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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, handicap, veteran or marital status in its student admissions, employment, access to programs, and administration of educational policies.

Ms. Carmen Pedrogo is the College Affirmative Action Officer. Her office is located in Vertical Campus, Room 5-209, (646) 312-4542.

Dean John Dugan, Jr. is the Coordinator for Title IX, which prohibits sex discrimination in federally assisted education programs. Compliance self-evaluation and grievance procedures are on file in his office, which is located in One Bernard Baruch Way (Vertical Campus), Room 4-226, (646) 312-3320.

Services for Disabled Students

The Americans with Disabilities Act (ADA) and Section 504 of the Rehabilitation Act of 1973 prohibits discrimination on the basis of disability in the College's programs, services, and activities.

Students with disabilities may receive academic support and accommodation services by visiting the Office of Services for Students with Disabilities. Barbara Sirois is coordinator of the Office, which is located in room 2-270, Vertical Campus, (646) 312-4590.

Sexual Harassment

It is the policy of the City University of New York to promote a cooperative work and academic environment in which there exists mutual respect for all University students, faculty, and staff. Sexual harassment is illegal under federal, state and city laws and will not be tolerated within the college.

The entire policy statement of the Board of Trustees, containing policy guidelines and procedures is available from Dean John Dugan, Jr., Panel Coordinator, Vertical Campus, Room 4-226, (646) 312- 3320.

Notice of Possible Changes

The City University of New York reserves the right to make modifications 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 subject to change by the Board of Trustees of the City University of New York. The University regrets any inconvenience this may cause.

Announcements

Baruch College Smoking Policy

Baruch College has taken on the challenge of making the air that its students, faculty, and staff breathe cleaner. Baruch College is a non-smoking institution except in designated locations. If you have any questions about where you may go to smoke, check with a public safety officer or the school's website for the location of the nearest smoking designated areas.

Smoking is not allowed inside any building on campus, including entry canopies.

No smoking is permitted within 20 feet of any building door, window or air intake.

Smoking is limited to outdoor designated smoking areas. These areas will be identified with signage. The smoking areas are located near the center of the South side and at the Northeast side of the Vertical Campus and the Southeast corner of the Library.

Smokers are responsible for the proper and safe disposal of smoking materials in designated smoking receptacles.

The campus community is responsible for notifying guests of the smoking policy and ensuring that they abide by the policy.

This policy protects the rights of non-smokers to enjoy a smoke free environment. It relies on the cooperation of the entire college community, smokers and non-smokers. It is the responsibility of all members of our college community to observe the smoking policy and to direct those who choose to smoke to do so only in the designated smoking areas.

Get Immunized!

You must fulfill Immunization requirements before you register.

Baruch College requires that all students comply with NYS Public Health Law 2165 and NYS Public Health Law 2167.

State Law 2165 requires that all students born after December 31, 1956, provide proof of immunity against measles, mumps and rubella.

State Law 2167 requires colleges and universities, to distribute information about Meningococcal disease (meningitis) and vaccination to all students meeting enrollment criteria, whether they live on or off campus. This law became effective on August 15, 2003.

Exemption:

- You do not need vaccinations if you were born prior to January 1, 1957.
- Documentation of medical conditions by a physician
- Documentation of religious belief that prohibits immunization

Note: No exemption for the Meningitis response form. Everyone must respond.

The Medical Records Office is located at 151 East 25th Street, Room 720.
For more information, call (646) 312-1163 or Fax (646) 312-1362.
www.baruch.cuny.edu/admissions/immunization.htm

How to Register Using eSIMS

<http://cuny.edu>

Accessing eSIMS

1. Go to CUNY Portal login page
2. Enter your Portal username and password then submit.
On the left hand side of the page under **SSO Applications for Students** click on eSIMS. You will not need to log into eSIMS.
3. From eSIMS, select an option from the menu on the left hand side of the page:
 - Change your PIN
 - Check Open Sections
 - Check your grades and schedule for previous semesters
 - Check your transcript
 - Check your tuition and financial aid information
 - Register for the current semester
 - Pay your semester bill

NOTE: Registration invoice/confirmation will not be sent by mail. Check your semester bill and payment due date on eSIMS by clicking on the 'SEMESTER BILL'

You may add up to 5 courses at a time. Enter the 4-digit registration codes for each request and then press ADD. If there is a problem with any of your selections, a message will appear above the requests. If the course was closed or cancelled, you will be able to check for open sections by clicking on the option to view open sections. If your courses are open and you have the prerequisites for them, they will appear with the indication CURRENTLY REGISTERED. For each course you are currently registered for, you will see two buttons: DROP or REPLACE. Use DROP to drop the section completely; use REPLACE to replace the section with another section.

Note: During late registration period you should use the REPLACE button to replace courses. Using the ADD and DROP button instead of the REPLACE button will charge you percentages of the tuition according to the academic calendar.

When you select the option to review your schedule, you will see a grid showing the classes for which you are registered by each day of the week. For summer terms, the grid will reflect the sessions by starting and ending dates.

You may make payments by credit card using eSIMS. Credit Card payments using eSIMS must be for the full amount of the student's balance due. Select the option 'semester bill' and the semester to view and pay your bill.

*Please note: Your due date is calculated from the date of your first registration transaction on the eSIMS system even if you do not successfully register. A change of program (adding, dropping, or exchanging a class) does not change your original payment due date.

If you are using a computer on campus to access eSIMS, be sure to sign off completely when you are done so that the next person using the computer does not access your records.

Your web browser must be able to accommodate 128 bit encryption in order to use eSIMS. You can check your web browser by following the directions on the sign in page of eSIMS.

For more help visit <http://www.baruch.cuny.edu/registrar/esims.htm>

Spring 2010 Academic Calendar

January

Friday 1	New Year's Day; College Closed
Monday 4 – Friday 22	January Intersession 2010
Monday 18	Martin Luther King Jr. Day; College Closed
Thursday 21	Last day to file Reentry, Nondegree & Permit Application
Wednesday 27	Last day to drop with 100% tuition refund
Thursday 28	First day of classes for Spring 2010
	Late Registration begins
Friday 29	Late Registration Add/Drop

February

Thursday 4	Last day to drop with 75% tuition refund
	Last day to file Audit status (Graduates)
	Last day of late registration Add/Drop
Thursday 11	Drop with 50% tuition refund
Friday 12	Lincoln's Birthday; College Closed
Saturday 13	No classes scheduled
Sunday 14	No classes scheduled
Monday 15	President's Day; College Closed
Thursday 18	Classes follow a Monday schedule
	Last day to drop with 25% tuition refund
	Last day to drop without 'W' grade
	Last day to file Pass/Fail (undergraduate)
	Last day to file P/NC (graduate)
Friday 19	Beginning of withdrawal with 'W' grade; No refund

March

Tuesday 9	Last day to file for Graduation Spring 2010 & Summer 2010
Monday 29—Monday, April 5	Spring Recess; No classes scheduled

April

Tuesday 20	Last day to withdraw with 'W' grade
	Last day to file audit status (Non-degree)

May

Monday 17	Last day of classes
Tuesday 18 – Tuesday 25	Final Examinations
Monday 31	Memorial Day; College Closed

**Any changes to the Academic calendar will be published at www.baruch.cuny.edu/registrar/du_e_dates.htm

Registration Appointment and Payment Calendar

Web (eSIMS) registration for Spring 2010 begins Thursday, November 12, 2009. Students can check their appointment times at <https://portal.cuny.edu>. All permit and non-degree students can check their registration appointment times at the above address once their applications are processed.

Group	Registration Date	Payment Due Date
Honors, Students with disabilities & Seniors	November 12, 13 & 16 (Thursday - Monday)	January 4 (Monday)
Juniors & Graduate Students	November 17, 18, & 19 (Tuesday - Thursday)	January 5 (Tuesday)
Sophomores & Graduate Students	November 20 & 23 (Friday & Monday)	January 7 (Thursday)
Continuing Freshman	November 24 (Tuesday)	January 8 (Friday)
Open Registration, Transfer Students	November 25 - December 14 (Wednesday – Monday)	January 11 (Monday)
Permit & Non Degree Students Registration	December 15 (Tuesday)	January 11 (Monday)
Open Registration, Transfer Students	December 16 – January 4 (Wednesday - Monday)	January 12 (Tuesday)
Open Registration, Transfer Students	January 5 – January 8 (Tuesday – Friday)	January 13 (Wednesday)
Open Registration, Transfer Students	January 11 – January 15 (Monday – Friday)	January 19 (Tuesday)
Open Registration, Transfer/Freshman	January 16 – January 27 (Saturday – Wednesday)	Same Day
Late Registration	January 28 – February 4 (Thursday – Thursday)	Same Day

-If this is your first registration transaction for the Spring 2010 you will incur a \$25.00 Late Registration fee.

