hours from the start date
    - Transcripts from international educational institutions not in English require an evaluation.
    - International Transcript Verification Reports (ITVRs) must be completed using a valid academic transcript issued by the applicant's previous educational institution. Certificates of completion, copies of diplomas, or other documents that do not provide an academic record are not acceptable substitutes for a transcript when conducting an ITVR.
- A clear and legible copy of the applicant's government-issued identification:
    - In English, or
    - If the identification is not in English, a certified translation* of the identification into English, or
        - A legible photocopy of the biographic information page of the applicant's passport with:
            - Name
            - Date of birth
            - Photograph
            - Expiration date
            - Signature
- All application documents not in English must be translated prior to submission.

Non-academic documents (any document other than academic transcripts) translations may be conducted by any reputable company of the applicant's choosing.

Once the Admissions Office receives an Application Form, transcript evaluation and all required supporting documents, the processing of the international student's admission status may take about five (5) to six (6) weeks.

English Language Proficiency

Distance education administration and instruction at Crestmont University is offered in the English language. Crestmont University does not provide remedial education in the English language. During the admission process, special attention will be paid to the applicant's ability to read, write, and understand the English language.

Prospective students whose native language is not English and who have not earned a degree from an appropriately accredited institution where English is not the principal language of instruction must demonstrate college-level proficiency in English through one of the following for admission:

Official evidence of English language proficiency demonstrated by one or more of the following:

- Official documentation of a minimum required score from the Test of English as Foreign Language (TOEFL), International English Language Test (IELTS), Pearson Test of English Academic Score Report, or Duolingo English Proficiency Test:
    - *Undergraduate students:* A minimum score of 57 on the paper-based Test of English as a Foreign Language (TOEFL PBT) or 61 on the Internet Based Test (iBT), or a 6.0 on the International English
    - Language Test (IELTS), 44 on the Pearson Test of English Academic Score Report, or 95 on the Duolingo English Proficiency Test, or 53 on the 4-skill Michigan English Test (MET), or 650/LP on the Michigan Examination for the Certificate of Competency in English (ECCE), or 650/LP on the Michigan Examination for the Certificate of Proficiency in English (ECPE) prior to enrollment
    - *Master's degree and Graduate Certificate students:* A minimum score of 60 on the paper-based Test of English as a Foreign Language (TOEFL PBT) or a 71 on the Internet Based Test (iBT), or a 6.5 on the International English Language Test (IELTS), or 50 on the Pearson Test of English Academic Score Report, or 100 on the Duolingo English Proficiency Test, or 55 on the 4-skill Michigan English Test (MET), or 650/LP on the Michigan Examination for the Certificate of Competency in English (ECCE), or 650/LP on the Michigan Examination for the Certificate of Proficiency in English (ECPE) prior to enrollment
    - *Doctorate degree students:* A minimum score of 65 on the paper-based Test of English as a Foreign Language (TOEFL PBT) or an 80 on the Internet Based Test (iBT), or a 6.5 on the International English Language Test (IELTS), or 58 on the Pearson Test of English Academic Score Report, or 105 on the Duolingo English Proficiency Test, or 55 on the 4-skill Michigan English Test (MET), or 650/LP on the Michigan Examination for the Certificate of Competency in English (ECCE), or 650/LP on the Michigan Examination for the Certificate of Proficiency in English (ECPE) prior to enrollment

OR

- A minimum score on the College Board Accuplacer ESL Exam Series as follows:
    - ESL Language Use: Score of 85
    - ESL Listening: Score of 80
    - ESL Reading: Score of 85
    - ESL Sentence Meaning: Score of 90
    - Writeplacer: Score of 4
    - Comprehensive Score for all exams of 350

OR

- A minimum grade of Pre-1 on the Eiken English Proficiency Exam

OR

- A minimum B-2 English proficiency level identified within the Common European Framework of Reference (CEFR) standards and assessed through various ESOL examinations, including the University of Cambridge

OR

- A transcript indicating completion of at least 30 semester credit hours with an average grade of "C" or higher at an institution accredited by an agency recognized by the United States Secretary of Education and/or the Council for Higher Education Accreditation (CHEA) or accepted foreign equivalent that is listed in the

International Handbook of Universities where the language of instruction was English. A "B" or higher is required for master's degree or professional doctoral degree

Visa Services

Crestmont University does not provide any type of visa services (F-1 Visa), nor does it vouch for the immigration status of any student's relationship with the United States Citizenship and Immigration Services (USCIS).

Enrollment Agreement

The Enrollment Agreement is a legally binding contract between the student and Crestmont University. It becomes effective when signed by the student and it is accepted by CU. A new Enrollment Agreement is required after having a break in enrollment of 8 or more consecutive terms.

Cancellation of Enrollment Agreement

Students have the right to cancel the Enrollment Agreement for educational service, any equipment or other goods and services if notice of cancellation is made through attendance of the first 7 days of the first-class session, or the seventh day after enrollment, whichever is later. Cancellation occurs when the student notifies the University administration. Students can notify by mail, e-mail, FAX, text message, or in any other reasonable manner or conduct, including nonattendance. The notice of cancellation, if mailed, is effective when deposited in the mail, properly addressed with postage prepaid. This notice need not take any particular form; it needs only to state that the student wishes to cancel the Enrollment Agreement. If a student cancels this Enrollment Agreement, the University will refund any money paid, less an application/registration fee not to exceed $250, within 30 days after the notice is received. If the student is rejected for any reason or if a course is canceled, the student will receive a refund of all monies paid minus the non-refundable fees.

Readmission

Withdrawn students in good academic standing, who have shown good conduct, and have no past due account balance, wishing to return to Crestmont University are welcomed and encouraged to return to the University to complete their degree programs.

All returning students are subject to the tuition charges/fee schedule at time of readmission unless other prior arrangements for tuition rates/fees are made. A returning student within three terms from Last Date of Attendance (LDA) may apply for re-entry into their previous program.

Returning (Less Than One Year)

The student will need to speak to a Student Success Advisor to complete a Returning Interest Form (RIF) prior to returning to their program of study.

Returning students will be placed into the same program from which they withdrew (if within 3 terms, otherwise they will be placed in the newest version of the program) and will be subject to any course/exam requirements of the program of study. Eligible students may petition to return under Returning status to the University no more than three (3) times during the period of one (1) calendar year. Subsequent petitions are subject to a waiting period of one (1) calendar year from LDA.

Re-Enrollment (More Than One Year)

A student withdrawn from Crestmont University for over 8 or more consecutive terms may apply for re-enrollment to the University. The student will need to speak to a Student Success Advisor to complete the appropriate admissions forms prior to returning to their program of study.

Students wishing to re-enroll may be required to submit updated admissions documents at time of re-enrollment including:

- A new Enrollment Agreement
- Valid US government-issued photo identification (or foreign equivalent in English)
- An updated resume (for MBA/DBA applicants)
- Official Transcripts

Conditional Returns

Those students who withdrew from the University with balances due or failing to meet Satisfactory Academic Progress (SAP) may be asked to take additional actions prior to being placed back into their programs. These actions may include:

- Advance tuition payments or payments on past due balances
- Signing documents of understanding of Probationary status
- Submitting a written SAP Appeal
- And/or other program specific requirements as deemed necessary by the University

Transfer Students

Transfer students must meet the admission requirements in effect at the time of matriculation and must comply with the same admission procedures for each degree program as mentioned. Upon admission, academic credits documented on official transcripts and earned at other approved or accredited educational institutions will be evaluated by the Registrar and Academic Department and be given transfer credit (TC) only upon a course-by-course evaluation for similar topic and content and for courses closely approximating the credits or instructional hours as those offered by Crestmont University.

Articulation Agreements

CU has entered into partnerships with institutions to ensure smooth transitions for transfer of credits between the institutions. Please note that the transfer of credits remains at the discretion of the receiving institution. Students should contact the Registrar's Office for information on articulation agreements.

Transfer Credits

The Transfer Credit policy is consistent with the transfer credit policies of the Bureau for Private Postsecondary Education (BPPE) and the Distance Education Accrediting Commission (DEAC). Students are required to submit documentation to determine equivalency in transfer credit which includes at least official transcripts, copies of the college/university catalog, course syllabi and/or course outlines. Transfer credit will only be posted to a student's account upon receipt of the official transcript from the previous institution.

Transcript Requirements for Transfer Credit Evaluations

Students seeking transfer credit evaluations are responsible for obtaining and submitting all required official transcripts and supporting academic documentation. Crestmont University does not request transcripts on behalf of students solely for the purpose of transfer credit evaluations. Transcript Request Forms (TRFs) are reserved exclusively for obtaining transcripts necessary to satisfy admissions and enrollment requirements. Students requesting transfer credit consideration must independently arrange for their official transcripts to be sent directly to the University.

Associate Degrees: CU may award up to 45 semester credits of transferable college-level credit toward the associate degree. A maximum of 45 semester credits may be transferred, regardless of the source, and course-level equivalency is required. The combined total of credits from High School Advanced Placement courses and any other source may not exceed 45 semester credits.

Bachelor's Degrees: CU may award up to 90 semester credits of transferable college-level credit toward the bachelor's degree. A maximum of 90 semester credits may be transferred, regardless of the source, and course-level equivalency is required. The combined total of credits from High School Advanced Placement courses, an Associate of Arts degree or equivalent, and any other source may not exceed 90 semester credits.

Master's Degrees: CU may award up to 18 graduate semester credits toward a master's degree. A maximum of 18 semester credits may be transferred, regardless of the source, and course-level equivalency is required.

Doctorate Degrees: CU may award up to 18 graduate semester credits toward a doctorate degree. A maximum of 18 semester credits may be transferred, regardless of the source, and course-level equivalency is required.

Evaluation and award of transfer credit may be allowed for courses taken at approved or accredited institutions that are recognized by the U.S Secretary of the Department of Education and/or an institutional member of CHEA. Transfer Credit awarded for undergraduate programs must be at least a cumulative 2.00 GPA, "C" or higher. Transfer Credit awarded for graduate programs must be at least a cumulative 3.00 GPA, "B" or higher. Courses in information technology or computer science must have been completed within the last six years to be considered for transfer credit.

Applicable courses taken for credit at international or foreign institutions must be evaluated by an approved Credential Evaluation Agency before transfer credit evaluation is completed. An unofficial transcript evaluation may be used for an interim one semester. Official transcript evaluations by an approved agency must be received before the end of the semester or the student is at risk of losing transfer credit and may be at risk of dismissal. Official transcript evaluations by an approved agency must be received by Crestmont University before final transfer credits are awarded.

Credits earned at the undergraduate level cannot be transferred to graduate courses. Similarly, credits earned in master's courses cannot be transferred to doctorate courses. Courses in computer science can be considered for transfer if completed within the last six years.

Transfer credits that count toward the student's current program will count as both attempted and completed. This means that credits transferred in from other colleges or universities will impact the quantitative requirement of Satisfactory Academic Progress or the rate of completion.

Transfer Credit will not count in the Grade Point Average. Crestmont University reserves the right to award or deny

transfer credit earned at another institution.

Transfer Credit Policy for All But Dissertation (ABD) Students

This policy outlines the criteria and procedures for accepting transfer credits for students who have completed all coursework toward a doctoral degree (ABD status) at another accredited institution and wish to transfer their credits toward a doctoral program at Crestmont University (CU).

Eligibility Criteria

ABD students seeking transfer credits must meet the following requirements:

- The student must have completed all required doctoral coursework at their previous institution.
- The student must have been in good academic standing at their previous institution.
- The student must not have been dismissed from their previous program for academic or disciplinary reasons.

Transfer Credit Limits

- A maximum of 45 credits may be transferred, subject to evaluation.
- Credits must be directly applicable to the student's intended doctoral program at CU.
- The student must complete a minimum of 15 credits in residency at CU to be eligible for a degree.

Acceptable Coursework

- Only courses with a grade of 'B' or higher will be considered for transfer.
- Courses must align with the curriculum and academic standards of CU.
- Coursework older than 15 years may require additional review or validation.

Transfer Process

- The student must submit an official transcript and a detailed syllabus for each course requested for transfer.
- The student must submit a formal request to the Academic Affairs Review Committee (AARC).
- AARC will review the submitted materials and determine credit applicability.
- The final decision on transfer credits rests with AARC.

Dissertation Requirement

- ABD students must complete their dissertations under the supervision of faculty at CU.
- Prior dissertation work may be reviewed, but the institution retains discretion over whether any portion can be used or adapted.
- The student must meet all dissertation defense and submission requirements set by CU.

Time Limits and Additional Requirements

- Transferred credits must comply with the program's time-to-degree policies.
- Additional coursework, examinations, or research requirements may be imposed as necessary to ensure academic integrity and alignment with institutional standards.

Appeals Process

- Students who wish to appeal a credit transfer decision may submit a written appeal to the graduate school within 14 days of notification.
- Appeals will be reviewed by AARC, and the decision will be final.

Credit by Advanced Placement (AP)

Upon request and submission of appropriate College Board documentation, an applicant for an associate degree program may be awarded up to 15 credits earned in High School Advanced Placement courses and an applicant for a bachelor's degree program may be awarded up to 30 credits. Completed courses are accepted credit-for-credit for equivalent courses at CU if the student has earned a 3 or better in the AP examination. The Academic Department will evaluate and approve AP credits.

Credit for Prior Learning

A maximum of 15 semester credits of a prospective Associate student's coursework, or 30 credits of a prospective Bachelor student's coursework, may be earned by credits based on Prior Learning (Experiential) or by:

- CLEP (College Level Examination Program) tests
- DANTES (Defense Activity for Non-Education Support) tests
- American College Testing (PEP) (Proficiency Examination Program) exams
- American Council of Education
- Military Training

The Academic Department will evaluate and approve any credit for prior learning.

Military Education Credit

To be awarded credit for courses taken at military service schools on an equivalency basis, students must submit the appropriate military Joint Services Transcript. Students must present appropriate transcripts, certificates, or other official documents before an evaluation can be made. Credits for military school courses apply directly to undergraduate work as it relates to the level and content of the particular degree program. The maximum amount of transfer credit granted for military education is one quarter. Crestmont University will only accept credit for military courses that have been recommended for credit by the American Council on Education (ACE).

TUITION, FEES, AND PAYMENT OPTIONS

NOTE: Tuition and fees are subject to change without notice. Students should confirm current tuition and fees on the Crestmont University website.

Financial Information

Statements regarding tuition and found in this Catalog comply with the California Private Post-Secondary Education Act of 1977 and related adopted regulations. Enrollment at Crestmont University, or payment of tuition and fees in advance, does not constitute a contract beyond a single academic year. The administration of Crestmont University reserves the right to alter the tuition and fees schedule at any time without prior notice.

Payment of Fees: Instructional Materials

None of the fees paid at time of Registration, except tuition, are refundable as fees are encumbered for

expenditures immediately upon collection.

Payment of Tuition and Fees: Late Payment Fee

Tuition and applicable fees are due and payable at time of Registration. Late payment fees will be assessed when payment is not received on the date agreed upon. Cash, money orders, credit cards, bitcoin and checks are accepted in the amount due.

Advanced Payment of Tuition

Students have the option of paying tuition in advance, at the current rate, and only at time of registration provided that the tuition payment will be for the entire degree program they are enrolled in. Any future remaining tuition, if any, shall be at the current tuition charge. All other fees or related charges (graduation fee, registration fee, etc.) shall be paid separately prior to the beginning of each semester/term.

Cancellation Policy

Term by Term Agreements: One week prior to the start of the term, payment for all Term-by-Term Agreements is due. If payment or payment arrangements are not received by the fifth day of the start of the term, the student's account is placed on hold and the student is notified via e-mail that he/she has seven (7) days to respond with payment or payment arrangements. Failure to respond with payment or payment arrangements will result in withdrawal from the University.

