Business Online Program
Hutton School of Business
University of the Cumberlands

PROGRAM HANDBOOK
and
COURSE CATALOG
2012-2013
Location of the University of the Cumberlands

Williamsburg, Kentucky, the location of 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, providing an easy and pleasant passageway to each part of the campus.
Accreditation

University of the Cumberlands is accredited by the Commission of Colleges of the Southern Association of Colleges and Schools to award baccalaureate, master’s, and doctoral degrees. Interested constituents may contact the Commission at 1866 Southern Lane, Decatur, Georgia 30033-4097 or by calling 404-679-4500 in order 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 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.

This document supplements the Undergraduate Catalog. Students should refer to the Undergraduate Catalog, particularly in terms of the General Education requirements.

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.

Nondiscrimination Policy

In compliance with federal law, including the provisions of Title IX of the Education Amendments of 1972, Section 504 of the Rehabilitation Act of 1973, Titles VI and VII of the Civil Rights Act of 1964, the Americans with Disabilities Act of 1990, the ADA Amendments Act of 2008, the Uniformed Services Employment and Reemployment Rights Act as amended, and the Genetic Information Nondiscrimination Act of 2008, University of the Cumberlands does not illegally discriminate against individuals on the basis of their race, sex, national or ethnic origin, age, disability, military service, or genetic information in the administration of its education policies, programs, activities, admissions policies, scholarship and loan programs, athletic or other university-administered programs, or in employment.

The following persons have been designated to handle inquiries and charges of violation of the nondiscrimination policies:

Disability, Section 504, and ADA Coordinator
Dr. Tom Fish, Associate Dean for Academic Affairs
6170 College Station Drive
Williamsburg, KY 40769
606-539-4214

Sex and Title IX Coordinator / Other Nondiscrimination Issues
Ms. Pearl Baker, Director of Human Resources
6184 College Station Drive
Williamsburg, KY 40769
606-539-4211
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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.
The purpose of the Business Online Program is to develop ethically responsible business decision-makers who are intellectually and professionally competent and prepared to lead in the global marketplace of the 21st century. Through the combination of liberal arts and business curricula, we aim to prepare business leaders who have acquired a well-rounded body of knowledge which results in insightful thinking skills, effective communication skills, strong analytical skills, and well-organized information management skills. The program will prepare individuals to embark upon successful careers in business and government or undertake advanced study.

Students in the Business Online Program will:
1. Assess their personal values and connect them to ethical behaviors appropriate to their intended behaviors
2. Develop interdisciplinary competence and critical thinking skills relevant to formulating problem-solving strategies
3. Improve their communication skills
4. Develop technology-based skills appropriate for the current environment and cultivate an awareness of the dynamic nature of technology necessitating lifelong learning
5. Think outside of local contexts
6. Build team and leadership skills
Policies and Services
for
Business Online Program 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 3,000 media items and provides online access to over 50,000 online periodical titles, 6,000 online videos, and more than 155,000 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, ProqQuest Newspapers, PsycArticles, Regional Business News, SAGE Premier, Wall Street Journal and Films on Demand.

Additionally, over 155,000 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

Computer instruction and use are available to all University of the Cumberlands students. Application packages are available for word processing, database management, spreadsheet, graphics, presentation management, desktop publishing, web design, project management, and statistical analysis in the Windows environment.

The Academic Computing Center consists of four separate labs, consisting of approximately 60 Pentium microcomputers in the academic lab. Electronic mail and Internet services are also available to 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.
Registrar’s Office

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

Questions or concerns related to the permanent records should be directed to the Registrar. An undergraduate 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 the University of the Cumberlands.

Student Services

All student services provided by the College are available to undergraduate 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.
University Regulations

University of the Cumberlands is committed to providing equal education opportunities for students without regard to age, race, color, sex, disability, or national origin. As a private educational institution, however, University of the Cumberlands reserves the right to deny admission to any applicant whose academic preparation, character, or personal conduct is determined to be inconsistent with the purposes and objectives of the University.

Students admitted to the University are subject to the University’s rules and regulations. Some of these may be found in the University’s Catalog and Student Handbook for undergraduate students which is available online and for review in the Admissions Office. While the information presented here is as accurate as possible as of the date of publication, the University reserves the right to make changes as future circumstances may require.

The Student Handbook contains information of great significance to the students of University of the Cumberlands. Every University of the Cumberlands student should be familiar with the contents of this student handbook. Since this bulletin includes regulations with respect to student conduct, and since every student may avail himself of a copy, each student is expected to abide by the standards and regulations set forth in this publication.

Failure to receive a Student Handbook does not excuse the student from abiding by the rules and regulations as written in the Handbook.
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
Business Online Students

Full-time Student
A full-time student is registered for twelve (12) or more hours of work per semester during the Fall and Spring terms. Business Online students must be registered for six (6) or more hours of coursework during the Summer term in order to be classified as full-time.

