

A black and white photograph of a city skyline, likely New York City, viewed through a window with horizontal bars. The Chrysler Building is prominent on the right side. The image is framed by dark horizontal bars, suggesting a view from a train or a window with blinds.

Baruch
COLLEGE

The City University of New York

GRADUATE BULLETIN
2001–2003

GRADUATE CALENDAR

2001—FALL SEMESTER

R=Thursday / S*=Sunday

July	9	M	Registration for Fall 2001 begins; it ends August 24
August	27	M	First day of classes for Fall 2001 Late registration begins; it ends August 30
September	1-2	S-S*	No classes scheduled
	3	M	Labor Day; College closed
	17-19	M-W	No classes scheduled
October	26-27	W-R	No classes scheduled
	8	M	Columbus Day; College closed
November	9	T	Follow a Monday schedule
	22-23	R-F	Thanksgiving recess; College closed; classes resume November 26
December	14	F	Reading day
	16	S*	Last day of classes for Fall 2001
	17	M	Final examinations begin; they end December 23
	24	M	Winter recess begins; College closed December 24, 25, and 31 and January 1

2002—SPRING SEMESTER

January	21	M	Martin Luther King, Jr., Day; College closed
	29	T	First day of classes for Spring 2002
February	12	T	Lincoln's birthday observed; College closed
	18	M	Presidents' Day; College closed
March	20	W	Follow a Monday schedule
	25	M	Spring recess begins; classes resume April 1
May	15	W	Last day of classes for Spring 2002
	16-17	R-F	Reading days
	18	S	Final examinations begin; they end May 24
	27	M	Memorial Day observed; College closed
	29	W	Commencement (tentative)

SCHEDULED DUE DATES LAST DAY TO:

September 14	Resign without receiving a "W" grade Apply for P/NC option
November 1	Apply for graduation for the current term Apply for change in status for the next term Apply for overload or other permission for the next term Apply for re-admission for the next term
November 9	Apply for Audit (AUD) grade (nondegree students) Resign from classes with a "W" grade
December 1	Apply for make-up exams from the previous semester to be taken during the final examination period
December 12	Apply for permission to attend other institutions for the next term
December 21	File copy of thesis approved by thesis advisor and department chairperson in the Zicklin Graduate Studies Office (business students) Resolve incomplete and absent grades from the previous term
February 19	Resign without receiving a "W" grade Apply for P/NC option
March 8	Apply for graduation for the current term
April 1	Apply for change in status for the next term Apply for overload or other permission for the next term
April 15	Apply for Audit (AUD) grade (nondegree students) Resign from classes with a "W" grade
May 1	Apply for make-up exams from the previous semester to be taken during the final examination period
May 13	Apply for re-admission for the next term Apply for permission to attend other institutions for the next term
May 24	File copy of thesis approved by thesis advisor and department chairperson in the Zicklin Graduate Studies Office (business students) Resolve incomplete and absent grades from the previous term

Mailing Address: One Bernard Baruch Way, New York, NY 10010-5585
General Information (646) 312-1000 www.baruch.cuny.edu

Graduate Admission Inquiries

Zicklin School of Business (646) 312-1300
Weissman School of Arts and Sciences (646) 312-4490
School of Public Affairs (212) 802-5921

Curricular Information

Zicklin School of Business (646) 312-3140
Weissman School of Arts and Sciences (646) 312-4490
School of Public Affairs (212) 802-5921

BARUCH COLLEGE GRADUATE BULLETIN 2001-2003



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IMPORTANT NOTICE OF POSSIBLE CHANGES

The City University of New York reserves the right, because of changing conditions, to make modifications of any nature in the academic programs and requirements of the University and its constituent colleges without advance notice. Tuition and fees set forth in this publication are similarly subject to change by the Board of Trustees of The City University of New York. The University regrets any inconvenience this may cause.

STATEMENT OF NONDISCRIMINATION

Baruch College is an Equal Opportunity and Affirmative Action institution. The College does not discriminate on the basis of age, sex, sexual orientation, alienage or citizenship, religion, race, color, national or ethnic origin, disability, veteran or marital status in its student admissions, employment, access to programs, and administration of educational policies.

Carmen Pedrego is the College Affirmative Action officer. Her office is located at 135 East 22nd Street, Room 816; her telephone number is (212) 802-2866.

Dean John Dugan, Jr., is the College coordinator for Title IX, which prohibits sex discrimination in federally assisted education programs. He is also the College Section 504/ADA Compliance coordinator for the disabled. Section 504/ADA Compliance grievance procedures are available in his office, which is located at 135 East 22nd Street, Room 712; his telephone number is (212) 802-2805.

Barbara Sirois is the College coordinator for the Office of Services for Students with Disabilities. Her office is located in Room 02-270 of the Vertical Campus, One Bernard Baruch Way; her telephone number is (646) 312-4590.

GENERAL INFORMATION

GRADUATE STUDIES— AN OVERVIEW

Baruch's graduate programs provide men and women who are college graduates with the opportunity to acquire the knowledge and skills they need for a successful career in the new millennium. These programs help students to prepare for positions of greater responsibility in business, education, or public service; to advance in their present positions; and to gain a better understanding of the effective functioning of our complex and competitive society. Because of its highly qualified faculty, numerous and diverse course offerings, and advantageous location in the heart of the financial and management center of the United States, the College is well equipped to serve students eager to do advanced work in their fields.

The staff for graduate instruction includes the graduate faculty members of Baruch College and specialists drawn from all branches of business, public service, the professions, and education. The variety of courses offered in most areas permits either intensive specialization in or acquisition of a broader knowledge of a field, depending on the desires and needs of the student. Most graduate courses are taught in the late afternoon and evening; this provides students with the opportunity to combine education with practical experience by attending classes while working either part or full time.

No residential or citizenship restrictions apply to the admission of graduate students at Baruch College; the current student body includes graduates of more than 200 colleges and universities in the United States and abroad.

THE COLLEGE

ITS MISSION

Baruch's primary mission is to educate students for effective leadership in a global political, social, and economic community, principally through programs in business and administrative disciplines but also in the arts and sciences and education. The College's mission requires the integration of exemplary, comprehensive programs in business and administrative disciplines with a broad range of courses, from introductory to advanced, in the humanities and the natural and social sciences. Baruch's mission also requires that it emphasize the importance of both its undergraduate and graduate programs and that its faculty be in the vanguard of scholarship and applied research.

In all its facets, the College is committed to incorporating principles of leadership, social responsibility, modern technology, and a global perspective into its programs. Baruch's excellent reputation was founded on the high quality of the programs established to implement its mission as the major CUNY educational system in business and

the administrative disciplines. The largest collegiate business school in the country, offering CUNY's only BBA and MBA programs, Baruch ranks nationally among the best business schools for quality and cost. This is a distinguished record, which has extended CUNY's mission to areas directly connected with the economic welfare of the metropolitan region. Whether we are enjoying times of economic prosperity or weathering a recession, Baruch remains a consistently critical resource for both CUNY and New York.

ITS HISTORY

The City University of New York, created in 1961, has a tradition in higher education in New York that dates from 1847, when the Free Academy, later to become the City College of New York, was established. Baruch College has evolved from the innovative School of Business and Civic Administration established in 1919 by the Trustees of City College, who sought to centralize all courses in accounting, business, and public administration in a single educational unit. The first master's degree program in business administration was offered by the School in 1920. In 1953, by resolution of the Board of Higher Education and in honor of a distinguished alumnus and former trustee of City College, the name of the School was changed to the Bernard M. Baruch School of Business and Public Administration. In 1968 the School was reorganized by the Board of Higher Education and the Board of Regents of the University of the State of New York and, as Baruch College, was authorized to offer liberal arts and education programs in addition to its business and public administration programs. Since then it has continued to expand its horizons as well as its course offerings, faculty and staff, student enrollment, and physical facilities.

PROGRAMS AND DEGREES OFFERED

The College offers undergraduate and graduate programs of study leading to the BBA, BA, BS, BSEd, MBA, MA, MPA, MS, MEd, and MSILR degrees through the Zicklin School of Business, the Weissman School of Arts and Sciences, and the School of Public Affairs. The City University program leading to the PhD in business is based at Baruch College, as is the PhD subprogram in industrial/organizational psychology. The combination of specialized and liberal arts studies offered here is designed to meet today's demands for high-quality education that will lead to successful careers in business, public service, and related fields.

ACCREDITATION

Baruch College is accredited by the Commission on Higher Education of the Middle States Association of Colleges and Schools. The baccalaureate and master's programs of the Zicklin School of Business of Baruch College are accredited

by AACSB International—The Association to Advance Collegiate Schools of Business. In addition, the BBA and MBA in accountancy meet the standards adopted by AACSB International for accreditation of accounting programs. The MBA in health care administration is accredited by the Accrediting Commission on Education for Health Services Administration. The MPA is accredited by the National Association of Schools of Public Affairs and Administration.

The curricula of the College are registered by the University of the State of New York and the New York State Education Department as complying with the requirements for graduate degrees. In addition, the curriculum of the MBA degree in accountancy has been registered by the New York State Education Department. Completion of this curriculum will fulfill the educational requirements for admission to the New York State examination for the CPA certificate. The State Education Department has also approved the graduate curriculum leading to the PhD in business.

COLLEGE ORGANIZATION

There are three major educational components that make up the College: the Zicklin School of Business, the Weissman School of Arts and Sciences, and the School of Public Affairs. A non-degree-granting unit of the College, the Division of Continuing and Professional Studies, serves more than 7,000 students annually.

ZICKLIN SCHOOL OF BUSINESS

This is the largest and oldest of the College's three schools and one of the largest schools of its kind in the nation. The school was named the Zicklin School of Business in 1998. The BBA, MBA, MS, MSILR, and PhD degree programs provide an opportunity to study with an outstanding faculty, many of whom are practitioners as well as scholars in their fields.

The Zicklin School is internationally prominent, emphasizing excellence in all of its programs. The School's FlexTime MBA program has been nationally ranked in the top 15 consistently over the years. Its new day Full-Time MBA is a highly competitive program with a global business focus. Its doctoral program is designed to educate researchers and teachers who will contribute to the development of new management concepts and solutions to complex problems facing industrial and public organizations. The School's focus on excellence produces well-educated graduates who can contribute to solving the urgent economic and social problems of our time.

The School includes the Stan Ross Department of Accountancy and the Departments of Economics and Finance, Law, Management, Marketing, and Statistics and Computer Information Systems.

The School's programs help prepare students for careers with managerial and professional responsibilities in all phases of administration in both the private and public sectors. The courses offered cover both general knowledge of the organizational environment and specific analytical concepts and skills for effective participation in it.

The curriculum also exposes students to those values of good citizenship that foster participation in community affairs and lead to an awareness of the relationship between business and the legal, political, and social setting in which it functions. The goal is to produce graduates who continue to learn and to grow intellectually throughout their lives.

Students who wish to learn more about Zicklin's programs should contact the School's Office of Graduate Admissions by phoning (646) 312-1300, faxing (646) 312-1301, or e-mailing ZicklinGradAdmissions@baruch.cuny.edu. Prospective students are encouraged to visit the School's Web site at www.zicklin.baruch.cuny.edu for an overview of its programs. For additional information about admissions, see pages 39–40.

THE MILDRED AND GEORGE WEISSMAN SCHOOL OF ARTS AND SCIENCES

The Weissman School of Arts and Sciences focuses on studies in the humanities and the natural and social sciences, which provide the basis of a liberal education. The importance of such an education as the foundation for professional specialization is universally recognized.

At the graduate level, the Weissman School of Arts and Sciences offers an MS program in industrial/organizational psychology, an MA program in business journalism, and an MA program in corporate communication. An MS program in applied mathematics for finance will welcome its first class in Fall 2002.

The MS in industrial/organizational psychology is designed for students who wish to pursue a career in psychological research or who wish to complete a PhD in psychology, with the MS as the preliminary step toward the doctoral degree.

The MA in business journalism is a unique graduate degree program intended for recent college graduates as well as experienced journalists who want to expand their skills and expertise in the growing field of business journalism.

The MA in corporate communication is designed to prepare both aspiring and practicing corporate communication professionals to plan, implement, and assess corporate communication strategies in business and industry.

