

Master of Business Administration
of the Hutton School of Business
at University of the Cumberland

PROGRAM HANDBOOK
and
COURSE CATALOG
2011-2012



The Board of Trustees is proud to announce that on January 7, 2005,
Cumberland College became a part of the

University of the Cumberlands.

Cumberland College with its undergraduate liberal arts program,
combined with the Hutton School of Business/Management,
The Center for Leadership Studies, and the
Graduate and Professional Education program to form the

University of the Cumberlands.

Founded January 7, 1889, Cumberland College
is becoming what has been traditionally classified by Carnegie
as a comprehensive university.



Location of the University of the Cumberlands

Williamsburg, Kentucky, the location of the University of the Cumberlands, is in the southern part of the mountains of Eastern Kentucky. It is approximately two hundred miles south of Cincinnati, Ohio, about an equal distance from Louisville, Kentucky, and nearly eighty miles north of Knoxville, Tennessee.

The business section of the city lies in a small valley of the Cumberland River; the University and chief residence sections are situated on the surrounding hills. It is a place of natural beauty and healthful surroundings.

Williamsburg has long been known for its number of beautiful residences, its churches and schools, and for the hospitality of its people.

Cumberland's main campus is situated on three hills that divide it into three distinct parts and afford a magnificent view of the surrounding area.

The University's thirty-four buildings are situated on these hills and a viaduct, spanning the south and middle hills, provides an easy and pleasant passageway to each part of the campus.

Accreditation

University of the Cumberlands is accredited to award baccalaureate, master's, and doctoral degrees by the Commission on Colleges of the Southern Association of Colleges and Schools (SACS), 1866 Southern Lane, Decatur, GA 30033 • (404)679-4500 • Fax: (404) 679-4558). Interested constituents may contact SACS 1) to inquire about the University's accreditation status, 2) to file a third-party comment as part of its decennial review, or 3) to file a complaint alleging non-compliance with a standard or requirement. Any other inquiries, such as those concerning admissions requirements, financial aid, educational programs, etc., should be addressed directly to the University and not to the Commission's Office.

University of the Cumberlands complies with all applicable federal and state nondiscrimination statutes and does not engage in prohibited discrimination on the basis of race, color, nationality, ethnic origin, sex, age, handicap or genetic information. The University may discriminate on the basis of religion in any position of employment in order to fulfill its purpose.

Memberships

- American Association of Colleges of Teacher Education
- American Council on Education
- College Entrance Examination Board
- Council of Independent Colleges
- Association of Independent Kentucky Colleges and Universities
- Kentucky Independent College Fund
- Association of Southern Baptist Colleges and Schools
- Council of Christian Colleges & Universities

The word "student" in any official University of the Cumberlands publication is defined to be any person full or part-time in any course or program.

Failure to read this bulletin does not excuse students from the requirements and regulations described herein.

The University reserves the right to make any necessary changes without further notice.

UNIVERSITY of the CUMBERLANDS

Dear Graduate Student:

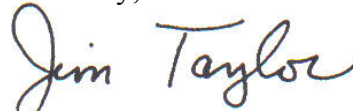
As president of the University of the Cumberland, I welcome you. You have chosen a place to continue your studies that is devoted to academic excellence and the strengthening of Christian values.

A modern library with thorough on-campus and electronic resources, as well as, a Distance Learning Lab, provides unique graduate opportunities for you to conduct research and expand your intellectual horizons.

The graduate faculty is composed of professors with degrees from leading universities who will assist in fully developing the scholar in you. Individual attention and a caring concern by the faculty are our specialty.

If I can be of assistance to you in your graduate career at Cumberland, please let me know.

Sincerely,

A handwritten signature in black ink that reads "Jim Taylor". The signature is written in a cursive, flowing style.

Jim Taylor
President

Office of the President, 6191 College Station Drive, Williamsburg, KY 40769

Phone: 606-539-4201 FAX: 606-549-2820 email presoff@ucumberland.edu



UNIVERSITY of the CUMBERLANDS

HUTTON SCHOOL of BUSINESS

Dear Graduate Student:

On behalf of the faculty and staff of the Hutton School of Business, welcome to the Master of Business Administration Program at University of the Cumberland. Hutton School of Business faculty are experts who practice what they teach. Through their active involvement in the business community as financial advisors, consultants, officers of professional organizations, and directors of corporate boards, the faculty stays current with the rapid changes in their academic disciplines.

The Hutton School of Business MBA is designed to educate leaders who make a difference in the world. Through our online course offerings, the program accommodates today's working professional. All who work with the MBA program are committed to adding value to the academic credentials of its graduates.

The purpose of the MBA at the University of the Cumberland is to develop ethically responsible business decision makers who are intellectually and professionally competent and prepared to lead in the global marketplace. During your program you will have the opportunity to develop business expertise and managerial skills as well as network with business professionals. Ultimately, the Hutton School of Business MBA will allow you to bridge the gap between academics and the realities of the business profession.

Again, welcome to Hutton School of Business MBA program. If I can be of assistance, please do not hesitate to contact me.

Sincerely,

A handwritten signature in cursive script that reads "Margaret D. Combs".