Part-time Student
A part-time student is registered for less than twelve (12) hours in a semester. Business Online students registered for less than six (6) hours during the Summer term will be classified as part-time.

Class Standing
A student must have completed the following hours and credits to receive the specific classifications:
- Sophomore - 30 semester hours
- Junior - 62 semester hours
- Senior - 96 semester hours

Full Status
Individuals who are admitted into the Business Online Program without conditions receive full academic standing.

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 failing to complete all admission criteria may be disenrolled from coursework.
Transfer Policies

The following policies apply to all applicants and students transferring course credit from another institution.

- Students will generally receive credit for all college-level work in which a passing grade is earned, provided such credit is earned from an institution which is fully accredited by one of the six regional accrediting associations. Remedial or vocational courses are not transferable. Grades lower than ‘C’ will not be accepted in courses which apply toward the students’ major.

- University of the Cumberlands reserves the right to evaluate and accept or reject college credit earned prior to high school graduation. This evaluation will be done course by course in consultation with the appropriate department.

- To be eligible for admission to University of the Cumberlands, all transfer students must not be currently on academic or social suspension and must be eligible to return to their previous institution.

- Transfer students admitted with junior or senior standing must complete a minimum of one-third of the course requirements in the major or minor at University of the Cumberlands (CLEP and departmental bypass exams will not meet this requirement). Specific requirements for each major, or minor, may vary with department policies. Please contact the Registrar for specific information.

- At least twenty-five (25) percent of the total semester hours in any degree requirement must be completed at University of the Cumberlands (CLEP and departmental bypass exams will not meet this requirement).

- Credit by examination (AP, CLEP, IB) recorded for a specific course on an official transcript must meet University of the Cumberlands standards in order to be accepted as transfer credit. Students must present official score reports (AP, CLEP, IB Diploma), and pay required fees and tuition (CLEP) in order to receive credit. Departmental bypass challenge/exams from other institutions are not transferable.

- Courses which carry less credit than is required by University of the Cumberlands General Education Program or any other specific college or departmental requirement, may not be substituted for that requirement.

- Only grades earned at University of the Cumberlands will be used in calculating student grade point averages.

- All terms taken at any institution will be counted in calculating full-time attendance.

- A total of thirty-six (36) semester hours or more in courses numbered 300 or above must be presented for graduation from University of the Cumberlands.

- Thirty (30) of the last thirty-six (36) hours must be taken at University of the Cumberlands.

- All full-time students with less than senior standing must be enrolled in Convocation. Students admitted to the Business Online Program are exempt.
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 Gatiff Building. The Annual Parking Permit is valid from August 15 to August 15.

Textbooks

Most online courses require textbooks and possibly other course materials. Students in the Business Online Program can obtain textbooks and required course materials from the University Bookstore. The following link will allow students to purchase these textbooks online: www.cumber.bncollege.com.

E-mail Account

Students in the Business Online Program are required to have a University of the Cumberlands e-mail account. An e-mail account is required for access to many University resources. This e-mail address can be obtained after enrollment for the first semester of coursework. The following link will direct online students to the e-mail account sign-up: http://email.ucumberlands.edu/mailaccounts/

Official Notices

All students must respond to official notices issued by administrative officers or staff and instructors, whether these notices are sent through the mail or e-mail. A University of the Cumberlands e-mail is required of all students.

Academic Calendars

Academic calendars providing the beginning and ending class dates, registration periods, withdrawal dates are provided on the University website: http://www.ucumberlands.edu/academics/acadcalendar/.

Student Course Load

The normal course load for a Business Online Student is 12 hours per term. After their first semester of online coursework, students may request an increase in the course load. Fifteen hours (15) of coursework must be approved by the Chair of the Hutton School of Business. A junior or senior with a cumulative standing of 3.00 or better may, after each case has been reviewed by the Vice President for Academic Affairs, be permitted to carry as many as eighteen (18) hours per term. Fourteen (14) hours is the maximum load that a student may carry during the summer semester.
Academic Advising

Upon acceptance into the Business Online Program, the student will be assigned an 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 after the accumulation of seventy-eight (78) semester hours and submitted to the Chair of the Hutton School of Business and the Registrar for final approval.

Course Planning Regulations

Upon completing seventy-eight (78) semester hours, students are required to file a planned program with the Registrar. The program must be checked by the advisor and major and minor professors. The University will recognize the degree program for a period of seven (7) years computed from the first semester of the student's enrollment, any changes in institutional requirements to the contrary notwithstanding. This does not preclude the addition of requirements of the State of Kentucky or additions which may arise out of undetected errors or omissions in the original degree program.

Furthermore, any change in institutional requirements which will work to the advantage of the student may be substituted for the requirements in effect when the degree program was approved. Any subsequent changes made in the program must have the approval of the advisor and major and minor professors and be noted on the student's course planning sheet in the Registrar's Office.