Each of these programs is described at length within the pages of this *Bulletin*. Students who wish to learn more about these programs should visit the Weissman School of Arts and Sciences Office of Research and Graduate Studies

in the Vertical Campus, Room 04-295, One Bernard Baruch Way (25th Street between Lexington and Third Avenues). Students may also contact the office by phoning (646) 312-4490 or e-mailing WSAS_Graduate_Studies@baruch.cuny.edu. Applications may be downloaded from the Baruch Web site, www.baruch.cuny.edu/slas/graduate_programs/downloads/index.html. The office's mailing address is Office of Research and Graduate Studies, Weissman School of Arts and Sciences, Baruch College/CUNY, One Bernard Baruch Way, Box B-04-295, New York, NY 10010-5585.

SCHOOL OF PUBLIC AFFAIRS

The mission of the School of Public Affairs is to prepare students for leadership in public affairs, promote the formulation and adoption of sound public policy, and advance the effective administration of public and nonprofit institutions. The educational mission seeks to:

- develop analytical capabilities in the fundamentals of public affairs;
- build skills in management, evaluation, communications, financial analysis, and computer information systems; and
- provide opportunities for students to participate in professional experiences of superior quality.

In keeping with these objectives, an interdisciplinary faculty of scholars and practitioners is actively engaged in basic and applied research to understand the social, political, and economic foundations of public affairs and devise solutions to the pressing issues confronting contemporary public policymaking.

Programs in the School of Public Affairs at the graduate level include the following:

- Master of Public Administration (MPA), with specializations in public management, nonprofit administration, policy analysis and evaluation, and health care policy;
- Executive Master of Public Administration;
- National Urban/Rural Fellows MPA Program;
- MPA/JD with Brooklyn Law School or New York Law School;
- Master of Science in Education (MSEd) in educational administration and supervision;
- Master of Science in Education in higher education administration; and
- Advanced Certificate Program in Educational Administration and Supervision.*

**The Advanced Certificate is also offered in an executive format through contracts with individual school districts.*

For information regarding admission to the School, students may visit the School of Public Affairs at 137 East 22nd Street (between Lexington and Third Avenues), Room 306. Students may also contact the School of Public Affairs Office of Graduate Admissions and Student Services by phoning (212) 802-5921, faxing (212) 802-5928, or e-mailing SPA_Admissions@baruch.cuny.edu. The office's mailing address is Office of Graduate Admissions and Student Services, School of Public Affairs, Baruch College/CUNY, One Bernard Baruch Way, Box C-0306, New York, NY 10010-5585.

DIVISION OF CONTINUING AND PROFESSIONAL STUDIES

A separate unit of the College, the Division of Continuing and Professional Studies offers all members of the tristate community nondegree certificate programs and courses designed to provide knowledge and skills training in information technology; financial planning; management; human resources management; marketing; finance; business; the entertainment industry; Internet technology and desktop publishing; Microsoft-, CISCO-, SUN Solaris®, and Oracle-certified courses; A+ certification; Java and C programming; office skills; law and paralegal studies; modern languages; English as a second language; real estate; travel and tourism; professional preparation; test prep (GMAT, GRE, LSAT, GED, and SAT); personal development; fitness; and dance. Customized corporate training programs are also available.

The Division offers Continuing Education Units (CEUs) to students who satisfactorily complete designated courses for certificate programs and most individual courses. Upon successful completion of a program or courses, students are awarded a certificate. Please note that Continuing and Professional Studies courses may not be used to satisfy degree requirements.

Students register for Continuing and Professional Studies courses through a process separate from the degree-granting schools of the College. For further information on courses and registration, please visit the Division's Web site at <http://success.baruch.cuny.edu>. Prospective students may also contact the Division by e-mail at success@baruch.cuny.edu, by phone at (212) 802-5600, or by fax at (212) 802-5626. Students may visit the offices in person at 17 Lexington Avenue (at 23rd Street), Room 920 (mailing address: Division of Continuing and Professional Studies, Baruch College, One Bernard Baruch Way, Box A-0920, New York, NY 10010-5585).

THE CAMPUS, STUDENT SERVICES, AND STUDENT LIFE

THE CAMPUS

Appropriately for a college campus in an urban setting, Baruch's campus is thoroughly integrated with its neighborhood—the heart of New York City's central business district. The campus map and directory of offices on pages 194–95 illustrate the components of the Baruch campus.

COLLEGE LOCATIONS

As of Fall 2001, the Zicklin School of Business and the Weissman School of Arts and Sciences will be housed in Baruch's Vertical Campus, a new high-tech facility covering nearly an entire square block between Lexington and Third Avenues and 24th and 25th Streets. This highly innovative structure is designed for optimum flexibility and will serve as a campus hub. The building is structured on a new concept—the Vertical Campus—which reinterprets the traditional notion of a college campus and allows Baruch to maximize its urban setting. The 17-story building is organized around a series of stacked atria, each with large windows welcoming daylight into the building. This design recreates, to the greatest extent possible in a single city block, the campus atmosphere afforded by an open-air quadrangle and encourages spontaneous and direct communication between faculty and students. The complex features hundreds of Internet-accessible classrooms and research facilities, a three-level sports and recreation center, a theatre and recital space, a television studio, a 500-seat auditorium, a food court, and a bookstore.

Baruch's School of Public Affairs is located in Steven L. Newman Hall, at 137 East 22nd Street. This classic building houses the School's offices, institutes, and research facilities.

The historical center of Baruch is the building at 17 Lexington Avenue (corner of 23rd Street), which was built in 1928 on the site of the original Free Academy, the first free public institution of higher education in the United States. The 17 Lexington Avenue building houses many classrooms, an auditorium, and faculty and administrative offices.

In 1993 the College created the Early Learning Center, which provides day care services to the preschool children of Baruch's undergraduate and graduate students. This facility is located at 104 East 19th Street.

Other Baruch structures, housing additional classroom, research, and administrative space, include the Information and Technology Building at 151 East 25th Street (see description of the Library following) and an administrative building at 135 East 22nd Street.

THE WILLIAM AND ANITA NEWMAN LIBRARY

The Newman Library is located on the first, second, third, fourth, and fifth floors of the Information and Technology Building. The library has book and periodical collections of approximately 420,000 volumes. In addition, over 4,000 current periodical titles are received. More than two million items on microfiche, microcard, and microfilm, as well as selected federal, state, and local documents, are also collected.

The library provides on-site and remote access to thousands of electronic full-text journals, newspapers, and books. Digital reference services include the ability to "chat" with a librarian using Web-based customer relationship management software that allows librarians to engage in real-time dialogue with users and also send Web pages to them in the course of providing help. As part of an active instruction program, the library offers numerous workshops to assist students with their research needs. These workshops include introductory and advanced training in the Reuters financial information system for students who intend to use the Subotnick Financial Services Center/Bert W. and Sandra Wasserman Trading Floor. The library also offers workshops on the use of the Wharton Research Data Service, a research and analysis tool for a variety of databases in accounting, finance, marketing, management, insurance, banking, and economics, used by a select group of academic institutions in the United States. The library lends laptop computers to students who have participated in the workshops.

The library is a member of many organizations and associations that generate the materials of research. Among these are the American Management Association, American Institute of Certified Public Accountants, Conference Board, National Bureau of Economic Research, Twentieth Century Fund, and the Brookings Institution. Similarly, the library subscribes to over 100 services of various kinds, providing complete, authoritative, and current information in such fields as taxation, Social Security, labor relations, finance, and government. Published census data are available as well as much Census Bureau material issued only on microform.

Local library resources are supplemented by an interlibrary loan service and the collections of the other units of the City University. With a current Baruch ID card, graduate students will be granted borrowing privileges at all other City University libraries. Students also have complete access to the eight-million-volume collection of the New York Public Library (NYPL) and to many of the special libraries in the New York area. Material unavailable through CUNY or NYPL may be obtained in local private libraries, such as Columbia or New York University, once the student has applied for a METRO Card, which permits on-site use under conditions determined by the host library.

Stacks of circulating books and group study rooms are located on the third, fourth, and fifth floors of the Newman Library. There are CUNY+/CD-ROM/Internet work-

stations, photocopy machines, and restrooms on every floor. Following is a description of the layout and facilities of the William and Anita Newman Library.

First Floor

There are two computer classrooms where library faculty teach credit courses and walk-in workshops on the use of research tools.

Second Floor

On the second floor (the main floor), the reference desk provides assistance in research and use of the library, general information, interlibrary loan procedures, and forms. The reference area has indexes, abstracts, and bibliographies; business services; statistical sources; dictionaries, encyclopedias, handbooks, and guides; and CUNY+/CD-ROM/Internet workstations.

The reserve desk and the circulation desk are located on the second floor.

Third Floor

The periodicals/microforms area has current periodicals and newspapers, bound journals, and materials on microform, including Baruch master's theses on microfilm.

Fourth Floor

The Baruch College Archives are housed here, along with the library's chief administrative offices.

Fifth Floor

The circulating books in education, art, music, literature, mathematics, computer science, and technology are located here.

HOURS

The library is open every day for quiet study from 7 am until midnight. Hours for reference and access services vary. Current hours are posted in the library and may be obtained by calling (212) 802-2400.

Additional information on library facilities, resources, and services is available on the library home page on the World Wide Web at <http://newman.baruch.cuny.edu>.

COMPUTING FACILITIES

The Baruch Computing and Technology Center (BCTC) provides computing facilities and services for the College community. Of particular interest to the academic community is BCTC's Client Services division, which operates open-access labs located in the Information and Technology Building and is also the College's central source of consulting, documentation, training, and educational support.

The College's open-access computer lab/classroom facility, which occupies the sixth floor at the 151 East 25th Street facility, offers a full range of computing services to all

Baruch students. PC-compatible and Macintosh computers, Novell networks, and both "X-" and 3270 terminal emulation are available; software includes a wide range of PC, mainframe, and UNIX applications and languages. All computers are connected both to local computer networks and to the global Internet. Manuals and other documentation are provided in user reference areas, and lab consultants are also available. Orientation seminars are given at the start of each semester for new users.

Several academic departments across campus also run smaller labs, and the library provides its own extensive computer-based services. Baruch's new Vertical Campus houses 39 computer laboratories.

Baruch computer users also have access to the CUNY University Computer Center (UCC), located at 555 West 57th Street. Students are eligible to use this resource for class assignments in certain courses. A full range of host-based programming languages are available, as are numerous mathematical, statistical, and other application packages and comprehensive database services. The UCC can be accessed directly from the Baruch campus or via remote dial-up.

In addition to the facilities mentioned above, Baruch subscribes to commercial time-sharing services that provide numerous mathematical, statistical, and business programs and extensive economic and financial data.

A large number of microcomputers and time-sharing terminals are available to all members of the Baruch community. The priorities governing the use of these facilities, time-sharing services, and the consulting services are (in order):

- students for course work and thesis;
- full-time and part-time faculty for teaching support in present courses and for development of new course offerings; and
- full-time faculty research.

In addition to providing access to hardware and software, Client Services offers a variety of support services for the computer user, including introductory and intermediate seminars on using the systems and related topics, written documentation for every level of computer usage, and student and adjunct consultants well versed in the supported programming languages and statistical packages.

The Computer Center for Visually Impaired People (CCVIP) maintains specialized computer equipment to give blind and visually impaired students direct and independent access to computers, providing Braille, large print, synthetic speech, and adaptive devices for micros in the labs. The CCVIP also provides individualized, hands-on orientation on specialized computer equipment, including the Kurzweil Reading Machine, and translation of exams into Braille.

SPECIALIZED CENTERS

The College operates nine specialized centers.

The Center for Educational Leadership was created to provide the opportunity for research, training, and technical assistance in educational leadership. The primary research focus of the center is the study of educational leadership in urban educational systems and the dissemination of information related to research findings and best practices. This research agenda includes the financing and administration of schools, the creation of new instructional delivery systems for education, a comparative analysis of alternative governance structures employed by other urban school systems, the practice of instructional leadership in urban schools, and management strategies for implementing change.

The center encompasses a wide range of programs conducted in the schools and districts, including mentoring of new administrators, teaching planning and management strategies to district and school administrative personnel, developing coordination between information technologies and the administration of districts, and conducting experimental projects with selected schools and districts involving new instructional strategies and administrative structures.

The Center for Logistics and Transportation is the first organization in the New York area to combine industry and academic talent to upgrade logistics management skills in a university setting. Its purpose is to educate industry professionals and students in the more effective management of global and domestic logistic activities. The center's focus on international business brings together speakers and participants from the U.S. and abroad in an annual Global Logistics Symposium. In domestic arenas, the center provides an integrated approach to developing regional and national goods movement strategies.