Pay As You Learn: Payment is processed on the 25th of the month as specified in the contract. If payment is not received on that date, the student is given a five (5) day grace period. At the end of the grace period, if payment or payment arrangements are not received, the student's account is placed on hold and the student is notified via e-mail that he/she has seven (7) days to respond with payment or payment arrangements. Failure to respond with payment or payment arrangements will result in withdrawal from the University.

Cost of Degree Programs: Tuition and Fees Estimates

	Associate	Bachelor	Master's	Doctorate
TOTAL CREDITS	60	120	36	60
COST PER CREDIT	$438	$438	$488	$528
APPLICATION FEE*	$45	$45	$45	$45
REGISTRATION FEE*	$125	$125	$125	$125
TUITION	$26,280	$52,560	$17,568	$31,680
eTEXTBOOKS & DIGITAL COURSE MATERIALS ($195 PER COURSE)	$3,900	$7,800	$2,340	$3,900
GRADUATION FEE AND CCA EXAM (IF APPLICABLE)	$175	$175	$175	$925
STUDENT RECOVERY TUITION FUND (STRF)*	$0	$0	$0	$0
THE ESTIMATED TOTAL CHARGES FOR THE ENTIRE EDUCATIONAL PROGRAM	$30,525	$60,705	$20,253	$36,675
TOTAL CHARGES THE STUDENT IS OBLIGATED TO PAY UPON ENROLLMENT	$170	$170	$170	$170
TOTAL CHARGES FOR THE CURRENT PERIOD OF ATTENDANCE (SEMESTER)	$4,527	$4,527	$4,977	$5,337
TOTAL COST PER COURSE	$1,509	$1,509	$1,659	$1,779

*Application and Registration Fees: The $45 application fee is non-refundable. The $125 registration fee is refundable when a student exercises their right to cancel within the applicable cancellation period established in the Enrollment Agreement. Following expiration of that period, the registration fee is non-refundable upon withdrawal.

Fee Schedule

Application Fee (One-Time; Non-Refundable)	$45.00
Registration Fee (First Term; Refundable During Applicable Cancellation Period; Non-Refundable Upon Subsequent Withdrawal)	$125.00
Comprehensive Competency Assessment (CCA) Fee (per Attempt)	$750.00
Graduation Fee	$175.00
Returned Check Fee (NSF)	$25.00
Transcript Fee (First Request: No charge)	$20.00
Transcript Shipping Fee - International	$40.00
Expedited Mailing Fee in the US	$30.00
eTextbooks and Digital Course Materials (per course) *	$195.00
Late Fee	$25.00
Handling and Shipping Charge (Extra for Overseas Shipping)	At Cost
Duplicate or Replacement of Diploma	$100.00
Student ID Card Replacement Fee	$20.00

*Students may choose to purchase hard copy textbooks separately.

U.S. Military or Immediate Family Fee Schedule

Application Fee (One-Time; Non-Refundable)	$45.00
Registration Fee (First Term; Refundable During Applicable Cancellation Period; Non-Refundable Upon Subsequent Withdrawal)	$125.00
Comprehensive Competency Assessment (CCA) Fee (per Attempt)	$750.00
Graduation Fee	$175.00
Returned Check Fee (NSF)	$25.00
Transcript Fee (First Request: No charge)	$20.00
Expedited Mailing Fee in the US	$30.00
eTextbooks and Digital Course Materials (per course) *	$195.00
Late Fee	$25.00
Handling and Shipping Charge (Extra for Overseas Shipping)	At Cost
Duplicate or Replacement of Diploma	$100.00
Student ID Card Replacement Fee	$20.00

*Students may choose to purchase hard copy textbooks separately.

Application and Registration Fee Refund Policy

The application fee of $45 is non-refundable. The registration fee of $125 is refundable when a student cancels their Enrollment Agreement within the applicable cancellation period. If a student withdraws after the cancellation period

has expired, neither the application fee nor the registration fee will be refunded. Tuition refunds, if applicable, will be determined according to the University's published withdrawal and refund policies.

Optional Fees

All optional fees are non-refundable.

Tuition and Applicable Fees Payment Plans

Crestmont University offers affordable payment plans for qualified students. If a student obtains a loan to pay for an educational program, the student will have to repay the full amount of the loan plus interest, less the amount of any refund, and, if the student receives federal student financial aid funds, the student is entitled to a refund of the moneys not paid from federal financial aid funds.

Plan 1: Pay as You Learn (PAYL)

Students have the flexibility to enroll in a monthly pay as you learn payment option. With low monthly payments, we make education accessible to all across the globe. Please contact the Financial Aid Office for more information.

Plan 2: Term by Term

This plan requires tuition and applicable fees payment prior to the beginning of a Term for the selected courses of the degree program. Tuition is assessed in accordance with the student's enrollment agreement.

Plan 3: Payment for Entire Program

Students may elect to pay for the entire program up front. Any courses retaken will be charged as per the prevailing retake policy.

Plan 4: Direct Bill Plan

This plan requires that a student's employer establishes a Direct Bill Plan with Crestmont University as the school will bill the employer directly for the student's tuition and applicable fees. The student is responsible for letters of credit, vouchers or any and all employer direct bill documentation required by his/her/their employer. The student is fully responsible for any amount not covered by the employer's reimbursement policy or plan.

Plan 5: Federal Financial Aid

Qualified students enrolled in an eligible program may apply for Federal Financial Aid to pay for their cost of tuition. In order to apply for Financial Aid, the Free Application for Federal Student Aid (FAFSA) must be completed at www.fafsa.ed.gov.

Financial Aid

Federal Financial Aid is available for eligible students in the following programs:

- Associate of Arts in Business Administration
- Bachelor of Business Administration
- Bachelor of Science Information Technology
- Master of Business Administration
- Master of Science in Accounting
- Doctor of Business Administration

How to Apply



Students wishing to use Federal Financial Aid while attending Crestmont University should follow the steps below. Students are encouraged to contact the financial aid office with any questions or concerns at finaid@crestmontuniversity.edu or 605-291-4827.

Submit the Crestmont University Application for Admission



https://www.crestmontuniversity.edu/Apply-Online
Please check the box indicating that you desire to use Federal Financial Aid as your payment method.

Obtain an FSA ID



Prior to completing the FAFSA, you should obtain an FSA ID online at https://studentaid.ed.gov or www.fafsa.gov. This username and password serves as your electronic signature and may be used to file your FAFSA, make corrections to your Student Aid Report (SAR), and monitor federal loans that you receive. If you are a dependent student, a parent should also request an FSA ID which can be used as their electronic signature on the FAFSA.

Complete and Submit FAFSA

The application can be found at www.fafsa.ed.gov. Make certain to indicate our school code of 042440 on the FAFSA. If you have already completed a FAFSA, retrieve it and add our school code. Monitor your email for important notifications concerning your SAR. The Office of Financial Aid will receive your FAFSA information and will contact you if necessary.

If you have already completed a FAFSA, retrieve it and add our school code. Monitor your email for important notifications concerning your SAR. The Office of Financial Aid will receive your FAFSA information and will contact you if necessary.

If you have any questions about applying for FSA, please contact the Office of Financial Aid at 605-291-4827 or finaid@crestmontuniversity.edu.

Pell Grants

Pell Grants are available to eligible undergraduate students enrolled in an eligible program. A Federal Pell Grant, unlike a loan, does not have to be repaid. Federal Pell Grants usually are awarded only to undergraduate students who have not earned a bachelor or a professional degree. You are not eligible to receive a Federal Pell Grant if you are incarcerated in a federal or state penal institution or are subject to an involuntary civil commitment upon completion of a period of incarceration for a forcible or non-forcible sexual offense.

Federal Supplemental Educational Opportunity Grant (FSEOG)

SEOG is a federal grant that is awarded to undergraduate students with exceptional financial need and does not have to be repaid. Priority is given to students who are Pell Grant recipients with the lowest Expected Family Contributions (EFCs).

The Financial Aid Office will identify full-time students that have a zero EFC and that are Pell eligible. This group of

students will be known as the Crestmont University FSEOG First Selection Group. The process will be repeated each term and the qualifying students will be added to the Crestmont University FSEOG First Selection Group. Students in this group will be awarded $175per semester. If after awarding FSEOG funds, the student's financial aid exceeds the COA, loan funds will be adjusted downward. Grant funds will not be adjusted downward to meet COA requirements.

Should FSEOG funds remain after the Crestmont University FSEOG first selection group has been awarded FSEOG funds, the Financial Aid Office will identify all Pell Eligible students with zero EFC and/or with the lowest EFC and award funds to each student until funds are depleted. This group of students is known as the Crestmont University FSEOG Second Selection Group. If necessary, the Crestmont University FSEOG Second Selection Group will be expanded until all funds have been awarded to Pell-eligible students by June 30th of each year. If funds remain after the second group has been expanded, the funds will be returned to the Department of Education via G5. Students losing Pell Grant eligibility prior to SEOG being disbursed will have their SEOG award rescinded.

The Financial Aid Office will keep documentation identifying the First and Second FSEOG groups, the eligible EFC, and the award amounts. Pell Grant eligibility will also be confirmed prior to the disbursement of the FSEOG. If the student loses Pell Grant eligibility prior to disbursement of the FSEOG, the FSEOG award will be cancelled.

The student will receive a revised Award Letter via email listing the award amounts.

Student Eligibility Criteria

To be considered for FSEOG, a student must:

- Complete a FAFSA
- Be registered and accepted for enrollment as a regular student in an Undergraduate program at CU
- Have completed the verification process (if selected)
- Meet all other requirements for an eligible student for Title IV Federal Student Financial Aid programs
- Maintain Satisfactory Academic Progress
- Must not have previously earned a bachelor or first professional degree.

Enrollment in a program of study abroad approved for credit by the home school may be considered enrollment in the home school for purposes of applying for federal financial aid. (34 CFR 668.41 (a)-(d), 34 CFR 668.42, 34 CFR 668.43.).

Federal Direct Loan Program

Direct Loans, from the William D. Ford Federal Direct Loan Program, are low-interest loans for eligible students to help cover the cost of higher education at a college or university, community college, trade, career, or technical school. Eligible students borrow directly from the US Department of Education at participating schools.

There are several benefits in using the Direct Loan Program:

- A Direct Loan (DL) is a guaranteed source of funding for student loans
- The option of an income-contingent repayment plan or an income-based repayment plan when you enter repayment. This means you will have the option of ensuring that your loan repayment amount will always be affordable based on what your income will allow
- Students in the Direct Loan program who enter into public service jobs can have any remaining balance on their loans forgiven after ten years of public service work. (While this option does not exist in the FFEL

program, students who borrowed in that program can consolidate their loans into the DL program in order to take advantage of this forgiveness program)
- Most lenders offer benefits during repayment after a student makes payments from 2 to 4 years. Very few students end up receiving those benefits. In DL, students earn benefits after only 1 year
- Should a student make payments late under DL, the late fees charged are less than the late fees charged in the FFEL Program

For more information, visit: https://studentaid.ed.gov/sa/types/loans

Federal Direct Loans

Crestmont University participates in the following Direct Loan programs:

- **Direct Subsidized Loans** are available to undergraduate students with financial need. The school determines the amount you can borrow, and the amount may not exceed your financial need. The US Department of Education pays the interest on a Direct Subsidized Loan, while you are in school at least half-time, for the first six months after you leave school (referred to as a grace period*), and during a period of deferment (a postponement of loan payments)
- **Direct Unsubsidized Loan** is not based on the student's financial need, but students must also meet specific eligibility requirements. Interest is charged throughout the life of the loan. The borrower may choose to pay the interest charged on the loan or allow the interest to be capitalized (added to the loan principal)
- **Direct PLUS Loan** is a federal loan that graduate or professional degree students and parents of dependent undergraduate students can use to help pay education expenses. The U.S. Department of Education makes Direct PLUS Loans to eligible borrowers through schools participating in the Direct Loan Program

Direct Loan Resource Center

In order to receive federal student loans, you must complete certain requirements. The Department of Education has created a website (www.studentloans.gov) to manage borrower requirements and provide valuable information regarding federal student loans. The three items listed below are required from all borrowers:

1. **Entrance Interview**
   To ensure that you understand your rights and responsibilities as a student loan borrower, the Federal Government requires you to participate in loan counseling before receiving a Direct Loan, if you have not previously received a Direct Loan, Federal Family Education Loan or Supplemental Loans to Students Loan.
2. **Sign Master Promissory Note (MPN)**
   The Master Promissory Note, commonly referred to as MPN, is a document that must be signed in order to receive a federal student loan. The signed MPN binds you to the federal government as a promise to repay the student loan you intend to take out to help cover your educational expenses. The MPN provides valuable information about the rights and responsibilities you have as a borrower.
3. **Exit Interview**
   Prior to graduating or leaving school, Direct Loan borrowers must complete exit counseling. The Direct Loan Exit Counseling will explain your rights and responsibilities as a Direct Loan Borrower. Your Federal FSA ID is required in order to complete the Exit Interview because your personal loan information will be provided.

Private Education Loan Information

Students considering private (non-federal) education loans should be aware that they may qualify for Title IV federal

student aid programs, which often offer lower interest rates and more flexible repayment options. Before applying for a private loan, students are encouraged to complete the FAFSA and review their eligibility for federal aid.

The Private Education Loan Applicant Self-Certification Form is available through the Financial Aid Office. Upon request, the Financial Aid Office will provide students with the necessary Cost of Attendance and Estimated Financial Assistance information needed to complete the form.

For more information about comparing private and federal loans, students are encouraged to contact the Financial Aid Office.

State Financial Aid Programs

Crestmont University participates in the California Cal Grant program administered by the California Student Aid Commission (CSAC). Cal Grant eligibility and award amounts are determined by CSAC and are subject to applicable state requirements, available funding, student eligibility, enrollment status, program eligibility, and satisfactory academic progress requirements.

To be considered for a Cal Grant, eligible students must complete the Free Application for Federal Student Aid (FAFSA) or the California Dream Act Application (CADAA), as applicable, and ensure that any required Cal Grant GPA information is submitted to CSAC by the applicable deadline. Students may review Cal Grant eligibility requirements, application steps, award status, and renewal information through CSAC at https://www.csac.ca.gov/cal-grant and through WebGrants 4 Students at https://mygrantinfo.csac.ca.gov/.

Students are responsible for reviewing all Cal Grant terms, conditions, eligibility requirements, and renewal requirements. Questions about Cal Grant eligibility, award processing, disbursement, satisfactory academic progress, or the effect of enrollment changes on aid eligibility may be directed to the Financial Aid Office at finaid@crestmontuniversity.edu or (605) 291-4827.

Cost of Attendance

The Cost of Attendance (COA) is an estimate of the total amount needed to attend college each academic year which consists of two semesters. Each school determines its annual average COA using a formula established by Congress.

A student's COA may include:

- Tuition and fees
- Books, supplies, loans fees and miscellaneous personal expenses
- Room and board expenses
- Dependent care
- Costs related to disability

A higher COA than that which is estimated by Crestmont University will require that the student provide supporting documentation to justify an increase.

The Cost of Attendance and Financial Aid

The COA will be used to package and award aid to students seeking an eligible Title IV degree and using financial aid.

Should a student want to pursue financial aid, his/her/their eligibility will not be based on individual preferences and spending habits, but rather on standard budget allowances.