THE STUDENT IS EXPECTED TO BE FAMILIAR WITH THE GENERAL AND SPECIFIC REQUIREMENTS OF HIS OR HER CHOSEN PROGRAM. THE STUDENT IS IN ALL CASES RESPONSIBLE FOR MEETING THE REQUIREMENTS FOR GRADUATION.

Degree Time Limit

A student has the privilege of meeting the requirements and of graduating under the catalog under which he entered, provided he/she completes the work within seven (7) years. After seven (7) years, the student will be expected to conform either to the requirements specified for the class with which he/she is graduated or the requirements set forth in the current catalog.
The following grading system is used:

A - Excellent  
B - Good  
C - Average  
D - Below average  
F - Failure  
W - Withdrew  
WP - Withdrew passing  
WF - Withdrew failing  
I - Incomplete  
aF - Failure due to absences  
S - Satisfactory (pass)  
P - Pass  
U - Unsatisfactory (failure)  
E - Failure  

A grade of ‘incomplete’ is assigned only in instances where a small unit of work is not complete because of verifiable, extenuating circumstances, such as illness, accident, death in the immediate family, etc. The grade may be removed by completion of the specific work missed. Under these conditions an “I” may not be removed by retaking the course.

The “I” will be entered on the records upon filing a contract between the instructor and the student in the Office of Academic Affairs, with copies given to each party.

All attempts and grades received are recorded by the Registrar on the permanent record (transcript). For purposes of grade point average, only the most recent earned grade is used. Non-punitive grades are not considered earned grades.

Quality credits are earned in the following manner:

A grade of: A - results in four (4) quality credits per semester hour in any course;  
B - results in three (3) quality credits per semester hour in any course;  
C - results in two (2) quality credits per semester hour in any course; and  
D - results in one (1) quality credits per semester hour in any course.

Thus, a three-hour course taken for a semester, with a grade of A, would give twelve (12) quality credits; with a grade of B, nine (9) quality credits; with a grade of C, six (6) quality credits; and with a grade of D, three (3) quality credits.
Academic Probation

Each student is expected to maintain a standing of 2.00, or an average of "C". At the end of each semester, the records of all students are reviewed to determine their standing. A student with a cumulative standing of less than 2.00 is automatically placed on academic probation. Business Online students on academic probation are limited to enrolling in twelve (12) hours per semester.

If any student’s standing is below the minimum in the following schedule, he or she faces suspension.

<table>
<thead>
<tr>
<th># Hours Attempted</th>
<th>Minimum GPA</th>
</tr>
</thead>
<tbody>
<tr>
<td>24-45 hours</td>
<td>1.60</td>
</tr>
<tr>
<td>46-61 hours</td>
<td>1.70</td>
</tr>
<tr>
<td>62-77 hours</td>
<td>1.80</td>
</tr>
<tr>
<td>78-95 hours</td>
<td>1.90</td>
</tr>
<tr>
<td>96 hours or more</td>
<td>2.00</td>
</tr>
</tbody>
</table>

The first time a student is placed on suspension, the duration is for one semester. The second time a student is placed on suspension, the duration is for a calendar year. Students who are under suspension from the University of the Cumberlands will not receive credit for any academic work completed at other institutions during the period of suspension.

Dropping a Course

A student wishing to withdraw from a course must consult with their advisor. A student may drop an online course during the first week without penalty. If a student who is doing satisfactory work drops a course after two (2) weeks, “WP” (withdrew passing) will be entered on his/her record. This carries no penalty. Conversely, if a student who is not doing satisfactory work drops a course after six (6) weeks the grade of “WF” (withdrew failing) will be entered on his/her record. Any student dropping a course within the final two (2) weeks will receive an “F.” Students can refer to the Academic Calendar for specific withdrawal dates.

Repeating a Course

Students may repeat any course. The grade from the most recent attempt will be the grade of record and is the one used in calculating the grade point average. In such a case, the previous grade is replaced. After the third attempt, the grade replacement provision is no longer applicable, and each subsequent attempt will be calculated into the GPA.
Withdrawing from the University

A student desiring to withdraw from University of the Cumberlands within any semester must procure permission from the Vice President for Academic Affairs and complete required paperwork. The following policies and procedures govern withdrawal from the University for the current term.

1. The permanent record of a student who withdraws from University of the Cumberlands during the first four weeks of the semester (or its equivalent for bi-term and online schedules) will list a mark of “W” for all courses. A “W” carries no grade point penalty.
2. The permanent record of a student who withdraws after the first four weeks of the semester (or its equivalent for bi-term and online schedules) will list a mark of “WP” (withdrew passing) if passing or "WF" if failing. "WP" carries no grade point penalty. However, a "WF" carries a penalty, counting as an “F” in calculating the grade point average.
3. Students withdrawing during the last four weeks of the semester (or the equivalent for bi-term and online schedules) will receive a grade of “F” for all classes except for those classes in which the student has an “aF.” In that case, the grade of “aF” remains on the transcript.
4. For any student who drops out of University of the Cumberlands without permission, the permanent record will show a grade of "aF" in all courses carried, indicating that the student failed because of class absences.
5. No student who withdraws from University of the Cumberlands for whatever reason is entitled to a grade report or transcript of credits until his/her account is cleared in the Bursar's Office.
6. The official date of withdrawal will be used by the Bursar’s Office and the Office of Financial Planning to determine any adjustments involving financial aid and financial charges. Students can refer to the published Academic Calendar for specific withdrawal dates. The Academic Calendar can be accessed at the following web address: http://www.ucumberlands.edu/academics/acadcalendar/.