The Center for the Study of Business and Government sponsors and conducts applied and theoretical research in economic, financial, and social issues relevant to public policy. The research is multidisciplinary. The center places special emphasis on research and educational efforts that lead to a better understanding of the effects of actions of local, state, and national governments on the economy and society.

The Center for Transition and Leadership in Government provides access to nonpartisan, scholarly policy research that would allow newly elected decision-makers in New York City government to grapple with complex issues without first having to acquire years of "on-the-job experience." The center brings together outstanding individuals with distinguished government careers as well as scholars and other relevant experts to focus on the demands of governing New York City—providing public services and regulating nongovernmental activities that affect New York's citizens.

The Lawrence N. Field Center for Entrepreneurship and Small Business provides educational programs, consulting services, and technical assistance to existing and start-up businesses and entrepreneurs within a networking environment that links these entrepreneurs with Baruch faculty and students. Field Faculty Mentors—drawn from the Zicklin School of Business faculty and offering expertise in such areas as accounting, marketing, management, finance, and human resource management—work with the Field Center's business clients.

Baruch students who are selected as Lawrence N. Field Fellows work with the faculty mentors to provide technical assistance to clients of the Field Center. Areas of technical assistance include writing business and marketing plans, evaluating and selecting funding alternatives, and developing accounting and management information systems.

The Field Center offers entrepreneurs noncredit courses that parallel those in the Zicklin MBA program yet focus on the needs of start-up and growing businesses. Courses cover such subjects as accounting for small business, low-cost marketing solutions, employee compensation, and business plan development. The Field Center also offers programs for immigrant entrepreneurs in their first language (e.g., Chinese, Hindi, Korean, and Spanish).

The National Center for the Study of Collective Bargaining in Higher Education and the Professions serves as a clearinghouse and forum for scholars and practitioners engaged in collective bargaining in colleges and universities and other professional areas of employment. Activities include sponsorship of conferences and regional workshops; publication of monographs, journals, newsletters, and bibliographies; and maintenance of a library of research studies and contracts. The center also maintains a contract data bank. The facilities of the center are available to graduate students interested in conducting research in the area of collective bargaining.

The Steven L. Newman Real Estate Institute, established in October 1995 with an endowment gift from William ('47) and Anita Newman in memory of their son, provides a foundation for education and research concerned with real estate and metropolitan development. It provides opportunities for students to prepare for careers in the real estate industry, not-for-profit organizations, and government. Through workshops, forums, and continuing education, the Newman Institute serves as a resource for professionals in the field.

The Subotnick Financial Services Center (SFSC) and the Bert W. and Sandra Wasserman Trading Floor create a state-of-the-art instructional center that integrates hands-on financial services practice into the business curriculum. The only business school resource of its kind

in New York, the SFSC provides a fully equipped, simulated trading facility featuring high-end networked computer workstations, continuous live data feeds, real-time market quotes, and computerized trading models. Students evaluate real and simulated market information, learn split-second decision making, and have the opportunity to participate in software and systems development—valuable experience for graduates seeking leading positions in the financial, banking, and accounting services industries. The Zicklin School dedicated this facility in March 2000.

The Weissman Center for International Business is designed to enable the College to respond to the global economy with programs appropriate to a preeminent school of business. Guided by an advisory council of distinguished executives, the center's activities enrich Baruch students' preparation for careers in the global workplace by building bridges between the worlds of academia and international business. The center's local and overseas internships in international business provide students with the advantage of applied experience, while its study abroad programs allow students to choose from dozens of different learning experiences in Europe, Latin America, Asia, and the Pacific. The center sponsors conferences, forums, seminars, and workshops aimed at professionals in the metropolitan area as well as the College's own faculty, students, and alumni. Named for George Weissman ('39), the center also seeks to apply the expertise of Baruch's faculty to the advancement of knowledge about the global economy and the solution of problems in transnational business and theory.

BOOKSTORE

The College bookstore is located on the first floor (Room 01-191) of the new Vertical Campus, One Bernard Baruch Way, telephone: (646) 312-4850. It is a franchise.

The bookstore sells required textbooks, stationery, athletic supplies, and other articles for students. Regular bookstore hours are Monday–Thursday, 10 am to 7 pm, and Friday, 10 am to 3 pm. The bookstore is closed on weekends.

During registration and the first two weeks of the semester, the bookstore has extended hours. Students should check the bookstore's postings for updated information.

STUDENT ACTIVITIES CENTER

The Student Activities Center is located on the third floor of the new Vertical Campus. Many student organizations have their offices here. The space includes lounges, which may be used for studying, relaxing, or talking with friends. Scheduled events feature outside speakers, special club programs, and concerts.

CAMPUS SAFETY AND SECURITY POLICIES FOR ALL STUDENTS

A safe and secure campus depends on the cooperation and assistance of everyone—Baruch faculty, students, and staff—to be aware of possible safety hazards and the potential for crime on campus. Crime prevention and prompt reporting of unsafe conditions should be the objectives of every member of the Baruch community.

Campus security operates 24 hours a day, seven days a week. All crimes should be reported to the Security Office and to the New York City Police. The Campus Security Office is located in Room 102, 17 Lexington Avenue. They can be reached by telephone at (212) 802-3000. In an emergency, dial Baruch extension 3333. In the event of immediate danger, call 911, New York City's emergency assistance phone number.

Baruch College's campus safety and security policies and crime statistics are reprinted in full in the back of this *Bulletin* (see Appendices).

STUDENT SERVICES

DEPARTMENT OF STUDENT DEVELOPMENT AND COUNSELING

This department offers programs and services designed to personalize and enrich the graduate program at Baruch. The department has offices on the second floor of the Vertical Campus (Room 02-210). Services available to graduate students include:

- career and vocational guidance
- counseling and testing
- health and medical services
- international student services
- student activities and programs

The department provides information regarding student services, nonacademic policies and procedures, housing, student activities, student government, student grievances, vocational opportunities, professional societies, tutoring, and services for the disabled. In addition, the department offers lectures, concerts, and lounges for a “breather” between work and classes.

THE CAREER DEVELOPMENT CENTER

The Career Development Center (CDC) provides career counseling and employment opportunities to Baruch's undergraduate population. Graduate students from the Zicklin School of Business, the Weissman School of Arts and Sciences, and the School of Public Affairs are, however, also welcome to make use of appropriate services at the Career Development Center.

A staff of professional counselors administers vocational tests, provides individual counseling, and offers workshops on a wide array of career-related topics, including job search, interviewing, resume writing, and networking techniques. Students are encouraged to have their resumes reviewed by peer counselors or to participate in a videotaped mock interview.

The CDC coordinates on-campus recruiting. It invites recruiters, collects student resumes, and arranges interview schedules for hundreds of companies that come to the campus to interview Baruch students from a variety of majors and specializations. Recruiters represent companies from every area of business (e.g., accounting, finance, retail, and technology) as well as government, social service, and non-profit organizations. Additionally, full- and part-time job openings are posted on the CDC Web site and on bulletin boards and filed in binders students can access in the office.

The CDC sponsors several events, including an annual Internship Fair and semiannual Career Days, events that draw nearly 200 employers and more than 3,000 students. Employers display materials and are available to speak to students about positions in their companies. Students dress in business attire and distribute resumes to interested employers.

Reference materials about careers and companies, including print, video, and computer resources, are housed in the Career Development Center, located on the second floor of the Vertical Campus, One Bernard Baruch Way, telephone: (646) 312-4670.

Students are encouraged to come to the center to familiarize themselves with its services as soon as they enter Baruch. They are also encouraged to visit the CDC Web site at www.careers.baruch.cuny.edu. Graduate students are invited to submit resumes for appropriate job opportunities.

OFFICE OF GRADUATE CAREER SERVICES OF THE ZICKLIN SCHOOL OF BUSINESS

The Zicklin Office of Graduate Career Services provides a variety of career development and recruiting services to assist graduate students who are making career and job decisions. These services are described in greater detail in Part 5 of this *Bulletin*. The Office of Graduate Career Services is located in Room 820, 151 East 25th Street, telephone: (646) 312-1330, fax: (646) 312-1331.

ADVISEMENT SERVICES, OFFICE OF RESEARCH AND GRADUATE STUDIES OF THE WEISSMAN SCHOOL OF ARTS AND SCIENCES

The Office of Research and Graduate Studies provides career advisement information to graduate students in the Weissman School of Arts and Sciences. The office is

located in the Vertical Campus, Room 04-295, telephone: (646) 312-4490, and can also be reached by e-mail: WSAS_Graduate_Studies@baruch.cuny.edu.

OFFICE OF CAREER SERVICES OF THE SCHOOL OF PUBLIC AFFAIRS

The Office of Career Services posts public, nonprofit, and private-sector job listings and provides career counseling for students in the School of Public Affairs. The office is located in Room 312, 137 East 22nd Street, telephone: (212) 802-5916, fax: (212) 802-5928.

TUTORING

One-on-one tutoring in selected subject areas is available free of charge through the Office of Student Life, located in Room 02-210 of the Vertical Campus, One Bernard Baruch Way, telephone: (646) 312-4450.

BARUCH STUDENT HEALTH CARE CENTER

Baruch offers on-site health care services through its Student Health Care Center. The center is staffed by a coordinator, a nurse practitioner, and a physician's assistant and is supervised by a board-certified internist.

The center is designed to provide primary care for minor injuries and illnesses and referral services for anyone needing more extensive and/or follow-up care. The staff can perform physical examinations, do pregnancy tests, draw blood, and write prescriptions for medication. All treatment at the health care center is covered under the \$10 per semester health care fee, which students pay at registration. A sliding payment scale is charged for services performed outside the clinic.

The Baruch Student Health Care Center, part of Beth Israel's Student Health Services Network, is located on the first floor of the 137 East 25th Street building, Room 127. Students can set up appointments by calling (646) 312-2040 or simply use its services on a walk-in basis. Hours of operation are Monday–Thursday, 9 am–8 pm, and Friday, 9 am–5 pm.

MEDICAL RECORDS OFFICE

The Medical Records Office maintains documentation on immunizations submitted by students. It is located at 151 East 25th Street, just inside the Registrar's Office, Room 850, telephone: (212) 802-2166.

MEASLES, MUMPS, RUBELLA IMMUNIZATION

New York State law requires all college students registered for credit-bearing courses and born on January 1, 1957, or after to submit records of immunization and/or

documentation from their personal physician stating the date each communicable disease was diagnosed. Proof of immunization must be submitted to the Medical Records Office. Specific academic regulations pertaining to immunization are described in Part 4 of this *Bulletin*.

The New York City Department of Health provides immunization free of charge at clinics in each borough. During the fall and spring registration periods, free immunization clinics are sponsored by the Office of Student Life. For additional information, please contact the Medical Records Office or the Office of the Dean of Students.

STUDENT HEALTH INSURANCE

Several voluntary student group health insurance options are typically available for students carrying 6 or more credits of course work. GHI (Group Health Incorporated) provides options that include the possible coverage of dependents and coverage for prescription medication. GHI offers a network of preferred providers for health care needs. Using the physicians within the GHI network keeps subscribers' out-of-pocket medical costs down. GHI's programs do not cover pre-existing conditions. Open enrollment periods are offered during the first month of each semester. Premium payments are required quarterly. Literature about these programs may be obtained from the Medical Records Office, the Office of the Dean of Students, and the Office of Student Life.

COUNSELING CENTER

This office provides personal counseling services. It has a staff of experienced and professionally trained psychologists and counselors who can help students with their personal concerns. Some examples are concerns about study habits, anxiety in test-taking, depression or mood swings, getting along with family members, and, more generally, developing satisfying interpersonal relationships. These counseling services are *free*; contact with the office is *strictly* confidential and not part of any College record.

Hours are Monday through Friday, 9 am to 5 pm. Evening hours are available by appointment. The Counseling Center is located in the Information and Technology Building, 151 East 25th Street, Room 447, telephone: (646) 312-2155.