Note: The COA is reviewed annually by the Financial Aid Director to maintain relevance and accuracy related to the direct and indirect costs Crestmont University students may incur. The figure used to determine the Room and Board allowance is the national average obtained from research done by the CollegeBoard. Cost of attendance includes estimated room and board and transportation. Additional information of the average cost for a 1 bedroom can be found here: https://www.apartments.com/rent-market-trends/orange-ca/

Cost of Attendance Budget:

Tuition / Fees	Per Fee Schedule (Off Campus)
Room and Board	$9,817
Transportation	$1,999
Miscellaneous	$6,363

Verification Policy

The University must check the accuracy of all applications the Central Processing System (CPS) selects for verification. The CPS will select applicants for verification based on edit checks which identify inconsistencies and/or potential errors. The University also verifies any application the university has reason to believe is incorrect or discrepant.

All financial aid applicants are encouraged to file federal income tax returns for applicant, parent and/or spouse as applicable, prior to completing the Free Application for Federal Student Aid (FAFSA). This will allow students and prospective students to utilize the IRS Data Retrieval tool when completing the FAFSA. The IRS Data Retrieval tool saves time and increases the accuracy of the financial information collected on the FAFSA.

Students selected for verification will be sent an email notification with the items needed in order to complete the verification process. If the University receives a subsequent FAFSA for a student selected for verification after they have been initially awarded federal financial aid, all future disbursements will be placed on hold. The student will be notified of the verification requirements and will have 30 days to complete the process. If verification is not complete, all previously disbursed federal financial aid will be returned which will result in a balance due on the student account.

The data reported on the verification worksheet, federal tax transcript and other supporting documentation provided is checked against the appropriate data elements on the FAFSA. All conflicting information will need to be corrected on the ISIR by the school or student as applicable and a new expected family contribution (EFC) will be calculated. Students will not be awarded federal financial aid until verification is complete. If a subsequent ISIR is received affecting overall financial aid eligibility, the financial aid award will be adjusted as applicable. The updated information may require a return of already received federal student aid funds resulting in a balance due on the student account. A student will be notified via email of any changes.

Referrals will be made to the Office of Inspector General should there be allegations of fraud or other criminal misconduct in connection with an applicant's application for financial aid.

Register to Vote

If you need to register to vote, visit http://vote.usa.gov. Depending on your state's voter registration rules, the site can help you:

- Register online. This is available for 31 states plus the District of Columbia
- Download the National Mail Voter Registration Form. You can fill it out onscreen and print the completed
- form or print the blank form and fill it out by hand. Remember to sign the form before mailing it to the location listed for your state.
- Find guidance for states and territories with different registration procedures.

Eligibility

The following criteria must be met for a student to be eligible to participate in Federal Student Aid (FSA):

- Be an admitted student enrolled in an eligible program of study for the purpose of obtaining a degree
- Submit all official transcripts from previously attended institutions at the time of admission if interested in Title IV funding
- Be unconditionally accepted at Crestmont University
- Not be enrolled solely in remedial coursework
- Not be currently enrolled in secondary school
- Be a high school graduate or recognized equivalent
- Be a US citizen or national, or an eligible non-citizen (verification of eligible non-citizen status may be required)
- Have a valid Social Security number unless you are from the Republic of the Marshall Islands, Federated States of Micronesia, or the Republic of Palau
- Be enrolled at least half-time if applying to receive Federal Direct Loans
- Not be in default on a Federal Student Loan or owe an overpayment on an FSA grant or loan
- If the student is a male, he must be registered with the Selective Service (https://www.sss.gov/)
- Meeting Satisfactory Academic Progress (SAP) standards
- Certify that FSA will only be used for educational purposes
- Demonstrate financial need

Enrollment in a program of study abroad approved for credit by the home school may be considered enrollment in the home school for purposes of applying for federal student financial aid.

Disbursement Schedule

Financial Aid will be disbursed to students one payment per semester. Disbursements are made on the first Monday after 30 days have passed from the start of the term.

Tuition Refund for All Programs (Buyer's Right to Cancel)

Reversal of Advanced Payment of Tuition for Entire Degree Program

Any requested refund of the unused advance tuition payment shall be provided to the student upon submission of a written request.

Reversal or Pro-ratable of Tuition

A student may cancel their Enrollment Agreement without penalty or obligation, except for the non-refundable application fee, within the applicable cancellation period specified in their Enrollment Agreement. This cancellation period extends through attendance at the first class session or the seventh day after enrollment, whichever is later, as provided in the Enrollment Agreement.

Students who exercise their right to cancel within this period are entitled to a refund of tuition paid and the $125 registration fee. The $45 application fee is non-refundable.

Students who withdraw after the applicable cancellation period has expired are not eligible for a refund of either the application fee or the registration fee. Any applicable tuition refund will be calculated according to the University's established withdrawal and refund policy.

Withdrawal Calculation

The date of withdrawal will be the day the University is notified of the student's intent to withdraw. Student can notify by mail, e-mail, FAX, or by any other reasonable manner or conduct, including non-attendance. Crestmont University will mail the requested tuition proration within 30 days from the date of the official withdrawal/dismissal or refund request.

Students will remain liable for any outstanding balance on their account.

The Student's start date through the last date of attendance will determine the percentage of program completion, and the applicable percentage will be applied to the formula used in the refund calculation as stated below. The percentage of program completion is calculated by dividing the number of days comprising the period of enrollment in which the Student has been charged into the number of days completed in that period as of the last recorded day of attendance by the Student.

Once the applicable cancellation period has expired, the Application Fee and Registration Fee are non-refundable. Students who subsequently withdraw are subject to the following tuition refund schedule:

Amount of Course Completed	Refundable Tuition
Through week 1	100% Tuition Refund
More than week 1, through week 4	Pro-Rata Refund
Past week 4	0% Tuition Refund

To receive a tuition proration, a student must contact the Student Accounts Department after submitting a signed and dated request for withdrawal to the Office of the Registrar. Tuition proration calculation shall be based on the day Crestmont University receives the withdrawal request notice from the student or the last day of attendance (whichever is greater). Crestmont University will email a detailed breakdown of the requested term withdrawal within 30 days from the date of the official withdrawal/dismissal.

Sample Refund Calculation

A student, Mia, enrolls in a doctoral program, and after attending for 13 days out of the 6-week term, she decides on a different career path. A term consists of 6 weeks, which is 42 days in length. Therefore, she attended (based on her last date of attendance) 13 out of 42 days, or 31% of the term. If her tuition is $1035 for the term, she is responsible for $320.85 (.31x 1035) of tuition fees and eligible for a refund in the amount of $714.15 ($1035-320.85). Had Mia withdrawn during the Add/Drop period, which is the first 7 days of the term she would be eligible for a full refund. However, if Mia would have attended past the 4th week of the term, she would not be eligible for a tuition proration.

Reversal or Adjustment of Fees for All Programs

Students who cancel their Enrollment Agreement within the applicable cancellation period are entitled to a refund of tuition and the registration fee, except for the non-refundable application fee. Following expiration of the cancellation period, the application fee and registration fee are non-refundable upon withdrawal. Any adjustment or refund of tuition or other applicable charges will be processed in accordance with the University's published refund policy and the student's Enrollment Agreement.

Return to Title IV

If a student has received Federal Direct Loans or Federal Pell Grant funds during his/her/their period of enrollment and is withdrawn or withdraws from the institution, an R2T4 calculation will be performed. If a student has not yet been awarded but has a valid ISIR for the current awarded year, an R2T4 calculation is performed to determine a potential Post-Withdrawal Disbursement. The date of withdrawal is always the last date of attendance.

Attendance at Crestmont University includes:

- submitting an academic assignment
- taking an exam
- participating in an online discussion about academic matters

Attendance is ***not***:

- logging into your course without active participation
- participating in academic counseling or advisement

Returning Unearned Funds

Institutions are required to determine the percentage of Title IV aid earned by the student and to return the unearned portion to the appropriate aid program. This percentage is determined by the percentage of the enrollment period completed by the student.

The return of funds policy consists of the following steps:

- Determine the percentage of the enrollment period completed by the student
- Days Attended ÷ Days in Enrollment Period = Percentage Completed
- If the calculated percentage exceeds 60 percent, then the student has earned all Title IV aid for the enrollment period
- Apply the percentage completed to the Title IV aid awarded to determine the student's eligibility for aid prior to the withdrawal
- Total Aid Disbursed X Percentage Completed = Earned Aid
- Determine the amount of unearned aid to be returned to the appropriate Title IV aid program
- Total Disbursed Aid – Earned Aid = Unearned Aid to be Returned

If the aid already disbursed equals the earned aid, no further action is required. If the aid already disbursed is less than the earned aid, a late disbursement will be made to the student. If the aid already disbursed is greater than the earned aid, the difference must be returned to the appropriate Title IV aid program.

Distribute the responsibility to return funds between the institution and the student. For students who are required to return Title IV aid in addition to the portion of aid the school is required to return, there is a 50% protection allowance on unearned Title IV student grants only. (Loans would need to be repaid in full).

Crestmont University and the student are both responsible for returning unearned funds to the appropriate programs in specific loan/grant order. The institution must return the lesser of:

- the total amount of unearned aid or
- institutional charges multiplied by the unearned percentage

Amounts that must be returned will first be applied to federal loans and then to grants. Loan borrowers will be permitted to repay loans based on the terms of the promissory note. The student will also be billed for any amount due to Crestmont University resulting from the student's withdrawal. If a student owes any money to the school resulting from the return of federal aid funds, the student will receive a bill from the Business Office. Title

IV aid is returned in the following order:

1. Unsubsidized Federal Direct
2. Stafford Loans Subsidized Federal
3. Direct Stafford Loans
4. Federal Direct PLUS Loans
5. Federal Pell Grants
6. Federal Supplemental Educational Opportunity Grant (FSEOG)
7. Iraq and Afghanistan Service Grant

A school must return unearned funds for which it is responsible as soon as possible but no later than 45 days from the determination of a student's withdrawal.

Any student with an account credit balance will be refunded to the funding source in the order outlined above.

The student's grace period (if applicable) for loan repayments for Federal Unsubsidized and Subsidized Direct Stafford Loans will begin on the day of the withdrawal from Crestmont University. The student should contact the servicer if he or she has questions regarding his/her/their grace period or repayment status.

The student's eligibility for future financial aid may change based on his/her/their withdrawal from CU.

Student Recovery Tuition Fund (California Residents)

The State of California established the Student Tuition Recovery Fund (STRF) to relieve or mitigate economic loss suffered by a student in an educational program at a qualifying institution, who is or was a California resident while enrolled, or was enrolled in a residency program, if the student enrolled in the institution, prepaid tuition, and suffered an economic loss. Unless relieved of the obligation to do so, you must pay the state-imposed assessment for the STRF, or it must be paid on your behalf, if you are a student in an educational program, who is a California resident, or are enrolled in a residency program, and prepay all or part of your tuition. This fee is a non-refundable fee assessed on eligible California students, as required by the Bureau for Private Postsecondary Education. The STRF fee is included in the student's total charges, when applicable, and is not refundable after payment.

You are not eligible for protection from the STRF, and you are not required to pay the STRF assessment if you are not a California resident or are not enrolled in a residency program.

It is important that you keep copies of your enrollment agreement, financial aid documents, receipts, or any other information that documents the amount paid to the school. Questions regarding the STRF may be directed to the

Bureau for Private Postsecondary Education, 1747 N. Market Blvd., Suite 225, Sacramento, CA 95833, 916-431-6959 or 888-370-7589.

To be eligible for STRF, you must be a California resident or enrolled in a residency program, prepaid tuition, paid or deemed to have paid the STRF assessment, and suffered an economic loss as a result of any of the following:

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

To qualify for STRF reimbursement, the application must be received within four (4) years from the date of the action or event that made the student eligible for recovery from STRF.

A student whose loan is revived by a loan holder or debt collector after a period of non-collection may, at any time, file a written application for recovery from STRF for the debt that would have otherwise been eligible for recovery. If it has been more than four (4) years since the action or event that made the student eligible, the student must have filed a written application for recovery within the original four (4) year period, unless the period has been extended by another act of law.

However, no claim can be paid to any student without a social security number or a taxpayer identification number.

Post Withdrawal Disbursements

Any post-withdrawal disbursement due must meet the current required conditions for late disbursements. A school is required to make (or offer as appropriate) post-withdrawal disbursements to eligible students. A post-withdrawal disbursement must be made within 180 days of the date the institution determines that the student withdrew.

The amount of a post-withdrawal disbursement is determined by following the requirements for calculating earned FSA and has no relationship to incurred educational costs.

Procedures:

- If a student is eligible for a post-withdrawal of a federal grant, it will be disbursed within 45 days of the date of determination of withdrawal;
- A student (or parent, in the case of a Direct PLUS loan) is notified of eligibility for a post-withdrawal disbursement of a Federal loan within 30 days of the withdrawal date by email and must respond within fourteen days;
- If the student (or parent) accepts the post-withdrawal disbursement of a federal loan, it must be made as soon as possible but no later than 180 days of the withdrawal date;
- The Financial Aid Office will track this notification and make appropriate updates in the system as necessary;
- When the student's (or parent's) response is received it will be updated in the system;
- The priorities for disbursement are grants first; paid to outstanding institutional charges before being paid directly to the student (or parent).

Examples:

1. It is Carla's first semester, and she is enrolled in the Business Administration program. She is a full-time student enrolled in 12 credits in the semester (18 weeks /126 days). On the 2nd day of week 7, Carla withdrew from her courses to pursue an acting career. Carla attended Crestmont University for 51 days ((7 x 7) + 2 = 51) in an enrollment period of 126 days; therefore, she completed 40.47% (51/126) of her enrollment period. During the current payment period, Carla was disbursed a Pell grant for $1,500 and a subsidized loan for $1,500, a total of $3,000. Her earned aid is $1,215 (40.47% x 3,000), whereas her unearned aid is $1,785 ($3,000-$1,215). After the institutional refund is applied and unearned Pell Grant funds are returned, Carla will have to repay the disbursed and earned subsidized loan amount funds. She may also have to repay any disbursed unearned loan funds to Crestmont University.
2. It is Ruben's second semester, and he is a full-time student enrolled in 12 credits in the semester. On the 5th day of week 11, it was the last time Ruben attended class. Ruben attended Crestmont University for 75 days (11 x 7) + 5 = 82) in an enrollment period of 126 days; therefore, he completed 65.08% (82/126) of his enrollment period. During the current payment period, Ruben was disbursed a Pell grant for $900, a subsidized loan for $2,500, and an unsubsidized loan for $1,000, a total of $4,400. Because he attended for at least 60% of the enrollment period, his total earned aid is $4,400, and there is no unearned aid.

Disclosure

Refund requirements, policies and procedures are provided to students in writing annually and are posted on Crestmont University's website. Sample R2T4 calculations are available from the University's Financial Aid Office upon request.

Return of Unearned TA Policy

If a student receiving Military Tuition Assistance (TA) withdraws or is withdrawn from a course, TA will be returned on a proportional basis to the Department of Defense. After 60 percent of the course is completed TA will be deemed fully earned by the institution. Students are responsible for any balances remaining after any TA is refunded to the Department of Defense.

PROGRAM OFFERINGS

Associate's Degree Programs

The Associate of Arts program provides foundational knowledge and skills for entry into business-related fields and supports progression to higher levels of study.

Students are required to complete one of two program tracks:

- Business Administration Track
- Information Technology Track

Program Learning Outcomes

Upon successful completion of this program, students will be able to:

- Demonstrate ethical reasoning in business decision-making
- Analyze management practices to organize and assess activities in business settings
- Evaluate economic factors that influence organizations and markets
- Apply accounting principles to record and interpret financial information
- Explain marketing concepts to address customer needs and strategies

Curricular Requirements (60 Credits)

The Associate of Arts degree requires the completion of 60 semester credits of coursework, which includes 33 credits of General Education courses, 21 credits of track/specialization requirement courses, and 6 credits of General Elective courses.