-If you are altering an existing program during the Late Registration period, you will incur a \$18.00 Change of Program fee.

NOTE: Check your semester bill and payment due date on eSIMS by clicking on the ‘SEMESTER BILL’

Failure to pay your tuition and fees by the due date may result in the cancellation of your registration requests. Students cancelled for nonpayment will not be able to register again until the next available registration dates assigned to them. Most students will find their original requests unavailable at this time and will have to register for alternate courses.

*Please note: your due date is calculated from the date of your first registration transaction on the SIMS system even if you do not successfully register. A change of program (adding, dropping, or exchanging a class) does not change your original payment due date.

CUNY Policy Regarding Collection Agency Cost: If you do not make full payment of your tuition and fees and other college bills, your account is sent to a collection agency, you will be responsible for all collection costs including agency fees, attorney fees and court costs in addition to the amount you owe the college. Students who have their accounts sent to Baruch’s collection agency must pay the collection agency directly. **Payments will not be accepted at the Bursar’s Office.** In addition, nonpayment or a default judgment against your account may be reported to a credit bureau and reflected in your credit report. If you want to pay by mail, send check, money order (payable to Baruch College) or credit card (no cash) information and the bottom portion of the confirmation/invoice form to:

Baruch College / CUNY
P.O. Box 677
New York, NY 10010

Make sure your payment is mailed at least five business days before your payment due date.

The College does not accept requests for credit and payment or refund by FAX or telephone.

Payment Information

Responsibility For Tuition

Students who register for courses either through eSIMS, or in-person are responsible for tuition and fee charges associated with their registrations. Students who fail to pay their tuition and fees by the scheduled due date may be dropped from all classes. These classes will be made available to other students. Students will not be able to register again until the next registration appointment date assigned to them.

NOTE: Registration invoice/confirmation will not be sent by mail. Check your semester bill and payment due date on eSIMS by clicking on the 'SEMESTER BILL'

Making Payments

Tuition Payment for the semester may be made at the Bursar's Windows, 151 E. 25 Street, Room 810 by the due date indicated on eSIMS or on the upper left side of your bill. Checks, money orders, currency and credit cards are accepted. Checks or money orders are payable to Baruch College and must include your social security number on the check. Students are required to pay tuition and fees in full in order to complete the registration procedure. If you want to pay by mail (no cash), send check or credit card (Only Master Card, Discover or American Express) information and confirmation/invoice form to: **Baruch College/CUNY, P.O. Box 677, New York, N.Y. 10010** Make sure your payment is mailed at least five business days before your due date. The Bursar does not accept requests for credit card payments or refunds by FAX or telephone.

Only initial registration payments should be made directly to the Lockbox System. Payment of 100% of tuition and fees will be accepted - no partial payments! Partial payments will be returned.

"Bad Checks": If your check is returned by your bank due to insufficient funds, your registration will be cancelled. If you put a "Stop Payment" on a check to Baruch College, you will be subject to financial and disciplinary proceedings and your registration will be cancelled.

All CUNY Baccalaureate students whose home college is Baruch, must pay all tuition and fees at Baruch even if they are taking courses at other colleges. Once approved to take courses at other CUNY colleges through ePermit CUNY Baccalaureate students are registered for the equated number of credits at Baruch. For more information please visit www.baruch.cuny.edu/registrar.

Payments over the Internet/eSIMS

Students are now able to make payments by credit card using E-SIMS. Credit Card payments using E-SIMS must be for the full amount of the student's balance due. Partial payments are not accepted. During our registration payment periods, the credit card payment option will be available from 4:00AM through 10:30PM everyday. Due to system maintenance, the availability of the payment option may be limited (startup may be at 9:00AM instead of 4:00AM) on a periodic basis.

Internet payments are only available for current semester's balance due. Students cannot make payments against prior semesters or installment payments based on a deferment the student may have received for the current semester. After late registration is over for any of Baruch's semesters, payment using E-SIMS will not be available.

If a student makes a payment and receives the following message:

"We were not able to post your credit card payment to the SIMS database. The charges have been reversed and credited to your account. Please try again later. Your reference number for this transaction is: 520008458c"

This means the credit card that the student used to make a payment was initially charged but the payment could not be posted to the student's balance due on E-SIMS; however, the system automatically reversed the charge by issuing a credit to the credit card account. If the student checks the transaction history for the credit card that the student used, the student may only see the charge. This does not mean that the credit was not processed.

Payments over the Internet/eSIMS (continued)

Credit card authorization systems traditionally do not credit an account for three to five days, even though the charge was processed immediately. If a student receives a credit card statement from the card issuer and the credit is not on the transaction list, please contact the Bursar's Office and supply us with a copy of the statement.

If a student tries to make a payment and receives a message that their card was "declined", do not retry the card. Each time the card is declined the credit card authorization system will freeze the payment amount that was declined for a few days and which reduces the amount of the "available credit". Also, do not try to use the same card at the college within a three day period. The card will only be declined again because the same authorization system is used on E-SIMS and in the Bursar's Office. If a credit card used by a student is declined, their best course of action is to contact the organization that issued the credit card to determine what the problem is. If the card issuer instructs the owner of the credit card to try the transaction again, the student can then sign on to E-SIMS and try to make the payment again.

SallieMae TuitionPay Plan

This plan allows for monthly payments of educational expenses and is administered by SallieMae. TuitionPay offers an interest free payment plan to all CUNY students who are enrolled in a degree program. The cost of this program is \$18 per semester. The rules related to participation in this program are as follows.

1. If you enroll in the TuitionPay plan, you must inform the Bursar's Office. TuitionPay cannot guarantee that your classes will not be cancelled. There is a \$15 late charge for each late installment payment. If your account is terminated, Baruch will charge a \$15 late fee.
2. If you enroll with TuitionPay and have made payments, but you are unable to register for the desire classes, a refund will not be generated during Baruch's Registration Payment Periods. The college will process a refund after receiving the funds from TuitionPay.
3. The standard refund policy is in effect even if you discontinue payments to TuitionPay. This means that you may still be liable for tuition and fees even though you have resigned from classes at Baruch.

If you need additional information, contact TuitionPay by phone (1-888-268-CUNY) or via the internet (tuitionpay.com/cuny).

Financial Aid

1. Financial Aid awards that will be used to cover your tuition are noted on your eSIMS semester bill. If the financial aid does not appear on your online semester bill, and you believe that you qualify check the status of your application at the Financial Aid Office, 151 East 25th Street, Room 880. You may also check the status of your application through to the CUNY portal (www.cuny.edu). Your application may be incomplete or you may have been selected for verification by the federal processor. Resolve any issues with Financial Aid Office before your payment due date.
2. Note that the TAP and PELL awards indicated on your semester bills are estimates. When the actual amount of the award is confirmed, you will be refunded or billed the difference. 1) Once your TAP application has been processed you will receive an award certificate from New York State Higher Education Services Corporation. Make sure that it has been processed for attendance at Baruch. If the award certificate specifies a college other than Baruch, you must submit a college code change to NYS HESC. You may submit the change on line at www.HESC.com or you may call NYS HESC at 1 888 697-4372 to submit the change. 2) Students who fall below the required credit/equated credit course load may lose part or all of their aid.
3. All students must sign the statement of tuition liability.

Other Information

1. Employee Waiver (CUNY employees only): bring a signed copy of CUNY Form OFR-305 with all copies of the confirmation/invoice to the Bursar's Windows; employees are required to pay activity fees.
2. Federal, State, and City vouchers: bring originals of all vouchers to the Bursar's Windows. Federal, State and City Agencies are billed for tuition only; students are required to pay the activity fee.
3. Letter of authorization: Baruch accepts letters of authorization from approved corporations for tuition; students are required to pay the activity fee. Letters of authorization must be originals, on company letterhead, and must be submitted with all copies of the confirmation/invoice to the Bursar's windows. Companies are required to pay the invoice in full upon receipt, not upon receipt of grades.