COLLEGE OMBUDS

The ombuds gives impartial, confidential, off-the-record assistance in mediating or resolving conflicts and complaints that are difficult to address through regular channels. The ombuds office is confidential, neutral, accessible, and independent. The ombuds will not take sides in an issue or dispute but will instead assist in defining the problem, exploring options, or referring the party or parties to the

appropriate College personnel or office. The ombuds works with all members of the College community—students, faculty, and staff—and reports directly to the College president. The current ombuds is Professor Myron Schwartzman. He can be contacted at Room 07-266 in the Vertical Campus, telephone: (646) 312-3928.

INTERNATIONAL STUDENT SERVICE CENTER

The International Student Service Center is located on the third floor at 137 East 25th Street, telephone: (646) 312-2050, fax: (646) 312-2051, e-mail: ISSC@baruch.cuny.edu. This office provides visa and immigration information and coordinates and administers these programs for the international student. It also offers curricular practical training internships and workshops and programs on employment opportunities, IRS regulations, tax responsibilities, and Social Security, as well as information on citizenship and naturalization, housing, health insurance, travel, and other areas of special interest to international students.

An international student on an F-1 visa (a student visa) or a J-1 visa (an exchange visitor visa) must consult the International Student Service Center:

- before leaving the United States, either permanently or temporarily;
- if transferring to another institution;
- if withdrawing from the University before the end of the semester;
- before accepting any employment;
- if seeking optional practical training prior to or after graduation;
- if seeking permission to work based on curricular practical training; or
- if seeking permission to work based on economic hardship.

DISABLED STUDENT SERVICES

The Baruch College Office of Services for Students with Disabilities is dedicated to compliance with Section 504 of the Rehabilitation Act of 1973, as amended by the Civil Rights Restoration Act of 1988 and the Americans with Disabilities Act of 1990. The purpose of the office is to coordinate services and programs to ensure that students with disabilities receive equal benefits from all programs provided by the College.

A wide variety of services and auxiliary aids, such as pre-admission interviews, liaison with other Baruch College departments and outside agencies, counseling related to disability issues, alternate testing arrangements, readers, writers, interpreters, library assistants, note takers, adaptive equipment, priority registration, and classroom changes, are made available to qualified students with various disabilities.

In order to receive services, the student must register with the Office of Services for Students with Disabilities. Documentation is necessary for every disability. Documentation provided is confidential and cannot be released to anyone without permission. To ensure that services are provided in a timely and effective manner, it is necessary for the student to make early contact so the office has time to make arrangements. For more information about services (including accommodations for assessment tests), contact the coordinator of services for students with disabilities at (646) 312-4590 or come to Room 02-270 of the Vertical Campus, One Bernard Baruch Way, to schedule an appointment.

VETERANS' SERVICES

A veterans' certifying officer is available in the Registrar's Office at 151 East 25th Street.

LEGAL AND FINANCIAL PLANNING CONSULTATION

These services are available by appointment through the Office of Student Life, Room 02-210 in the Vertical Campus, One Bernard Baruch Way, telephone: (646) 312-4450.

EXTRACURRICULARS

OFFICE OF STUDENT LIFE

This office offers professional advice and assistance to students pursuing extracurricular and cocurricular activities. Specific questions about joining clubs, forming new clubs, participating in student government, working on student publications, and serving on faculty-student committees should be directed to the office, Room 02-210 in the Vertical Campus. The office is open Monday–Friday, 9 am until 9 pm, telephone: (646) 312-4450.

GRADUATE STUDENT ASSEMBLY

The official representative organization of the graduate student body is the Graduate Student Assembly, which consists of all enrolled graduate students at Baruch College. These students nominate and vote for the nine representatives of the Graduate Student Assembly, who act as an executive committee for the organization.

Graduate students are also encouraged to participate in the work of various faculty-student committees, which make policy and recommendations on such matters as curriculum, academic standing, admissions, financial aid, student elections, discipline, the library, and research.

The Graduate Student Assembly is located in the Vertical Campus, One Bernard Baruch Way, Room 03-250.

THE GRADUATE VOICE

The *Graduate Voice* is a newsletter published by and for graduate students. The office of the *Graduate Voice* is currently located in Room 03-290 of the Vertical Campus (on 25th Street between Lexington and Third Avenues). You may contact them by e-mail at Gradvoice@baruch.cuny.edu.

STUDENT CLUBS AND ORGANIZATIONS

There are a number of graduate student clubs and organizations at Baruch. Each club is open to any interested student. The clubs provide a range of activities from academic services to social events. Concerts, discussion groups, and lectures are among the extracurricular activities offered. Graduate students should check with the Office of Student Life, Room 02-210 in the Vertical Campus, telephone: (646) 312-4450.

INTRAMURALS AND RECREATION

The Division of Intramurals and Recreation of Athletics/Physical Education offers extensive activities and programs to meet the needs and interests of a diverse population of participants. This program uses all the facilities and appropriate equipment when supervision is available and is offered as a supplement to diversified elective course offerings. Facilities include a gymnasium, a swimming pool, a fitness center, and table tennis tables. Schedules for recreation and intramurals are posted by Athletics/Physical Education each semester. (It is recommended that prior to using the facilities, students have a medical examination on file.) Please contact the director of intramurals in Room 1120, 17 Lexington Avenue, or call (212) 387-1270 for further information.

HONOR SOCIETIES

ALPHA IOTA DELTA

This is the national honorary society for students preparing to enter the decision sciences. Its purposes are to promote the infusion of the functional and behavioral areas of administration with the tools, concepts, and methodologies of the decision sciences and to promote professional fellowship among students, faculty, and administrators who share common interest in the development of the decision sciences.

BETA ALPHA PSI

This is the national honorary and professional accounting fraternity. Alpha Gamma, the chapter of this fraternity at Baruch College, was installed in 1949. There are active chapters in 48 of the leading colleges and universities in the United States. Superior scholarship, particularly in accounting courses, and promise of future success in the accounting profession are essential requirements for election.

BETA GAMMA SIGMA

This is the honorary society for university commercial education. Its purposes are to reward scholarship and accomplishments among students of business administration, to promote the advancement of business in the arts and sciences, and to foster integrity in the conduct of business operations. Election to Beta Gamma Sigma is the highest academic honor that a business student can receive. Graduate students may be elected to membership if their cumulative GPA is 3.6 or higher with all course work completed.

PI ALPHA ALPHA

This is the national honorary society for public administration and public affairs. Membership is open to undergraduate and graduate students with sufficient course work in public administration who meet the academic requirements.

SIGMA IOTA EPSILON

This is the national honorary and professional management fraternity. This honor society, which has about 40 active chapters throughout the country, is affiliated with the Academy of Management. Sigma Tau, the chapter of this fraternity at Baruch College, was installed in 1979.

STUDENT RULES AND REGULATIONS

In order to create and maintain an environment in which learning, teaching, and research flourish, the members of an academic community must be conversant with their rights and responsibilities within that special setting. Academic and individual freedoms need to be exercised with responsibility.

The faculty and student body share equally the responsibility and the power to establish detailed rules of conduct and regulations in conformity with the general University requirements. Current regulations cover the formation and operation of student organizations, associations, clubs,

and chapters; student policy relating to admission, academic status, role, rights, freedoms, offenses, disciplinary procedures, and sanctions; and the maintenance of public order.

The rights and responsibilities of students have been codified by the Board of Trustees of The City University of New York (formerly the Board of Higher Education). Articles XV and XVI are reproduced in full in the back of this *Bulletin* (see Appendices), as are the University's policies on student conduct, sexual harassment, and student records access.

ALUMNI ORGANIZATIONS AND ALUMNI OUTREACH

The College strives to nurture its relationship with all its constituents—current students, future students, and graduates alike. Its alumni associations, described below, promote fellowship and offer activities that encourage alumni to return to, rediscover, and recommit to their alma mater.

Our alumni take an active role in shaping the academic quality, financial status, and reputation of the College. Their support takes the form of generous donations of time, money, and talent: mentoring; guest lecturing; and endowing schools, centers, professorships, and scholarships/awards. Alumni contributions have radically advanced the education Baruch is able to offer its students. Regional chapters allow graduates who have relocated outside the New York metropolitan area to keep and strengthen their ties with Baruch and contribute to these important initiatives. Additional information about these organizations can be found on Baruch's Web site: www.baruch.cuny.edu.

BARUCH COLLEGE ALUMNI ASSOCIATION

The mission of the Baruch College Alumni Association (BCAA) is to foster and maintain a cordial and mutually beneficial relationship between the College and its graduates, students, faculty, and staff. The BCAA offers an array of educational, cultural, social, and career enhancement opportunities to its more than 6,000 members. Publications and the Web site keep alumni in touch with the College and each other. BCAA's mentoring program links today's students with alumni eager to share professional insights. Affiliates and chapters based on school, profession, or geographic region provide additional means for Baruch graduates to network, to keep informed about the College, and to show pride in the College and its students.

BLACK AND LATINO ALUMNI ASSOCIATION

The Black and Latino Alumni Association of Baruch College, Inc., was formed in 1982 for the purpose of advancing the interests and promoting the welfare of the

College, its black and Latino alumni, and its students and faculty. It provides a nonsectarian support network for black and Latino students, alumni, and faculty and promotes conferences, forums, seminars, and lectures regarding issues of interest to black and Latino alumni.

BARUCH COLLEGE FUND

The Baruch College Fund's mission is to generate, encourage, and promote the educational welfare of the students of the College through a variety of means, including faculty support, scholarships, and program enhancement. The Fund is governed by a board of trustees whose members are highly distinguished alumni and civic leaders.

FEES, EXPENSES, FINANCIAL AID, AND PRIZES

TUITION AND FEES

All tuition charges and fees are to be paid in full on or by the date set by the College for each semester's registration. Payment should be made by check or money order payable to Baruch College. Credit cards are accepted.

All tuition and fee schedules are necessarily subject to change without notice at any time upon action by the Board of Trustees of The City University of New York, regardless of its tuition and fee schedules in effect at the time of registration.

In the event of any increase in tuition or fees, payments already made to the College will be treated as a partial payment and notification will be given of any additional amount due and the time and method of payment.

BONA FIDE NEW YORK STATE RESIDENTS

Full-Time Students \$2,175 per semester
(12 or more credits)

Part-Time Students \$185 per credit,
(less than 12 credits) plus \$65 for each
additional contact hour
in excess of credit hours

Maximum of \$2,175 per semester (fall and spring)
(plus the student activity fee). Summer session tuition is
calculated per credit.

NONRESIDENT AND INTERNATIONAL STUDENTS

Full-Time Students \$3,800 per semester
(12 or more credits)

Part-Time Students \$320 per credit,
(less than 12 credits) plus \$85 for each
additional contact hour
in excess of credit hours

Maximum of \$3,800 per semester (fall and spring)
(plus the student activity fee). Summer session tuition is
calculated per credit.

STUDENT ACTIVITY FEE (NONREFUNDABLE)

All Students \$26.35
(full-time and part-time)
Consists of:

- \$ 7.50 Student Center Fee
- \$ 2.00 Student Activities Fee
- \$ 1.00 Communication Fee
- \$ 0.85 University Student Senate Fee
- \$ 5.00 Consolidated Services Fee
- \$ 10.00 Health Services Fee

OTHER NON-INSTRUCTIONAL FEES (ALL NONREFUNDABLE)

Maintenance of Matriculation Fee

New York State residents \$250 per semester
Nonresidents \$403 per semester

Students must maintain matriculated status during the semester in which they obtain their degree. They may not be on leave of absence during that semester.

Re-entry Fee \$10

Students who have not been in regular attendance (leave of absence or maintenance of matriculation) must pay a \$10 fee when applying for re-entry.

The maintenance of matriculation and re-entry fees do not apply to students absent during any period of service in the armed forces.

Application Fee \$40

This is payable at the time of filing an application for admission.

Change of Program Fee \$10

Any student is permitted to make a change in an approved registration according to the guidelines in the *Schedule of Classes*. The student must present the original bursar's receipt.

Late Registration Fee \$15

For students permitted to register after the close of the official registration period.

Transcript of Record Fee \$4

This fee applies for each transcript requested. There is no fee for transcripts between CUNY colleges.

Special Examination Fee \$15

This fee is levied when an examination is taken at any time other than the scheduled final class examination. Each additional exam costs \$5; the maximum charge for three or more examinations, \$25.

Duplicate Bursar Receipt Fee \$5

A fee is charged for each duplicate bursar's receipt.

Fee for Microfilming the Graduate Thesis \$15

A fee of \$15 is paid by master's degree candidates for microfilming the thesis.