General Education Courses: 33 Credits/11 Courses

- ACE 100 – Accelerate, Connect, Equip
- BUS 225 – Fundamentals of Business Ethics
- GEN 101 – English Composition I
- GEN 112 – World History
- GEN 103 – United States Government
- GEN 104 – Mathematics
- GEN 105 – Algebra
- GEN 201 – English Composition II
- GEN 205 - Earth Science
- GEN 212 – Introduction to Philosophy
- IST 221 – Fundamentals of Computing

Program Tracks (Select One)

Business Administration Track: 21 Credits/7 Courses

- ACC 222 – Financial Accounting
- BUS 201 – Business and Society
- BUS 215 – Business Communication
- ECO 215 – Survey of Economics
- ECO 220 – Macroeconomics
- MGT 251 – Organizational Behavior

- MKT 226 – Principles of Marketing

Information Technology Specialization: 21 Credits/7 Courses

- BUS 201 – Business and Society
- BUS 215 – Business Communication
- IST 227 – Information Technology in Business
- IST 228 – Data Communication and Distributed Networks
- IST 234 – Fundamentals of Database Management
- IST 235 – Legal Issues in Information Technology
- IST 256 – Introduction to Information Security and Threats

General Elective Courses

Students complete two courses from the approved elective list:

- ACC 222 – Financial Accounting
- BUS 214 – Business Statistics
- ECO 215 – Survey of Economics
- ECO 220 – Macroeconomics
- FIN 224 – Principles of Financial Management
- GEN 106 – Calculus
- GEN 113 – Introduction to Psychology
- MGT 228 – Introduction to the Process of Management
- MGT 251 – Organizational Behavior
- MKT 226 – Principles of Marketing

Note: Courses used to satisfy track requirements may not be used to fulfill General Elective requirements.

Bachelor's Degree Programs

Crestmont University offers the following Bachelor's Degrees:

- Bachelor of Business Administration General (BBA)
- Bachelor of Science Information Technology (BSIT)

Recipients of the Bachelor's Degree must complete at least 120 semester credits and maintain good academic standing. In general, the 120 semester credits are completed through coursework that includes General Education, Business Administration, and elective or specialization components.

Bachelor of Business Administration

The Bachelor of Business Administration program provides students with the knowledge and skills to apply business principles and management practices in organizational settings. The program prepares students for professional roles and continued academic study.

Students complete a common Business Administration curriculum and may elect to apply elective credits toward a specialization.

Program Learning Outcomes

Upon successful completion of this program, students will be able to:

- Apply accounting principles to interpret financial information for organizational decision-making
- Evaluate financial concepts to measure organizational performance and resource allocation
- Analyze management practices to improve organizational effectiveness and leadership
- Develop marketing strategies that align products and services with customer needs
- Assess information systems tools to support business processes and decision-making

Curricular Requirements (120 Credits)

The Bachelor of Business Administration degree requires the completion of 120 semester credits of coursework, which includes 33 credits of General Education courses, 66 credits of Business Administration courses, and 21 credits of elective or specialization coursework.

General Education Courses: 33 Credits/11 Courses

- ACE 100 – Accelerate, Connect, Equip
- BUS 225 – Fundamentals of Business Ethics
- GEN 101 – English Composition I
- GEN 112 – World History
- GEN 103 – United States Government
- GEN 104 – Mathematics
- GEN 105 – Algebra
- GEN 201 – English Composition II
- GEN 205 - Earth Science
- GEN 212 – Introduction to Philosophy
- IST 221 – Fundamentals of Computing

Business Administration Courses: 66 Credits/22 Courses

- ACC 222 – Financial Accounting
- ACC 421 – Managerial Accounting
- BUS 201 – Business and Society
- BUS 214 – Business Statistics
- BUS 215 – Business Communication
- BUS 314 – Business Law
- BUS 416 – Business Negotiations
- BUS 425 – Business Ethics
- BUS 426 – Quantitative Methods in Business
- ECO 220 – Macroeconomics
- ECO 418 – Microeconomics
- FIN 224 – Principles of Financial Management
- IST 227 – Information Technology in Business
- IST 235 – Legal Issues in Information Technology
- MGT 228 – Introduction to the Process of Management
- MGT 251 – Organizational Behavior
- MGT 440 – Operations Management
- MGT 445 – Strategic Management
- MGT 448 – Human Resource Management
- MGT 456 – International Management

- MGT 460 – Leadership in Organizations
- MKT 226 – Principles of Marketing

Specialization Options (Optional)

Students may elect to complete a specialization by applying elective credits toward one of the following areas:

Healthcare Administration Specialization Courses: 15 Credits/5 Courses

- HCA 301 – Fundamentals of Healthcare Systems
- HCA 315 – Medical Assisting
- HCA 337 – Statistics for Health Policy and Administration
- HCA 425 – Healthcare Management, Organization, and Behavior
- HCS 430 – Information Technology for the Healthcare Professional

Internet Marketing and Entrepreneurship Specialization Courses: 12 Credits/4 Courses

- MGT 462 – Small Business Entrepreneurs
- MKT 450 – Global Marketing
- MKT 452 – Advertising
- MKT 456 – Consumer Behavior

Specialization courses are applied toward the 21 credits of elective coursework required for the degree.

General Elective Courses: Up to 21 Credits

Students who do not select a specialization complete 21 credits of general electives.

Students selecting a specialization complete the remaining elective credits required to reach a total of 21 elective credits.

Electives must be selected from the approved course list:

- ECO 215 – Survey of Economics
- GEN 213 – World Religions
- GEN 223 – Political Science
- HCA 301 – Fundamentals of Healthcare
- HCA 315 – Medical Assisting
- HCA 337 – Statistics for Health Policy and Administration
- HCA 425 – Healthcare Management, Organization, and Behavior
- HCS 430 – Information Technology for the Healthcare Professional
- MGT 462 – Small Business Entrepreneurs
- MKT 450 – Global Marketing
- MKT 452 – Advertising
- MKT 456 – Consumer Behavior

Note: Courses used to satisfy Business Administration or specialization requirements may not be used to fulfill General Elective requirements.

Bachelor of Science Information Technology

Specialization: Networking and System Security

The Bachelor of Science in Information Technology – Networking and Systems Security program prepares students with the technical knowledge and skills required to design, implement, and manage information systems and secure network infrastructures. The program emphasizes information technology, cybersecurity, and systems management to support organizational operations.

Program Learning Outcomes

Upon successful completion of this program, students will be able to:

- Design information systems solutions using programming and systems principles.
- Evaluate network and security practices to protect organizational assets.
- Apply database management skills to support information processes.
- Exemplify project management practices in technical initiatives.
- Articulate technical concepts clearly to professional audiences.

Curricular Requirements (120 Credits)

The Bachelor of Science Information Technology with a specialization in Networking and Systems Security requires completion of 120 semester credits of coursework, which includes 33 credits of General Education courses, 69 credits of Information Technology or Business courses, 3 credits of General Elective coursework selected by the student, and 18 credits of Networking and Systems Security Specialization courses.

General Education Courses: 33 Credits/11 Courses

- ACE 100 – Accelerate, Connect, Equip
- GEN 101 – English Composition I
- GEN 112 – World History
- GEN 103 – United States Government
- GEN 104 – Mathematics
- GEN 105 – Algebra
- GEN 106 – Calculus
- GEN 201 – English Composition II
- GEN 205 - Earth Science
- GEN 212 – Introduction to Philosophy
- IST 221 – Fundamentals of Computing

Information Technology and Business Administration Courses: 69 Credits/23 Courses

- ACC 222 – Financial Accounting
- ACC 421 – Managerial Accounting
- BUS 201 – Business and Society
- BUS 214 – Business Statistics
- BUS 215 – Business Communication
- BUS 314 – Business Law
- BUS 425 – Business Ethics
- ECO 220 – Macroeconomics
- FIN 224 – Principles of Financial Management

- IST 225 – Computer System Architecture
- IST 227 – Information Technology in Business
- IST 228 – Data Communications and Distributed Networks
- IST 234 – Fundamentals of Database Management
- IST 235 – Legal Issues in Information Technology
- IST 346 – Computer Security Fundamentals
- IST 423 – Information System Analysis Design and Implementation
- IST 430 – Information Systems Management and Practice
- IST 447 – Software Engineering
- MGT 228 – Introduction to the Process of Management
- MGT 251 – Organizational Behavior
- MGT 440 – Operations Management
- MGT 460 – Leadership in Organizations
- MKT 226 – Principles of Marketing

Networking and Systems Security Specialization Courses: 15 Credits/5 Courses

- IST 426 – Advanced Systems Administration
- IST 445 – Network Infrastructure and Services
- IST 450 – Directory Services and Infrastructure
- IST 452 – Messaging Infrastructure Management
- IST 458 – Routing and Switching

General Electives: 3 Credits/1 Course

Select 1 course from the list below:

- BUS 225 – Introduction to Business Ethics
- ECO 215 – Survey of Economics
- ECO 418 – Microeconomics
- GEN 213 – World Religions
- GEN 223 – Political Science
- MGT 445 – Strategic Management
- MGT 448 – Human Resource Management
- MGT 462 – Small Business Entrepreneurs
- MKT 450 – Global Marketing
- MKT 452 – Advertising
- MKT 456 – Consumer Behavior

Master's Degree Programs

Crestmont University offers the following master's degree programs:

- Master of Business Administration (MBA)
- Master of Science in Accounting (MSA)

Recipients of master's degrees must complete at least 36 semester credits and maintain good academic standing. In general, the 36 semester credits are completed through coursework that includes 24 credits of core courses and 12 credits of specialization courses.

Master of Business Administration

The Master of Business Administration (MBA) program provides advanced knowledge and skills in business management, strategy, and decision-making within a technology-driven global environment. The program prepares students for leadership and executive roles across a range of industries.

Students are required to complete one of the approved specialization tracks.

Program Learning Outcomes

Upon successful completion of this program, students will be able to:

- Synthesize financial and economic analysis to evaluate strategic options
- Develop marketing strategies using data and research insights
- Evaluate leadership practices to guide organizational change
- Apply research methods to analyze and solve complex business problems
- Exemplify ethical reasoning in advanced managerial decisions.

Curricular Requirements (36 Credits)

The Master of Business Administration requires the completion of 36 semester credits of coursework, including 24 credits of Business Core courses and 12 credits of Specialization courses.

Business Core Courses: 24 Credits/8 Courses

- ACC 501 – Accounting
- ECO 518 – Economics for Decision Making
- FIN 515 – Entrepreneurial Finance
- IST 530 – Management Information Systems
- MGT 517 – Organizational Development
- MGT 542 – Leadership Development in Organizations
- MGT 545 – Strategic Management and Competitive Globalization
- MKT 517 – Marketing

Specialization Tracks (Select One)

Students must complete one specialization track consisting of 12 credits.

Banking and Finance Specialization Courses: 12 Credits/4 Courses

- FIN 512 – International Financial Management
- FIN 530 – Bank Management
- FIN 533 – Commercial Banking
- FIN 540 – Capital Markets

Healthcare Management and Leadership Specialization Courses: 12 Credits/4 Courses

- HCM 503 – Leadership in Healthcare
- HCM 507 – Healthcare Human Resource Management
- HCM 512 – Healthcare Economics
- HCM 523 – Ethics of Healthcare

International Management and Marketing Specialization Courses: 12 Credits/4 Courses

- MGT 518 – Global Business Management
- MKT 525 – Integrated Retail Management
- MKT 545 – Purchasing and Supply Chain Management
- MKT 558 – Global Marketing Policy

Information Systems and Knowledge Management Specialization Courses: 12 Credits/4 Courses

- IST 535 – Information Systems in Project Management
- IST 538 – Knowledge Management
- IST 540 – Knowledge Management and E-Learning
- IST 555 – Management of Information Security

Organizational Development and Human Resource Management Specialization Courses: 12 Credits/4 Courses

- MGT 523 – Human Factors and Team Dynamics
- MGT 528 – Human Resource Management and Case Analysis Readings
- MGT 533 – International Organizational Behavior
- MGT 566 – Training and Human Capital Development

Project and Quality Management Specialization Courses: 12 Credits/4 Courses

- IST 535 – Information Systems in Project Management
- MGT 523 – Human Factors and Team Dynamics
- MGT 570 – Quality Design for Six Sigma
- MGT 575 – Total Quality Management

Master of Science in Accounting

The Master of Science in Accounting is designed to help students develop advanced analytical, critical thinking, and communication skills. The Master of Science in Accounting program develops advanced analytical, critical thinking, and communication skills for professional practice in accounting and related fields.

Program Learning Outcomes

Upon successful completion of this program, students will be able to:

- Apply advanced accounting standards to prepare complex reports
- Evaluate auditing practices for compliance and assurance
- Analyze taxation systems for organizational decision-making
- Assess global and regulatory environments impacting accounting
- Exercise judgment in accounting leadership roles

Curricular Requirements (36 Credits)

The Master of Science in Accounting requires the completion of 36 semester credits of coursework. The program consists of a structured sequence of core courses.

1. **Core Courses: 36 Credits/12 Courses**
    - MGT 517 – Organizational Development
    - ACC 501 – Accounting
    - ACC 502 – Accounting for Managers

- ACC 506 – Corporate Accounting
- ACC 511 – Cost Accounting
- ACC 522 – Accounting Ethics
- ACC 559 – Advanced Accounting
- ACC 534 – Individual Tax
- ACC 536 – Corporate Tax
- ACC 548 – Auditing
- ACC 550 – Government and Not-For-Profit Accounting
- ACC 557 – Accounting Information Systems

Doctoral Degree Programs

Crestmont University offers the following doctoral program:

- Doctor of Business Administration (DBA)

Doctor of Business Administration

The Doctor of Business Administration program prepares graduates for advanced leadership roles through the application of theory, research, and practice. The program emphasizes strategic decision-making, applied research, and professional practice in complex organizational environments.

Students are required to complete a specialization and select a research pathway.

Program Learning Outcomes

Upon successful completion of this program, students will be able to:

- Synthesize theory and practice to frame complex organizational problems
- Design applied research studies to inform managerial practice
- Evaluate entrepreneurial strategies for organizational innovation
- Apply advanced leadership with ethical decision-making
- Defend doctoral-level analysis to academic and professional audiences

Curricular Requirements (60 Credits)

The Doctor of Business Administration requires the completion of 60 semester credits of coursework, including 30 credits of core courses, 15 credits of specialization courses, a Comprehensive Competency Assessment (CCA), and 15 credits of a research pathway (doctoral research project or dissertation).

Students must complete all core and specialization coursework and pass the CCA before progressing to the research pathway.

Business Core Courses: 30 Credits/10 Courses

- ACC 601 – Accounting for Managers
- ECO 615 – Global Economy
- FIN 605 – Global Business Finance
- GRC 600 – Doctoral Academic Study and Writing
- GRC 605 – Business Research Methodology and Quantitative Statistics

- MGT 616 – Organizational Change and Development in Management Systems
- MGT 610 – Mastering Leadership: Theories and Concepts
- MGT 618 – International Business
- MGT 662 – Entrepreneurship and Small Business Management
- MKT 640 – E-Commerce Models and Applications

Specialization Tracks (Select One)

Students must complete one specialization track consisting of 15 credits.