Margaret D. Combs, DBA, CPA
Chair, Hutton School of Business

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University Mission Statement

University of the Cumberlands has historically served students primarily, but not exclusively, from the beautiful mountain regions of Kentucky, Tennessee, West Virginia, Virginia, Georgia, North Carolina, South Carolina, Ohio and Alabama which have traditionally been described as Appalachia. The University's impact can be seen in the achievements of its graduates who have assumed roles of leadership in this region and throughout the nation.

While located in the resort like area of Appalachia, with emphasis primarily on serving the beautiful mountain area, the University now reaches into every state and around the world through its student body and alumni.

UC continues to offer promising students of all backgrounds a broad-based liberal arts program enriched with Christian values. The University strives for excellence in all of its endeavors and expects from students a similar dedication to this pursuit. Its commitment to a strong academic program is joined with a commitment to a strong work ethic. UC encourages students to think critically and creatively so that they may better prepare themselves for lives of responsible service and leadership. This focus of its undergraduate programs is extended and extrapolated into its graduate programs. These programs prepare professionals to be servant-leaders in their disciplines and communities, linking research with practice and knowledge with ethical decision-making in the pursuit of the life-more-abundant for both the individual and society.

Institutional Academic Purpose Statement

The foundation of all of our programs at the University of the Cumberlands is our desire to nurture an increased awareness of the pre-eminence of the spiritual dimensions of human life through an appreciation of our historic Christian heritage, as well as through an understanding of Biblical truth and religious values as they apply to daily life. The University's mission to offer "a broad-based liberal arts program enriched with Christian values" is evidenced in our graduate program. Along with the University's other programs, these curricula attempt to foster in students "a heightened awareness and sensitivity to the search for truth and a deepened responsibility toward humankind." Collectively, the University's graduate programs are intended to provide a breadth of information, an understanding of critical concepts, and a mastery of skills to support a life-long pursuit not only of professional achievement but also of "responsible service and leadership." These endeavors are rooted in an open exchange of ideas within and among academic disciplines and are framed by a Christian sense of responsibility toward self, toward society, and toward God.

MBA PROGRAM PURPOSE AND GOALS

The purpose of the MBA Program is to develop ethically responsible business decision-makers who are intellectually and professionally competent and prepared to lead in the global marketplace.

Graduates will be able to:

- Apply ethical reasoning skills
- Formulate and apply problem-solving strategies
- Apply technology-based skills to explore and solve complex business issues
- Communicate effectively in professional situations
- Work effectively in a team environment and demonstrate leadership skills

**Policies and Services
for
MBA Students**



Hagan Memorial Library

Hagan Memorial Library provides student access to learning and information resources that support research for courses offered through the Hutton School of Business. The Library houses more than 201,000 volumes and 2,500 media items and provides online access to over 24,000 periodical titles and 99,000 ebooks.

The Library subscribes to more than 55 electronic databases. These databases provide scholarly support for all academic programs, including business. Most of these databases include full text journals and other information sources. Students may access these databases on-campus or off-campus through the Library's website at <http://www.ucumberlands.edu/library/>. Databases are listed by academic discipline through the "Databases by Subject" link on the Library's homepage. Off-campus students can access all databases by entering their campus e-mail address and password into the campus proxy server. Electronic databases that support research in business include: *ABI Inform Global*, *Academic Search Premier*, *Business Source Premier*, *JSTOR*, *LexisNexis Academic*, *ProQuest Newspapers*, *PsycArticles*, *Regional Business News*, *SAGE Premier*, *Wall Street Journal* and *Films on Demand*. Additionally, over 99,000 ebooks are available through the Library's online catalog, *UC Cat*.

Materials not available in the Library's collection can be obtained from other libraries through interlibrary loan. An online request form is available through the "Interlibrary Loan" link on the Library's website. Students who reside outside Whitley County, Kentucky, can request to have interlibrary loan materials and materials owned by Hagan Memorial Library mailed to their home address.

Reference assistance is available for students by contacting the Library Director or Reference and Instruction Librarian via phone or email. Business students may access online tutorials through the "Library Tutorials" link on the Library's website.

Computing Services

The application package, Microsoft Office, is available from any of the University's publicly-accessible computers. Multiple computer labs are provided on campus for student use.

Electronic mail and Internet services are also available to graduate students through both local and remote access. Two-way interactive distance learning capability is now possible with help from the Royal H. Gibson Distance Learning Lab.

Student Services

All student services provided by the College are available to graduate students. The Office of Student Services, located in the Boswell Campus Center, contains the offices of the Vice President for Student Services and the Dean of Student Life. These offices will assist all college students enrolled, full- or part-time.

The Student Handbook for undergraduate students provides information regarding Student Services, such as counseling, food services, housing, health services, and transportation. It also provides information regarding Student Government Association, campus activities and campus rules and regulations.

Students who plan to live in campus housing may reserve rooms with the Dean of Student Life. Students who plan to live off-campus may contact the Student Services Offices for a listing of local landlords and properties available. No campus housing is provided for married students.