Bad Check Fee \$15

A fee is paid if a check is returned dishonored by the bank.

Duplicate ID Card Fee \$10

To replace a lost card.

TUITION REFUNDS

The existing University Refund Policy concerning withdrawals is:

PERCENTAGE OF REFUND

Period of Time	Fall and Spring Semesters
<i>Before</i> first day of classes	100
<i>During first</i> week of classes	75
<i>During second</i> week of classes	50
<i>During third</i> week of classes	25
<i>After</i> third week of classes	0

Refunds for summer session courses will be granted according to the schedule published in the *Summer Session Schedule of Classes*.

PROCEDURES

- Full refunds are available only if the student officially withdraws before the first scheduled day of class.
- Students may automatically apply for a refund through the Change of Program Form or the Application to Drop a Course Form.

SPECIAL SITUATIONS

Students who register for classes are liable for the tuition associated with the courses selected. Students who do not plan to attend classes should drop their classes prior to the first day of classes for the semester.

Students whose registrations are canceled for bad checks must file for re-entry in the Registrar's Office before the semester for which they wish to return. If the cancellation takes place in the student's first semester, the student must reapply for admission to a graduate program through the appropriate office of graduate admissions.

Students who register for a course and are informed by the instructor that they do not need the course should withdraw; they are entitled to a full or partial refund. If the College is satisfied that the student was improperly advised originally, the tuition may be refunded in full. Otherwise, the student is entitled to a tuition refund based on the established refund schedule.

FINANCIAL AID AND AWARDS

Clearly, the most significant type of financial aid at Baruch College is the considerable tuition subsidy provided for all students by New York City and the New York State legislature. Tuition and fees—even for non-New York State residents—are as little as one third the levels at other major universities, yet the quality of the education offered at Baruch is clearly competitive.

Nevertheless, students may need to supplement their own resources to meet College costs. Assistance is available in the form of grants, scholarships, loans, and student employment from federal, state, and Baruch College programs. Most student aid is awarded on the basis of need.

The following financial programs are offered to matriculated graduate students at Baruch. Descriptions of these programs appear on the succeeding pages:

New York State/City Programs

- Tuition Assistance Program (TAP)

Federal Programs (General)

- Federal College Work-Study Program
- Federal Aid to Native Americans
- Federal Perkins Loan Program
- Federal Ford Direct Student Loan Program

Veterans Administration Programs

- Tutorial Assistance Program
- Contributory Education Assistance Program
- Veterans Administration Benefits for Dependents of Veterans
- Veterans Educational Assistance Act of 1984 Eligibility/Benefit
- Vocational Rehabilitation
- Work-Study

Baruch College Programs

- Baruch Endowment Fund Programs (Baruch Graduate Assistantships, Baruch Student Employment Program, Mitsui USA Foundation Scholarships, Nash Scholarships)
- Baruch College Financial Aid Programs (International Student Emergency Loan Fund)

APPLICATION PROCEDURES

All students and prospective students are encouraged to apply for assistance. Each applicant should complete the Free Application for Federal Student Aid (FAFSA). This application may be obtained from the Financial Aid Office, located at 151 East 25th Street, Room 725. Entering business students who wish to apply for graduate assistantships may obtain an application from the Zicklin Graduate Admissions Office, located at 151 East 25th Street, Room 820. Continuing business students may obtain an applica-

tion from the Zicklin Office of Graduate Academic Services, located in Room 13-221 of the Vertical Campus. Students in the Weissman School of Arts and Sciences and the School of Public Affairs should inquire about graduate assistantships from the Dean's Office in each school. Doctoral students must secure an application from the Graduate School and University Center/CUNY, located at 33 West 42nd Street, New York, NY 10036.

Once the application is processed, a Student Aid Report (SAR) will be mailed to the student. Please review the SAR to determine if it must be submitted to the Financial Aid Office.

Students who apply before May 1 will be considered for federal, state, and institutional aid. Students who apply after that date will be eligible to receive assistance from the Tuition Assistance Program (TAP) and Federal Family Student Loans. All other aid will be dependent upon the availability of funds.

A renewal form may be sent to students who applied for federal aid the prior academic year. This form may be used instead of the FAFSA. Students may also apply via the World Wide Web. The address is www.fafsa.gov.

The information reported on the Financial Aid Form is subject to verification by the Financial Aid Office. Applicants may also be required to document information reported on the SAR.

ELIGIBILITY

In order to be eligible for federal and state aid, a student must be a U.S. citizen or an eligible noncitizen and must be making satisfactory pursuit and progress toward a degree. Students who have defaulted on a loan or owe a repayment of a grant at any postsecondary school must make repayment arrangements with that institution before they will be eligible for aid at Baruch.

U.S. citizens, eligible noncitizens, and international students possessing an F-1 and J-1 student visa who are making satisfactory pursuit and progress toward a degree, as per federal guidelines, are eligible to apply for all programs of the Baruch Endowment Fund unless otherwise noted.

STATE PROGRAM ELIGIBILITY

To be eligible to receive assistance from TAP (explained below), students must complete a minimum number of credits the prior semester, complete the appropriate number of cumulative credits, and have the appropriate grade point average at the beginning of each semester of state-supported study.

STATE WAIVER OF ACADEMIC STANDING REQUIREMENTS

Students who become academically ineligible to receive assistance from state programs because of a documentable unusual circumstance (e.g., illness) may apply for a one-time waiver of the pursuit and progress requirements. For further information, contact the TAP Academic Officer in the Financial Aid Office.

FEDERAL PROGRAM ELIGIBILITY

The federal pursuit and progress standard applies to students seeking assistance in the form of a Perkins Loan, a Federal Family Student Educational Loan, College Work-Study, and Baruch Student Employment. To be eligible to receive assistance from these programs, students, after their fourth semester of study, must complete a certain number of credits in relationship to the credits they attempted and have the appropriate grade point average at the beginning of the semester that they are seeking payment. Students are eligible to receive federal assistance for the equivalent of 150 percent of their course work.

FEDERAL WAIVER OF ACADEMIC STANDING REQUIREMENTS

Students who become academically ineligible to receive assistance from federal or institutional programs due to a documentable unusual circumstance may apply for a waiver of the academic pursuit and progress requirements. Applications for the waiver are available in the Registrar's Office.

CONTINUED ELIGIBILITY: SATISFACTORY ACADEMIC PROGRESS

All recipients of financial assistance must be making satisfactory "pursuit and progress" toward a degree. There are two different formulas used to make this determination, one for state aid and another for federal and institutional aid. These formulas can be found in the *Schedule of Classes*.

AID AND STUDY ABROAD

Students who enroll in an overseas program of study approved by Baruch College are eligible to receive federal financial aid and, in some cases, state and institutional financial aid. The course work for which they enroll must be applicable to their degree at Baruch. Contact the Financial Aid Office for further information.

DETERMINING NEED

Most student aid is awarded on the basis of need, defined as the difference between the cost of education and the amount the family can afford to pay, which is known as family contribution. The family contribution is determined by the federal needs analysis formula, which uses the information provided on the financial aid application. It considers family size, number in college, taxable income, and nontaxable income and may consider the value of assets of families with incomes greater than \$50,000. Home equity is no longer considered in determining the eligibility for federal financial aid programs.

Generally, the student is required to provide the prior year's income information. However, if there is a change in the family financial situation, the student may be eligible to file for "Special Condition" consideration. Please consult the Financial Aid Office.

Copies of the federal needs analysis formula are available by writing to Formula Book, Federal Student Aid Information Center, P.O. Box 84, Washington, DC 20044.

STUDENT BUDGET

A student budget is an estimate of the amount of money that it will cost a student to attend college or graduate school. It includes tuition, fees, books, transportation, housing, and food expenses. Additional allowances may be made for unusual expenses.

Student budgets are set each year by the University. They reflect the average expenses of all students who are living with their parents or living away from their parents. These budgets may only be adjusted if an individual can document an unusual expense not incurred by the average student.

The current Baruch College budgets for full-time, in-state graduate students are as follows:

	LIVING WITH PARENTS	LIVING AWAY FROM PARENTS
Tuition	\$4,350	\$4,350
Fees	52	52
Books & Supplies	670	670
Transportation	578	578
Room & Board	1,500	5,416
Personal	2,718	4,323
Total	\$9,868	\$15,389

Please note: Tuition charges are estimates for full-time New York State residents based on current tuition charges. Actual tuition charges for New York State residents, out-of-state residents, and international students for full-time and part-time study can be found in the *Schedule of Classes*.

FINANCIAL AID AND STUDENT INCOME TAXES

Moneys from College Work-Study, assistantships, and all financial aid received by a student (except loans) in excess of the cost of tuition, fees, books, and supplies are considered taxable income and must be reported as taxable income on the student's income tax forms. For further information, contact the Internal Revenue Service in the area in which you live.

TUITION CREDIT, CHECK DISBURSEMENT, AND REFUND POLICY

Financial aid awards are applied to a student's invoice in priority order at registration by the Baruch On-line Student System (BOSS). Students who do not want certain awards used for tuition or fees must put this request in writing to the Financial Aid Office.

Funds that are not used for institutional costs are distributed to students. The calendar that appears in the *Schedule of Classes* lists the disbursement dates for College Work-Study and Perkins Loan moneys. Direct loans are disbursed by the Controller's Office. Students will receive a check when the funds are available. TAP awards are disbursed directly by the Bursar's Office. Questions concerning disbursement dates or the amount of the check should be addressed to the bursar.

Students must be enrolled for the appropriate number of credits or equated hours to receive payment. Students who add or drop courses prior to receiving payment will have their awards adjusted accordingly. Financial aid eligibility is determined by the student's enrollment status on the 21st day of classes or on the day he/she receives funds from the award (whichever day comes first), unless the student completely withdraws from classes.

Students who withdraw from all courses will have their award prorated based on their expense budget, tuition/fee charges, and the number of weeks they attended classes. The College financial aid policy considers individuals who unofficially withdraw from all classes as never attended, unless the student can prove attendance in those classes. They will be required to repay all the aid they received. The College will refund award amounts to their source in the following order: Perkins Loans, Stafford Loans, Baruch funds, and TAP awards. College Work-Study earned will never be recouped.

PRORATED REFUND

First-time freshmen, transfer students, and graduate students who are Federal Title IV financial aid recipients are entitled to a refund of part of their tuition and fees if

they withdraw during the first nine weeks of classes. The refund will be prorated based on the number of weeks the student attended divided into the length of the semester (fifteen weeks).

NEW YORK STATE/CITY FINANCIAL AID PROGRAMS

TUITION ASSISTANCE PROGRAM (TAP)

This grant is awarded to New York State residents who are enrolled full time in a degree-granting program and who meet the income criteria.

Awards are made for dependent students and independent students with dependents whose New York State taxable income is \$50,000 or less and for independent students with no dependents if their taxable income is less than \$10,000.

Students may receive awards for four semesters.

A student with a disability that prevents attendance on a full-time basis may be eligible to receive TAP while attending on a part-time basis. Please consult the Office of Services for Students with Disabilities.

Please note: TAP information is subject to change pending New York State budget approval.

FEDERAL FINANCIAL AID PROGRAMS (GENERAL)

FEDERAL COLLEGE WORK-STUDY PROGRAM

Employment opportunities are offered to U.S. citizens and eligible noncitizens who demonstrate financial need. Recipients must be enrolled in a degree program and be making satisfactory pursuit and progress toward a degree.

Recipients are offered the opportunity to work 20 hours a week at various types of jobs both on and off campus. The starting rate of pay for graduate students is \$6.25 an hour.

FEDERAL AID TO NATIVE AMERICANS

Awards are granted to applicants who are at least one-quarter American Indian, Eskimo, or Aleut and a member of a tribe, band, or group on record with the Bureau of Indian Affairs. In addition, the student must be enrolled full time in a degree-granting program and demonstrate need.

For further information or to obtain applications, write to:
Department of Education
Indian Fellowship Program
400 Maryland Avenue SW, Room 2177
Washington, DC 20202

FEDERAL PERKINS LOAN PROGRAM

Loans are available to U.S. citizens or eligible noncitizens who demonstrate financial need. Recipients must be making satisfactory pursuit and progress toward a degree and have a minimum 3.0 grade point average. Eligible students may borrow up to \$5,000 for each of their graduate years of study. The actual amount of the loan is dependent on the student's financial need and the availability of funds. The maximum aggregate amount for a graduate is \$30,000, including the amount borrowed as an undergraduate.