CUNY Policy For Students with Outstanding Balances

If you do not make full payment of your tuition and fees and other college bills, your account is sent to a collection agency, you will be responsible for all collection costs including agency fees, attorney fees and court costs in addition to the amount you owe the college. Students who have their accounts sent to Baruch's collection agency must pay the collection agency directly. **Payments will not be accepted at the Bursar's Office.** In addition, nonpayment or a default judgment against your account may be reported to a credit bureau and reflected in your credit report.

- All students using the AMS prepayment plan and not making the required payment to AMS, are subject to an additional \$15.00 late payment fee.
- Students receiving Financial Aid and the aid does not appear on the bill are responsible for resolving this problem with the Financial Aid Office.
- Bursar stops are removed within two business days after the student's account is paid in full. Students with Bursar stops are not permitted to register until the stop is cleared.

Refunds

A full (100%) refund of tuition, non-instructional and general fees (when applicable) will be made in the event that: (a) courses are cancelled by the College, or (b) a student's registration is cancelled by the College. Tuition may be refunded in full or in part, subject to the discretion of the College, when a student drops a course with the Registrar's Office according to the semester academic calendar.

Refunds will be calculated from the date that the drop form is submitted to the Registrar's Office. Students are responsible for the tuition differences as well as all fees. The College normally receives a large volume of refund requests each semester. Students should allow at least eight to ten weeks from the date of filing for the refund to be approved and processed. If you are entitled to a refund and have paid by credit card, you will not be issued a refund check. You must go to the Bursar's Office with the same credit card used to pay tuition and a credit will be processed to the card.

Inquiry should be made at the Bursar's Office for refunds due to overpayments. Students who pay their tuition in cash and subsequently receive a TAP award must bring their official notice of award from New York State to the Financial Aid Office. Once the Bursar receives payment from New York State a refund check will be generated and mailed.

NOTE: Unless extenuating circumstances exist, no application for refunds or reduction in liability for the fall, spring and winter (including intersession) semesters will be accepted after the end of the fiscal year (June 30). Refund applications for any summer terms will be accepted up until the beginning of the fall semester.

Financial Aid Information

Each of the various Financial Aid programs has different enrollment status requirements. Students who fall below the required credit/equated credit course load may lose their awards or have them reduced. In addition, students may be required to repay funds that they have already received. Review the following enrollment status outline before you withdraw from a course. If you need any further explanation, see a counselor in the Financial Aid Office (Room 880, 151 E. 25 St.).

PELL (paid twice each semester)

Awards are based on whether you are enrolled full-time (12 equated credits), three-quarter-time (9-11 equated credits), part-time (6-8 equated credits), or part-time (1-5). Consult your Bursar's receipt to determine how your individual award is affected.

SEOG – Supplemental Education Opportunity Grant

You must be enrolled for a minimum of six credits to be eligible for this award.

SEEK – Search for Elevation Education Knowledge

You must be enrolled for a minimum of twelve (12) equated credits (full-time) to receive a Seek stipend.

BMBG - Bernard M. Baruch Grant

You must be enrolled for a minimum of twelve (12) equated credits at the time the check is disbursed.

CWS - Federal College Work Study / **Baruch Student Employment**

You must be enrolled for a minimum of six (6) equated credits to be eligible for employment under Federal Work-Study. If you drop below this minimum, you are no longer eligible for work.

William D Ford Direct Loans and Perkins Loans

You must be enrolled for a minimum of six (6) equated credits in order to receive a loan check.

If you are no longer enrolled for a minimum of six (6) equated credits and have an outstanding balance on a loan from Baruch, you must attend exit counseling and speak to a Financial Aid counselor to discuss repayment obligations.

TAP

To be eligible for TAP, you must be full-time matriculated student. If you drop a course and receive a refund, you are eligible for a prorated TAP award. Your TAP award will be unaffected if you drop a course without receiving a tuition refund. However, New York State regulations require recipients to maintain satisfactory academic progress and program pursuit. If you drop below 12 credits and wish to use your TAP, you must inform the Financial Aid Office. If you drop a course, you may lose TAP eligibility for the subsequent semester. The chart below outlines TAP payment requirements:

TAP Academic Performance Chart

Payment Number	1	2	3	4	5	6	7	8	9	10
Credits Completed In Prior Semester	0	6	6	9	9	12	12	12	12	12
Cumulative Credits Earned	0	0	6	18	31	45	60	75	90	105
Grade Point Average	0	0	1.0	1.2	2.0	2.0	2.0	2.0	2.0	2.0

If you fail to meet these requirements, you become ineligible for your next scheduled TAP payment. If you repeat a course in order to replace a grade, that course will not be considered in meeting the minimum course load requirement. If you received TAP awards at another school prior to attending Baruch, you must meet the academic performance for your tap payments, as shown in the chart above. TAP academic performance requirements are currently under review by the New York State Legislature and the New York State Higher Education Services Corporation. Any changes to the above requirements will be posted to Baruch's website.

Standards of Progress

Federal Title IV Financial Aid

In order to make satisfactory academic progress toward a degree, undergraduate students must, after their first four semesters, have a minimum grade point average of 1.5 in the first 12 credits completed; 1.75 in 13-24 credits completed; and 2.0 in 25 or more credits completed. Loan applicants must maintain a minimum grade point average of 2.0. This is not subject to waiver appeal.

Undergraduate students may receive Title IV Aid for the first 186 credits they attempt. This is 150% of the minimum credits needed to complete a bachelors degree. However, students must complete 75% of the credits attempted, minus 18. A student who attempted 40 credits would then have to complete 12 ($40 \times .75 - 18 = 12$).

Graduate students must maintain a grade point average of 3.0, and complete 75% of their attempted course work. They may not attempt more than 150% of the credits normally required for the degree.

Waiver of Academic Standing Requirement

Students who become academically ineligible to receive assistance from federal or institutional programs due to a documentable circumstance may apply for a waiver of the academic pursuit and progress requirements. These circumstances include illness, death of a family member, or other situations that may have adversely affected their academic work. Applications for the Title IV waivers are available in the Registrar's Office. The deadline for submitting applications for Spring 2010 is March 15, 2010.

Students who are academically ineligible for the New York State Tuition Assistance Program (TAP) due to a documentable circumstance may apply for a one-time waiver of the Academic Progress/Programs Pursuit requirements and a one-time waiver of the grade point average requirement. Since multiple waivers for TAP progress and pursuit requirements are not granted, students are urged to speak with a Financial Aid counselor before requesting a waiver. Applications for TAP waivers are available in the Financial Aid Office. The deadline for submitting applications for Spring 2010 is March 15, 2010.

Financial Aid Spring Semester Awards

The awards will appear on the confirmation/bill for those who filed their application early. If you received your TAP certificate or Pell Student Aid Report (SAR) and the information is not on your confirmation/bill, see the Financial Aid representative in Room 725, 151 E 25 St. and have it adjusted prior to making payment.

To be eligible for a TAP award, you must register as a full-time student and meet the academic performance requirement. Students with 61 or more credits completed must have a declared major.

At the direction of the U.S. Department of Education, City University has implemented guidelines for determining satisfactory progress for students receiving Financial Aid through the Federal Government's Title IV programs (PELL, SEOG, Stafford [GSL], Perkins [NDSL]). These guidelines are described on page 28-29 if you receive financial aid under the Title IV program, detach these pages and retain them for your records.

Financial Aid Information

Financial aid will not pay for credits that can not be applied toward the completion of your degree. Please consult Degree Works <http://dgw.baruch.cuny.edu/> to determine if the credits you have or plan to register for will qualify for financial aid. Any credits that can not be applied toward the completion of your degree will be subtracted out when calculating your enrollment status for financial aid eligibility. For example, if you register for 12 credits but can use only 9 of those credits toward the completion of your degree you will be ineligible for TAP and will receive a prorated, three quarter time, Pell award. If you register for 15 credits and 12 of those credits will be counted toward the completion of your degree your TAP and Pell will not be affected because the 12 degree credits satisfy the requirement for full time enrollment. If you have any questions, please see an Academic Advisor in the Center

for Academic Advisement located VC 5-215. You will be required to bring a copy of your Degree Works audit or a copy of your worksheet when you meet with an Advisor.