Registration of Motor Vehicles

All motorized vehicles parked on campus, with the exception of vehicles belonging to commuting evening students, must be registered annually with the Office of Parking Control, located in the Gatliff Building. The Annual Parking Permit is valid from August 15 to August 15.

Graduate Admissions Office

Applications for admission to the MBA Program should originate in the Graduate Admission Office in the Faulkner Building. The Graduate Admissions and MBA Program staff will assist students in the admissions process. MBA Program staff will also help advise and register students at their initial enrollment. Once students are enrolled for the first semester or term, the advisement and enrollment in courses is made through their assigned advisor.

Registrar's Office

The Registrar's Office, located in the Gatliff Building, controls the permanent record of each graduate student after the admission process is completed.

Questions or concerns related to the permanent records should be directed to the Registrar. A graduate student may review his or her record at any time. Credits earned at other colleges and universities must be submitted on official transcripts, prior to the posting of this credit on the University of the Cumberlands transcript. In most cases transcripts may be obtained by writing to the Registrar of the institution concerned. Transcripts issued to students are not considered official. Official transcripts must be received directly from the college or university.

The transferring student is responsible for transcript fees from the sending institution. Prior permission from the Chair of the Hutton School of Business and the Registrar is required before courses are taken at other institutions for transfer into the student's program at University of the Cumberlands.

THE FAMILY EDUCATIONAL RIGHTS AND PRIVACY ACT

Privacy Rights of Students

The University is subject to the provision of the Family Educational Rights and Privacy Act (FERPA). This federal law affords students certain rights with respect to the student's education records. These rights are:

- 1. 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 Office of the Registrar written requests that identify the record(s) they wish to inspect. The Registrar will make arrangements for access and notify the student of the time and place the records may be inspected.
- 2. The right to request the amendment of the student's education records that the student believes are inaccurate.** Students may ask the University to amend a record that they believe is inaccurate. They should write the Registrar, clearly identify the part of the record they want changed, and specify why it is inaccurate. If the Registrar decides not to amend as requested, the Registrar will notify the student of the decision and advise the student of his or her right to a hearing regarding the request and will provide the student with additional information regarding the hearing procedures.
- 3. The right to consent to disclosures of personally identifiable information contained in the student's education records, except to the extent that FERPA authorizes disclosure without consent.** One exception which permits disclosure without consent is disclosure to school officials with legitimate educational interests. A school official is a person employed by the 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 the University 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 or her tasks.. A school official has a legitimate educational interest if the official needs to review an education record in order to fulfill his or her professional responsibility.

Upon request, the University discloses education records without consent to officials of another school in which a student seeks or intends to enroll.

The University may also disclose without the student's consent, "directory information" unless the student has advised the Registrar in writing at least five days following registration that the student does not wish part or all of the directory information to be made public. Once filed,

this instruction becomes a permanent part of the student's record until the student instructs the University, in writing, to have the request removed.

The primary purpose of directory information is to allow the University to include this type of information in certain University publications, the media, and outside organizations. The University has designated the following as examples of directory information: The student's name, addresses including electronic mail address, telephone numbers, date and place of birth, major field of study, degree sought, attained class level, expected date of completion of degree requirements and graduation, degrees and awards received, picture, dates of attendance, full or part-time enrollment status, the previous educational agency or institution attended, class rosters, participation in officially recognized activities and sports, weight and height of athletic team members and denominational preference.

The University may disclose education records in certain other circumstances, but shall do so only upon the authorization of the Registrar.

4. 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 which administers FERPA and to which complaints are to be sent is: Family Policy Compliance Office, U.S. Department of Education, 400 Maryland Avenue, SW, Washington, DC, 20202-4605.

Classification of MBA Students

Full-time Student

A full-time student in the MBA Program must be enrolled in a minimum of six (6) hours per semester.

Full Status

Individuals who are admitted into the MBA Program without conditions receive full academic standing.

Degree Students: All students seeking a Master of Business Administration must be accepted into the MBA Program in order to take graduate-level courses at University of the Cumberlands. The process is outlined in *Admission to the MBA Program*.

Non-degree Students: Visiting students not seeking a graduate degree at University of the Cumberlands must follow the applicable Admissions procedures provided in the *Required Documentation and Procedures for Non-Degree Students* section of this Catalog.

Conditional Status

Individuals are occasionally conditionally admitted if their admission criteria is incomplete, but will be complete within the first few weeks of the term. Students with conditional status must advance to full status prior to being eligible for degree candidacy at the completion of the first semester of MBA coursework.

Applicants with specific deficiencies may be conditionally admitted to the program. Applicants lacking recent undergraduate credits in one or more of the foundational undergraduate prerequisite business courses may be required to complete these courses before full admission to the program. Or depending upon the circumstances, the applicant may be admitted conditionally and allowed to complete a program prerequisite while concurrently enrolled in MBA classes.

Academic Standing

All students are expected to make satisfactory progress in their program by maintaining a GPA of 3.0 on a 4.0 scale.

Academic Probation: Students earning a course grade of less than “B” will meet with the program director to determine a remediation plan and an appropriate probation period. Students failing to complete this remediation plan successfully or receiving another course grade of less than “B” during the probationary period will be disqualified from the program.