The current interest rate is 5 percent. Borrowers are charged interest beginning on the first day of the ninth month in which they are no longer enrolled for at least 6 credits. Repayment for new loans begins on the first day of the tenth month in which the borrower is no longer enrolled for at least 6 credits. The minimum monthly repayment is \$40.

FEDERAL FORD DIRECT STUDENT LOANS

Loans are available to U.S. citizens or eligible noncitizens from both subsidized and unsubsidized programs. Recipients must be making satisfactory pursuit and progress toward a degree and have a minimum 3.0 grade point average. Graduate students may borrow \$18,500 a year from a combination of the subsidized and unsubsidized programs. The aggregate amount a graduate may borrow is \$138,500, of which \$65,500 may be subsidized. These amounts include funds borrowed as an undergraduate.

Interest for new borrowers, determined on June 1 for the twelve-month period, is a variable rate based on the 91-day Treasury Bill plus 3.10 percent, capped at 8.25 percent.

SUBSIDIZED LOANS

Students may borrow up to the difference between *Financial Need* and their estimated or actual financial assistance, including Veteran's Educational Benefits, assistantships, and fellowships. The amount of the loan may not exceed the previously noted loan limits.

Interest on this loan is paid by the federal government for the period of time in which the student is registered for at least 6 credits and for the first six months after the student is no longer registered for at least 6 credits.

The student begins paying interest and repaying the loan on the day after the expiration of the six-month grace period that follows after he/she ceases to be enrolled for at least 6 credits.

UNSUBSIDIZED LOANS

Students may borrow up to the difference between the *Student Budget* and their estimated or actual financial

assistance, including Veteran's Educational Benefits, assistantships, fellowships, and subsidized loans. The amount of the loan may not exceed the pre-noted loan limits.

Payments of interest are the responsibility of the borrower during the in-school and grace periods but may be allowed to accrue and be capitalized.

Repayment on the principal begins on the day after the expiration of the six-month grace period that follows after the borrower ceases to be enrolled for at least 6 credits. The student may choose to make interest payments immediately or defer them to the end of the grace period.

VETERANS ADMINISTRATION EDUCATIONAL BENEFITS

Veterans educational benefits are administered through the Veterans Administration. To ask any general education benefit question or to check current rates of payment for VA programs, or to inquire concerning the status of an education claim, veterans should contact the VA Education Service through its Web site at www.va.gov or call 888-GI-BILL-1 (888-442-4551) to speak with a veterans benefits counselor.

Application forms are available at all VA offices, active-duty stations, and American embassies. Forms are completed by the College and submitted to the nearest VA office.

TUTORIAL ASSISTANCE PROGRAM

Veterans or service personnel enrolled at CUNY who need tutorial assistance must meet the following criteria: (1) the student must be enrolled at least half time; (2) the student must be enrolled in the course in which he/she has the deficiency; (3) the student needs to be in danger of failing, as certified by the instructor in the course in which tutoring is needed. The tutor must be certified by the Office of Tutoring or the department in which expertise is claimed.

The tutorial payments are not to exceed \$84 a month to a maximum amount of \$1,008, with no charge against basic entitlement.

CONTRIBUTORY EDUCATION ASSISTANCE PROGRAM

Eligible veterans are those who served and who (1) first entered active duty after December 31, 1976, (2) were released under conditions other than dishonorable or continue active duty but have completed their first obligated period of service or six years of active duty, whichever comes first, and (3) have satisfactorily contributed to the program. Satisfactory contribution consists of the monthly deduction of \$25 to \$100 from military pay to a maximum of \$2,700 for deposit in the special training fund.

Students voluntarily participate in a planned future education or training in which savings would be administered and supplemented by the government. Recipients receive monthly payments for the number of months they contributed, or for 36 months, whichever is less. A participant may leave the program at the end of any consecutive twelve-month period of participation, and those who do so have their contributions refunded. Recipients have ten years from the date of last discharge or release from active duty in which to use these benefits.

VETERANS ADMINISTRATION BENEFITS FOR DEPENDENTS OF VETERANS

There are two types of benefits for dependents of veterans. The first, under Chapter 35, pays a monthly allotment for the dependent attending school while satisfactorily pursuing a degree. Payments are the same as those for veterans with no dependents. The second, compensation and pension, is paid to the veteran, with an additional amount per month for the dependent attending college. To be eligible for Chapter 35 benefits, the student must be (1) the spouse or child of a deceased or permanently and/or totally disabled veteran, where the death or disability was the result of service in the armed forces and (2) a child between the ages of 18 and 26 (even married dependents are eligible for benefits). A spouse's remarriage terminates eligibility.

Widows and/or widowers who receive a death pension or indemnity compensation can receive additional monthly amounts if a dependent child is attending school. The college veterans' office must certify the attendance of the student to the VA.

VETERANS EDUCATIONAL ASSISTANCE ACT OF 1984 ELIGIBILITY/BENEFIT

The Veterans Educational Assistance Act of 1984 establishes a program of education benefits for individuals who entered military service from July 1, 1985, through June 30, 1988. Service-persons entering active duty during that period will have their basic pay reduced by \$100 a month for the first twelve months of their service, unless they specifically elect not to participate in the program. Service-persons eligible for post-Korean G.I. Bill benefits as of December 31, 1989, and who do not have a break in active-duty service since December 31, 1976, are also eligible for the new program but will not have their basic pay reduced. Service-persons who, after December 31, 1976, received commissions as officers from service academies or scholarship senior ROTC programs are not eligible for this program.

Active duty for three years (two years if the initial obligated period of active duty is less than three years) or two years' active duty plus four years in the Selected Reserve or National Guard will entitle an individual to \$300 a month basic benefits. There is also a targeted discretionary kicker of up to an additional \$400 available. A supplemental

benefit of up to an additional \$300 with a targeted discretionary kicker of up to \$300 more is also available.

An educational entitlement program is also available for members of the Selected Reserve. Eligibility applies to individuals who from July 1, 1985, through June 30, 1988, enlist, reenlist, or extend an enlistment for a six-year period. Benefits may be paid to eligible members of the Selected Reserve who complete their initial period of active-duty training and complete 180 days of service in the Selected Reserve. Full-time payments will be \$140 a month for 36 months.

VOCATIONAL REHABILITATION

Under this program for disabled veterans, the VA pays for tuition, fees, and books. In addition, the veteran also receives a monthly allowance depending on credit load and standard class sessions. Disabled veterans are also eligible to receive tutorial benefits at the discretion of a counselor.

To qualify, a veteran must have at least a 10 percent disability according to the VA's evaluation. The disability must be a result of active service. The conditions of "other than dishonorable" discharge apply. Also, the VA must certify the veteran's need for vocational rehabilitation (unemployable).

A disabled veteran is eligible to receive benefits for up to twelve years after discharge. In certain situations, this can be extended. The period of eligibility begins when the veteran is first rated.

WORK-STUDY

Vietnam-era veterans or those under Vocational Rehabilitation who are enrolled as full-time students may agree to perform VA-related services and receive an additional allowance. The veterans who are 30 percent or more disabled from service-connected disabilities will be given preference. A student who agrees to work 250 hours per semester receives \$837.50. This is calculated at \$3.35 per hour and is tax-free. A student may work up to 750 hours in an academic year. A student who agrees to work fewer hours gets a proportionately smaller amount. Veteran-students will be credited 40 percent of the amount of the work-study agreement in advance.

The hours may be worked during or between enrollment periods.

The services that may be performed are:

- VA outreach services under the supervision of a VA employee,
- preparation and processing of VA paperwork,
- VA domiciliary and medical treatment services, or
- any other activity of the VA approved by the Administrator.

Source: Veterans' Benefit Fact Sheet
CUNY, Office of Veterans Affairs
1114 Avenue of the Americas, 15th Floor
New York, NY 10036

BARUCH ENDOWMENT FUND PROGRAMS

BARUCH GRADUATE ASSISTANTSHIPS

Graduate assistantships are available in the Zicklin School of Business on a limited basis to academically qualified matriculated students who are attending full time (defined as at least four 9000-level courses each semester).

Receipt of a student loan may disqualify a student from an assistantship. Students should consult the Financial Aid Office if they have received a loan or are contemplating applying for one. Entering business students will find an assistantship application in the graduate school application for admission packet. Continuing business students may obtain an assistantship application from the Zicklin Office of Graduate Academic Services, located in Room 13-221 of the Vertical Campus, One Bernard Baruch Way, telephone: (646) 312-3140.

The School of Public Affairs and the Weissman School of Arts and Sciences will also offer a limited number of assistantships to applicants in their programs. Please inquire through the Dean's Office in each school.

BARUCH STUDENT EMPLOYMENT PROGRAM

Funds are available annually to full-time matriculated undergraduate and graduate students who are selected strictly on their ability to perform a job function.

MITSUI USA FOUNDATION SCHOLARSHIPS

The Mitsui USA Foundation annually awards two scholarships of \$5,000 each to newly admitted full-time students pursuing an MBA degree with a specialization in international business.

To be considered, candidates should be graduates of a nonbusiness undergraduate program with a minimum undergraduate grade point average (GPA) of 3.0. Applicants must also be U.S. citizens or permanent residents. Candidates are selected on the basis of academic distinction, volunteer or professional work with people of diverse cultural backgrounds, employment or study abroad, and a written essay.

Applications for the Mitsui USA Foundation scholarships are available from the Office of Graduate Admissions, Zicklin School of Business, Baruch College/CUNY, One Bernard Baruch Way, Box H-0820, New York, NY 10010-5585, telephone: (646) 312-1300.

NASH SCHOLARSHIPS

Nash Scholarships are awarded annually to the most qualified and accomplished students who enroll in the Full-Time MBA Program. For the 2000–2001 academic year, 26 Nash Scholarships were held by students at an average of \$2,700 each for two years. For 2001–2002, it is estimated that approximately 30 of these scholarships will be offered at an average of \$3,000 per year for two years.

BARUCH COLLEGE FINANCIAL AID PROGRAMS

INTERNATIONAL STUDENT EMERGENCY LOAN FUND

Eligibility for this program is limited to international students who can demonstrate that unforeseen circumstances subsequent to their entry into the United States have caused economic need. Loans cannot exceed \$500. Applications are available in the International Student Service Center.

ANNUAL AWARDS AND PRIZES

American Statistical Association Award: A certificate is awarded to the graduate student who has demonstrated proficiency in statistics.

Baruch College Alumni Association Graduate Award in Education: A \$200 award to the recipient of an MSEd degree with the highest cumulative average.

Mary and Abraham D. Beame Scholarships: Up to ten 1-year renewable awards for a maximum of \$2,000 each for outstanding new or returning graduate students in the School of Public Affairs in government or preparing for careers in public service.

Harry Beck Memorial Award: One prize of \$200 is awarded to the MBA candidate in accountancy or taxation with the highest scholarship.

Becker Family Scholarship: A tuition scholarship of \$600 is awarded annually to one graduate student for academic excellence.

Beta Gamma Sigma Alumni of New York City Medal: A medal is presented to a graduate student who has attained membership in the Bernard M. Baruch College Chapter of the National Honor Society, Beta Gamma Sigma (Epsilon Chapter), and who qualifies by reason of outstanding character, scholastic achievement, participation in College affairs, and potential for leadership.

Clark Scholarships: Up to five 1-year renewable awards of up to \$2,000 to new or returning School of Public Affairs students preparing for careers in nonprofit management.

Coexistence Fellowships: Up to two 1-year awards of up to \$1,200 to new or returning School of Public Affairs students preparing for careers in public service with an emphasis on community relations, public affairs, or inter-group relations.

Robert Demb Award for Graduate Study: One tuition scholarship of \$1,000 to an MBA student who received his/her undergraduate degree from Yeshiva or Brandeis University or graduated from a yeshiva high school.

Vincent Di Lorenzo Prize in International Marketing and International Business: One \$500 prize is given to a graduate student in international marketing and international business with the highest scholastic average for an MBA in these specializations and showing the greatest potential in these fields.

Donal E. Farley Award: A scholarship providing yearly in-state graduate tuition to the outstanding graduate student majoring in public administration in the School of Public Affairs, for academic excellence, service to Baruch College, and contributions to his or her community, borough, or the City at large. Established in honor of Senior Vice Chancellor Farley for his long and outstanding service to The City University of New York.