Entrepreneurship and Business Management Specialization Courses: 15 Credits/5 Courses

- MGT 645 – Strategic Management: A Global Approach
- MGT 655 – Financial Entrepreneurial Ventures
- MGT 657 – Case Studies in Global Entrepreneurship
- MGT 660 – Strategic Entrepreneurship
- MGT 665 – Exploring Entrepreneurship and Economics

Global Business and Leadership Specialization Courses: 15 Credits/5 Courses

- MGT 620 – Risk Management
- MGT 630 – Business Logistics
- MGT 645 – Strategic Management: A Global Approach
- MGT 650 – Project Management
- MGT 657 – Case Studies in Global Entrepreneurship

Healthcare Management and Leadership Specialization Courses: 15 Credits/5 Courses

- HCM 603 – Strategies for Healthcare Leadership
- HCM 612 – Economic Evaluation and Healthcare: Merging Theory with Practice
- HCM 620 – Managing Disaster: Perspective for Healthcare Leaders
- HCM 625 – Healthcare Marketing: Tools and Techniques
- HCM 630 – Quality Management in Healthcare: A Systems Approach

Information Systems and Enterprise Resource Management Specialization Courses: 15 Credits/5 Courses

- IST 630 – Information Technology in Organizations
- IST 635 – Managing IT Projects
- IST 638 – Knowledge Management: Concepts and Practices
- IST 639 – Enterprise Resource Planning and Management
- IST 655 – Effective Security Management

Research Pathway (Select One)

Students must complete one research pathway consisting of 15 credits.

Research Project

- DRP 801 – Introduction to Doctoral Research Project
- DRP 802 – Doctoral Research Project Literature Support
- DRP 803 – Doctoral Research Project Research Methodology
- DRP 804 – Doctoral Research Project Results and Findings
- DRP 805 – Doctoral Research Project Conclusions and Recommendations

The research project requires development of an applied study including a defined problem, literature review, methodology, findings, and conclusions.

OR

Dissertation

- GRC 641 – Chapter 1 Dissertation Introduction
- GRC 642 – Chapter 2 Dissertation Literature Review
- GRC 643 – Chapter 3 Dissertation Methodology
- GRC 644 – Chapter 4 Dissertation Results and Findings
- GRC 645 – Chapter 5 Dissertation Conclusions and Recommendations/Dissertation Presentation and Oral Defense

The dissertation requires completion and defense of an original research study aligned with doctoral standards.

Comprehensive Competency Assessment: 0 Credits/1 Course

- Comprehensive Competency Assessment

Doctoral Research Requirements

Students must complete their selected research pathway under the guidance of a faculty Chair. The research topic and problem statement must be approved prior to advancing through the research sequence.

Each research course represents a defined milestone in the development of the doctoral research project or dissertation, including topic development, literature review, methodology, analysis, and final conclusions.

Students are expected to produce a formally structured and academically rigorous research study that demonstrates the application of theory to practice.

Completed doctoral research projects and dissertations are reviewed and approved in accordance with institutional standards and are maintained in the University's academic records.

COURSE DESCRIPTIONS

Accounting

ACC 222 – Financial Accounting

This course introduces students to the organization's accounting cycle, transaction analysis, and preparation of journal entries, trial balances, work sheets, and financial statements. Accounting for sole proprietorships is emphasized including special journal accounting procedures, analysis of accounts receivable, notes payable, notes receivable, merchandise inventory, property, plant, equipment, and long-term bonds. Accounting for partnerships and corporations is also covered. 3 semester credits

ACC 421 – Managerial Accounting

This course concentrates on the development and use of accounting information for management planning and control, and the development of cost information for financial reports, thus assisting management in utilizing an organization's resources effectively and efficiently. Concepts and techniques for planning, performance evaluation, and control are introduced, with an emphasis on the classification and analysis of costs for decision making. It also

helps in providing an examination of techniques, systems, and procedures applicable to the managerial use of accounting information for planning, decision making and control. Topics include budgeting and analysis of variances, evaluation of managerial performance, and transfer pricing, as well as new developments in management accounting concepts and techniques. 3 semester credits

ACC 501 – Accounting
This course is an introduction to the basics of accounting. Students will learn how to work with journals, ledgers, balance sheets, and income and capital statements of a self-owned business. It is designed to provide the essential terms and information needed for understanding budgeting, financial records, and business records. The students will be exposed to reporting transactions for service and merchandising businesses and their basic financial and managerial accounting concepts and principles. 3 semester credits

ACC 502 – Accounting for Managers
The objective of the course is to examine financial accounting principles and procedures. The focus will be on gathering, measuring, organizing, and recording of accounting information, and analyzing, interpreting, and presenting financial statements. 3 semester credits

ACC 506 – Corporate Accounting
The objective of this course is to conduct an in-depth examination of corporate accounting principles. The focus will be on measuring, organizing, and recording of accounting information and the creation, presentation, and analysis of corporate financial statements, including the comprehensive income statement and the statement of cash flows. The connection between the comprehensive income statement and the classified balance sheet will be emphasized. 3 semester credits

ACC 511 – Cost Accounting
The objective of this course is to conduct an in-depth examination of cost and managerial accounting principles. The focus will be on the collection and analysis of information used for internal decision making and reporting. Students will learn to monitor production costs such as raw materials, direct labor, and overhead. Students will also learn to evaluate performance and efficiency, report on problems, and prepare regular budgets and cost reports. 3 semester credits

ACC 522 – Accounting Ethics
This course incorporates the AICPA Code of Professional Conduct. Students will discuss the necessity of ethics in the application of accounting principles, tax preparation, and attest services. Throughout the course students will review actual cases where professional accountants have failed to uphold their moral and ethical code of conduct and learn from the mistakes of others. 3 semester credits

ACC 559 – Advanced Accounting
This course focuses on advanced financial and corporate concepts such as subsidiaries, partnerships, intercompany transactions, mergers, acquisitions, and consolidations. The overall objective of this course is to develop the ability to construct accounting reports and make decisions from combined financial information. 3 semester credits

ACC 534 – Individual Tax
This course provides an explanation of the fundamental tax concepts covering individual federal tax planning and compliance. The course covers core individual tax concepts and principles including gross income, exclusions,

deductions, and credits. This course also explores small business income that is reported on the individual tax return. 3 semester credits

ACC 536 – Corporate Tax
This course provides an explanation of the fundamental tax concepts covering federal tax planning and compliance for business entities. The course covers core corporate tax concepts and principles including business income, deductions, cost recovery, and distributions. This course also explores partnerships and S corporations. 3 semester credits

ACC 548 – Auditing
This course is an introduction to the audit profession. The need for and importance of auditing, planning of audits, the auditing procedures, and an introduction to International Financial Reporting Standards are examined. We also discuss professional ethics, standards, and reporting requirements for auditors. 3 semester credits

ACC 550 – Government & Not-for-Profit Accounting
This course emphasizes the accounting principles and reporting requirements for government units and not-for-profit entities, including accounting for state and local governments, colleges and universities, and not-for-profit organizations. Topics include fund structure for state and local government accounting and reporting, government-wide statements, modified accrual accounting, and private for not-for-profits. 3 semester credits

ACC 557 – Accounting Information Systems
This course focuses on managing the design, control, and operation of accounting information systems. The emphasis is on identifying the information needs of decision makers and developing appropriate business process control in the design of accounting information systems. 3 semester credits

ACC 601 – Accounting for Managers
This course equips students with the fundamental terminology and knowledge necessary to understand financial statements and the budgeting process. Students will learn to analyze and interpret the balance sheet, income statement, statement of cash flows, and other financial statements while gaining advanced insights into various business activities. 3 semester credits

Business

BUS 201 – Business and Society
This course provides the students with an understanding of the inevitable interdependence of Business with Society. It examines central issues such as the role of diverse businesses in society, the nature of corporate responsibility, business ethics practices, and the complex roles of government and business in a global community. The course also covers the applicable laws governing smooth functioning of businesses. Proctored exam. 3 semester credits

BUS 214 – Business Statistics
This course provides students majoring in the fields of business administration and business-related fields with an introductory survey of descriptive and inferential statistics. This course illustrates the application of statistics using examples and exercises that focus on business applications, but also relate to other aspects of the real world. A step-by-step approach is used to enhance performance, accelerate preparedness, and aid in understanding statistics. 3 semester credits

BUS 215 – Business Communications
This course introduces students to modern and traditional business communications internal and external to an organization. Students explore communication methods and types in relation to different audiences and circumstances. Students also review the global and ethical implications of business communications. Finally, students evaluate business situations and apply appropriate communication solutions. 3 semester credits

BUS 225 – Fundamentals of Business Ethics
This course introduces students to the study of ethical problems, issues, and decision-making in the business world. Students learn about the ethical decision-making process and its benefits to resolve potential legal risks and damage to businesses. Topics include values, morality, cultural beliefs, employee rights, consumer rights, and corporate social responsibility. Proctored exam. 3 semester credits

BUS 314 – Business Law
This course provides an overview of business law and introduces fundamental legal principles encountered in the business environment. Topics include state and federal business regulations, court of law and jurisdiction, contract law, tort law, commercial paper, bankruptcy, security, and accounting liability. Proctored exam. 3 semester credits

BUS 416 – Business Negotiations
This course provides an integrated, big-picture view of what to do and what to avoid at the bargaining table, based on the latest research findings. It presents a unified and comprehensive overview of the insights, strategies, and practices inherent in successful negotiations, and addresses the most common myths and pitfalls that plague negotiators. It weaves together a wide range of disciplines in its study of negotiation, including economics, psychology, sociology, and organizational behavior. 3 semester credits

BUS 425 – Business Ethics
This course explores the various concepts and principles of business ethics. It highlights the moral reasoning and moral issues in business. Students will learn concepts of relativism, utilitarianism, moral duties and responsibilities, American capitalism, whistle blowing, discrimination and reverse discrimination, worker's rights, and duties. Students will also understand the changes brought in business by computers and the Internet. The moral issues in international business will also be presented. 3 semester credits

BUS 426 – Quantitative Methods in Business
This course introduces the learner to basic mathematical and statistical methods and models, as well as their software applications for solving business problems and/or in making decisions. Includes such topics as statistics fundamentals, probability, probability distributions, both continuous and discrete, and the use of decision trees for decision analysis. Linear, non-linear, and discrete optimization techniques are examined. Various aspects of CPM/PERT methods will be studied. 3 semester credits

Doctoral Research Project

DRP 801 – Introduction to Doctoral Research Project
This course assists with the introduction of advanced doctoral research projects. Successful completion of the course culminates in the creation and submission of a completed Doctoral Research Project Proposal. Completion of the course results in the creation of an APA compliant proposal describing the project problem, literature support, project type, and methodology. 3 semester credits

DRP 802 – Research Project Literature Review
This course focuses on reviewing the existing body of knowledge and developing a literature support document in relation to your research. Successful completion of the course culminates in the creation and submission of a completed, APA compliant document describing literature support for your doctoral research project. 3 semester credits

DRP 803 – Research Project Methodology
This course focuses on the methodology, i.e., collecting and analyzing data, for the doctoral research project. Successful completion of the course culminates in creating and submitting a completed, APA compliant document describing all the sections involved in the methodology for the doctoral research project. The submitted document must include the description of the researcher, the research design, the population, the data collection methods, and instrument analysis. 3 semester credits

DRP 804 – Research Project Results and Findings
This course focuses on discussion of your doctoral project findings and implications in relation to the literature and the problem chosen for the project. Successful completion of the course culminates in creating and submitting a completed, APA compliant document discussing the significance of your findings and explaining any new understanding about the problem investigated in the project. 3 semester credits

DRP 805 – Research Project Conclusions and Recommendations
This course consists of the final steps to conclude the doctoral research project. The course requires the description of the conclusions drawn from the research project as well as the review and edition of the finalized project document(s). Successful completion of the course culminates in a Chair and Project Committee approved, APA compliant document that combines all the stages of the project, from literature review to conclusions. 3 semester credits

Economics

ECO 215 – Survey of Economics
This course introduces students to a survey of the basic concepts of macroeconomics and microeconomics. Students will explore economic theories and practices in relation to the individual consumer, organizations, and global markets. Additionally, this course explores the supply and demand curve, market-based pricing, competition, and macro-economic measures of output. Students will evaluate microeconomic and macroeconomic theories and practices as they relate to domestic and global markets. Proctored exam. 3 semester credits

ECO 220 – Macroeconomics
This course covers the concepts and tools of aggregate economic analysis, inflation, unemployment, balance of payments, national output, determinants of economic activity, money and banking, role of government, determination of national income, theories of aggregate consumption, investment, unemployment, price level, national income and product accounts, and the theory of growth. It is a study of the measurement, growth, and fluctuation of aggregate economic activity with emphasis on static and dynamic theoretical techniques to ascertain the effectiveness of fiscal and monetary policies in dealing with unemployment and inflation. 3 semester credits

ECO 418 – Microeconomics
This course focuses on microeconomic analysis, supply and demand analysis, and theories of the company and individual behavior, competition and monopoly, and welfare economics. Students learn to appreciate the basic theory of consumer behavior, production and costs, partial equilibrium analysis of pricing in competitive and monopolistic markets, general equilibrium, welfare, and externalities. The course also covers the economy of the United States and economic policies as applied by the government of various democratic nations. It deals with aggregate data analysis and problems relating to current economic policies. Topics of interest include level of output and income, level of employment and unemployment, level of prices, as well as fiscal and monetary policies. 3 semester credits

ECO 518 – Economics for Decision Making
This course deals with tools, concepts, and factual data used by economists in solving specific business problems; it includes case method applications of principles, analytical tools, and sources of economic information to practical business situations. Topics include capital budgeting and risk, international applications, and break-even analysis with assessment of demand. Included are current topics like game theory, asymmetric information and auctions that have become more noticeable in recent years with the auctioning of 3G licenses to wireless telecom services and the initial public offering of Google stock shares. Proctored exam. 3 semester credits

ECO 615 – Global Economy
This course covers economic and political theories that bear on the critical analysis of contemporary economic problems, including the Asian financial crisis, the stagnation of wages in the United States, the monetary union in Europe, and economic integration in the USA. The course assists the students/learners to familiarize themselves with the empirical reality of the world economy and provides a basic tool kit, simple models to explain how the world economy evolves, and finally offers empirical evidence to evaluate the models' prediction. The political economy of trade policy and borders are emphasized with the domestic political process that determines national trade policies. Proctored exam. 3 semester credits

Finance

FIN 224 – Principles of Financial Management
This course covers the theory and practice of financial management of an organization. The intent of this course is to develop individual capabilities in the analysis of financial operations and the efficient management of corporate financial resources. It provides insights to the role of the financial manager; whose primary responsibility consists of acquiring funds (cash) needed by the firm and directing these funds into projects that will maximize the company value for its owners. To that end, financial managers perform such varied roles/tasks as budgeting, financial forecasting, cash management, and credit administration and funds procurement. Students will study the quantitative tools used in the decision-making process. 3 semester credits

FIN 512 – International Financial Management
This course covers the foundations of international finance, including financial markets, foreign exchange, and financial operations of multinational companies. Emphasis is placed on the application of concepts and theory to business situations and real-time case analysis will be used in the study of every topic. Students are exposed to international financial management and financial reporting with particular emphasis placed on international accounting and reporting standards, accounting for foreign standards, and international financial statement analysis. Proctored exam. 3 semester credits

FIN 515 – Entrepreneurial Finance
This course uses a business life cycle approach that is targeted to entrepreneurs who innovate, recruit, and strategize to build new organizations. This course emphasizes business plan development and how to finance, manage, and evaluate a startup. Subject matter will cover forms of business ownership, valuation, financing, weighted average cost of capital, financial statements (income statements, balance sheets, statements of cash flows), forecasting, working capital and inventory management, planning, and financing new projects, operations including human resources, taxation, and finally exit strategies. Proctored exam. 3 semester credits

FIN 530 – Bank Management
This course explores concepts of risk management and financial planning in the banking industry with respect to overall profitability or loss. It explores the role of banking executives in developing and implementing strategies that maximize stockholder's value. The course also deals with essential risk concepts in interest rate, foreign exchange rate, banking operation, market fluctuation, asset liquidity, credit risk, capital risk in effective financial decisions. The course finally covers the relationship between banking risk profile and potential profitability and growth. 3 semester credits

FIN 533 – Commercial Banking
This course examines banking growth from various aspects of commercial banking, banking regulations, assets and liability management, and credit evaluation. It covers banking valuation practices and techniques of assets and liability management through futures, options, and swaps. Commercial real estate and consumer lending will be explored, as well as securities, investment, and insurance services. The course further covers the practice of lending from the perspective of the lending institution and the borrower. 3 semester credits

FIN 540 – Capital Markets
This course explores the ways financial institutions interact to influence and develop global financial markets. It covers essential areas in global monetary and regulatory policies, as well as computing foreign exchange rates, interest rates, and the exposure to risk investing. The course emphasizes the Federal Funds Market, repurchase agreements, and the interrelationship of Euro currencies. It also provides students with knowledge in letters of credit, certificates of deposit, commercial papers, government securities, corporate bonds as well as financial options, futures, forward contracts, swaps, and mortgage-backed securities. 3 semester credits

FIN 605 – Global Business Finance
This course covers the economics of global financial markets to include valuation models and asset returns, intertemporal assets allocation, foreign exchange market, exchange rate, etc., all supported by behavior models, empirical evidence, and financial and economic research. The course also offers research cases with examples on functional areas of business. Proctored exam. 3 semester credits

FIN 631 - Basics of FinTech
This course examines the development, core technologies, and applications of financial technology across banking, insurance, investment, and wealth management. Students analyze innovations such as artificial intelligence, blockchain, digital payments, and automated financial services while evaluating their implications for operational efficiency, customer experience, and regulatory compliance. Emphasis is placed on ethical considerations, financial inclusion, sustainability, and organizational challenges associated with adopting emerging financial technologies. Students evaluate real-world FinTech applications and assess future developments influencing financial services.

