



# Cummings Graduate Institute for Behavioral Health Studies

## **Cummings Graduate Institute for Behavioral Health Studies**

### **Summer 2015 – Spring 2016 Catalog**

**Effective 5/20/15**

Cummings Graduate Institute for Behavioral Health Studies  
Mailing Address: 2875 W. Ray Rd., Suite 6-213, Chandler, AZ 85224

P: (480) 285-1761

E: [JCummings@cummingsinstitute.com](mailto:JCummings@cummingsinstitute.com)

W: [www.cummingsinstitute.com](http://www.cummingsinstitute.com)

Although every effort has been made to assure the accuracy of the information in the Cummings Graduate Institute for Behavioral Health Studies Catalog, students and others who use the Catalog should note that laws, rules, and policies change from time to time and that these changes may alter the information contained in this publication. Changes may come in the form of government statutes, rules and policies adopted by the Board of Directors of the Cummings Graduate Institute, or by the President or Director of the school.

This Catalog is neither a contract nor an offer of a contract. The information this document contains will be accurate when it is published. Fees, deadlines, academic requirements, courses, degree programs, academic policies, and other matters described in this Catalog may change without notice.

The Catalog will be updated regularly. Announcements contained in published materials such as this Catalog are subject to change without notice and may not be regarded as binding obligations for the institution. Students are subject to the provisions of the most recent Catalog; however, if the student maintains continuous enrollment, every effort will be made to ensure the continuity and consistency of his or her degree program. If a student does not maintain continuous enrollment, his or her degree program will be subject to change in alignment with the most recent provisions in the Catalog.

## Table of Contents

<b>Introduction</b> .....	4
Mission, Vision, & Values.....	4
Members of the Board of Directors.....	5
Management & Ownership of the Institute.....	5
Program offered.....	5
<b>Doctor of Behavioral Health Program Topical Outline</b> .....	5
Statement of purpose & objectives.....	5
Admission Requirements & Process.....	6
Graduation Requirements.....	10
Tuition, costs, and fees.....	11
Equipment/technology requirements .....	12
Clinical training, practicum, and culminating project.....	13
Graduate employment opportunities.....	14
Requirements for graduates to practice.....	14
<b>Tuition Payment Options</b> .....	14
Tuition Reductions.....	16
Financial Assistance Options .....	17
Private Educational Loans.....	17
Employer Reimbursement.....	18
Private Scholarships & Grants.....	18
Veterans Assistance.....	18
Disbursement Policy & Procedures .....	19
Cancellation and Refund Policy.....	21
<b>Student Support Services</b> .....	22
Admissions & Enrollment.....	22
Advising.....	23
Disability Services.....	24
Cummings Online Resources (CORE) Library Services.....	24
Student and Alumni Services.....	25
<b>Educational Delivery System</b> .....	26
<b>Academic Calendar 2015-2017</b> .....	27
<b>Policies</b>	
Admission Policy .....	29
Program or Course Cancellation Policy .....	29
Grading Policies.....	30
Satisfactory Academic Progress Tracking.....	34
Academic Leave of Absence.....	36

Readmission.....	39
Code of Conduct .....	40
Commitment to Academic Integrity.....	42
Acceptable Use of Information Technology.....	44
Student Rights and Responsibilities.....	47
Grade Reporting.....	48
Student Records.....	48
Student Attendance.....	51
Credit for Previous Education, Training, Work, or Life Experience.....	52
Student Grievance Policy & Procedure.....	53
<b>Acknowledgements.....</b>	<b>55</b>

## **Introduction**

The Cummings Graduate Institute for Behavioral Health Studies (referred hereafter as the “Cummings Institute”) offers graduate and professional behavioral health education through a virtual online campus. The Cummings Institute takes great pride in awarding the unique and innovative Doctor of Behavioral Health degree thanks to its outstanding faculty, clinical experiences, and cutting edge teaching model. This catalog provides policies, procedures, and information on the Doctor of Behavioral Health program at the Cummings Institute.

## **Our Mission**

The Cummings Graduate Institute for Behavioral Health Studies is an educational and healthcare teaching program designed to be on the cutting-edge of advances in mental/behavioral treatment interventions. The Cummings Institute is dedicated to preparing highly competent healthcare professionals to deliver the highest quality of behavioral health services as part of integrated healthcare teams. Our innovative and practice-oriented teaching model is based on the Biodyne Model and has three pillars: medical literacy, behavioral interventions, and entrepreneurship. We are committed to whole-person healthcare and access to quality healthcare for all people.