Disqualification and Appeal: Students who have been dismissed from the Graduate Program for the aforementioned academic regulations may appeal in writing to the Chair of the Hutton School of Business. Questions and appeals are to be directed to the Chair through the program director.

College Regulations: All student violations of sufficiently serious nature to warrant the possibility of suspension or expulsion are subject to investigation by the Chair of the Hutton School of Business and program director. Such violations may include antisocial or inappropriate comments or behavior, attendance, tardiness, or lack of scholarly professionalism.

Required Documentation and Procedures for Non-Degree Students

Outlined below are the requirements and procedures for non-degree students wishing to enroll in an MBA course at University of the Cumberland.

Visiting Student

1. Be in good standing in an accredited graduate school.
2. Submit all applicable admissions documentation to the Graduate Admissions Office.
3. Request a letter from the Director of the MBA Program at which the student is currently enrolled and forward it to the Registrar’s Office and the MBA Program Office.
4. Meet the foundational undergraduate business prerequisite requirement of the course.
5. A visiting student who elects further graduate study at University of the Cumberland must fulfill all requirements for admission to the MBA Program. This process is outlined in the section, *The Application Process*.

Academic Advising

Upon acceptance into the MBA Program, the student will be assigned a graduate advisor (primarily the program director). At this time, student and advisor will develop a planned program. The planned program will include a list of courses to be completed. An official planned program must be completed before the accumulation of fifteen (15) hours and submitted to the Chair of the Hutton School of Business and the Registrar for final approval.

Transfer and Course Credit

Based upon extraordinary work and life experience, a degree candidate may be released from taking a required core course and allowed to substitute an elective to complete the 30 hours of coursework required in the program. It is the responsibility of the student to initiate the request for transfer of credit.

A maximum of six (6) semester hours of elective credit may be transferred from an accredited institution of higher learning. These transfer credits must be in courses equivalent to those in the program. All graduate course work must have a minimum grade of "B." All transfer credits must be approved by the program director and the Registrar, and must have been earned within the previous six years.

Residence Credit

To earn a Master of Business Administration, a minimum of twenty-four (24) hours in graduate courses must be completed at University of the Cumberland. BADM/BUOL 638, Strategic Decision-Making, must be completed at University of the Cumberland.

Degree Time Limit

The program of study for the MBA must be completed within four (4) years of enrolling in the first course of the program. Any request for extension of this time limit must be approved by the program director.

Early Exit and Re-Entry into Program

Students in the MBA Program enroll in a cohort in which they ideally continue throughout the program. The cohort is intended to provide a study and support group, a network of business contacts, and friendships for a lifetime. New cohorts begin each fall term. If familial or professional responsibilities lead a student to temporarily leave the program, notice must be given to the program director and an exit interview arranged. Likewise, a student wishing to re-enter the program must apply to and be interviewed by the program director. After this interview, academic eligibility and any conditions for re-entry will be determined.

Dropping a Course

A student wishing to withdraw from a course must consult with the Director of the Program. Because of the cohort organization of course offerings, withdrawing from a course may delay progress through the Program.

Course Limits

Students enrolled in the MBA Program may take no more than twelve (12) hours per term. Students wishing to enroll in more than twelve (12) hours per term, must submit a request to the Chair of the Hutton School of Business for consideration.

Grades

The Graduate Program lists the following grades and quality points for use:

- A** Superior performance, four quality points are earned for each semester hour with a grade of "A"
- B** Performance distinctly above average, three quality points are earned for each semester hour with a grade of "B"
- C** Average performance, two quality points are earned for each semester with a grade of "C"
- F** Failure, given for unsatisfactory work, no quality points.
- W** Withdrawn from class without punitive grade.
- WP** Withdrawn passing
- WF** Withdrawn failing.
- AF** Failure due to excessive absences.
- I** Incomplete, assigned only in instances where a small unit of work is not complete because of verifiable, extenuating circumstances. An "I" contract is submitted to the Registrar's Office with each "I" grade assigned.

Grading

The grade point average is computed on all graduate course work with the exception of “W” or “WP.” The grade of “I” is computed as an “F” in determining qualifications for candidacy. If the grade point average is below 3.0 (B), the candidacy application is held until the incomplete is cleared and the grade earned is then considered in determining the grade point average.

Grade “F” cannot be used toward degree or non-degree programs but will be used toward computing GPA. Candidates for a graduate degree are required to have a combined cumulative grade point average of “B” in all courses.

A “W” or “WP” grade has no bearing on the grade point average. A “WF” or “AF” is the equivalent of an “F” grade.

Students wishing to withdraw prior to completing the semester should complete an official withdrawal form from the Office of Academic Affairs.

Incomplete Grades

The grade of incomplete is awarded only when legitimate circumstances warrant.

The grade of “I” will be recorded on the graduate student’s transcript and will remain until the faculty member awarding this grade makes the appropriate change or until the time specified on the “I” contract expires.

The maximum length of time an “I” may remain on a transcript is one calendar year. At the end of a one calendar year period, the incomplete will change to the grade of “F” if the student has not completed the course requirement as specified by the instructor.