Financial Executive Institute Academic Honor Award: Membership privileges are awarded to a graduate student for outstanding scholarship in management, accounting, or financial management, plus excellence in all other courses.

Graduate Service Endowment Award: A \$100 award to a graduating graduate student for outstanding leadership and service.

Irving Greger Student Leadership Awards of the Class of 1985: A maximum of two \$100 awards to be given annually to undergraduate or graduate students who encourage by their own behavior the desire to learn and teach and who facilitate the development of leadership skills, interpersonal relationships, and human relations. Recipients shall demonstrate characteristics of caring and sensitivity for others and a commitment to the furtherance of the well-being of the College.

Hearst Fellowships in Nonprofit Management: Up to five \$1,000 one-year fellowships for new or returning students in the School of Public Affairs preparing for careers in nonprofit management.

International Graduate Student Service Award: A \$100 cash award to an international graduate student for outstanding service to the College.

Oscar Lasdon Award: An award of \$500 presented for the best doctoral dissertation in the field of finance or investment or, if none, then in another field included within the Doctoral Program in Business.

ANNUAL AWARDS AND PRIZES

Milton Mann Prize for Excellence in Accountancy:

One \$750 award to an MBA candidate who demonstrates excellence in accountancy and involvement in volunteer service on behalf of the College and community.

Mitsui Scholarships: Up to four awards of \$5,000 each are conferred on outstanding candidates for an MBA in international business who majored in something other than business as undergraduates.

Jack Nash Distinguished Service Awards: Up to two awards of \$1,000 each are given to graduating students in the Nash Honors MBA program and the Full-Time MBA program. The purpose of the award(s) is to recognize students who have made significant contributions to their fellow students or to the Zicklin School through their efforts to improve and/or foster development of any aspect of campus life. Students must be in good academic standing and must graduate in the spring semester during which they are nominated.

New York State Society of Certified Public Accountants Award: A medal is awarded for excellence in accountancy studies to a candidate for the MBA specializing in accountancy.

Daniel S. Roher Scholarship: A tuition scholarship of \$500, or 5 percent of the fund, is awarded annually to an incoming student in the MA program in business journalism. The student should have demonstrated academic success on the undergraduate level and presented a writing portfolio and exam showing great promise.

Jerry M. Rosenkranz and Joseph A. Goldstein Award in Honor of Data Development Corporation for Excellence in Statistics: An annual award of \$200 to the MS or MBA candidate who achieved academic excellence in the statistics specialization and has demonstrated a strong interest in the application of statistics to market research. Selection criteria include academic achievement in the specialization of statistics, MBA or MS thesis, and interest and promise in a career in marketing research. (Funds have been provided by Jerry Rosenkranz and Joseph Goldstein in honor of Data Development Corporation's 25th anniversary.)

Schering-Plough Fellowships: Fellowships in the amount of \$2,000 are awarded for tuition and fees to outstanding graduate students who have completed internship programs in public affairs.

SCORE Scholar Award: One tuition award of \$1,000, applied to the spring term, will be presented to a graduate student specializing in entrepreneurship and whose interest is in small business. The student will be chosen by the director of the Field Center for Entrepreneurship and Small Business, based on academic excellence and evidence of the student's interest. The award will be provided by the New York Chapter of the Service Corps of Retired Executives (SCORE) Association.

Carl Spielvogel ('56) Scholarships in International Marketing: Two tuition awards of \$5,000 to graduate students who intend to study international marketing and pursue a career in that field. The scholarship is renewable in the second year of study if the students maintain good academic standing.

Stuart-James Award in Business Computing: One award of \$500 to an outstanding graduate student in the field of business computing.

Tax Executive Institute Prize: One tuition award of \$1,000 to a student enrolled in the graduate program in taxation, in honor of William E. Duffy.

Bert W. and Sandra Wasserman Scholarships: Two scholarships of \$2,000 to graduate students who have demonstrated excellence in accountancy.

Irving Weinstein Trust Fund Scholarships: Eight scholarships of \$600 to worthy undergraduate and/or graduate students majoring in accountancy, taxation, or business administration.

Samuel and Irving Weinstein Scholarship Fund: One scholarship of \$600 is awarded to a needy and worthy undergraduate or graduate student in accountancy or taxation.

GENERAL ACADEMIC REGULATIONS

GENERAL ACADEMIC REGULATIONS

Students are held responsible for knowledge of the College's academic policies. Each of the policies listed below is described in detail in this section:

- Matriculation and Class Status
- Academic Advisement
- Registration
- Measles, Mumps, Rubella Immunization
- ID Cards
- Program Load
- Program Changes
- Qualifying Examinations/Waivers
- Transfer of Credit for Graduate Work and Permit Status
- Leave of Absence
- Re-entry to the College
- Resignation or Withdrawal
- Extension of Time Limit for Degree
- Graduation Requirements
- Second-Degree Application
- Grading System
- Scholarship Requirements
- Graduate Committees on Academic Standing

MATRICULATION AND CLASS STATUS

Only students officially matriculated in Baruch's graduate programs are allowed to register for courses. Once admitted to a graduate program (this includes the period between acceptance by and registration at Baruch), students cannot take undergraduate courses in order to waive 9000-level preliminary requirements. Concurrent acceptance to and enrollment in a second undergraduate degree program and a graduate-level program are not permitted. Withdrawal from one program is a condition for admission to or continued registration in another program.

MASTER'S DEGREE STUDENT CLASS STATUS

Grad 9 Matriculated student—no approved program
 Grad 8 Student with approved program
 NP Students in the MBA program

There is a six-year time limit for completion of the master's degree. This period begins at the commencement of the program.

ACADEMIC ADVISEMENT

ZICKLIN SCHOOL OF BUSINESS

The Office of Graduate Academic Services provides administrative and curricular services to students enrolled in programs in the Zicklin School of Business. These services are described in greater detail in Part 5 of this *Bulletin*.

WEISSMAN SCHOOL OF ARTS AND SCIENCES

Advisement for students in business journalism, corporate communication, and industrial/organizational psychology graduate programs is provided by members of the faculty. Appointments can be made through the Office of Research and Graduate Studies at (646) 312-4490.

SCHOOL OF PUBLIC AFFAIRS

The School of Public Affairs Office of Graduate Admissions and Student Services provides administrative and curricular services to graduate students enrolled in programs in the School of Public Affairs.

Students entering programs in the School of Public Affairs will receive an evaluation of preliminary course requirements to aid in their first registration at Baruch.

During the first semester of attendance, students will be assigned to work with a faculty advisor to prepare a program for the remaining course of study. The program is a plan of study devised by the student in consultation with the faculty advisor regarding the courses to be completed for the degree. Students must follow the program as approved, unless a program change has been filed with the Office of Graduate Admissions and Student Services.

For information regarding student services, contact the Office of Graduate Admissions and Student Services, School of Public Affairs, at (212) 802-5921.

REGISTRATION

Students accepted for graduate study will be mailed registration materials prior to the scheduled registration period. Any accepted student with a domestic address who has not received registration materials by July 1 for the fall semester or November 30 for the spring semester should contact the Registrar's Office. International students with overseas addresses will obtain their registration materials from the appropriate graduate admissions office upon their arrival in New York.

Detailed registration information is contained in the *Schedule of Classes* issued each semester. Copies may be obtained in the Registrar's Office or the appropriate

graduate academic services or student services office. The majority of required courses are normally repeated every semester so that a student may commence graduate work during the spring or fall semester. Elective courses may be offered once every second or third semester. Most graduate courses are taught in the evening.

MEASLES, MUMPS, RUBELLA IMMUNIZATION

New York State law requires all college students registered for credit-bearing courses and born on January 1, 1957, or after to submit records of immunization and/or documentation from their personal physician stating the date each communicable disease was diagnosed. Proof of immunization must be submitted to the Medical Records Office, which is located within the Registrar's Office, 151 East 25th Street, Room 850. All documentation must be submitted prior to a student's being permitted to register for classes. New students entering Baruch from out of state and international students will be permitted to register for their first semester provided they have documented at least one measles, mumps, and rubella shot and have an appointment for the second measles shot. Students who fail to provide documentation of the second measles shot within 30 days (45 for international students) will be dropped from their courses and assigned grades of WA (Administrative Withdrawal) for all courses registered.

For additional information, please contact the Medical Records Office or the Office of the Dean of Students.

ID CARDS

Upon first registering as a Baruch student, students will receive a photo-identification card. This card is kept until graduation unless a student is dismissed for academic or disciplinary reasons. The card is validated at each registration, after student fees have been paid. It can be used for a number of activities and privileges, including gaining access to buildings, checking out library materials, voting in student elections, and obtaining theatre and other discount tickets. Information about additional services is available through the ID Center. Students should carry their card at all times. The ID Center is located at 151 East 25th Street. A valid bursar's receipt is needed to obtain an ID card.

PROGRAM LOAD

A program of four 9000-level courses is considered the minimum full-time graduate course load; five 9000-level courses is the maximum, with the fifth course offered on a space-available basis. Six credits is the maximum full-time load each summer session. Registration for credits in excess of these limits will not be permitted without advance approval by the school dean. Generally, 6 to 8 credits is

the recommended course load for students working 35 hours or more per week.

Students are expected to enroll in courses that are required to complete their degree. Enrollment in courses outside the required program is subject to availability of space.

PROGRAM CHANGES

HOW TO CHANGE DEGREE OBJECTIVE OR SPECIALIZATION

Students who have chosen a major field or a degree objective and wish to change it at a later date may do so, subject to the approval of the appropriate graduate office.

Students who change their degree objective or major field will be subject to the admission requirements of the new curriculum pertaining to the new major field, including core and preliminary requirements. Courses successfully completed under the student's original program may be transferred to the new program only if they are applicable. Academic deficiencies are carried over from one program to another (e.g., a student on probation under the original program remains on probation under the new program).

If a student's new major carries a different degree objective, the student must file an application for a change in degree objective in the appropriate graduate office and, if necessary, take the appropriate admission test. Once accepted for the new degree, the student should make an appointment with an advisor in the appropriate graduate office and request a new program.

HOW TO REVISE A PROGRAM

A required (approved) program may not be changed without written permission from the appropriate graduate office and school dean.

To change required (approved) courses, students complete an Application for Program Revision Form and file it with their graduate office. A copy of the revised program will be sent to the student after it has been approved.

Program changes should be made prior to registering for courses.

QUALIFYING EXAMINATIONS/WAIVERS

Students who feel that they have sufficient background in any of the preliminary requirements but have not had the courses waived may apply to take a written qualifying examination. The application may be obtained at the appropriate graduate studies office. Students pay the listed fee, return the completed form to the appropriate graduate office, and contact the department for the time and place of the examination.

A grade of C- or better is required to waive 8000-level preliminary requirement courses, with the exception of STA 8000, which requires a minimum grade of B-. A grade of B- or better is required to waive 9000-level preliminary requirement courses.

A qualifying examination may not be repeated. Students are not eligible to take a qualifying examination in a graduate course they have taken at Baruch and failed.

TRANSFER OF CREDIT FOR GRADUATE WORK AND PERMIT STATUS

Students may request to transfer up to 12 credits of course work. Of these credits, MBA students may not transfer more than two courses toward their specialization. Of these credits, MPA students may not transfer courses toward their core requirements. Courses must have been completed within five years of a student's enrollment at Baruch. All students should consult their appropriate graduate office for advisement.

- In general, only graduate-level courses completed in institutions accredited by AACSB International—The Association to Advance Collegiate Schools of Business (formerly the International Association for Management Education and the American Assembly of Collegiate Schools of Business) will be considered for transfer credit toward the MBA and MS degrees in the Zicklin School of Business. Entering MBA students who attended institutions not so accredited prior to their Baruch admission can apply for transfer credit for graduate-level work equivalent to core courses, provided courses were taken in a domestic, regionally accredited master's program in business and were approved by the appropriate academic department. Entering students applying for transfer credit for graduate core courses that do not meet these standards must take a qualifying examination in their first semester at Baruch to validate prior graduate course work. A minimum examination grade of B is required.
- Only graduate-level courses completed in NASPAA-accredited institutions will be considered for transfer credit toward an MPA degree.
- A grade of B or better is required in courses for which transfer credit is sought. (However, grades earned at other institutions are not included in computing the scholastic average at Baruch College.)
- Graduate courses completed as part of one graduate degree may not be used for credit toward another graduate degree.
- In general, course credit is transferable only if a course is equivalent to one given at Baruch College.
- Once a student is admitted to Baruch, permission to take a course at another institution must be obtained prior to registration at that institution. Students should allow sufficient time to have their request reviewed.
- Baruch College students who wish to take courses at other units of The City University of New York ("On

Permit") must apply to the registrar *and* the Baruch school dean for permission. Transfer credit will not be granted without the explicit permission of the school dean.