Financial Aid Check Calendar

All financial aid checks, including loans and employment, will either be directly deposited to your account or mailed to your home. Students who choose to have their financial aid direct deposited will receive their funds 7-10 days earlier than those who do not. You may sign up for direct deposit by completing a direct deposit application which is available at the front desk of the Financial Aid Office or you may access and print the application through Baruch's website. The dates listed below are approximate and subject to change based on the Office of University Treasury Management's finalized check distribution calendar. Any changes to the check calendar will be posted to Baruch's website. www.baruch.cuny.edu

Type Of Check(s)		Method	Distribution Date
PELL Advance and SEEK Book Allowance	Maximum of \$500.00 Dependent on award	Direct Deposit Mailed	TBA
Perkins Loan	TBA	Direct Deposit Mailed	TBA
Vallone Scholarship (formerly NYC Merit)	TBA	Direct Deposit Mailed	TBA
PELL, Baruch Grant, CUSTA (Second Payment)	TBA	Direct Deposit Mailed	TBA
Baruch Grant, CUSTA, SEEK fees, Pell, Vallone Scholarship	TBA	Direct Deposit Mailed	TBA

Please see your disclosure notice for the estimated disbursement date for the William D Ford Direct Loan. You may also access the estimated disbursement date for your loan through the CUNY portal www.cuny.edu. The actual disbursement date is subject to change based on the date the University receives the loan approval from the federal processor and, if required, the date you sign your promissory note.

Federal Rules For The Treatment Of Federal Student Aid Funds Of Students Who Withdraw From School

U.S. Department of Education requirements stipulate that when a student withdraws from all classes during a semester, the amount of Student Financial Aid (SFA) program assistance that a student has earned is determined on a pro-rated basis. If either the student or the college (on the student's behalf) received less assistance than the amount earned, the student or the college will be able to receive these additional funds. Any student who has received more than they earned must repay the excess funds.

If a student completes thirty percent of the semester, the student earns thirty percent of the aid they were originally scheduled to receive. Only when a student has completed at least sixty percent of the semester, will they have earned all of the aid they are scheduled to receive.

If a student withdraws during the semester, they could owe the government a refund. If you wish to return to school, you would not be eligible for any aid until you have repaid the government. If the Bursar is required to return a portion of the money the College received for your tuition or that was disbursed to you, you will be billed for that amount. The College Financial Aid Policy considers individuals who withdraw unofficially from all classes as never having attended unless they can prove the dates they were in attendance. Students who withdraw unofficially and cannot document attendance are required to repay all the aid they received. Please see a financial aid advisor before withdrawing.

Academic Policy and Procedure

Grade Index and Retention:

Students will be placed on grade point average probation at the end of the Spring semester if their cumulative GPA falls below the minimum level indicated below:

- For Undergraduate students:
 - Credits Completed: 0 – 12 GPA: 1.5
 - Credits Completed: 13 – 24 GPA: 1.75
 - Credits Completed: 25 or more GPA: 2.0

- For Graduate students: 3.0

Students will have one full academic year (Fall and Spring semesters) in which to raise their cumulative GPA. Failure to raise their cumulative GPA will result in academic dismissal from the College. Students on probation are urged to take advantage of the Student Academic Consulting Center. SACC is located in Room 02-116 in the Vertical Campus. The telephone number is (646) 312-4830.

N.B.: Students who reenter the College on probation in the Spring semester must meet the terms of probation in that semester or they will be dismissed.

While on probation, students are restricted to no more than 4 courses (12 equated credits) each semester.

Violations of probation: Grades of FIN, FPN, WU, WF, or F in any course that have not been removed from the cumulative GPA by the repetition of the course with a grade of C or better.

Students who are on probation may not hold office in student government or on publications, sit on College committees, or engage in varsity sports; they are also advised to limit club activities.

Make-up of INC Grades:

INC is given only at the discretion of an instructor to allow a student who has been doing passing work additional time to complete a project or a report.

Students with either INC are not permitted to register for the same course in the semester immediately following the receipt of the INC grade.

How to Proceed if you are given an INC:

1. Contact your instructor to determine the coursework missed.
2. Turn in the work early enough to allow the instructor to submit a grade by the end of the succeeding semester.

Repeating Failing Grades:

Undergraduate students may replace a maximum of 16 credits of failing grades if the same courses are repeated with a minimum grade of C. The cumulative GPA will be recomputed to reflect only the passing grade; the semester GPA will not be changed. The following points should be noted:

- ❑ A maximum of 16 credits of failing grades (F, FIN, FPN, WU, or WF) may be deleted from the calculation of the cumulative GPA during an undergraduate's enrollment in CUNY. Whether students remain at a single college or transfer from one CUNY College to another, no more than 16 credits of failing grades can be replaced in the calculation of the cumulative GPA. Should the 16 credit limit be reached at a college other than Baruch, a student will not be permitted to replace failing credits
- ❑ The course(s) used to replace failing grades must have been taken in the Fall'90 semester or later;
- ❑ For a grade of C or better to replace a grade of F in the calculation of the cumulative GPA, the failing grade must have been received at Baruch; it may not have been received at another college. Courses taken at another college may not be used to replace a failing grade at Baruch;
- ❑ If a course for which a student wants the failing grade to be replaced by a grade of C or better was taken prior to September 1, 1984, the student must receive the approval of the appropriate committee on academic standing.
- ❑ A failing grade may not be partially replaced; if a student has replaced 14 credits of failing grades and subsequently receives a grade of C or better in another 3 credit course which was previously failed, the failing grade cannot be replaced;
- ❑ If a student has received more than one failing grade for the same course and subsequently earns a grade of C or better in the course, the initial failing grades will be deleted from the calculation of the cumulative GPA, subject to the 16 credit limit;
- ❑ If a student fails a course which was taken on a pass/fail basis and subsequently retakes the course, the grade of C or better must be earned in order for the failing grade to be replaced;
- ❑ If the course number or title of a course was changed in the period between the receipt of the failing grade and the repetition of the course but the content remained the same, the failing grade will be replaced if a grade of C or better was received in the repeated course;
- ❑ If the content of the course was changed in the period between the receipt of the failing grade and the repetition of the course, or when a student has been allowed to substitute one course for another, the declaration of course equivalency for the purpose of deleting the failing grade from the calculation of the cumulative GPA will be at the discretion of the appropriate committee on academic standing;
- ❑ The cumulative GPA calculated on the basis of this policy is to be used for purposes of retention and graduation from the College and the admission to and continuance in a major or specialization. It will not be used to calculate graduation honors, the deans list, or departmental honors at graduation.

Any student who does not want a repeated course to replace a previously recorded failing grade should notify the Registrar so that the replacement does not take place. This request may be made at any time after the second enrollment provided the student is enrolled in the College.

Note: Students may not repeat courses where a passing grade has been earned.

Repeating Courses

Students who are currently registered for a course are not permitted to register for that same course in the next semester or subsequent semesters until a grade of W, F, FIN, WN or WU has been recorded for the course. This policy has been in place for many years and will be strictly enforced. Students who receive an INC grade for the current semester (Fall 2009) are not permitted to register for the same course in the next semester (Spring 2010). Student must resolve the INC grade with their instructor.

Readmission Policy

Students who have been absent from the college for a term must apply for readmission at the Registrar's Office.

Students who complete the term in which they are currently enrolled but do not register for the following term must file an application for Readmission at the Registrar's Office prior to the semester they wish to return. Students who withdraw from all courses during the first three weeks of the semester must apply for readmission prior to the semester they wish to return. When students are readmitted to the College, they are subject to any new curriculum requirements in effect at the date of their return.

How to Proceed: Application for readmission is available at the Registrar's Office as well as www.baruch.cuny.edu/registrar. Submit the application along with a \$10.00 check or money order payable to Baruch College at the Registrar's Office by the due date posted on the website.

Application and Registration for Credit Overload

Fall/Spring Semester:

A student's initial program load in either the Fall or Spring semester may not exceed 18 equated credits. Permission to register for credit overload to exceed 18 credits (maximum 21 credits) must be obtained in advance of registration from the Center for Advisement and Orientation.

Summer Sessions:

The program load for the summer sessions is a maximum of two (2) courses in summer sessions which begin in June and two (2) courses in summer sessions that begin in July for a maximum of four courses. Permission to register for a credit overload to exceed two (2) courses in one summer session must be obtained in advance from the Center for Advisement and Orientation. Students may not take more than three (3) courses in one summer session. The maximum course load for the summer semester is five (5) courses.

January (Winter) Intersession:

The program load for January Intersession is a maximum of two (2) courses. Students on probation are restricted to one course.