Each submitted incomplete must be accompanied by a valid contract for this grade. This contract will indicate all of the necessary steps to be taken by the student to satisfactorily change the grade of “I”.

An “I” changed to “F” may not be repeated for the purpose of improving the grade. The grade of “F” will remain on the transcript. For the purpose of calculation of grade point averages, incompletes are considered the same as failing grades.

Grade Appeals

Graduate students have a right to challenge a grade. Students should first contact their instructor if they have questions or an appeal to a grade. If the problem cannot be resolved it is sent to the Chair of the Hutton School of Business. Such a challenge must be submitted in writing. The Chair will determine the appropriate course of action. If the challenge cannot be resolved, the next step will result in the appeal being brought before the Chair. If the student wishes to continue to appeal the grade, the Chair of the Hutton School of Business will forward the appeal to the Vice President for Academic Affairs for appropriate action.

Academic Dishonesty

At a Christian liberal arts university committed to the pursuit of truth and understanding, any act of academic dishonesty is especially distressing and cannot be tolerated. In general, academic dishonesty involves the abuse and misuse of information or people to gain an undeserved academic advantage or evaluation. The common forms of academic dishonesty include:

- Cheating - using deception in the taking of tests or the preparation of written work, using unauthorized materials, copying another person's work with or without consent, or assisting another in such activities.
- Lying - falsifying, fabricating, or forging information in either written or spoken presentations.
- Plagiarism - using the published writings, data, interpretations, or ideas of another without proper documentation.

Episodes of academic dishonesty are reported to the Chair of the Hutton School of Business and the Vice President for Academic Affairs. The potential penalty for academic dishonesty includes: 1) a failing grade on a particular assignment, 2) a failing grade for the entire course, or 3) charges against the student with the appropriate disciplinary body.

Appropriate Behavior in the Online Learning Environment

Prohibited learner conduct includes, but is not limited to the following:

1. **Illegal Activities:** Learners may not post, transmit, promote, or distribute content that they know is illegal or could reasonably be expected to know is illegal. Conduct that violates federal, state or local laws is prohibited.
2. **Theft:** Learners may not post, transmit, promote, or distribute content that violates copyright or other protected intellectual property rights. Unauthorized use of university property is prohibited. Theft or abuse of computer resources is prohibited.
3. **Disrespect:** Learners may not harass, threaten, or embarrass others. Learners may not post, transmit, promote, or distribute content that is racially, religiously, or ethnically offensive or is harmful, abusive, vulgar, sexually explicit, or otherwise potentially offensive. Learners must refrain from behavior that may be perceived as inappropriate, offensive, and unfair and must treat all other learners, faculty, staff, and administrators with respect at all times.
4. **Dishonesty:** Learners may not intentionally provide false information, forge, alter, or falsify documents. Learners may not represent the academic work of others as their own.

Learners engaging in prohibited conduct will be subject to disciplinary action, including, but not limited to: course failure, probation, suspension, or expulsion. Such sanctions may lead to additional academic and financial consequences. Learners who are unable to complete a course resulting from disciplinary sanctions, suspension or expulsion are not eligible for tuition refunds.

Comprehensive Exam

All candidates completing the Master of Business Administration degree will complete a written Comprehensive Examination at or near the completion of BADM/BUOL 638, Strategic Decision-Making. This examination will evaluate the candidate's ability to integrate knowledge, to demonstrate critical and independent thinking skills, and demonstrate mastery of the field.

Degree candidates must pass all sections of the comprehensive examination to complete the program. A candidate who fails to pass a section of the exam may be allowed to retake this section after completing a remediation plan determined by the program director with the assistance of other faculty.

Application for Graduation

Application for graduation must be filed in the Registrar's Office during registration in the semester prior to graduation. This application may be obtained in the Registrar's Office or the MBA Program Office.

Financial Information

Tuition is established each spring for the following summer and fall terms. Graduate students may apply for Stafford Loan assistance to help with tuition expenses. Applicants must have a current Free Application for Federal Student Aid (FAFSA) on file to determine the amount of the loan assistance available to them. For more information contact the Financial Planning Office at 606-539-4220.

The application fee is \$30 and is waived for University of the Cumberland employees. The application for graduation fee is \$50.

Graduation Financial Clearance

Full payment of an account or satisfactory financial arrangements of an account for all charges for previous semesters are due on or before registration. No student having an unpaid account shall receive financial clearance for the release of an official report of grades, a transcript of credits, or a diploma. Students not in a position to pay the full amount of tuition at registration should contact the Bursar's Office prior to enrollment.

Withdrawal/Refund Policy

As the term begins, charges will be credited as outlined below provided a student completes and submits an official withdrawal notice. If a student discontinues attending classes and does not notify the office of the Vice President for Academic Affairs in writing, the student forfeits all rights to a refund or reduction of fees.