Medical/Emergency Withdrawal. Students who must withdraw classes for medical reasons or because of dire personal circumstances may submit a written request to the Academic Affairs Office as soon as the student intends to stop attending classes. This request must be supported by a letter from a medical professional or other source supporting the student's request with specific information on the student's diagnosis, current condition, and continuing treatment requirements, or on the student’s personal emergency that necessitates the withdrawal request. If the medical/emergency withdrawal is granted, the student will receive grade of a “W” or “WP” in all current classes.

NOTE: Normally, partial medical/emergency withdrawals are not permitted (that is, withdrawal from one or two courses while the student continues in others).
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:

<table>
<thead>
<tr>
<th>Courses Fifteen Weeks or Greater in Length</th>
<th>Official Date of Withdrawal</th>
<th>Charge</th>
<th>Refund</th>
</tr>
</thead>
<tbody>
<tr>
<td>Last day to Register</td>
<td>0%</td>
<td>100%</td>
<td></td>
</tr>
<tr>
<td>Week 2 of classes</td>
<td>20%</td>
<td>80%</td>
<td></td>
</tr>
<tr>
<td>Week 3 of classes</td>
<td>40%</td>
<td>60%</td>
<td></td>
</tr>
<tr>
<td>Week 4 of classes</td>
<td>60%</td>
<td>40%</td>
<td></td>
</tr>
<tr>
<td>Week 5 of classes</td>
<td>80%</td>
<td>20%</td>
<td></td>
</tr>
<tr>
<td>After 5th week of classes</td>
<td>100%</td>
<td>0%</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Courses Greater than Six Weeks but Less than Fifteen Weeks in Length</th>
<th>Official Date of Withdrawal</th>
<th>Charge</th>
<th>Refund</th>
</tr>
</thead>
<tbody>
<tr>
<td>Last day to Register</td>
<td>0%</td>
<td>100%</td>
<td></td>
</tr>
<tr>
<td>Week 1 of classes</td>
<td>20%</td>
<td>80%</td>
<td></td>
</tr>
<tr>
<td>Week 2 of classes</td>
<td>40%</td>
<td>60%</td>
<td></td>
</tr>
<tr>
<td>After 3rd week of classes</td>
<td>100%</td>
<td>0%</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Courses Six Weeks or Less in Length</th>
<th>Official Date of Withdrawal</th>
<th>Charge</th>
<th>Refund</th>
</tr>
</thead>
<tbody>
<tr>
<td>Last day to Register</td>
<td>0%</td>
<td>100%</td>
<td></td>
</tr>
<tr>
<td>After 1st week of classes</td>
<td>100%</td>
<td>0%</td>
<td></td>
</tr>
</tbody>
</table>

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 schools 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-fedaid (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.
Student Class Attendance

For purposes of attendance, an online class meeting counts as a class session. Each student in the Business Online Program is expected to attend the weekly online class meeting regularly and punctually. Attendance in the classroom is one of the most vital aspects of a university academic experience. Therefore, the University operates under the following policy:

When any student has exceeded twenty (20) percent of the time prescribed for any class, that student will be automatically dropped from that particular class with the grade of “aF.” This grade is placed on the official transcript of the student and is treated as a failing grade in calculating the grade point average.

In the case of the Business Online student where courses meet for 8-week periods, the absence limit is normally two (2) absences.

Class attendance policies are contained in course syllabi for all classes. The definition of a class absence is a student’s failure to attend class for any reason. Instructors may count three times tardy or leaving early to be equal to one class absence. A student leaving early may be counted as a tardy at the discretion of the faculty member. Many online meeting tools utilized by learning management systems require setup before entering and using the online meeting room. Students should allow adequate time before the first class meeting for this setup.

There are no excused absences, regardless of the reason for the class having been missed. However, faculty will make reasonable provisions to allow students to make up work if the absence is due to a university-sponsored function or a medical or family emergency that is documented in a timely manner. Allowance for students to make up work for other reasons is at each instructor’s discretion. A class absence does not excuse the student from being responsible for course work missed; the student is responsible for contacting the faculty member in order to make up class assignments.

The Vice President for Academic Affairs is the authorized agent to consider any exceptions to the above regulations.
Academic Accommodations for Learning Disabilities

University of the Cumberlands accepts students with learning disabilities and provides reasonable accommodations to help them be successful academically. Students with disabilities may incur additional costs for services not provided by the University in order to be successful in their studies. The Americans with Disabilities Act requires the University of the Cumberlands to provide reasonable accommodations that afford an equal opportunity for students with learning disabilities. However, the University is not required to provide accommodations which lower its academic standards.