Additional Requirements/Restrictions:

1. The minimum grade point average required for approval of a credit overload is 3.5 in the Zicklin School of Business. The Weissman School and the School of Public Affairs require a 3.0 GPA.
2. First semester transfer students and first semester freshmen are not permitted to register for a credit overload.
3. Students enrolled in CSTM; or CSTE are not permitted to register for a credit overload.
4. Applications must be submitted to the Center for Advisement and Orientation, One Bernard Baruch Way, Vertical Campus, Room 5-215, prior to registration.
5. Students who receive permission for a credit overload and register for excess credits **may not drop any of their courses during the semester.**
6. Students who receive permission to register for more than 18 credits will be charged the CUNY Accelerated Study Fee listed in this schedule.

Course Withdrawals

Permission to drop courses may be requested at the Registrar's Office any time before April 20, 2010. However, requests will be honored only if the student's scholarship, attendance, and reason for dropping are satisfactorily documented. If approved, no grade will be recorded for courses officially dropped by February 18. After February 18, approved drops will result in a grade of "W" (withdrawal). The last date for undergraduate and graduate students to withdraw from a course is April 20, 2010. A student may withdraw after this date only by appealing to the appropriate Committee on Academic Standing. Tuition refunds and liabilities, if any, will be based upon the refund schedule.

International students must register for and complete 12 credits per semester (excluding summer). A student who drops below a full-time course of study has violated their F-1/J-1 immigration status even if an Academic Advisor recommends

the drop, unless the drop is permissible under strict Immigration and Naturalization Service (INS) and Department of State regulations.

Late Registration

If you do not register during the scheduled registration period, you may register in-person during the Late Registration Period. A \$25.00 fee will be charged for Late Registration. If you are altering an existing program during the Late Registration period, you will incur an \$18.00 Change of Program fee.

If you need to alter an existing program by dropping, adding, and/or substituting courses, you may do so via eSIMS during the regular registration period or in-person during late registration. When substituting courses it is important that you use the REPLACE option of e-SIMS, otherwise erroneous charges are incurred.

Please note that a change of program is any change of a prior approved registration involving the addition of a course or a substitution of a section. A change of program fee may be waived if the change is made due to a cancelled course. The confirmation/bill must be adjusted at the Registrar's Office.

As a convenience, instructors' names are listed in this Schedule of Classes. These are subject to change. A Change of Program fee will not be waived because of a change of instructor.

If, as a result of a program change, tuition is due, you are required to pay additional tuition at the Bursar's Office. Even if the "balance due" indicates zero, your confirmation/bill must be processed at the cashier's window. Contact the Bursar's office if a refund is due.

3X Repeat Rule – Undergraduate Students Only

It is the policy of the College that students are not allowed to register for more than three times for any single undergraduate course. Any request and exception to this rule should be directed to the Dean's Office of the particular school (Zicklin School of Business, Weissman School of Arts and Sciences and School of Public Affairs).

CUNYCard

Once you have paid your tuition and fees, bring your CUNYCard and Bursar's receipt to the lobby of 151 E 25 Street. New students need to bring their Bursar's receipt to the ID center, room 137, 151E 25 Street to have their ID photo taken. Continuing students who must obtain a replacement ID card should go to the ID center. There is a \$10.00 fee (cash only) for the replacement. Obtaining a validated ID card is of the utmost importance. The library building at 151 E 25 Street and the new Vertical Campus require a validated ID card to gain access.

International Students

International students must register and complete 12 credits per semester (excluding summer). A student who drops below a full-time course of study has violated their F-1/J-1 immigration status even if the academic advisor recommends the drop, unless the drop is permissible under strict Immigration and Naturalization Service (INS) and Department of State regulations. If you need additional information contact International Student Office, Room 725, 151 East 25 St.

- A local address must be on file with the Registrar at all times for all International students.
- Change of major must be noted on your I-20
- Whenever traveling outside of the United States, all International students must contact the ISSC in person two weeks prior to departure.

Academic Information

Stop Codes

Stops must be cleared prior to the Online Registration

CODE	DESCRIPTION
A	ACADEMIC ADVISING – SBPA
AB	ACADEMIC ADVISING – SLAS
AC	ACADEMIC ADVISING – SEES
AD	ACADEMIC ADVISING – GRAD STUDIES SBUS
AE	ACADEMIC ADVISING – GRAD STUDIES SLAS
AF	ACADEMIC ADVISING – GRAD STUDIES SPAF
AM	MAJOR
AP	SEEK PROBATION-MUST SEE COUNSLR PER I JUNOD
AV	NEW FRESHMEN PERM REQ FOR COP
B	BURSAR DELINQUENCY
BA	SECOND BURSAR DELINQUENCY
BD	PRE-1988 BAD DEBT
BJ	BAD DEBT OWES JUDGEMENT
BL	DEFAULT OF BARUCH LOAN
BN	BURSAR-NON-INSTRUCT
BV	B-VISA STOP/INS/INTERNATIONAL STUDENTS
C	DEAN OF STUDENTS
CD	DISCIP SUSPENSION
CG	CENTRAL TREASURY/DEAN OF STUDENTS
CH	MUST SEE THE OFFICE OF DISABILITIES
CJ	BAD DEBT JUDGEMENT
CK	MUST SEE DR CARL KIRSCHNER
CO	CONTROLLERS DEL
C2	DEAN OF STUDENT (SECOND LOAN DELINQ)
DV	DEPENDENT VISA/MAY NOT REG FULL-TIME
E	COLLEGE BOOKSTORE
EE	ENGLISH COMP PLACEMENT EXAM REQUIRED
EM	MATHEMATICS PLACEMENT EXAM REQUIRED
F	FINANCIAL AID
FP	MUST PROVIDE COPY OF PERMANENT RESIDENT CARD
G	PROOF OF HIGH SCHOOL GRADUATION
GA	SEE A TRANSFER EVALUATOR
GB	GRADUATE ADMISSIONS
GD	DECLINED ADMISSIONS
GE	ADMITTED/ENROLLED GRADUATE PROGRAM
GF	SEE ASSOCIATE DIRECTOR OF ADMISSIONS
GG	FOREIGN STUDENT OFFICE
GL	GSL DEFAULT
GN	READMISSION APPLICANT NOT TRANSFER
GP	CONDITIONAL ADMISSION, SEE UGRAD ADMISS
GR	ADMITTED TO BARUCH/REALLOCATION REQUEST
GS	CUNY SKILLS CONDITIONAL ADMIT
GT	LESS THAN 2.0; MORE THAN 59.9 CREDITS
GU	UAPC HOLD DUE TO BAD CHECK
GW	ADMITTED GRAD STUDENT - PROOF OF DEGREE
GX	GRAD STUDENT APPL FEE REQUIRED
GZ	MUST TAKE ADV BUS ENGLISH PRIOR TO REG
G2	MISSING SAT SCORES
HP	HONORS PROG STOP -SEE PROF LOCKE
IM	IMMUNIZATION BLOCK - DISCP CHGS
IV	TITLE IV RETURNS
LC	LIBRARY CIRCULATION

CODE	DESCRIPTION
LR	LIBRARY RESERVE ROOM
M	MEDICAL OFFICE
MI	MEDICAL - IMMUNIZATION FORM NOT ON FILE
MG	MENINGITIS BLOCK
NF	NEW FRESHMAN REG HOLD
NL	NDSL PERKINS LOAN HOLD
NT	NEW TRANSFER REG HOLD
P	PHYSICAL EDUCATION DEPT DELINQUENCY
PA	PROBATION STATUS NOT CLEAR
R	REENTRY
RP	REMEDIAL PROBATION MAY NOT REGISTER
S	MISCELLANEOUS
SA	MUST TAKE FRO 2000S (SEEK)
SC	REINSTD - MUST SEE COUNSELR PER A ANSELMO
SE	SEEK PROPERTY HOLD
SI	SEEK INELIGIBLE DUE TO FINANCIAL REASONS
SK	SEEK STOP
SM	MUST TAKE MATH SKILLS SEMINAR FALL 92
SP	SEEK STUDENT MUST SEE ADVISOR
SR	INELIGIBLE FOR SPA 1001 & 1002
T	SKILLS ASSESSMENT
TC	DID NOT TAKE CPE
TM	MUST TAKE SKILLS TEST FOR MATH
TR	MUST TAKE SKILLS TEST FOR READING
TT	FOREIGN TRF NOT EXEMPT FROM TESTING
TW	MUST TAKE SKILLS TEST FOR WRITING
X	INVALID ADDRESS
XN	INCOMPLETE RESIDENCY
XZ	INVALID ADDRESS
Z	REGISTRAR
ZA	INCOMPLETE JR STATUS; MUST COMPL REQUIR
ZB	REGISTRAR'S HOLD: FEES OWED EXEC PROGS
ZC	GRADUATE ADMISSIONS TEMPORARY HOLD
ZD	REGISTRAR HOLD NON PAYMENT OF FEES
ZE	MUST SEE THE DEAN OF STUDENTS
ZF	MSILR ADMISSIONS HOLD
ZG	REGISTRATION HOLD - DISCIPLINARY
ZH	REGISTRAR HOLD – DECEASED
ZI	IMMUNIZATION NOT PROVEN SEE DEAN OF STUD
ZJ	MAY NOT TAKE 3000 LEVEL BUSINESS COURSES
ZK	MAY NOT TAKE ADVANCED ACC COURSES/GPA
ZL	NO CHANGE OF PROGRAM PERMITTED W/O PERM
ZN	FILED FOR GRADUATION - MAY NOT REGISTER
ZO	FULL TIME MBA HOLD - LAPTOP OR FEES
ZP	REGISTRATION HOLD - SEE GRADUATE AUDITOR
ZR	MAY NOT REGISTER UNTIL STATUS IS CLEAR
ZZ	MAY BE CLEARED BY REGISTRAR'S OFFICE
3C	COLLEGE NOT SELECTED BY MULTIPLE ADMIT
3D	EXIT INTERVIEW REQUIRED
3E	DIRECT LOAN STUDENT INTERVIEW
3F	PERKINS LOAN STUDENT INTERVIEW
3H	CONDITIONAL ADMIT