Students must officially withdraw through the Office of Academic Affairs. Students who fail to officially withdraw forfeit all rights to a refund or reduction in fees. A refund schedule is provided below:

	Official Date of Withdrawal	Charge	Refund
<i>Courses Fifteen Weeks or Greater in Length</i>	Last day to Register	0%	100%
	Week 2 of classes	20%	80%
	Week 3 of classes	40%	60%
	Week 4 of classes	60%	40%
	Week 5 of classes	80%	20%
	After 5 th week of classes	100%	0%
<i>Courses Greater than Six Weeks but Less than Fifteen Weeks in Length</i>	Last day to Register	0%	100%
	Week 1 of classes	20%	80%
	Week 2 of classes	40%	60%
	After 3 rd week of classes	100%	0%
<i>Courses Six Weeks or Less in Length</i>	Last day to Register	0%	100%
	After 1 st week of classes	100%	0%

If a student officially withdraws after the posted cancellation deadline and on or before the first day of the term, they will be charged a **non-cancellation fee of \$150 for tuition and \$150 for room and board** for the Fall and Spring term. There is no non-cancellation fee for the Summer term(s).

If a student officially withdraws after the first day of classes, they will be charged an **administrative withdrawal fee of \$100 for the Fall and Spring terms and a \$50 fee for the Summer and bi-terms.**

A student is NOT eligible for any financial aid prior to the first day of class attendance.

No refund of tuition or fees will be applied for dropping a course after the last day to add a course for the term has expired.

Specific deadline dates for cancellation/refunds are posted to the Bursar's Office webpage at www.ucumberlands.edu.

Treatment of Title IV Aid when a Student Withdraws

The law specifies how your school must determine the amount of Title IV program assistance that you earn if you withdraw from school. The Title IV programs that are covered by this law are: Federal Pell Grants, Academic Competitiveness Grants, National SMART grants, TEACH Grants, Stafford Loans, PLUS Loans, Federal Supplemental Educational Opportunity Grants (FSEOGs), and Federal Perkins Loans.

When you withdraw during your payment period or period of enrollment (your school can define these for you and tell you which one applies) the amount of Title IV program assistance that you have earned up to that point is determined by a specific formula. If you received (or your school or parent received on your behalf) less assistance than the amount that you earned, you may be able to receive those additional funds. If you received more assistance than you earned, the excess funds must be returned by the school and/or you.

The amount of assistance that you have earned is determined on a prorata basis. For example, if you completed 30% of your payment period or period of enrollment, you earn 30% of the assistance you are originally scheduled to receive. Once you have completed more than 60% of the payment period or period of enrollment, you earn all the assistance that you were scheduled to receive for that period.

If you did not receive all of the funds that you earned, you may be due a post-withdrawal disbursement. If your post-withdrawal disbursement includes loan funds, your school must get your permission before it can disburse them. You may choose to decline some or all of the loan funds so that you don't incur additional debt. Your school may automatically use all or a portion of your post-withdrawal disbursement of grant funds for tuition, fees, and room and board charges (as contracted with the school). The school needs your permission to use the post-withdrawal grant disbursement for all other school charges. If you do not give your permission (some schools ask for this when you enroll), you will be offered the funds. However, it may be in your best interest to allow the school to keep the funds to reduce your debt at the school.

There are some Title IV funds that you were scheduled to receive that cannot be disbursed to you once you withdraw because of other eligibility requirements. For example, if you are a first-time, first-year undergraduate student and you have not completed the first 30 days of your program before you withdraw, you will not receive any FFEL or Direct loan funds that you would have received had you remained enrolled past the 30th day.

If you receive (or your school or parent receive on your behalf) excess Title IV program funds that must be returned, your school must return a portion of the excess equal to the lesser of:

1. your institutional charges multiplied by the unearned percentage of your funds, or
2. the entire amount of excess funds

The school must return this amount even if it didn't keep this amount of your Title IV program funds.

If your school is not required to return all of the excess funds, you must return the remaining amount. Any loan funds that you must return, you (or your parent for a PLUS loan) repay in accordance with the terms of the promissory note. That is, you make scheduled payments to the holder of the loan over a period of time.

Any amount of unearned grant funds that you must return is called an overpayment. The maximum amount of a grant overpayment that you must repay is half of the grant funds you received or were scheduled to receive. You must make arrangements with your school or the Department of Education to return the unearned grant funds.

The requirements for Title IV program funds when you withdraw are separate from any refunds policy that your school may have. Therefore, you may still owe funds to the school to cover unpaid institutional charges. Your school may also charge you for any Title IV program funds that the school was required to return. If you don't already know what your school's Refund policy is, you can ask your school for a copy. Your school can also provide you with the requirements and procedures for officially withdrawing from school.

If you have questions about your Title IV program funds, you can call the Federal Student Aid Information Center at 1-800-4-fedaaid (1-800-433-3243). TTY users may call 1-800-730-8913. Information is also available on Student Aid on the Web at www.studentaid.ed.gov.

**Procedures for Application,
Admission, and Exit for
MBA Students**



Admission to the MBA Program

University of the Cumberlands has established qualitative and quantitative requirements for admission of students whose education preparation evidences the potential for a high-level performance. All admission materials must be received in the Graduate Admissions Office. Normally for full admission, applicants must meet the requirements identified below.