FIN 632 - Fintech and Digital Innovation in Financial Services
This course examines how financial technology is changing financial institutions, service delivery, and regulatory practices across global markets. Students evaluate the integration of financial and technological systems, open banking, digital consumer finance, blockchain applications, and the growing influence of technology companies in financial services. Emphasis is placed on operational efficiency, financial inclusion, regulatory responses, and the risks associated with emerging digital financial models. Through applied analysis, students assess how financial institutions and policymakers can respond to technological innovation while supporting financial stability and market integrity.

FIN 634 - FinTech and Innovation
This course examines the development, core technologies, and applications of financial technology across banking, insurance, investment, and wealth management. Students analyze innovations such as artificial intelligence, blockchain, digital payments, and automated financial services while evaluating their implications for operational efficiency, customer experience, and regulatory compliance. Emphasis is placed on ethical considerations, financial inclusion, sustainability, and organizational challenges associated with adopting emerging financial technologies. Students evaluate real-world FinTech applications and assess future developments influencing financial services.

General Education

ACE 100 – Accelerate, Connect, Equip
This course introduces students to the skills and strategies to succeed in online learning and business environments. Students learn about techniques, resources, and technologies that will enable them to achieve educational and professional goals. The course topics range from online productivity tools to strategies for time management and professional development. 3 semester credits.

GEN 101 – English Composition I
This course is designed to assist students in improving their writing skills through clear, concise, and creative construction of paragraphs, essays, and reports. Students will improve their abilities to recognize main ideas and supporting details through formulating effective thesis statements, body paragraphs, and reasoned conclusions. The course themes and activities will focus on the conventions of writing, such as the correct use of grammar and style. The writing process is emphasized as an integral aspect of critical thinking and learning. 3 semester credits.

GEN 102 – United States History - Part I
This course covers a broad survey of American history from New World exploration and settlement through post-Civil War reconstruction. It exposes students to events, ideas, and developments that have shaped American history and provides a basic understanding as to how the past has influenced the dynamics of today's society. The course explores such topics as colonization and cultural interactions between Europeans and Indians, the rise of slavery, the American Revolution, the beginning of industrialization, westward expansion, and the Civil War. 3 semester credits

GEN 103 – United States Government
This course is an overview of the development and operation of constitutional democracy in the United States. Students will study and evaluate the systems of check and balances and separation of powers as each branch performs its roles and responsibilities in the federal system. In addition, the roles and impacts of those outside the structure of the federal government will be studied to determine the impacts and results of their actions or inactions. 3 semester credits

GEN 104 – Mathematics
This basic mathematics course is designed to help students make the transition from Arithmetic to Algebra and prepares them for college mathematics courses. Topics include operations on integers, fractions, mixed numbers, and decimals; ratio, proportion, and percentages; working with variable expressions; interpretation of statistical graphs; and operations of arithmetic. Proctored exam. 3 semester credits

GEN 105 – Algebra
This course presents students with the key concepts of college algebra. Students will be introduced to linear and quadratic equations, the Cartesian plane and graphing, use of a graphing utility's functions, graphs and models, and polynomial and rational functions. 3 semester credits

GEN 106 – Calculus
This class introduces the basic elements of applied calculus using an intuitive definition of the limit, mechanical application of differentiation rules, integration using the power rule, and other calculus-based techniques appearing in economics classes. The class concludes upon the application of basic calculus techniques to problems involving elasticity, EOQ, market clearing, and other concepts commonly found in economics classes. 3 semester credits

GEN 113 – Introduction to Psychology
This course introduces the fundamental concepts and principles in psychology pertaining to relationships in social and professional environments. Topics include the sensory process, problem-solving, personality assessment, stress coping strategies, social prejudice, and discrimination. Students review cases focusing on workplace applications of psychology and complete scenario-based assessments. 3 semester credits

GEN 201 – English Composition II
This course enables students to develop writing techniques involving the evaluation and integration of sources into a well-organized argumentative essay. Students will learn techniques for dissecting a writing prompt, identifying, and evaluating sources of information, ethically integrating sources, and experience revision and editing strategies leading to a well-organized APA-formatted essay. Proctored exam. 3 semester credits

GEN 205 – Earth Science
This course employs scientific methods to discover how living things are organized, acquire materials and energy, respond to their environment, reproduce & develop, and adapt to their environment. Additionally, this course examines bio-ethical issues in contemporary biology. Students will learn about science through their engagement in activities, application, and reflection. 3 semester credits

GEN 212 – Introduction to Philosophy
This course surveys the history of philosophy, beginning with the ancient Greeks and ending with the French existentialists. Students read and reflect upon theories and practices by various philosophers from ancient to modern times and develop their own personal responses to ethical dilemmas. In doing so, students acquire critical thinking skills necessary for solving problems and managing ethical responsibilities in both personal and professional realms. 3 semester credits

GEN 213 – Introduction to World Religions
This course is a philosophical overview of the world's great religions including the historical origin and growth of each religion, major doctrines, and influence. Religions that are studied include Primitive, Hinduism, Jainism, Buddhism,

Taoism, Confucianism, Judaism, Christianity, and Islam. Atheism will also be mentioned. 3 semester credits

GEN 223 – Political Science
This course explores the current political system with emphasis on liberty, equality, and self-government as the three great principles of American democracy while analyzing issues related to these principles. Students compare policies and practices of the Federal government with those of the States despite belonging to the same union. Students will form comparisons of public opinion in the US versus cross-national on major issues of the current time, including immigration, church-state relationship, economic globalization, and the fight against terrorism. The course promotes critical thinking and the ability to discuss important issues that require opinion on such ideas as civil liberties. Students study the history and key developments that helped shape the American political system. 3 semester credits

Graduate Level Research

GRC 600 – Doctoral Academic Study and Writing
This course introduces the student to academic writing techniques utilized throughout the doctorate program. Techniques include the creation of single source, multiple sources, research, and critical analysis papers. Students will become familiar with the online environment at CU, master usage of the LIRN collection and interpretative qualitative studies and research. Emphasis is placed on learning the academic writing competencies to support successful writing throughout the student's doctorate program. 3 semester credits

GRC 605 – Business Research Methodology and Quantitative Statistics
In this course, students investigate the research process techniques as applied to business problems. The course focuses on the relationship between research problems, questions, and design as well as the techniques for collecting and analyzing research data. Students develop skills in defining research problems, designing a research project, and collecting and analyzing data. 3-semester credits

GRC 641 – Dissertation Introduction
This course assists with the creation of dissertation prospectus (Chapter 1). Successful completion of the course culminates in the creation and submission of a completed draft of Chapter 1. Completion of the course results in the creation of an APA compliant dissertation prospectus utilizing multiple source essay and research paper techniques. 3 semester credits

GRC 642 – Dissertation Literature Review
This course introduces the basic techniques and concepts facilitating the preparation of a literature review. Topics covered include the purpose of a literature review, searching for sources, reading and note-taking strategies, organizing information, structuring a literature review, and the foregrounding of voice. Completion of the course results in the creation of an APA compliant literature review utilizing multiple source essay and research paper techniques. 3 semester credits

GRC 643 – Dissertation Methodology
This course assists with the creation of the methodology chapter and the conclusion of the proposal phase. Successful completion of the course culminates upon the creation and submission of a completed draft proposal, proof of CITI Social-Behavioral-Educational (SBE) certification and submitted IRB application. 3 semester credits

GRC 644 – Dissertation Results and Findings
This course assists with the presentation of results as Chapter 4 of the dissertation. The milestones forming this class covers basic interpretive qualitative studies, mixed methods studies, and hypothesis-driven quantitative studies. Successful completion of the class will manifest as a 15-30-page draft of Chapter 4. 3 semester credits

GRC 645 – Dissertation Conclusions and Recommendations
This course aids in the creation of Chapter 5, utilizes APA and Panel reviews of the entire dissertation and requires an oral defense and dissertation archiving activity to conclude the dissertation process. Completion of the class results in a panel approved and successfully defended dissertation suitable for archiving. 3 semester credits

Healthcare

HCA 301 – Fundamentals of Healthcare Systems
This course introduces the students to the basic information and skills needed in the healthcare profession. It covers the fundamentals of medical ethics and laws and medical principles in human growth and development, nutrition, and safety. Finally, the course examines the role of the caregiver in nursing, home health assistance, physical therapy, and environmental services. 3 semester credits

HCA 315 – Medical Assisting
This course introduces students to the basic concepts of record keeping and billing. The course also covers compliance with the Health Insurance Portability and Accountability Act (HIPAA) to address security and privacy of health data, prevention of healthcare fraud and abuse, and transactions and Code Sets Rule. The use of required forms (Consent Form, Lien, Form HCFA, Check Endorsement form, etc.) and record keeping for Worker's Compensation Insurance, Private Insurance, primary insurance, secondary insurance, Medicare, etc. will also be covered. 3 semester credits

HCA 337 – Statistics for Healthcare Policy and Administration
This course introduces students to the fundamentals of statistical analysis in health policy and health administration fields. It covers methods of statistical analysis and interpretation of study results. The course covers sampling populations, means analysis, probability and dispersion, "t" testing, multivariate analysis, and regression analysis. 3 semester credits

HCA 425 – Healthcare Management, Organization, and Behavior
This course covers organizational principles, practices, and insight to the management of health services organizations. The clinical enterprise model is presented with actual situations and challenges for the learner to appreciate. Strategic management with conflict management and negotiation are covered along with organizational design, change, innovation, and learning. Proctored exam. 3 semester credits

HCM 503 – Leadership in Healthcare
This course explores the role of leadership in maintaining an efficient healthcare business environment. It identifies and describes the key needed areas for managers to transition into a more effective leadership management style. Finally, the course covers critical leadership areas in defining positive communication and profitable business management skills versus barriers that prevent managers from achieving their goals. 3 semester credits

HCM 507 – Healthcare Human Resource Management
This course explores ways to effectively utilize and manage the personnel in the healthcare field. It covers state and federal compliance (Equal Opportunity, Privacy, Labor Laws, etc.), personnel issues, and the management of the work force and professionals in various health care settings including hospitals, nursing homes, clinics, and physical therapy and rehabilitation facilities. Finally, the course covers the impact of human resource management in private companies and organizations requiring healthcare administration. 3 semester credits

HCM 512 – Healthcare Economics
This course covers the evaluation and effectiveness of healthcare services with respect to costs of therapies and available modalities. It covers the role of physicians in influencing both the supply and demand of healthcare options and how the patient's decision for medical treatment is thereby affected or influenced. Finally, the course examines how economics have influenced health policies in different countries. 3 semester credits

HCM 523 – Ethics of Healthcare
This course explores a variety of contemporary issues affecting the ethical treatment of patients in the healthcare profession. It provides analysis, cases, and professional insight into modern medical ethics including diagnostic procedures, beneficence, justice, confidentiality, and death. Finally, the course covers ethical concerns in transplants, medical testing, and biomedical research. Proctored exam. 3 semester credits

HCM 603 – Strategies for Healthcare Leadership
Leadership in healthcare provides critical leadership development suitable for many sections of healthcare such as acute care, long term care, ambulatory, and or community-based settings. The development of leadership skills rests with essential knowledge and skills that provide preparation in human resources, healthcare economics, systems, program planning, organizational development, and the political, ethical, and regulatory aspects in healthcare. This course provides strategic planning and a problem-solving strategy for managers, creates processes in the workplace, and promotes team building. The course also covers the changing environment of organizations, demographic changes, personal values, and perspectives that affect the healthcare workplace. 3 semester credits

HCM 612 – Economic Evaluation in Healthcare: Merging Theory with Practice
This course covers economic factors that influence healthcare policies, procedures, regulations, and the options available to licensed healthcare practitioners and patients. The course also presents ways healthcare policies can change or be influenced by different economical or regional factors. Finally, the course lists the essential methods for determining cost-effectiveness to fairly distribute healthcare services and manage regulatory issues. 3 semester credits

HCM 620 – Managing Risk in Healthcare Settings: Perspective for Healthcare Leaders
This course is designed to introduce concepts and cases involving the identification and mitigation of risk in healthcare settings. Topics include liability and malpractice, quality improvement, claims and resolutions, patient safety, and financial risks. Students will engage in case study analyses, journal clubs, reflective writing exercises, and other activities developing skills required to identify and control risks commonly found in healthcare settings.