Major Codes

(Note: Majors beginning with the letter S are unofficial intended majors. Students must declare their official majors at www.baruch.cuny.edu/advisement/eligibility_review.htm)

Zicklin School of Business

Bachelor of Business Administration

	Student/Official	
Accounting (OLD)	S02	002
Accounting (NEW)	S32	032
Economics		005
Finance and Investments	S07	007
Industrial/Organizational Psychology		030
Human Resource Management		043
Operations Management		046
Entrepreneur Management		047
Real Estate Investment		049
Real Estate Development		069
Marketing Management		053
Computer Information Systems	S95	095
Quantitative Methods & Modeling		048
Statistical Analysis		092
Undecided Specialization (BBA degree)	S98	098

Master of Business Administration

	Full-Time/Flex-Time	
Accounting	562	162
Business Administration - General	560	160
Computer Information Systems	592	192
Economics	565	165
Executive MBA		135
Finance & Investments	567	167
Health Care Administration		121
Industrial/Organizational Psychology	570	170
International Business	585	185
Management	575	175
Human Resource Management	576	176
Operation Management	577	177
Entrepreneurship Management	578	178
Marketing	580	180
Marketing-Advertising	581	181
Marketing-E-Commerce	584	184
Marketing/International Marketing	582	182
Marketing/Marketing Management	583	183
MBA/JD Brooklyn Law		402
MBA/JD New York Law		404
Decision Sciences	594	194
Statistics	591	191
Taxation	563	163
Undeclared Specialization		197
Undecided		198

Master of Science

Accounting	425
Business Computer Information Systems	409
Executive MSILR	415
Executive MS - Finance	430
Marketing	407
Operations Research	410
Quantitative Methods and Modeling	413
Statistics	408
Taxation	406
Undecided	498

Special Classifications

CUNY Baccalaureate	610
CUNY Permit Undergraduate	620
CUNY Permit Graduate	640
Non-CUNY Permit Undergraduate	630
Non-CUNY Permit Graduate	650
Undergraduate Nondegree	028
Post Baccalaureate	675
Teacher on Sabbatical	674
Senior Citizens	673

Mildred and George Weissman School of Arts and Sciences

Bachelor of Arts

	Student/Official	
Art (Ad Hoc)	S22	022
Arts Administration (Ad Hoc)	S21	021
Biology (Ad Hoc)	S04	004
Business Communication (Undecided)	S35	035
Business Journalism	S36	036
Corporate Communication	S37	037
Graphic Communication	S38	038
Economics	S06	006
English		
English Literature	S15	015
Journalism/English	S33	033
Journalism/Business	S16	016
Hebrew S19		019
History	S25	025
Liberal Arts Ad Hoc		029
Liberal Arts/Major Pending		088
Mathematics	S61	061
Actuarial Science	S62	062
Music	S66	066
Management of Musical Enterprises	S67	067
Philosophy	S60	060
Political Science	S65	065
Psychology	S75	075
Religion and Culture	S82	082
Romance Language (Ad Hoc)	S83	083
Sociology	S85	085
Spanish	S84	084
Statistics	S90	090
Undecided Specialization (BA degree)		099

Master of Arts

Business Journalism	350
Corporate Communication	355

Master of Science

Industrial and Organizational Psychology	411
Financial Engineering	361

School of Public Affairs

Bachelor of Science

	Student/Official	
Real Estate/Metropolitan Development	S79	079
Public Affairs (General)	S86	086

Master of Public Administration

Health Policy	221
Executive MPA	235
National Urban Fellow	275
Program Not on File	298
Public Administration (Program on File)	270
Public Management Specialist	271
Policy Analysis	273
Public Service Training	276

Master of Science in Education

Educational Administration (MS in Education)	313
Higher Education Administration	315

The CUNY Proficiency Examination

www.cuny.edu/cpe
www.baruch.cuny.edu/cpe

As of September 1, 2003 all students pursuing an associate or bachelor's degree at CUNY must take and pass the CPE. Passage of the exam is a requirement for the associate degree, while students pursuing a bachelor's degree must pass by the time they have completed their 60th credit. Effective September 1, 2003, these requirements apply to all students pursuing these two degrees, no matter when they first entered CUNY. (Exemptions that previously had been in effect for freshmen who had matriculated at CUNY before Fall 1999 and for transfers who first arrived before Fall 2000 are no longer in force.)

Transfer Students from outside CUNY

No previous attendance at CUNY. All new transfers must take and pass the CPE.

- Students transferring to a senior college who enter with 45 or more credits must take the CPE in their first semester at CUNY and must pass it by their 60th credits.
- Those who enter with 60 or more credits (unless exempted) must take the CPE at the first administration of the exam after they enter.
- Transfers entering with fewer than 45 credits must take the CUNY Basic Skills Tests (unless exempted) before entering and follow placement recommendations. They must pass the CPE by the time they have completed their 60th credit.

Students transferring within CUNY

Previous attendance at CUNY. All students in this category now must take and pass the CPE, no matter when they first enrolled at CUNY. (Same credit conditions as above.)

- All students transferring with CUNY must fulfill the CUNY basic skills requirements before transferring.
- Students transferring within CUNY with more than 45 credits should have taken the CPE at least once before transferring.
- Senior colleges may (but are not required to) admit CUNY students to a baccalaureate program if they have completed all requirements for the associate degree except passing the CPE. Like other transfer students, these transfer students must take the exam during the first semester of baccalaureate study and thereafter as required. These transfer students are not eligible for the benefits accorded by the articulation policy of 2000 to associate degree recipients at the senior colleges until they pass the CPE and are awarded the associate degree. Under the articulation policy, students who have completed an associate degree (AA or AS) are able to transfer all of their credits to the senior college.

Exemptions: Students who have earned a bachelor's degree or a higher degree from an accredited program are exempted from CPE requirements.

What are the rules and procedures that apply to taking the CPE?

- You must take the CPE for the first time after you have completed 45 credits. If you are a new transfer student with 45 or more credits, you will take the CPE in your first semester at CUNY.
- You may take the CPE for the first time during the semester in which you **register for** your 45th credit.
- You must be in good academic standing – students whose GPA is below 2.0 may not take the CPE.
- You must have met the CUNY basic skills requirements in reading and writing in order to qualify to take the CPE.
- You may take the CPE three times and may appeal for a fourth attempt if necessary.

How do I register for the CPE?

You will register for the CPE at your college testing office early in the semester, 2-3 weeks before the test date:

- Colleges will send letters to students who have completed 45 or more credits reminding them to register.
- If you have completed 45 or more credits, you must register for and take the CPE even if you do not receive a letter from your college. You will forfeit one of your chances to take the CPE if you skip a required administration.

Information For Undergraduate Degree Students

Students who entered Baruch as new freshmen in September 2001 or later should refer to the requirements listed below. Transfer students entering in Fall 2003 are subject to the same requirements. Students not in continuous attendance are subject to any new curriculum requirements in effect at the date of reentry.