Application Process:

1. Complete a Graduate Application and submit application fee.
2. A writing sample focused upon the applicant's self-assessment of professional experiences and/or goals as these relate to pursuit of the MBA should be submitted with the application.
3. Request that official transcripts of all undergraduate and graduate work be sent directly from the respective institution(s) to: University of the Cumberlands, Graduate Admissions, 7985 College Station Drive, Williamsburg, KY 40769.
The transcript must include:
 - a. The degree and date on which it was conferred
 - b. A grade point average of at least 2.5 on a 4.0 scale.

Applicants that do not possess an undergraduate degree in business may be required to complete foundational business courses. These undergraduate business prerequisites include: Principles of Accounting, Economics, Finance, Management, and Marketing, as well as Statistics. Undergraduate business prerequisites needed is determined by a review of the applicant's transcript(s).

4. Submit one copy of GMAT test scores or verification of scheduled exam. The GMAT score should have been taken within the past five years. A GMAT score of 410 is required.
5. Submit two letters of recommendation from individuals who are in a position to objectively evaluate applicant's overall capability to succeed in an MBA program. Letters should be forwarded to the Graduate Admissions address above.
6. Validation of language abilities for non-native speakers is required.
7. All documents should be on file in the Graduate Admissions Office within the first three (3) weeks of the first semester the student is enrolled. Failure to complete the above requirements may result in a student being dropped from all coursework.

Admission to the MBA Program is completed by a review of the above documents.

Admission status:

Conditional admission. Applicants with specific deficiencies may be conditionally admitted to the program. For instance, the foundational business courses noted above are considered prerequisites to the MBA Program. Applicants lacking recent undergraduate credits in one or more of these courses may be required to complete these courses before full admission to the program. Or depending upon the circumstances, the applicant may be admitted conditionally and allowed to complete a program prerequisite while concurrently enrolled in MBA classes.

Students who do not have all paperwork in the Graduate Admissions Office by the first day of the term can also be conditionally admitted. Failure to complete the required paperwork by the third week of the term may result in a student being dropped from all coursework. The student may not continue in the program until all paperwork is received.

Fully admitted. Students who meet all the above requirements and who have successfully completed the application process may be fully admitted. After notification of acceptance, an advisor will be assigned. The student and his/her advisor will complete a Planned Program and enroll in coursework.

A completed and signed Planned Program must be on file within the first fifteen (15) hours of the student's program.

Exiting the Program/Application for Graduation

Application for graduation should be made during registration of the semester prior to the semester the student expects to complete his/her work. If after the submission of the application a student does not complete course work, he/she must reapply. Applications filed after the announced deadlines will automatically be placed with the next graduate list.

See the *Degree Requirements* section for the specific course requirements.

Program Requirements and Course Descriptions



Master of Business Administration Degree Requirements

Master of Business Administration (MBA)

The MBA Program is designed to provide a practical professional development opportunity for individuals already engaged in full-time careers. This program will prepare individuals to embark upon and continue successful careers in business, government, and education. Degree requirements include:

Core Courses (21 hours)

BACC/BAOL 531, Managerial Accounting
BADM/BUOL 532, Organizational Behavior
BADM/BUOL 533, Marketing Management
BADM/BUOL 534, Managerial Finance
BADM/BUOL 535, Managerial Economics
BADM/BUOL 537, Legal, Ethical, and Social Environment
BADM/BUOL 638, Strategic Decision-Making*

Seminar Hours (3 hours)

BADM/BUOL 511, Current Issues in Business

Business Electives (6 hours)

BMIS/BUOL 536, Advanced Management Information Systems
BADM/BUOL 538, Management of Investments
BADM/BUOL 539, Research and Report Writing
BADM/BUOL 631, Managing in a Global Environment
BADM/BUOL 632, Advanced Human Resource Management
BADM/BUOL 690, Special Projects in Business and Related Subjects

* All candidates completing the Master of Business Administration degree will complete a written Comprehensive Examination at or near the completion of BADM/BUOL 638, Strategic Decision-Making. Degree candidates must pass all sections of the comprehensive examination to complete the program.

A course rotation schedule is provided on the University website.

Course Descriptions

BACC/BAOL 531, Managerial Accounting (3 credit hours). This course focuses on managerial accounting concepts, including costing, budgeting, forecasting, planning and control. Emphasis is on preparing and using financial statements as well as various managerial reports for decision-making.

BADM/BUOL 511, Current Issues in Business (1 credit hour). This course investigates and evaluates current topics or specialized areas of business. The focus for each section will vary each term to complement the corresponding core business courses currently being taught. Emphasis is placed on exploration into areas pertinent to the current business environment such as customer service and leadership. Course topics are announced the semester preceding the offering. This 1-credit course must be repeated three times on different topics. Prerequisites are to be designated for each specific offering.

BADM/BUOL 532, Organizational Behavior (3 credit hours). This course is the study of individual and group behavior within diverse organizations. Examination of organizational structure, processes, norms and values is included. Emphasis is given on the topics of leadership, management styles, organizational fit and change, motivation, group dynamics, and business process efficiency.

BADM/BUOL 533, Marketing Management (3 credit hours). This course acquaints the student with the seminal concepts and models appropriate for marketing management. Course content and experiences will allow students to develop the knowledge base and skills necessary for devising and implementing strategic marketing plans which complement organizational goals.