The Associate Dean for Academic Affairs serves as the Disability Services Coordinator. For accommodations to be awarded, a student must complete a Disability Form and provide documentation of the disability. Such documentation may include:

- A “Section 504” report or Individualized Educational Plan from a high school no more than two years old.
- A psychological /educational assessment no more than three years old, performed by a licensed psychologist, educational testing specialist, or appropriately trained physician.
- A psychiatric assessment (DSM-IV or DSM-IV TR) no more than three years old, provided by a board certified psychiatrist.

When all paperwork is on file, a meeting between the student and the Coordinator will be arranged to discuss possible accommodations before accommodations are formally approved by the Special Accommodations Committee. Students must then meet with the Coordinator at the beginning of each semester before any academic accommodations can be certified for that term.

Academic Appeals

Both undergraduate and graduate students have the right to challenge a grade. If discussions with the course instructor and department chair do not lead to a satisfactory conclusion, students may file a formal written appeal with the Vice President for Academic Affairs, who will forward the appeal to the chair of the Academic Appeals Committee.

This formal written appeal must be filed by the end of the 4th week of classes in the next regular term following the term in which the course in question was taken. The Academic Appeals Committee then gathers information from the student, the instructor, and any other relevant parties. The Committee will deliver its recommendation on the complaint to the Vice President for Academic Affairs. After reviewing this recommendation and concurring or amending it, the Vice President for Academic Affairs will inform the student and instructor of the disposition of the complaint no later than the last day of classes of the term in which the complaint was filed.

Records of all actions regarding academic grade appeals, including their final disposition, are maintained by the Vice President for Academic Affairs and the Academic Appeals Committee.
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:

1. 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.
2. Lying - falsifying, fabricating, or forging information in either written or spoken presentations.
3. Plagiarism - using the published writings, data, interpretations, or ideas of another without proper documentation.

Academic dishonesty would also include 4) forging attendance when attendance at online meetings is required; 5) using advantages not approved by the instructor such as reviewing an exam ahead of time; 6) knowingly permitting another student to plagiarize or cheat from one’s work; or 7) submitting the same assignment in a different course without consent of the instructor.

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.
Application for Graduation

To be eligible for a degree at any commencement, the student must file with the Registrar an application for such degree in the semester prior to the commencement date. This application may be obtained from the Registrar’s Office or the Business Online Program Office. The University requires the student to use his full and proper name in registering and applying for a degree, and on other official college records. Candidates for graduation must attend practice sessions and Commencement exercises.

Graduation Honors

- Students are graduated with the distinction of Summa Cum Laude who have a standing of 3.95 to 4.00.
- Students are graduated with the distinction of Magna Cum Laude who have a standing of 3.85 to 3.94.
- Students are graduated with the distinction of Cum Laude who have a standing of 3.70 to 3.84.

Students who have received an “E” in Convocation or declared Academic Bankruptcy are not eligible for these recognitions. Requirements for academic honors are subject to change without notice.

Transcripts

The transcript is a reproduction of the complete, unabridged, permanent educational record and is considered to be the permanent record of each student. Copies of transcripts will be furnished by the Registrar on request. One official and one non-official transcript are furnished without charge upon graduation. For each additional transcript there will be a fee. No transcript will be furnished until all accounts have been satisfactorily settled.

In accordance with Section 438 of Public Law 93-380, transcript requests must be made in writing by the student.

Change of Address

It is the student’s responsibility to maintain a current address on file with University of the Cumberlands. Students should contact the Office of the Registrar and the Business Online Program Office with any change of address information.
Advanced Credit and Credit by Examination

Advanced Credit—Advanced standing enables superior students to receive appropriate placement, credit, or both on the basis of the university level courses they have taken while in high school. University of the Cumberlands reserves the right to evaluate and accept or reject university credit prior to high school graduation. This evaluation will be done course by course in consultation with the appropriate department.

Advanced Standing Credit Through Experiential Learning—University of the Cumberlands does not award credit for experiential learning.

Advanced Standing Through Advanced Placement (AP)—University credit will be considered for AP courses taken while in high school when the student presents an official score of three (3) or better and the AP course in question corresponds with a course offered by the University of the Cumberlands. The final decision on whether an AP course is accepted by the University, and if accepted, the course or courses for which an AP course may be substituted, and the number of semester hours which will be granted, will be made by the Registrar of the College in consultation with the appropriate departmental chair and the Vice President for Academic Affairs.