Requirements for All Business Courses:

Successful completion of the CUNY Skills Assessment Tests and eligibility for 2000-level Mathematics courses. Additional requirements for Business Courses at the 3000-level or above are dependent upon the student's degree objective.

Bachelor of Business Administration:

Students must complete the following courses with a 2.25 GPA in these eight courses: ENG 2100, MTH 2201, 2206, 2207 or 2610 (or equivalent), CIS 2200, LAW 1101, ECO 1001, ECO 1002, STA 2000 AND ACC 2101. In addition, they must have completed a minimum of 45 credits with an overall GPA of 2.25. Included in the 45 credits must be either ENG 2150 or COM 1010.

Bachelor of Arts:

In addition to the common core, students must complete a second laboratory science course from the following: BIO 1003, BIO 1005, CHM 1000, CHM 2003, ENV 1020, ENV 1021, PHY 1003, PHY 2003. This must be in a different area from the one taken to fulfill the common core requirement. For this purpose, ENV and BIO courses are considered to be in the same area. Students must complete one cultural studies course (Black, Hispanic, Latin American, or Asian and Asian American studies). A minimum 2.0 GPA is required.

Bachelor of Science (Public Affairs):

Students must complete the following eight courses (24 credit hours with a minimum 2.5 GPA): PUB 1250, ENG 2100 and ENG 2150, STA 2100, and any 2000-level Mathematics course, ECO 1001, COM 1010, and PHI 2200. Alternatively, students may complete any 48 credit hours that include PUB 1250, ENG 2100 and 2150, and any 2000-level Mathematics course with an overall GPA of 2.25.

Bachelor of Science in Real Estate and Metropolitan Development:

Students must achieve a 2.5 minimum GPA in the following eight courses: ECO 1001, STA 2000, ENG 2100 and 2150, COM 1010, ACC 2101, PUB 1250 and Calculus (MTH 2201/2206/2207/2610/2630). In addition, students must complete a minimum of 45 credits with an overall GPA of 2.5.

CUNY Baccalaureate Students:

Students in the CUNY Baccalaureate program must be formally admitted to the program (Baruch major code 610). CUNY Baccalaureate students who intend to take course in any other CUNY colleges other than their home colleges must submit the permit application through online E-permit system at <http://epermit.cuny.edu>. For more information about E-permit system and how to use the system visit www.baruch.cuny.edu/registrar. New CUNY Baccalaureate students will not be eligible for business courses at the 3000-level and above unless they have an approved mentor and have received permission from the mentor to take specific business courses and have demonstrated fulfillment of all course prerequisites in the form of a current CUNYBA transcript. Continuing CUNY Baccalaureate students must present permission slips (CUNY Baccalaureate Form C) signed by their mentors indicating the specific courses for which permission has been granted and have demonstrated fulfillment of all course prerequisites in the form of a current CUNYBA transcript. CUNY Baccalaureate students must bring their permission slips and transcripts to the Registrar's office prior to their registration date. These permission slips are for open courses only. CUNY Baccalaureate Students must meet Baruch course prerequisites.

CUNY Permit Students:

Students who intend to go to another CUNY school must submit the request through <http://epermit.cuny.edu>. Through e-Permit, students can file an online request. Students are kept informed of the progress of their permit request throughout the approval process via email. If a request is rejected, a student will be notified electronically of the reason for the rejection.

Students pay for an approved CUNY permit course at their Home College. Grades for courses taken on permit at another CUNY college are posted to students' records and are counted in the computation of a student's GPA.

Please note:

- Permits are not issued for Community College coursework.
- Permits are not issued for first semester freshman or transfer students with no Baruch GPA.
- Permits are issued only to students matriculated for a degree at Baruch College who are not on academic probation.
- Permits are not issued for courses in accounting (see Department Office)

How to use e-Permit?

To access e-Permit, students should have a CUNY Portal ID. To obtain a CUNY Portal ID, go to the CUNY homepage (www.cuny.edu) and click the "Log In" button at the left. Once on the University Home Page, students initially will have to register for a Portal ID and Password by clicking on "Register" and following the directions. Once registered, students can go to <http://epermit.cuny.edu> and login with their CUNY Portal ID and password, and follow the instructions to file the permit application.

Non-CUNY Permit Students:

Non-CUNY permit students must submit a letter from the Dean or Registrar of their home college indicating the courses for which they have been granted permission to register at Baruch. A \$65.00 application fee must accompany the permit application. [Applications and more information about registration are available at www.baruch.cuny.edu/registrar.](http://www.baruch.cuny.edu/registrar)

Information For Non-degree Students:

Non-degree students are offered courses on a Space Available basis only. Not all courses offered by the college are available to Non-degree students. In general, business courses are not available to undergraduate non-degree students (code 028). Non-degree students are required to meet the same scholastic standards and attendance requirements as degree students, including prerequisites and co-requisites as described in the Bulletin and Schedule of Classes. Non-degree students, who do not wish to take final examinations, may upon application to the Registrar's Office, be assigned the AUD grade; see the academic calendar for deadlines. Non-degree students may register for a maximum of 2 courses (6 - 8 credits). [Applications and more information about registration are available at www.baruch.cuny.edu/registrar.](http://www.baruch.cuny.edu/registrar)

Undergraduate Non-degree: (Major code 028) are those who have not earned a baccalaureate degree and wish to take liberal arts or public affairs courses at Baruch. Non-degree students must meet all course prerequisites as stated in the Schedule of Classes.

Post-baccalaureate: (Major code 675) are those who have earned a baccalaureate degree and wish to take undergraduate courses. Post-baccalaureate students may take business courses except for those offered by the department of Accountancy.

Teachers on Sabbatical: (Major code 674) Teachers on Sabbatical must file a copy of their leave contract with the Registrar's Office at the time of application to attend Baruch.

Senior Citizens: (Major code 673) may register for liberal arts or public affairs courses on an audit basis only. Senior citizens who wish to take courses for degree credit must pay the regular tuition for these courses.

Registration For Permit and Non-degree Students

1. Submit the Non-degree or permit application along with the \$65.00 nonrefundable application-processing fee to the Registrar's Office by January 21ST, 2010
Application deadline and all other necessary information are available at www.baruch.cuny.edu/registrar.
Faxed applications will not be accepted.
2. Include all necessary documents with your application.
3. Once your application is processed you will be able to register via eSIMS (<http://esims.cuny.edu/bb>) on your appointed day.

Registration For All Continuing Students

1. Make sure your financial aid is in order (if you are eligible for it.) If you have any question about your financial aid contact the Financial Aid Office at (646) 312-1360.
2. Make sure there are no stops on your record that would delay your registration. If you have been notified that you have stops, please clear them with the appropriate offices before proceeding.
3. Refer to the college bulletin (Undergraduate or Graduate) at www.baruch.cuny.edu/bulletin as needed throughout the registration process.
4. Make sure you are in compliance with NYS Immunization Regulations. Fill out the Meningitis response form and return it to Medical Records Office at 151 East 25th Street, room 720.
5. For Academic Advising, see Center for Advisement and Orientation for general academic requirements.
6. All matriculated students should file a Declaration of Major Form at <http://advisement.baruch.cuny.edu> by the time they have 45- 60 earned credits.
7. Know the prerequisites for your chosen courses (see Bulletin and Schedule of Classes).
8. Secure appropriate course permissions prior to your registration date.
9. **KNOW YOUR PIN.** If you do not know it, go to the Registrar's Office with a photo I.D.
10. Register on or after your appointment time. Your appointment time can be found at <http://esims.cuny.edu/bb>. Register carefully.
11. Remember to validate your registration bill **even if no money is due.**

Registration For New Transfer And Freshmen Students

1. If you have already been admitted to Baruch College as a matriculated freshman or transfer student and have completed your tests (if required), you are ready to register. All new freshman and transfer students will register as part of their advisement and orientation program. All new students must attend the orientation session scheduled for them. If you miss the orientation, please contact the Center for Advisement and Orientation in the Vertical Campus Room 5-215.
2. If you were born after December 31, 1956, make sure you have submitted the required health immunization record along with the meningitis vaccination response form to Medical Records Office at 151 East 25th Street, Room 720.

Baruch College Honors Program

(Admission requirements for students already enrolled at Baruch)

Please note that acceptance to the Honors Program is selective, based on grades, faculty recommendations and a full evaluation by the College Honors Committee. It is highly recommended that you enroll in honors courses at the rate of at least one honors course per 12 Baruch credits earned. Students will not be accepted into the Baruch College Honors Program unless they are able to fulfill all of the honors program requirements. These include completion of a designated number* of honors courses, as well as community service and attendance at cultural events. The Baruch College Honors Program is not open to students who have earned more than 75 academic credits at the conclusion of the semester in which they are submitting an application.