BADM/BUOL 534, Managerial Finance (3 credit hours). This course focuses on the advanced study of financial topics, including capital budgeting, risk and cost of capital, capital structure of the firm, financial analysis, leverage and time value of money. It provides students practical decision-making and problem solving using real world examples.

BADM/BUOL 535, Managerial Economics (3 credit hours). This course focuses on case analysis using microeconomic theory and statistical techniques to aid in decision-making processes. Topics include demand and cost analysis, pricing in different market and risk conditions, forecasting methods and constrained optimality.

BADM/BUOL 537, Legal, Ethical, and Social Environment (3 credit hours). This course is a study of the appropriate roles of business in society, the constraints placed on business by the legal system and government regulation, and the ethical responsibilities of managers. It provides students with an understanding of how the law and the political process affect business strategy and decision making, including the various means and procedures for resolving legal disputes in business matters. The course highlights ethical conflicts and dilemmas, and provides plausible frameworks for dealing with those conflicts.

BADM/BUOL 538, Management of Investments (3 credit hours). This course focuses on the study of the principles of investments, including the supply of and demand for investment funds; types of stocks, bonds, and other investments; the functions of securities markets; the analysis of different types of securities; and the government regulation of the securities market. The course focuses on investment management decisions and their impact on other functional business elements.

BADM/BUOL 539, Research and Report Writing (3 credit hours). This course focuses on developing skills to engage in research, write persuasive and informative business documents, and create and deliver effective presentations. Students will have opportunities to work individually and collaboratively.

BADM/BUOL 631, Managing in a Global Environment (3 credit hours). This course provides a study of the involvement of American firms in the international community with special emphasis on the impact of foreign competition on domestic markets, management of multinational enterprises and decision-making in the international environment.

BADM/BUOL 632, Advanced Human Resource Management (3 credit hours). This course is the study of contemporary topics related to effective management of human resources, and emphasizes in-depth research and analysis of the interrelationship of the human resource function in a dynamic business environment

BADM/BUOL 638, Strategic Decision-Making (3 credit hours). This capstone course integrates the knowledge learned from all functional areas in business into a strategic plan. In addition to reviewing key concepts of business and corporate strategy, the course addresses traditional approaches to industry and competitor analysis and competitive advantage, and contemporary extensions and refinements of these concepts. Analytical tools and techniques are demonstrated through case studies focusing on the relationship between an organization and its environment, competition, market entry, vertical integration, diversification, global competition, and strategic alliances. Prerequisites: Managerial Accounting, Organizational Behavior, Marketing Management, Managerial Finance, and Managerial Economics.

BMIS/BUOL 536, Advanced Management Information Systems (3 credit hours). This course explores major components and architectural models of computer information systems, including information concepts; information flow; types of information systems; the role of information in planning operations, control, and decision making; and integrated information systems across a range of functional elements. Course work emphasizes various strategies and best practices for the management of data necessary for efficient and successful business operations.

BADM/BUOL 690, Special Projects in Business and Related Subjects (3 credit hours). This course is designed to allow students to conduct in-depth investigation, research, and analysis of current topics or specialized study in a specific area of business. Special Projects may be retaken under different subtopics for a cumulative total of six (6) hours.

Administrative Officers

Dr. James H. Taylor , B.S., M.A., Ed.D.	President
Dr. Larry Cockrum , B.S., M.S.Ed, Ed.D.	Vice President for Academic Affairs, Dean
Ms. Sue Wake , B.S., M.A.	Vice President for Institutional Advancement and Assistant to the President
Dr. Michael Colegrove , B.A., M.A., Ph.D.	Vice President for Student Services and Director of Leadership Studies
Ms. Jana Bailey , B.S., M.A.Ed.	Vice President for Finance
Mr. Kyle Gilbert , B.S., A.A.	Vice President for Support Operations
Mr. Steve Morris , A.A., B.S., M.B.A.	Vice President for Business Services
Mr. Steve J. Allen , B.S.	Vice President for Student Financial Planning

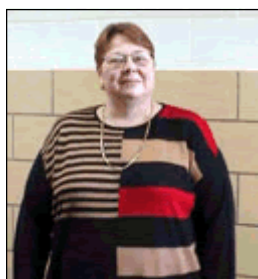
Administrative Staff

Ms. Jo Dupier , B.S., M.B.A.	Bursar
Dr. Tom Fish , Ph.D.	Associate Dean
Mr. Charles M. Dupier, III , B.S., M.B.A.	Registrar
Dr. Susan Weaver , Ed.D.	Director of Teaching and Learning and Director of Assessment
Ms. Janice Wren , M.S.L.S.	Director of Library

Hutton School of Business Faculty



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Janie Carter (1985). Associate Professor of Business Administration
B.S., Cumberland College; M.B.A., University of Kentucky; Additional
Study: West Georgia College, University of Tennessee at Chattanooga,
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B.S., Eastern Kentucky University; M.A., Eastern Kentucky University;
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Hutton School of Business Faculty



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Harold F. Hubbard (1960-1962, 1966). Professor of Business Administration
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Hutton School of Business Faculty



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