Credit by Examination—University of the Cumberlands participates in the College Level Examination Program (CLEP). A student may receive credit for selected courses through the Subject Examinations approved by the University. Information regarding Subject Examinations appropriate for University of the Cumberlands curriculum and information regarding the CLEP testing program should be obtained from the CLEP Administrator. Cumberland also offers examinations in lieu of many courses numbered 100 and 200, not covered by the CLEP tests. For further information contact the Office of the Registrar.
**Tuition**

The tuition charge for students in the Business Online Program and any other applicable fees are published on the University website at www.ucumberlands.edu. An additional fee for Business Online students taking classes on campus may be applied.

**Financial Information**

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 $30.00 and is waived for University of the Cumberland employees. The application for graduation fee is $50.00.

**Student Account Record**

All charges and payments for tuition, fees, and other charges are recorded on the Bursar’s Student Account Record. Bookstore charges and library fines are also transferred to this permanent financial record in the Bursar’s Office.

**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 any unpaid account without satisfactory financial arrangements shall receive financial clearance for the release of an official report of grades, a transcript of his/her credits, a diploma, or for participation in graduation ceremonies.
Financial Aid

The Financial Aid Program at University of the Cumberlands has been established to assist students with grants and loans to help finance their college education. University of the Cumberlands believes that the primary responsibility for financing a college education rests with the student's family. This belief applies to all students, married or single. Financial aid is viewed as supplementary to the efforts of the family.

UC recognizes that each family situation is unique; therefore, each application for financial assistance is carefully analyzed. Since the applications for financial aid are confidential, students and parents are urged to answer all questions completely and explain fully all special circumstances. In most cases, incomplete applications will be returned to the applicant for the needed information.

All students who need financial aid assistance should complete a FAFSA (Free Application for Federal Student Aid) as soon as possible after January 1st of each year. These forms can be obtained from the Financial Planning Office at Cumberland, or on-line at www.fafsa.ed.gov/.

University of the Cumberlands strives to meet the direct cost of each student’s education. The total amount of financial aid granted any one student by any combination of sources shall not exceed the student's financial need.

For more information concerning financial aid, please contact the Office of Financial Planning.

Veterans Administration Educational Assistance

The following degrees are approved for the enrollment of Veterans and eligible persons under the provisions of Chapters 32, 34, 35, and 36, Section 1775, Title 38, United States Code:

Bachelor of General Studies
Bachelor of Arts
Bachelor of Science
Bachelor of Music
Master of Arts in Education
Procedures for Application, Admission, and Exit for Business Online Students
Admission to the Business Online Program

The purpose of the admission process is to identify applicants who are likely to succeed academically at University of the Cumberlands and at the same time contribute positively to the campus community. All admission materials must be received in the Business Online Program Office. Normally for full admission, applicants must meet the requirements identified below.

**Application Process:**

1. Complete a Business Online Program Application and submit application fee.

2. Request that official transcripts of all undergraduate work be sent directly from the respective institution(s) to:

   University of the Cumberlands
   Hutton School of Business
   Business Online Program
   7984 College Station Drive
   Williamsburg, KY  40769

   Transcripts must be from a regionally-accredited college or university.

3. Normally, qualified candidates will have previously earned 24 hours of college credit with a GPA of 2.0.

   Students may be conditionally admitted with less than 24 hours of earned college credit. The academic advisor will work with the student to develop a course plan. After completion of 24 semester hours of college credit, conditional admission will be removed.

4. Transfer students must be in good standing with the transferring college or university and able to re-enroll.

5. Students in online courses are required to have dependable Internet and e-mail access.

6. Validation of language abilities for non-native speakers is required.

7. All documents should be on file in the Business Online Program 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 Business Online Program is completed by a review of the above documents.
Admission status:

Conditional admission. Students who do not have all paperwork (listed on page 28) in the Business Online Program Office by the first day of the term can 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 after completion of 78 semester 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.
Degree Requirements
and
Course Descriptions
Degrees

University of the Cumberlands confers the following baccalaureate degrees: Bachelor of Arts, Bachelor of Science, Bachelor of General Studies, and Bachelor of Music. The Bachelor of Arts, in addition to other specified prerequisites, requires a foreign language through the intermediate level.

Each student seeking the baccalaureate degree must have scores from an appropriate department examination, on file in the Office of the Registrar prior to completion of the student’s degree. The application for graduation fee is $50.00 plus the cost of testing.

Degree Requirements

Believing there is commonality of learning essential to enable the individual to function intelligently, University of the Cumberlands seeks to provide those learning experiences through which the student will gain knowledge and develop skills requisite for abundant living. The general requirements for graduation from University of the Cumberlands are the completion of 128 semester hours including those within the major and the coursework required in the sections of General Education listed below:

- The English Language
- Christian Faith and Values
- Natural and Mathematical Sciences
- Cultural and Aesthetic Values
- Humanities
- Social Sciences

Students should refer to the General Education requirements published in the Undergraduate Catalog.