## **Our Vision**

Behavioral health and medical professionals will be prepared to work side-by-side to provide effective and appropriate whole-person care. Integrated care for all patients will become the norm, rather than the exception.

## **Our Values**

1. We strive to lead and innovate education and training for the behavioral health provider of the future
2. Our faculty, students, and graduates will exemplify our mission as leaders in delivering the highest quality patient care
3. The Biodyne Model of patient care is demonstrated in the health outcomes our patients achieve
4. Our faculty, students, and graduates make pioneering contributions to healthcare education, knowledge, and practice

The Cummings Institute was approved for conditional licensure as a degree-granting institution by the Arizona State Board for Private Postsecondary Education, 1400 W. Washington St., Room 260, Phoenix, AZ 85007 (602) 542-5709.

## **Members of the Board of Directors**

Nicholas A. Cummings, Ph.D., Sc.D., Chair

Dorothy Mills Cummings, M.S.W., D.H.L., Secretary/Treasurer

Janet L. Cummings, Psy.D., President

John Caccavale, Ph.D., ABMP, Member

## **Executive Leadership Team**

**President:** Janet L. Cummings, Psy.D.

**Director:** Susan L. Taylor, DBH, LMSW

**Associate Director:** Cara M.C. English, DBH

**IT Director:** Emma Holtzapple

**Individual Owner with 100% ownership:** Janet L. Cummings, Psy.D.

**Program offered:** Doctor of Behavioral Health (DBH) Program

## **DBH Program Topical Outline**

1. **Statement of purpose:** The Doctor of Behavioral Health (DBH) Program endeavors to deliver doctoral training in integrated behavioral health care to master's degree level clinicians. This degree is designed to address the unmet educational need to prepare behavioral health providers to practice in primary care and other medical settings as part of an interdisciplinary team.
2. **Objectives:** The DBH Program will prepare students to deliver patient-centered care, work in interdisciplinary teams, employ evidenced-based practice and quality improvement approaches, and utilize informatics. Our over-arching objective is to respond to the need to prepare clinicians to address both shifts in the nation's patient population and changing practice environments.
3. **Subjects:** Course offerings fall under the DBH Program's three pillars of Medical Literacy, Integrated Behavioral Health Interventions, and Entrepreneurship.
  - a. Foundations for Doctoral Study: A one-credit course serving as an orientation to the program and to online learning, and success skills for doctoral level learners.
  - b. Medical Literacy: Pathophysiology, Psychopharmacology, and Neuropathophysiology. 9 credit hours.
  - c. Integrated Behavioral Health Interventions: Biodyne Model I-IV Assessment and Behavioral Interventions in Integrated Care (series of four advanced clinical skills courses), Practicum, Cultural Diversity, Chronic Pain, Culminating Project. 18 credit hours.
  - d. Entrepreneurship: Population Health Management, Cost Offset, and Return on Investment (ROI); Research Design and Quality in Health Care; Legal and Ethical Issues in Health Care; Management and Entrepreneurship in Health Care. 12 credit hours.
  - e. Independent/Specialty Study and Electives: Students work closely with one or more faculty members to research evidence-based interventions in specialty

areas that are not covered in more detail in the required core courses. Students may also choose to take electives on intervention design models and/or medically unexplained symptoms. 5 credit hours.

4. **Units:** Students will earn 3 units of credit for each core course, 6 credits for a practicum experience, and 1 to 3 credits for electives and/or specialty study. All courses are 12 weeks in length.
5. **Skills/job to be learned in the program:** Students will be trained as doctoral-level experts in integrated behavioral health care. Graduates will be prepared to work as behavioral health consultants, providers, and managers in primary health care settings, including hospitals, Primary Care Medical Homes, Federally Qualified Health Centers, and specialty medical settings. All students will complete a culminating project that demonstrates application of evidence-based practice, quality improvement approaches, and/or use of informatics to inform and guide patient-centered care. This project will include a business plan, which will prepare graduates to launch entrepreneurial efforts aimed at leading health care reform.
6. **Numbers of clock and/or credit hours for the program:** A total of 54 credit hours will be required for graduation. The practicum experience will require 400 clock-hours in a primary care or other medical setting. Up to an additional 12 credit hours will be allowed as needed to complete independent/specialty study or additional applied research.