HCM 625 – Healthcare Marketing: Tools and Techniques
Healthcare marketing requires a comprehensive introduction to current theories and practices of marketing. The methods used to evaluate organizational performance and productivity, analyze internal and external resources, and

perform needs assessment are covered as well as various models and methods for planning and positioning of healthcare services. Students will analyze various marketing strategies appropriate to the healthcare industry, establish a competitive marketing plan for a specific healthcare facility, conduct and evaluate market research appropriate to the industry. Proctored exam. 3 semester credits

HCM 630 – Quality Management in Healthcare: A Systems Approach
This course provides present and future leaders with an understanding of the political, economic, and financial aspects of the healthcare systems. It focuses on the role of leadership in quality management in healthcare organizations. Theories, concepts, and practices are utilized to examine issues in healthcare work environments. It covers concepts for managing and leading quality improvement initiatives to design, organize, and analyze information related to quality improvement, risk management, and utilization. The course explores the problem-solving skills necessary to analyze issues related to quality; organizational change; and the development of integrated systems for quality control, utilization, and risk management involving organizational structures and team participation. 3 semester credits

HCS 430 – Information Technology for the Healthcare Professional
This course provides an introduction to computer and information technology that is required for the health care field. It covers the fundamentals of hardware and software, communications and networking, ethical issues, and privacy concerns. Finally, it examines the impact that information technology is having throughout the medical fields including radiology, dentistry, surgery, pharmacy, and medical devices. 3 semester credits

HCS 533 – Healthcare Information Systems
This course explores the key principles, methods, and applications required to provide access to relevant healthcare information. It covers information on the foundation of healthcare management, its evolution though current times, and the challenges faced by evolving information management. The course covers ways information management affects quality of care and how it affects healthcare regulations, standards, and laws. Finally, the course deals with the security measures required to protect patient confidentiality. 3 semester credits

Information Technology

IST 221 – Fundamentals of Computing
This course provides an overview of computer information systems. It provides an introduction to basic skills and problem solving involved with computer hardware, operating systems, and application programs, with a special emphasis on conventions and skills universal to a variety of computing settings and skills that promote portability between systems and applications. Extensive coverage of terminology constitutes a general introduction to computer systems and how they are used. 3 semester credits

IST 225 – Computer Systems Architecture
This course provides an overview of computer organization and architecture and presents how computer design has evolved. It examines the major components of a computer and related interconnections and outlines the internal structure of the processor's control unit and the use of microprogramming. Parallel organization, including symmetric multiprocessing and clusters are also covered. 3 semester credits

IST 227 – Information Technology in Business
This course covers an introduction to information systems in business that managers and executives must face in

changing market conditions, evolving business processes, and new information technologies. This course will assist them in making informed decisions about information systems. 3 semester credits

IST 228 – Data Communication and Distributed Networks
The course introduces students to network technologies and data communication services. It covers essential concepts of data communication, network architecture, and protocols to educate students in Internet structures and the functionality of Internet protocols. The course focuses on the hierarchical TCP/IP protocol stack as well as telecommunications suitability for different data communications hardware and software. 3 semester credits

IST 234 – Fundamentals of Database Management
This course covers basic concepts of Database Management, a growing field in the IT industry. Data storing and retrieving is one of the many features of databases. As confidential data are increasingly stored, it is essential to secure them. This course covers the entity–relationship diagram and places emphasis on database design and integrity model. 3 semester credits

IST 235– Legal Issues in Information Technology
This course covers ethical and legal issues in Information Technology that include copyright, security issues, managing digital property rights, security of information, transactions, and online liability. Students will have an overview of current technologies and their legal implications on business. 3 semester credits

IST 256 – Introduction to Internet Security and Threats
This course provides an overview of computer information systems. It provides an introduction to basic skills and problem solving involved with computer hardware, operating systems, and application programs, with a special emphasis on conventions and skills universal to a variety of computing settings and skills that promote portability between systems and applications. Extensive coverage of terminology constitutes a general introduction to computer systems and how they are used. 3 semester credits

IST 346 – Computer Security Fundamentals
Computer Security is the foundation of this course. This course will introduce the students to the different strategies of securing information on the computer at various levels of classification. The possible ways of hacking and its prevention will be presented as well as how to avoid fraudulent practices in the cyber industry. 3 semester credits

IST 423 – Information Systems Analysis Design and Implementation
This course covers business problem-solving and computer applications with emphasis on the fundamental concepts of Information System development that provides background for system design and implementation. The course also covers the configuration of Information Systems, activities and methods of system analysis, system support, and system implementation, as well as data flow diagrams describing the essential business processes in a system. 3 semester credits

IST 426 – Advanced Systems Administration
This course provides the students with advanced topics on the monitoring and maintenance of large, distributed, cluster systems. It provides students with the necessary knowledge and skills to perform network basics, manage virtual file systems and core dumps, manage storage volumes, control access, and configure system messaging, set up naming services, and to perform installation procedures. Students will be instructed in essential system administration skills, including configuring network interfaces, managing swap configurations, crash dumps, and core files. 3 semester

credits

IST 430 – Information Systems Management and Practice
This course helps students to understand the essentials of managing information in a digital world. It covers the associated ethical and social issues and walks the learners through the infrastructure and support systems of the IT industry. It provides an understanding of the value of a system by allowing students to design a system after analyzing the business processes and requirements. It also focuses on change management with case scenarios to acquaint students with real-time situations. 3 semester credits

IST 445 – Network Infrastructure and Services
This course introduces the basic concepts and principles that underlie computer networking, from the simplest peer-to-peer local area networks to the vastly complex wide area networks that reach across international boundaries around the world. This includes an overview of networking terminology; an examination of different network architectures; a focus on the physical components of computer networks, including server and client computers, and cabling and connectors. It also includes network connectivity, the nuts and bolts of designing and rolling out a complete network, and a review of environmental factors that affect networks, as well as administering, upgrading, troubleshooting, and relocating networks. 3 semester credits

IST 447 – Software Engineering
This course is designed to help students explore the various concepts, principles, and phases of the software engineering process. Students will be exposed to and will learn different methods, tools, and techniques used in structured systems analysis and design. They will also gain an overview of different process models, testing principles used for the development of a system. The course also covers ways to estimate the costs for developing a particular system considering all associated factors. Students will be exposed to risk management in building an effective system. 3 semester credits

IST 450 – Directory Services and Infrastructure
This course enables students to learn and apply the basics of Windows environment, data organization and management, e-services, the Internet, the World Wide Web, e-mail, networking, and systems administration. 3 semester credits

IST 452 – Messaging Infrastructure Management
This course is designed to introduce students to the basics of installing, configuring, and managing messaging infrastructures such as e-mail, collaboration, document management, and real-time communication systems in modern business organizations. Students are introduced to the concepts underlying messages and their creation, use, management, and storage throughout organizations including the security devices used to protect confidential business data. Proctored exam. 3 semester credits

IST 458 – Routing and Switching Systems
Advanced Routing and Switching is a course in advanced networking topics and technologies available to large enterprises to build a large intranet infrastructure. The topology of the internet is discussed, along with current and emerging technologies. Topics include core routers and routing protocols, queuing, layer 2 and layer 3 switching, multicast routing and the MBONE, variable length subnet masking, IP address depletion, wide backbone routers, and emerging protocols. 3 semester credits

IST 530 – Management Information Systems
This course describes the organizational and managerial foundations of information systems which in turn focus on the critical role played by various types of information systems in organizations, sweeping changes created by the Internet and digital integration of the enterprise, and the need to demonstrate the business value of information system investments. The course also provides the technical foundation for understanding information systems by examining technologies and managerial issues in the firm's information technology infrastructure. The role of information systems in enhancing business processes and decision making across the enterprise are also emphasized. 3 semester credits

IST 535 – Information Technology in Project Management
This course focuses on how information technology impacts the development of project management techniques in diverse industries such as healthcare, government, education, and banking. It introduces students to the process of using project management (PM) to streamline and improve productivity by emphasizing the role of the project manager in organizations as a replacement for mid-level managers in lean businesses. The core concepts of the course focus on factors of project quality, scope, time, cost, human resources, communications, risk, procurement, and integration utilizing information technology resources. Proctored exam. 3 semester credits

IST 538 – Knowledge Management
This course covers the development of a state-of-the-art enterprise Knowledge Management platform that can allow leverage of a company's existing investments in intranets, data warehousing, data mining, groupware, and other technologies. The course will guide the students in developing steps to build business value and how to build on the work that preceded it. 3 semester credits

IST 540 – Knowledge Management for e-Learning
This course is designed for professionals who are responsible for the management of an effective enterprise operation in a corporate setting. The course covers ways to specifically apply knowledge management principles, practices, and technologies to the intelligence domain. The course also emphasizes that advances in technology and the way workers access and share information have created the need for a knowledge management framework to help senior management make better, more informed business decisions to increase a competitive edge and response to evolving customer needs. An emphasis in E-learning techniques is included. 3 semester credits

IST 555 – Management of Information Security
This course focuses on information security management. It emphasizes the fundamental tenet that information security in modern times is a management issue that technology alone cannot resolve. The course covers information security in modern Information Systems to understand the foundation of managing information security by securing computers, network hardware and software, data, and networks. Students learn about common cybersecurity and privacy-related challenges faced by businesses. Topics include viruses, Trojan, worms, malware, access control mechanisms, password security, cryptography, and common security policies. 3 semester credits

IST 630 – Information Technology in Organizations
This course covers information systems applications and management in a business environment that includes personal productivity, basic technology, and infrastructure, developmental design, management of computer information systems, and impacts of technology on business practices. Also, this course covers a comprehensive view of management information systems, their tactical, operational, and strategic importance, and how they affect and

relate to business processes of an organization. 3 semester credits

IST 635 – Managing IT Projects
This course covers the basic principles and best practices of IT project management. It provides the students the necessary knowledge to deliver IT projects on time, within budget, and to specification. During this course, the students will examine all aspects of IT projects, including hardware, software, and human resources through all stages of project management. The students will learn to determine project scope, set and manage stakeholder expectations, identify and manage IT risks, and meet quality standards. Past IT projects are studied to understand reasons for high rates of failure, and through them, the students will learn how to overcome the most common pitfalls of IT projects. 3 semester credits

IST 638 – Knowledge Management: Concepts and Practices
This course covers the essential concepts and practices of knowledge management (KM), including the practical, business aspects of knowledge management, by examining the effective approaches that contribute to corporate competitiveness and those that do not. Students will know how a business can be optimized by using KM techniques and strategies. This course also provides them with an overview of the numerous factors that need to be considered when transferring knowledge. Proctored exam. 3 semester credits

IST 639 – Enterprise Resource Planning and Management
This course covers enterprise resource planning (ERP) and the necessary background for strategic success in today's marketplace utilizing computer planning systems and management technology together to create a competitive advantage. Emphasis is placed on the need for businesses and companies to focus on processes rather than functions. Students learn how integrated information systems can be a critical tool to improve the processes used and performed by many businesses and companies. 3 semester credits

IST 655 – Effective Security Management
This course enables students to understand and manage both the strategic and operational aspects of information security which helps them address the current requirements and incentives for organizations to implement information security. This course was designed to give an in-depth background in security fundamentals, including terrorism and incident response, cyber-security education, mobile device security management, information protection, and critical infrastructure. Several management topics including hierarchical model of organizational work in the sphere of information security and theories of security management are also covered. Scenarios that build on career experience in retail, security, crime prevention, safety, or criminal justice are presented to provide a context for enhancing the security management of a business/organization. 3 semester credits

Management

MGT 228 – Introduction to the Process of Management
This course covers the conceptual framework of management processes. It highlights the essence of ethical and effective management and effective provision of goods and services. Students will be introduced to the legal framework for safe, fair, and effective business management. This course encapsulates the performance difference between the traditional versus current management practices and framework. The range of management theories, organizational structures and cultures will also be examined. 3 semester credits

MGT 251 – Organizational Behavior
This course examines beliefs and concepts describing individual and group behaviors while introducing the field of organizational behavior. Topics include theories of organizational behavior, the influences of diversity on group behaviors, ethical considerations often encountered by organizations, the utility of quantitative data during decision-making processes, individual and group motivators and stressors, and organizational structure. Students will explore such topics and compose strategies enhancing their abilities to manage teams and act as communicators able to aid with conflict resolution. Proctored exam. 3 semester credits

MGT 440 – Operations Management
This course emphasizes tactical and operational decisions of operational management, as well as important interactions with other functional areas. It effectively helps the individual in examining the concepts for designing, planning, and improving manufacturing and service organizations. Emphasis will be placed on obtaining a better understanding of the problems associated with operations planning and control. Proctored exam. 3 semester credits

MGT 443 – Sustainable Entrepreneurship
This course addresses various aspects of sustainable entrepreneurship including the opportunities available to startups and large businesses to establish sustainable enterprises in the global environment. The course explores how companies address the triple bottom line using the three Ps: People, Profit, Planet. Students will study how entrepreneurs assess new opportunities, the challenges they encounter and how to enhance the long-term ecological system while sustaining a profitable business. The course also explores the roles of government policy, technological advances, private investor preferences, and public opinion that affect the economics of sustainable entrepreneurship. 3 semester credits

MGT 445 – Managing Business Strategy
This course covers important current issues in strategic management. It deals with modern analytical approaches and enduring successful strategic practices. It is designed with a technological and global outlook that highlights the significant emerging trends in strategic management. The course is intended to provide students with a pragmatic approach that will guide the formulation and implementation of corporate, business, and functional strategies. 3 semester credits

MGT 448 – Human Resource Management
This course addresses issues relating to the acquisition and maintenance of resources in the current international business environment. It covers job analysis and design, human resource planning, health and safety, selection and recruitment including equal employment opportunity, career planning, performance appraisal, remuneration, training and development, and global international HRM issues. This course will enable students to understand issues associated with the management of human resources. The course provides current practice, trends, and constraints in the field of human resource management and industrial relations. Proctored exam. 3 semester credits

MGT 456 – International Management
This course addresses the strategic and operational issues that arise from the international nature of multinational corporations' activities. Issues covered include alternative internationalization strategies, interaction between firms and governments, dealing with global competitors, and staffing and organizational implications of cross-border operations. 3 semester credits

MGT 460 – Leadership in Organizations
This course covers the core leadership theories that have been proposed and documented by theorists with varying degrees of success over the years, and then subjects them to measured analysis. Competing views of organizational leadership from sociologists, critical management theorists, feminists, and others add contrast and additional perspectives. Context refers to anything from specific tasks; followers are engaged into broader initiatives, such as reengineering organizations. 3 semester credits

MGT 462 – Small Business Entrepreneurs
This course provides basic entrepreneurial concepts and ways to create and develop an effective business plan. It covers the essential steps involved in launching and managing a new business venture. The different types of startup businesses including minority-owned businesses, home-based businesses, and family-run businesses are discussed. 3 semester credits

MGT 517 – Organizational Development
This course covers key areas of organizational development within an organization or institution. It will explore effective intervention activities, action research, and action learning. This course emphasizes the potential causes for structural transformation efforts that sometimes fail to produce desired results. The course provides step-by-step processes to create effective transformation within an organization. 3 semester credits

MGT 518 – Global Business Management
This course provides the fundamentals of strategic management from the perspective of both large and small organizations operating internationally. It builds directly on prior studies in international business and focuses on corporate and business level strategies. Proctored exam. 3 semester credits

MGT 523 – Human Factors and Team Dynamics for Project Management
This course examines the abilities and limitations of human performance with respect to how individuals interact with objects in their environment. It covers an introduction about human factors, how they react in the physical environment, designing and evaluation methods, human workload, and risk management. This course supports skill development in creating effective, productive work teams, managing meetings, and getting things done while building long term mutually beneficial relationships. The course is designed to give the participant the skills needed to manage team processes in a way that helps the organization reach its objectives. 3 semester credits

MGT 525 – Strategic Human Resource Management
This course is designed to explore trends that affect strategic human resource management practices. This course explores the design of work systems and relevant employment laws that influence the practice of managing people in organizations. Strategic issues are examined while developing specific programs and policies related to traditional functional areas of HR such as staffing, training, performance management, compensation, labor relations, employee separation, and managing a global workforce. 3 semester credits

MGT 528 – Human Resource Management, Case Analysis and Readings
This course covers a variety of factors and situations that are commonly encountered in the field of human resource management. The course addresses critical personnel issues including recruiting, training, management systems, wages, benefits, pay systems, and disciplinary actions. The course offers real world case studies to give students an opportunity to explore different concepts in overcoming HR problems and provide productive solutions to personnel

issues and conflicts. 3 semester credits

MGT 533 – International Organizational Behavior
This course explores the key characteristics of organizational behavior in a global setting. It will focus on differing cultural views that affect both teamwork and business environments internationally. The course also covers in depth group focus and teamwork, motivation, and human resource management. 3 semester credits

MGT 542 – Leadership Development in Organizations
This course addresses the fundamentals of leadership and ways for managers to effectively enhance their leadership skills. It covers the various methods used by companies to provide an environment that promotes effective leadership qualities in their workforce. The course also covers areas of effective feedback, developing relationships, job assignments, and evaluation of leadership development. Proctored exam. 3 semester credits

MGT 545 – Strategic Management and Competitive Globalization
This course focuses on the application of conceptual models that underline interactions related to external competition, firm positioning, patterns of technological and market change, and the nature and development of internal firm capabilities. Students are required to develop a set of tools and methodologies essential for the formulation and management of a winning technology strategy. This is the final core course completed prior to beginning the specialization courses. 3 semester credits