For students pursuing a Bachelor’s degree in Business Administration through the Business Online Program, the program requirements include:

- General Education Curriculum - 37 semester hours
- Business Administration Major - 54 semester hours
- General Electives - 37 semester hours

Students previously enrolled full-time will complete the General Education curriculum as defined in earlier catalogs. For those students, the program requirements include:

- General Education Curriculum - 46.5 semester hours
- Business Administration Major - 54 semester hours
- General Electives - 27.5 semester hours
Other degree requirements include:

1. The student must have a 2.0 grade point average on all courses taken.

2. All courses taken in the major or an area of concentration must have a grade of "C" or higher. A student earning a grade of "D" in a course in his/her major must repeat the course or the department head may select a substitute course. If the substitute course is selected, then the original course may not be used to meet any graduation requirement but will be used in calculating the grade point average.

3. Students selecting the three-minor option must present grades of "C" or higher for all courses taken in the minors.

4. Grades of "D" in the minor are acceptable provided the average for all courses taken in the minor is 2.00 or better.

5. Grades of "D" are not acceptable in the three-minor option.

6. A minimum of 36 semester hours numbered 300 or above are required for graduation.

7. A candidate for graduation must have earned 30 of the last 36 hours in residence at University of the Cumberlands.

8. At least 25 percent of the total semester hours in any degree requirement must be completed at University of the Cumberlands.

9. The criteria for selecting courses which may be used in the Restricted Elective area are as follows:
   a. no course may be selected if that course can be used as a part of the student's major;
   b. the courses must be at or above the 300 level;
   c. no course may be used as part of the General Education Curriculum and as part of the Restricted Electives; and
   d. no more than two courses may be taken from any one department.

10. Students must submit a Planned Program after completion of 78 hours.
Bachelor of Science with a
Major in Business Administration
Degree Requirements

Bachelor of Science in Business Administration

The Business Online Program is designed to equip individuals to become leaders in their chosen fields of business or excel in their continued education pursuits at the graduate level. A minimum grade of “C” is required for all courses in the major. Degree requirements include:

Core Courses (30 hours)
BAOL 131, Principles of Accounting I
BAOL 132, Principles of Accounting II
BUOL 135, Principles of Macroeconomics
BUOL 136, Principles of Microeconomics
BUOL 300, Probability & Sampling
BUOL 330, Legal Environment of Business
BUOL 331, Principles of Management
BUOL 334, Principles of Marketing
BUOL 335, Financial Management
BUOL 438, Business Policy & Strategy
Plus twenty-four (24) hours of upper division electives from Accounting and/or Business Administration, and/or no more than six (6) hours of Management Information Systems.

Business Electives (24 hours)
Upper-division (300/400 level) business electives might include:
BUOL 332, Business Communications
BUOL 336, Money & Banking
BUOL 337, Investments
BUOL 338, Managerial Economics
BUOL 339, Human Resource Management
BUOL 401, Personal Finance
BUOL 430, Advertising
BUOL 431, Entrepreneurship
BUOL 433, Services Marketing
BUOL 434, Sports Marketing
BUOL 435, Consumer Behavior
BUOL 436, International Business
BUOL 437, Business Law
BUOL 439, Professional Development
BUOL 450, Business Ethics
BUOL 451, Marketing Communications and Public Relations
BUOL 490, Special Topics
Course Descriptions

The courses listed below are the online equivalent of the residential or on-campus courses offered at the Hutton School of Business.

**BAOL 131, Principles of Accounting I** (3 semester hours) - An introduction to the study of accounting, a financial information system. The course provides the concepts and techniques of collecting and presenting accurate data about an organization, and the knowledge to understand and interpret that information.

**BAOL 132, Principles of Accounting II** (3 semester hours) - The course completes the study of financial accounting with topics concerning corporations and the statement of cash flows. The main focus is to provide an introduction to the field of managerial accounting including costing systems, planning and control, and analytical decision support. Prerequisite: BAOL 131.

**BUOL 135, Macroeconomics** (3 semester hours) - A study of aggregate sectors of the economy covering principles that determine total output, total employment and total price levels.

**BUOL 136, Microeconomics** (3 semester hours) - A study of principles of allocation of resources, distribution of income and operation of the price system.

**BUOL 300, Probability & Sampling** (3 semester hours) - The course is designed to provide students with fundamental knowledge of statistical theory and procedure. The course includes such topics as descriptive statistics, basic probability theory and parametric procedures including hypothesis tests, ANOVA and regression. Prerequisite: MATH 132.

**BUOL 330, Legal Environment of Business** (3 semester hours) - Law and the legal system; social forces that make the law; business response to the social and legal environment. Focus on government regulation and federal regulatory agencies which impact business decision-making.

**BUOL 331, Principles of Management** (3 semester hours) - A general introduction to the principles and problems of business organization and management; careful consideration is given to the policies and problems of management with respect to coordination of production, finance, marketing, personnel, and accounting in a going concern. Prerequisites: BAOL 132 and BUOL 136.

**BUOL 332, Business Communications** (3 semester hours) - A study of business communications with emphasis on composing effective business letters, reports, and presentations. Prerequisite ENG 132.