*Students who began their freshman year at Baruch must enroll in a minimum of ten honors courses. Students who transferred to Baruch from another institution must enroll in a minimum of ten honors courses if they transferred with fewer than 48 earned credits and a minimum of eight honors courses if they transferred with 48 or more earned credits.

For students who began their freshman year at Baruch:

Total credits earned at Baruch College	In addition to one letter of recommendation from a Baruch faculty member who taught an honors course in which you are/were enrolled and an interview, the requirements are:
12 to 59	<ul style="list-style-type: none">• A minimum of 3 credits from a Baruch College Honors course(s)• A minimum cumulative GPA of 3.3
60 to 75	<ul style="list-style-type: none">• A minimum cumulative GPA of 3.5
More than 75	<ul style="list-style-type: none">• Not eligible for admission to Baruch Honors Program.• Student may enroll in some 1000-2000 level Honors classes if cumulative GPA is at least 3.3 and some 3000-6000 level Honors classes if cumulative GPA is at least 3.4.

For transfer students:

Total Credits Earned	In addition to one letter of recommendation from a member of the Baruch College faculty and an interview, the requirements are:
12 Baruch credits To 59 total credits	<ul style="list-style-type: none">• A minimum cumulative GPA of 3.3
60 to 75 total credits	<ul style="list-style-type: none">• A minimum cumulative GPA of 3.5
more than 75	<ul style="list-style-type: none">• Not eligible for admission to Baruch Honors Program.• Student may enroll in some 1000-2000 level Honors classes if cumulative GPA is at least 3.3 and some 3000-6000 level Honors classes if cumulative GPA is at least 3.4.

The College Honors Committee will also review the academic records from transfer students' previous institutions.

Honors Program Application for Baruch Student is available at 137 East 25th Street, Suit 306.

The application will not be considered unless all supporting documentation, including a letter of recommendation is received. Faculty may e-mail their letters of recommendation to Baruch.Honors@baruch.cuny.edu or they may send them to Dr. Elizabeth Bergman, Director, Box J – 306.

Undergraduate Honors Courses

Unless otherwise specified, these courses are open to students enrolled in the Undergraduate Honors Program, and any student with a minimum GPA of 3.3 [1000 and 2000 level honors courses] or 3.4 [3000-6000 level honors courses].

Weissman School of Arts and Sciences

0137	ART	1012H	FH24H	TTH	9:30AM-10:45AM	QUINONES-K
0697	ENG	2850H	RU13H	MW	1:40PM- 3:20PM	STAUB
0717	ENG	3950H	SY3H	W	2:05PM- 5:00PM	JACKSON
1385	PHI	1500H	KM24H	TTH	11:10AM-12:25PM	TEUFEL
1469	POL	1101H	JL24H	TTH	10:45AM-12:00PM	TENENBAUM
1509	PSY	1001H	RU13H	MW	1:40PM- 3:20PM	LOCKE
1520	PSY	3055H	EG13H	MW	1:40PM- 3:20PM	LOCKE
1681	SOC	1005H	KR2H	T	11:10AM- 2:05PM	LEKON

Zicklin School of Business

0034	ACC	2101H	OR13H	MW	12:25PM- 2:05PM	DAVIS-FRID
0089	ACC	5400H	QY6H	S	1:15PM- 5:00PM	CARMICHAEL
0328	CIS	2200H	XZ24H	TTH	4:10PM- 5:25PM	IZEN
0504	ECO	1001H	KM13	MW	11:10AM-12:25PM	CAREW
0505	ECO	1001H	KM24	TTH	11:10AM-12:25PM	STAFF
0515	ECO	1002H	TV13	MW	2:30PM- 3:45PM	ROSS
0516	ECO	1002H	TV24	TTH	2:30PM- 3:50PM	SHOSTYA
0539	ECO	4000H	TV24	TTH	2:30PM- 3:45PM	ZIREK
0767	FIN	3000H	KM24	TTH	11:10AM-12:25PM	OMOREGIE
0768	FIN	3000H	TV13H	MW	2:30PM- 3:45	PMMAKSIMEN
0785	FIN	3710H	TV13	MW	2:30PM- 3:45PM	MARTINEZ
0988	LAW	1101H	XZ24H	TTH	4:10PM- 5:25PM	AXELROD
1049	MKT	3000H	XZ13	MW	4:10PM- 5:25PM	GAGLIARDI
1733	STA	2000H	TV13A	MW	2:30PM- 3:45PM	TATUM

CUNY Honors College (The following courses are open to CUNY Scholars only)

1933	IDC	1002H	XZ13	MW	4:10PM- 5:25PM	SREEKUMAR/GANDER
1331	IDC	1002H	EH13A	MW	9:05AM-10:45AM	BERGGREN
0909	IDC	3001H	KM13H	MW	11:10AM-12:25PM	ROSENBERG
0910	IDC	3001H	KM24H	TTH	11:10AM-12:25PM	GUEST
0911	IDC	3001H	TV13A	MW	2:30PM- 3:45PM	BROOKS
0912	IDC	3001H	TV13B	MW	2:30PM- 3:45PM	DE GRAAUW
2059	IDC	3001H	TV24A	TTH	2:30PM- 3:45PM	STAFF
0915	IDC	4001H	KM24H	TTH	11:10AM-12:25PM	REGAN
0916	IDC	4001H	TZ3H	W	2:30PM- 5:25PM	MUZZIO
0913	IDC	4001H	FH24H	TTH	9:30AM-10:45AM	MACIUIKA
1780	IDC	4050H	TV24H	TTH	2:30PM- 3:45PM	STAFF/HENKEN
1781	IDC	4050H	MW6H	MW	6:00PM- 7:15PM	INKE/GUERRIERO

School of Public Affairs

1634	PUB	1250H	EG13A	MW	9:05AM-10:20AM	FRUCHER
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Reading the Schedule of Classes

1. Student Status:

- Graduate: permitted to enroll for 8000 and 9000 level courses.
- Undergraduate: see the following table:

Class	Credits Earned	Class	Credits Earned
Lower Freshman	0-15	Lower Junior	61-75
Upper Freshman	15.5-27.5	Upper Junior	75.5-93.5
Lower Sophomore	28-44.5	Lower Senior	94-108
Upper Sophomore	45-60.5	Upper Senior	108.5 and over

2. Course Listings:

Undergraduate courses are listed first, followed by graduate courses. Where day and evening sections of an undergraduate course are offered, day sections precede evening sections.

Course numbers indicate the level of the course as described below:

Courses Numbered	Level
0000-0999	Carry No Credit.
1000-1999	Introductory Courses; they may have some prerequisites.
2000-2999	Introductory Courses; they require some past preparation either in high school or college. For example, ENG 2150 requires completing ENG 2100.
3000-3999	Intermediate Courses; they have prerequisites.
4000-4999	Advanced Courses; they have prerequisites.
5000-5999	Senior Courses; they are seminars, training programs, and independent study.
	All 5000 level courses have prerequisites.
6000-6999	Honors level only.
8000-9999	Graduate courses.
99001-99999	Graduate courses, specifically, courses in research methodology, thesis, or thesis alternative.

3. Abbreviations:

LEC	Lecture
REC	Recitation
HTBA	Hours to be arranged with department
TBA	To be arranged
LAB	Laboratory
MASON	Mason Hall on the first floor of 17 Lexington
22	School of Public Affairs, 137 E 22 St (Between 3rd Av. & Lexington)
23	Lawrence & Eris Field Building (17 Lexington-23 & Lexington)
25	151 E 25 (Library Building) (Between 3 Av. & Lexington)
AD	Administrative Center 135 E 22 (Between 3 Av. & Lexington)
	(E 25 St Between Park Avenue South and Madison)
VC	Vertical Campus, 1 Bernard Baruch Way (25th and Lexington)

Room locations that do not appear on your confirmation/bill at registration will be updated prior to beginning of the semester. It is imperative that you **check your eSIMS semester account before the first day of classes**. If a room is changed after you register, the updated room assignment will be posted on eSIMS.

The College reserves the right to cancel any course or section due to insufficient registration or for any other reason it deems necessary. If you have registered for sections that are cancelled, you will be notified and you may change your program without charge.