- In general, students in the Zicklin School of Business may not receive transfer credit for graduate courses completed in other CUNY units.
- Students matriculated at Baruch are not permitted to take courses at other institutions if the courses are being offered at Baruch in the same semester.
- Permission to take courses at other institutions does not extend the period within which requirements for a degree must be met.
- Only students in good academic standing (3.0 GPA and no unresolved INC/ABS grades) will be allowed to take courses at other institutions.
- Applications for transfer of credit can be obtained at the appropriate graduate offices. The application must be approved by a graduate advisor and the school dean.

LEAVE OF ABSENCE

When a student intends to interrupt studies at Baruch College and not do work at any other institution, he or she is on a leave of absence. During the period in which the leave of absence is in effect, the student may take no course work, may receive no credits for any course work, and may not graduate. However, work toward the completion of an Incomplete or Absent from Final grade (INC or ABS) may be done during a leave of absence.

RE-ENTRY TO THE COLLEGE

Students who interrupt their graduate studies for one or more semesters must file for re-entry at the Registrar's Office prior to the term in which they plan to return. The six-year time period for completion of the requirements for the master's degree will be extended no more than two semesters for such nonattendance.

If the original six-year period and two additional semesters have expired, the student must apply to the appropriate graduate committee on academic standing for a time extension. In some instances, an extension of time may require a review of the student's original program for currency of subject matter. Additional courses may be required to complete the degree.

RESIGNATION OR WITHDRAWAL

Students who enroll for courses and find it impossible to continue with one or more of the courses must submit a course resignation form to the Registrar's Office. Failure to properly resign from a course will result in an F grade.

Students who withdraw from all courses during the refund period (the first three weeks of the fall and spring semesters) must file a re-entry application at the Registrar's Office;

if the total withdrawal occurs during the student's first semester, the student will need to file a new application with the appropriate office of graduate admissions.

The completed resignation application must be submitted to the Registrar's Office prior to the deadline printed in the Baruch College Graduate Calendar. Students who have received Stafford Loans or Perkins Loans in the past should consult with a financial aid counselor before resigning from classes. International students should consult with the International Student Office.

EXTENSION OF TIME LIMIT FOR DEGREE

Currently enrolled students who find that they will not be able to complete the degree requirements within the specified time limit (six years) and who wish an extension must apply for an extension of the time limit with the appropriate graduate office; the reason for the extension and the length of time required must be indicated in the request. The request must be approved by the appropriate graduate committee on academic standing (see page 35).

GRADUATION REQUIREMENTS

WRITTEN APPLICATION FOR THE DEGREE

A graduate student must file a written application for the degree in the semester in which all the requirements for the degree will be completed. This application must be filed at the Registrar's Office (see Graduate Calendar for due dates). While applications submitted after the deadline for a semester will be processed, the names of degree candidates who submit late applications in the spring semester will not appear in the *Commencement Program*. A student cannot be recommended for the degree at the close of the semester without having submitted a written application.

A master's degree shall normally require a minimum of one academic year of full-time graduate-level study, or its equivalent in part-time study, with an accumulation of not less than 30 semester hours.

An application for a degree will not be carried forward from one semester to the next. A new application card must be filed for the term in which the degree is actually awarded.

MAINTENANCE OF MATRICULATION

Students must maintain matriculated status during the semester in which they obtain their degree if they are not registered for courses.

They must contact the Registrar's Office at the beginning of the semester in which they plan to take their degree. After a review of the student's record the student will be charged the maintenance of matriculation fee and a re-entry fee.

SECOND-DEGREE APPLICATION

Students who wish to take additional courses after meeting their original degree requirements must file a new application for admission to graduate school. Students who have completed an MBA degree and who wish to take additional courses should consider one of the MS programs, an MPA, or the Post-Master's Certificate Program. Students applying for a second degree must meet current admission requirements.

GRADING SYSTEM*

Baruch uses a 4.0 grade point average (GPA) calculation to determine a student's academic standing. All grades for 9000-level courses are used in calculating the GPA.

Grades for graduate courses are indicated as follows:

GRADE	QUALITY VALUE PER CREDIT
A	4.0 grade points
A-	3.7 grade points
B+	3.3 grade points
B	3.0 grade points
B-	2.7 grade points
C+	2.3 grade points
C	2.0 grade points
C-	1.7 grade points
F	0.0 grade points

**Grades of D and D+ are not assigned to graduate courses.*

The grade of F is computed in the GPA. A failed course must be repeated if it is a required course in the student's program. Students who repeat a failed course and earn a grade of B- or better may petition to drop the grade of F from the computation of the grade point average; the grade of F will remain on the transcript. Only one F grade may be dropped from the calculation of the grade point average. Petitions may be submitted to the registrar.

W Withdrew without penalty. Student must apply for this grade at the Registrar's Office within a specified period (see Baruch College Graduate Calendar).

WA Administrative withdrawal (no academic penalty). Given to new students who fail to comply with New York Public Health Law 2165 within the announced grace period.

AUD No credit.

INC Student must be doing passing work to obtain instructor's permission for this grade. The grade must be resolved by the end of the final examination period of the subsequent semester, or it becomes a grade of FIN, the equivalent of F.

NC No credit. Used for courses taken under the pass/no credit option. Also used to indicate the student received a course grade below C-. The course must

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be repeated in order to receive credit. Not included in GPA.

P Passing. Valid grade for courses taken under the pass/no credit option. Grades of P are not calculated in the GPA, but credits earned are counted toward the degree.

ABS Given if the student is doing passing work but missed the final examination. The grade must be resolved by the end of the final examination period of the subsequent semester, or it becomes a grade of FAB, the equivalent of F.

Once filed, a grade can be changed only on the recommendation of the instructor. Such recommendation must have the approval of the department chairperson and the appropriate school dean. Once a grade has been submitted, students may not do extra work to improve that grade.

PASS/NO CREDIT OPTION (P/NC)

Students may elect to take *one* course for degree credit to be graded on a pass/no credit basis. The pass/no credit option cannot be used for courses in the student's specialization. This includes courses taken in the General MBA option.

- *To exercise the P/NC option, the student must apply to the registrar no later than the third week of the semester.*
- The grade of P or NC is not computed in the grade point average.
- If a grade of NC is received in a core or required course, the student must repeat the course. The course may be repeated only once and for a P/NC grade only.
- If a grade of NC is received in an elective course, the student may either repeat the course or select another course; in both cases, a conventional grade will be assigned.
- The P/NC option is applied by the registrar; the instructor is not informed of the student's decision.
- The P/NC option does not apply to courses in accountancy and taxation, with the exception of ACC 9100. All other courses offered by the Stan Ross Department of Accountancy will result in a letter grade or a grade of incomplete.
- The P/NC option does not apply to BUS 9200.

COMPUTING THE GRADE POINT AVERAGE (GPA)

The following illustration shows how a student who has attempted 27 credits should compute his/her grade point average on a 4.0 basis.

GRADE	=	VALUE	x	INDEXIBLE CREDITS	GRADE POINTS
A	=	4.0	x	12	48.0
B+	=	3.3	x	6	19.8
B	=	3.0	x	6	18.0
F*	=	0.0	x	3	0.0
				27	85.8

**Includes unresolved INC/ABS grades.*

Divide the total grade points by the total indexible credits to obtain the grade point average: $85.8/27 = 3.17$ on 27 indexible credits.

AUDITOR STATUS

A registered student in good academic standing may attend classes as an auditor.

The student must request this status from the registrar when registering for the course. The student will receive the grade AUD: no credit is granted, the course cannot be repeated for credit at a later date, nor can it be converted to a letter grade at a later date. Full tuition is applicable. Instructors are advised that auditors are not required to complete any of the assignments in their courses.

Students may apply to audit a course during Late Registration only. This ensures that students who need the course for their degree programs are given priority.

INC/ABS GRADES

Students must be doing passing work to obtain an instructor's permission to receive either a grade of incomplete (INC) or a grade of absent from final (ABS).

Grades of incomplete (INC) or absent from final (ABS) received in the fall semester must be resolved by the end of the following spring semester. Grades of INC or ABS received in the spring semester or summer term must be resolved by the end of the following fall semester.

Students who receive these grades may not register for or attend ("sit in") any classes of the course in the following semester.

To resolve incomplete (INC) grades issued for missing course work, the student should meet with the instructor and arrange to complete the requirements for a letter grade before the expiration of the following semester.

To resolve absent from final grades (ABS), the student must file an application with the appropriate graduate studies office and submit proof of payment of the re-examination fee.

Make-up exams will be given during the midterm and final exam periods. Refer to the Graduate Calendar for application deadlines.

An unresolved INC/ABS grade will be converted to FIN/FAB and calculated as an F in the computation of the cumulative GPA after the grace period.

SCHOLARSHIP REQUIREMENTS

A student who is accepted for graduate work at Baruch College is required to maintain an average of B (3.0 GPA) in all graduate courses taken.

While every effort is made to keep the students informed of their academic standing, it is the students' responsibility to adhere to these regulations.

Students who have completed the credits required for the degree with an average below 3.0 must have written permission from their dean to take any additional course work. Additional course work beyond 6 credits will not be permitted.

Grades in preliminary courses that have been waived may never be used to improve the GPA.

Grades received in required 8000-level courses are not included in the grade point average. These courses may not be used as elective credits. All 9000-level courses taken outside of the official program will be calculated into the GPA, although credits may not be counted toward fulfilling degree requirements. Grades in courses that duplicate prior course work will not be counted in the GPA.

PROBATION

Students are considered to be on academic probation if their grade point average falls below the acceptable level indicated below:

CREDITS EARNED	MINIMUM GPA
6 and above	3.0

Students on probation will be debarred (dismissed) if, after attempting a maximum of 12 additional credits, their cumulative grade point average remains below the required 3.0. In addition, a grade point average greater than or equal to 3.0 *per semester* must be maintained during the 12 credits of probation. Students on academic probation whose grade point average falls below 3.0 will be debarred whether or not 12 credits have been completed. ABS and INC grades are not permitted.

Students in Executive MBA, MPA, and MS programs are expected to adhere to the general policies governing academic probation, with the following exceptions.

Executive MBA

Students are considered to be on probation if their grade point average falls below the acceptable level indicated:

CREDITS EARNED	MINIMUM GPA
9 (one trimester) and above	3.0

Students will be debarred (dismissed) if, after a *maximum of two trimesters (18 credits) on probation*, their academic performance remains below the acceptable level.

Executive MPA, Executive MS in Finance, and Executive MSILR

Students are considered to be on probation if their grade point average falls below the acceptable level indicated:

CREDITS EARNED	MINIMUM GPA
9 and above	3.0

Students will be debarred (dismissed) if, after a *maximum of 12 credits on probation*, their academic performance remains below the acceptable level.

GRADUATE COMMITTEES ON ACADEMIC STANDING

Graduate students who wish to appeal decisions relating to the academic standing and scholastic requirements of their programs may do so by written communication to the chair of the appropriate graduate committee on academic standing. Requests for time extensions must also be addressed to the committee (see page 33).

Appeals must be typewritten and should not exceed 300 words. The committees on academic standing meet at stated intervals. Call or visit the appropriate office of graduate academic services or student services to determine the deadline for appeals to be submitted at the next scheduled meeting of the committee:

- Zicklin School of Business, Office of Graduate Academic Services, Room 13-221, Vertical Campus, One Bernard Baruch Way, telephone: (646) 312-3140
- Weissman School of Arts and Sciences, Office of Research and Graduate Studies, Room 04-295, Vertical Campus, One Bernard Baruch Way, telephone: (646) 312-4490
- School of Public Affairs, Office of Graduate Admissions and Student Services, Room 306, 137 East 22nd Street, telephone: (212) 802-5921

This photograph, taken in March 1999 from the top story of Baruch's new 17-floor Vertical Campus at the midpoint of construction, places the new building in the context of the famous midtown Manhattan skyline. The front cover shows a detail from this photo.

Photograph by Judith Turner.



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