**BUOL 334, Principles of Marketing** (3 semester hours) - A comprehensive survey of the problems involved in the movement of goods and services from producers to consumers and some of the methods which have been used to solve these problems. Prerequisite BUOL 136.
BUOL 335, Financial Management (3 semester hours) - This course surveys current finance theory and practice including such topics as financial statement analysis, cash budgeting and working capital management, valuation, and cost of capital and capital budgeting. Prerequisites: BAOL 132 and BUOL 136

BUOL 336, Money, Banking & Credit (3 semester hours) - A study of the nature and function of money; the importance of credit; the relation of money and credit to prices; bank deposits and loans; and a study of banking systems. Prerequisite BUOL 136.

BUOL 337, Investments (3 semester hours) - A course in the principles of investments, including the demand and the supply of investment funds, flotation of new issues, types of stock and bonds, the stock exchanges, analysis of different types of securities and the government regulation of the securities market. Prerequisite: BUOL 136 or consent of the instructor.

BUOL 338, Managerial Economics (3 semester hours) - Economics concepts that are directly applicable to business decision-making including cost and production, profits, demand and pricing, capital budgeting and investment, and forecasting. Prerequisite BUOL 136.

BUOL 339, Human Resource Management (3 semester hours) - A study of the importance of human resources to an organization and the interrelationships among the various human resource management functions.

BUOL 401, Personal Finance (3 semester hours) - An overview of personal and family financial planning with an emphasis on financial record keeping, consumer spending decisions, tax planning, consumer credit, insurance protection, selecting investments and retirement and estate planning. This Integrated Studies course can fulfill a requirement in Section VI of the General Education Curriculum.

BUOL 430, Advertising (3 semester hours) - Concepts and practices of advertising and the role of advertising in the marketing mix. Relationship between media characteristics and various kinds of goods and services and their respective markets will be studied. Prerequisite: BUOL 334.

BUOL 431, Entrepreneurship (3 semester hours) - Introduces students to the basic concepts and skills required to understand the nature of entrepreneurship, recognize opportunities and assemble the resources to start a new business.

BUOL 433, Services Marketing (3 semester hours) - A study of the sales and marketing of services. Students will examine basic elements of promotion in service industries. The issues of general promotional strategies, personal selling, mass selling and sales promotion techniques will be covered. Major service industries, such as hospitality, education, medical/health services, and legal services will be covered.
**BUOL 434, Sports Marketing** (3 semester hours) - Sports Marketing will build upon the marketing knowledge base and provide an overview of all the issues faced by marketing managers within the sports industry and outside the industry who market through sports. Students will be introduced to the unique qualities of the sports product and also examine the promotion mix, pricing, and distribution issues as they relate to the sports industry. Prerequisite: BUOL 334.

**BUOL 435, Consumer Behavior** (3 semester hours) - An extensive study of the psychological, social and situational influences involved in buying decisions. Students will engage in a balanced study of theory and application. Prerequisite: BUOL 334.

**BUOL 436, International Business** (3 semester hours) - A study of American firms' involvement 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.

**BUOL 437, Business Law** (3 semester hours) - A survey of the principles of contracts, sales, negotiable instruments, principal and agent, principal and surety, insurance, bailment, partnerships, real property, personal property, and corporations. Prerequisite: To be taken in the final year of the Bachelor of Science with a major in Professional Accounting and after completion of all courses required for the Accounting major.

**BUOL 438, Business Policy & Strategy** (3 semester hours) - A capstone business course using knowledge compiled from the functional areas of business and integrated into strategic management emphasizing the process of problem solving, decision making and policy formulating. A comprehensive program exam is administered. Prerequisite: Completion of the common core and senior standing. This course must be taken at University of the Cumberlands.

**BUOL 439, Professional Development** (3 semester hours) - A course to alert student to the qualities and techniques needed both to find a job and be successful in that job. Prerequisite: Junior standing.

**BUOL 450, Business Ethics** (3 semester hours) - This course examines the ethical aspects of individual and corporate decision making and examines the role ethics plays in sound business decisions and a healthy workplace environment. The course provides resources for making sound ethical decisions within the context of managerial practice and to implement those decisions for an organization in a competitive marketplace. Prerequisites: BUOL 330 and BUOL 334.
**BUOL 451, Marketing Communications and Public Relations** (3 semester hours) - This course addresses the relationship between marketing and public relations in a global economy. The course explores approaches and techniques for conducting research and writing within key corporate communication contexts. Students in this course will examine and utilize research techniques and methodologies for developing successful communication campaigns. Additionally, this course will examine the ethics involved in researching and writing for public relations environments. Prerequisite: BUOL 334.

**BUOL 490, Special Projects in Business and Related Subjects** (3 semester hours) - A course designed to allow the student to engage in intensive study of a specific area of business other than through normal course offerings. Prerequisite: Business major with senior standing and consent of department chair.
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

Mr. Nicholas L. Cockrum, MBA  Associate Dean for Academic Affairs (Online)
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