MGT 566 – Training and Human Capital Development
This course introduces learners to the components driving training events encountered at small businesses and organizations. Learners will create a training proposal exploring: (a) behavior-modifying training cycles; (b) data-driven needs assessment strategies; (c) evaluation of training effectiveness; (d) scheduling training events; (e) event budgeting; and (f) training methods. Upon completing the course, learners will have developed an appreciation of training cycles and the use of a training proposal template. Proctored exam. 3 semester credits

MGT 575 – Total Quality Management
Total Quality Management (TQM) is a guided tour along the road to total quality. This course reviews the history of quality and examines the wide variety of philosophies, concepts, and techniques for managing, controlling, and improving quality. Students will also describe the foundations of quality management, present the tools and methods for process improvement studies, explain the administrative systems required for quality management, and finally explain about Six Sigma management. 3 semester credits

MGT 610 – Mastering Leadership: Theories and Concepts
This course introduces the concepts, theories, and practices enabling students to develop into excellent leaders. Topics covered include the connections between a strong code of ethics and setting a standard for others to follow, the importance of sharing a vision for the future with others and enlisting people who share their enthusiasm, and evaluating the significance of risk, innovation, opportunities, and growth. Students will also explore ways to motivate others, celebrate accomplishments, and foster collaborative teams. 3 semester credits

MGT 616– Organizational Change and Development in Management
This course covers organizational change through the lens of micro (individual level) organizational behavior. It identifies the pros and cons of perception, decision-making, motivation, and diversity/individual differences. It covers analysis and development of organizational theories, with emphasis on environmental dependencies, socio-technical

systems, structural design, and control of the performance of complex systems. Organizational changes such as barriers to change, appropriateness of intervention strategies and techniques, organizational, and evaluation of formal change programs will be covered. Finally, the course provides a diagnostic approach for the students/learners to explore the nature and impact of change. 3 semester credits

MGT 618 – International Business
This course surveys the international relationships of world business operations, explores globalization trends, international trade theories, regulations affecting trade, regional economic integration, and the impact these factors have on developing nations. The course covers how a business/company functions using marketing, finance, and effective management to operate in the international setting. Special emphasis is placed on strategy development, the role of culture, and the problems and challenges facing multi-national corporations, with regard to their strategies and policies. 3 semester credits

MGT 620 – Risk Management
This course introduces risk and its management within a systematic framework. Topics include the nature of risk, roles of (co)insurance contracts, contract payouts, traditional valuation, legal and ethical considerations involved with contract selection and marketing, health insurance, IRA/social insurance, and underwriting principles. Upon completion of this class, the student should be able to discuss the utility and costs of government-regulated risk management strategies and related insurance contracts. 3 semester credits

MGT 630 – Business Logistics: Theory and Practice
This course covers acquisition, distribution, utilization, sustenance, and disposition of logistical resources. It also addresses design, operations, and control of logistics systems for producing and servicing firms. Emphasis is placed on customer service and the management of activities involved in moving products, services, and information from point of origin to point of use and as a means of achieving a sustainable competitive edge. It covers a critical appreciation of the role of logistics within organizations and the benefits of integrating functions involved in supply chain. This course stimulates students to assess and evaluate the consequences of logistical decisions on the environment and an awareness of related legal implications. 3 semester credits

MGT 645 – Strategic Management: A Global Approach
This course provides an accurate, relevant, and complete presentation of strategic management in today's world. It covers modern analytical approaches and enduring successful strategic practices designed with a technological and global outlook. This course is intended to provide the students with a pragmatic planned approach that guides the formulation and implementation of corporate affairs, business practices, and functional strategies. These concepts require appropriate terms and languages applicable to strategic management situations in performing the strategic management process, and to important issues when organizing a strategic management plan. 3 semester credits

MGT 650 – Project Management
This course enhances students' ability to function in a project leadership role. While exploring the project life cycle, they gain experience in project portfolio management including budgeting and timeline management. Projects are designed using project modeling methods that may include graphs or bar charts and will include program evaluation review techniques (PERT) and critical path method (CPM) to produce project plans that are applicable to solutions for the business world. Proctored exam. 3 semester credits

MGT 655 – Financing Entrepreneurial Ventures
This course covers important tools and skills necessary to create and grow a successful new venture. New venture creation practices challenge students to think critically about the process of becoming an Entrepreneur, and to become immersed in the dynamics of launching and growing a new business/company. This course explores entrepreneurship, innovation, new venture creation, entrepreneurial process, information sources, advisory services using consultants, the role of government, preparing the business plan, financial issues in new ventures, legal issues in new venture creation, acquiring an existing business, deal structure, and managing the growth enterprise. 3 semester credits

MGT 657 – Case Studies in Global Entrepreneurship
This course covers the entrepreneurial "mindset" and essential strategic needs of entrepreneurial ventures in a cross global context. Also, the course covers global models and working knowledge of global orientation toward entrepreneurial strategy. The student benefits from direct experience with various entrepreneurial companies through cases, where they take on the role of Consultants to address significant management and strategy problems identified by the companies. Cultural differences in approaching entrepreneurship in a team setting across the globe are also covered. 3 semester credits

MGT 660 – Strategic Entrepreneurship
This course covers the role of entrepreneurship in business development, management, and leadership. It offers the key elements, different personality styles, and decision-making strategies that entrepreneurs display. The course covers the nature of business opportunity and ways to recognize, create, and distribute wealth. Emphasis is placed on the resources available to entrepreneurs, types of markets and hierarchies, networks, and extended organizations. Proctored exam. 3 semester credits

MGT 662 – Entrepreneurship and Small Business Management
Entrepreneurship and small business management is a focused business course designed to provide students with the needed skills to effectively organize, develop, create, and manage their own business. It introduces the traits and characteristics of successful entrepreneurs. The course provides necessary information to determine the suitability of starting and running a business; measure expectations with practical aspects of running a business; formulate a step-by-step approach for conceiving, executing, and launching a business venture; and develop skills in finance, employee relations, and marketing. It helps the entrepreneur to select and shape a new venture business idea, with emphasis placed on identifying and evaluating entrepreneurial opportunities. 3 semester credits

MGT 665 – Exploring Entrepreneurship and Economics
This course covers the relationship between economics and potential entrepreneurial endeavors. It lists the essential areas of business ventures, financing business ventures, and capital structure of business startups. Also, the course examines the factors that can change an effective business plan into a profitable business venture. 3 semester credits

Marketing

MKT 226 – Principles of Marketing
This is an introductory course in the field of Marketing. Students will learn the components of the marketing system and marketing decision making and how these components relate to the marketing mix (product, price, place, and promotion). Additional topics include consumerism, the legal environment, consumer behavior, and the international

market and its effect on marketing. 3 semester credits

MKT 450 – Global Marketing
This course is designed to provide a structure to formulate and implement international marketing strategies. It also covers the analysis of the contemporary global marketing environment, marketing mix issues and decisions in international markets, global competitive analysis and strategy, organizing for international marketing, and current problems and practices in multinational firms. 3 semester credits

MKT 452 – Advertising
This course covers the principles and practices of advertising and strategic planning in advertising as well as the effects of advertising in the marketing concept. The course emphasizes the strengths and weaknesses of media alternatives, budgeting procedures, buying interaction, and negotiation with media sales personnel. Proctored exam. 3 semester credits

MKT 456 – Consumer Behavior
This course emphasizes the understanding of the processes that influence the acquisition, consumption, and disposition of private and public sector goods and services. A comprehensive study of behavioral models and concepts to help understand, evaluate, and predict consumer behavior in terms of marketing implications will also be covered. Determinants of consumer behavior are explored to gain understanding of the complex forces that affect the marketplace. 3 semester credits

MKT 517 – Marketing
This course introduces the students to the marketing management's role as an important component of an organization's total business strategy It includes intensive study of marketing management with an emphasis on the marketing environment, development of marketing strategies, and integration of marketing with other functional areas of business. From a broader perspective, this course explores the importance of marketing and how it has influenced the various companies and industries. Tactical decisions for successful marketing are also covered, including connecting with customers, shaping market offers, branding, and more. Proctored exam. 3 semester credits

MKT 525 – Integrated Retail Management
This course presents an integrated approach to retail management that includes a combination of activities associated with selling goods and providing services directly to the final consumer for personal and household use. Topics include the activities of retail establishments such as retail strategy development, understanding the customer, retail information systems, market and location selection, merchandise buying and handling, financial operations management, human resource management, operations management, store layout and design, law and ethics, and retail tactics. 3 semester credits

MKT 545 – Purchasing and Supply Chain Management
This course covers the many ways supply chain performance influences operational and financial risks along with reputation risks. The challenges of managing costs containment and improvement along with revenue enhancement are emphasized. Other topics include creating a superior internal relationship and meeting knowledge management needs. 3 semester credits

MKT 558 – Global Marketing Policy
This course provides students with systematic ways to formulate effective global marketing strategies. Topics include

ways to select country markets; enter markets; develop branding, product, services, pricing, distribution, and communications strategies that are global in scope; and create a global marketing organization. The analysis of the contemporary global marketing environment, marketing mix issues and decisions in international markets, global competitive analysis and strategy, organizing for international marketing, current problems and practices in multinational firms are also included. 3 semester credits

MKT 640 – e-Commerce Models and Applications
This course covers the essentials of electronic commerce from implementation to management as well as assessment of the major opportunities, limitations, issues, and risks. It covers systematic knowledge of e-commerce environments from a technological and business strategy and marketing viewpoint. It embarks on appraising emerging technologies in all aspects of e-commerce and legislative developments. Upshots are based on three broad areas such as cognitive knowledge, managerial know-how, and technical skills. The course provides the entrepreneur with necessary skills to develop entrepreneurship qualities, create, articulate, and market an E-Commerce initiative, as well as developing leadership skills. Proctored exam. 3 semester credits

MKT 645 – Marketing Research in Consumer Behavior
This course explores consumer behaviors and their influences upon marketing, advertising, communications, and decision-making processes involving market research. Students build practical and useful skills involving the creation of a qualitative marketing plan able to collect primary and secondary data involving traditional (offline) and modern (online) audiences. The course culminates with the creation and presentation of a qualitative marking plan. 3 semester credits

STANDARD OCCUPATIONAL CLASSIFICATION CODES

Pursuant to the revised 2017 regulations from the Bureau for Private Postsecondary Education (BPPE), we are required to provide Standard Occupational Classification (SOC) codes. The SOC system is used by Federal statistical agencies to classify workers into occupational categories for the purpose of collecting, calculating, or disseminating data. All workers are classified into one of 840 detailed occupations according to their occupational definition. Below are various occupations that may be pursued with the corresponding degree.

Program	Employment Position	Standard Occupational Classification
AABA	Bookkeeping, Accounting, and Auditing Clerks	43-3031.00
	Executive Secretaries and Executive Administrative Assistants	43-6011.00
	Human Resources Assistants	43-4161.00
	Loan Officers	13-2072.00
	Procurement Clerks	43-3061.00
AAIT	Computer User Support Specialists	15-1151.00
	Computer Systems Analysts	15-1121.00
	Computer Operators	43-9011.00

BBA	General and Operations Managers	11-1021.00
BBA-IME	General and Operations Managers	11-1021.00
BBA-HCA	Medical and Health Services Managers	11-9111.00
BSIT	Computer and Information Systems Managers	11-3021.00

Program	Employment Position	Standard Occupational Classification
MBA	Chief Executives	11.1011.00
MBA-BF	Financial Analysts	13-2051.00
	Personal Financial Advisors	13-2052.00
	Financial Examiners	13-2061.00
MBA-HCML	Medical and Health Services Managers	11-9111.00
MBA-ISKM	Computer and Information Systems Managers	11-3021.00
MBA-IMM	Marketing Managers	11-2021.00
MBA-ODHRM	Training and Development Specialists	13-1151.00
MBA-PQM	Computer and Information Systems Managers	11-3021.00
	Industrial Production Managers	11-3051.00
	Quality Control Systems Managers	11-3051.01
DBA	Chief Executives	11.1011.00
DBA-EBM	Chief Executives	11.1011.00
DBA-GBL	Chief Executives	11.1011.00
	General and Operations Managers	11-1021.00
DBA-HCML	Medical and Health Services Managers	11-9111.00
DBA-ISERM	Computer and Information Systems Managers	11-3021.00

SOC Codes are available at:
https://www.bls.gov/soc/2018/home.htm

APPENDIX A: INTELLECTUAL PROPERTY

The following policy is excerpted from Crestmont University's internal policy manual.

Intellectual Property Policy

This policy provides guidance regarding the use and creation of intellectual property at Crestmont University. While the definition of intellectual property, very broadly, means the legal rights which result from intellectual activity in the industrial, scientific, literary and artistic fields, this policy is focused on products related to course and program development and instructional practices in the online learning environment. It is the responsibility of all faculty, staff, students, and anyone using the facilities or resources of Crestmont University to read, understand, and follow this policy.

Definitions

Copyright: The exclusive right of an author to reproduce and create derivative works from original works of authorship that are fixed in a tangible medium which are not in the Public Domain and thus, protected under United States Copyright Law Title 17 of the U.S. Code.

Covered Individuals: All individuals employed or under contract by the College, enrolled at the College, attending courses at the College, and/or using the facilities or resources of the College are subject to this policy.

Intellectual Property: Includes, but is not limited to, any works of authorship, computer software, invention, discovery, creation, know-how, trade secret, technology, scientific or technological development, research data, regardless of whether subject to legal protection such as copyright.

Public Domain: The status of work that is not protected by copyright.

Work Made for Hire: Work prepared by an employee within the scope of employment or work under contract that specifies the product to be a work for hire.

Compliance with Copyright and Intellectual Property Law

Anyone who believes that any faculty, staff, or student at the College has infringed on their rights as a copyright owner should contact the Campus President with the following information:

- Complete name, mailing address, email address, phone, and fax numbers
- Information about the copyrighted material (URL, book title, etc.)
- The URL of the College site which has the infringing material
- Any other information supporting the claim.

Crestmont University will apply measures to protect against unauthorized access (e.g., limiting transmission to students enrolled in a particular course) and requires that only lawfully acquired copies of copyrighted works are used.

APPENDIX B: TRADEMARK POLICY

The following policy is excerpted from Crestmont University's internal policy manual.

Policy on Using Crestmont University Logos, Trademarks and Licensed Graphics, and Web Templates

- To ensure proper use and application of Crestmont University trademarks
- To strengthen the Crestmont University brand through relationships with retailers, licensees, campus departments, student organizations, alumni, and friends

Crestmont University has an established policy to control the use of the name, abbreviations, symbols, emblems, logos, slogans, and other terminology associated with the University. Crestmont University protects and enhances its reputation by assuring that its trademarks appear only on quality products with minimal liabilities to both Crestmont University and any purchasers of these products. These include the use of the name, abbreviations, symbols, emblems, logos, slogans, and other terminology associated with the University. Any use of a Crestmont University trademarks without the University's express written consent is prohibited. Unauthorized use is a trademark infringement. Any production or sale of unauthorized products or services is a violation of the federal Lanham Trademark Act of 1946, the federal Trademark Act of 1984. All standard graphics, photographs, and text of the Crestmont University Home Page and connected pages displaying the Crestmont University logos and logotype are copyrighted and trademarked by Crestmont University. Redistribution or commercial use are prohibited.

APPENDIX C: REGULATORY DISCLOSURE

Pursuant to the revised 2017 regulations from the Bureau for Private Postsecondary Education (BPPE), we are required to disclose that Crestmont University does not have any pending petitions in bankruptcy, is not operating as a debtor in possession, has not filed a petition within the preceding five years and has not had a petition in bankruptcy filed against the institution within the preceding five years that resulted in reorganization under Chapter 11 of the United States Bankruptcy Code (111 U.S. C. Sec 1101 et seq.).