### **Admission Requirements**

To be considered for admission, applicants must meet the following requirements:

1. Completion of a bachelor's degree from a regionally accredited college or university with a cumulative GPA of 3.0 or better.
2. Completion of a master's degree in a behavioral health program (Counseling, Social Work, Marriage and Family Therapy or equivalent coursework in a graduate level psychology program) from a regionally accredited college or university with a cumulative GPA of 3.0 or better. \*
3. Licensed or license eligible (e.g. in the process of pursuing licensure) in a behavioral health discipline.
4. Three letters of recommendation.
5. Service orientation as demonstrated by previous work, volunteer work, or other life experiences on a current resume or CV.
6. Personal and professional aspirations in line with the mission, vision, and values of the Doctor of Behavioral Health Program, as demonstrated in the Letter of Intent.
7. Oral and written communication skills necessary to interact with professors, patients, providers, and colleagues as demonstrated in the Application, Letter of Intent, and Interview.
8. Technological equipment, competency, and skills necessary to successfully thrive in an online educational delivery format.
9. Advanced academic, professional, and clinical skills as demonstrated in an interview with the admissions team.

\* Individuals who have previously completed a master's degree in an area other than one listed above (e.g. Allied Health fields) and are licensed or license eligible (e.g. in the process of pursuing licensure) in a clinical discipline must have their transcripts evaluated to determine if previous coursework meets some or all of the Standard Curriculum requirements. These applicants may be asked to complete additional coursework in behavioral health prior to admission and enrollment.

## **International Applicants**

The Cummings Institute welcomes international students from around the world. Applicants submitting diplomas, degrees and course transcripts from non-U.S. institutions are required to have their academic credentials evaluated. The evaluation will determine if an applicant's education meets admission requirements, and if any transfer credits will be awarded. International students should accommodate a credential evaluation in your enrollment timeline. Admission for international students has the following requirements:

1. International applicants must demonstrate completion of a minimum of 30 semester hours of coursework from a regionally accredited college or university in the United States, or from a recognized post secondary Canadian institution that uses English as its primary language of instruction and documentation.
2. Of the 30 semester hours, 15 hours must be in the sciences, six hours in non-remedial English composition, and three hours in speech/public speaking. If prospective students have completed a minimum of 15 academic semester credit hours in an institution using English as its primary language of instruction and documentation within two years of applying to the Cummings Institute with a minimum cumulative GPA of 3.0, they may be exempt from demonstrating English proficiency.
3. Applicants who wish to receive transfer credit for coursework completed outside the US or at a Canadian institution that does not use English as its primary language of instruction and documentation must submit an official, detailed, course-by-course evaluation obtained from one of the following evaluation services:
  - Educational Credential Evaluators (ECE): 414/289-3400 or Fax 414/289-3411 or visit [www.ece.org](http://www.ece.org)
  - World Education Services (WES): 212/966-6311 or Fax 212/739-6100 or visit [www.wes.org](http://www.wes.org)
  - Josef Silny & Associates International Education Consultants: 305/273-1616 or Fax 305/273-1338
4. International applicants who do not provide documentation of acceptable US or Canadian course/degree equivalency will not receive credit, and will not be admitted without documentation that meets admission requirements.

## **Admissions Process & Deadlines**

To be considered for admission to the DBH program, students must submit the following to the Admissions Office:

1. Completed online application for admission.
2. Three signed and sealed letters of recommendation from professionals who know the student well (e.g., teachers, advisors, professional colleagues or supervisors).
3. A Letter of Intent detailing personal and professional aspirations and how the Doctor of Behavioral Health fits into career goals.
4. Current resume or CV.
5. Official transcripts from all postsecondary schools attended.
6. Complete an interview with the admissions team.

Send all application materials to:

Cummings Graduate Institute for Behavioral Health Studies  
Office of Admissions  
4809 E Thistle Landing Drive, Suite 100  
Phoenix, AZ 85044

*Please note:* Applicants are responsible for notifying the Office of Admissions of any changes in their contact information, including mailing address and e-mail address. All requests for application withdrawals or cancellations must be made in writing.

Completed applications are reviewed to determine the applicant's eligibility for interviews, which are conducted online with the admission team using GoToMeeting. Eligible candidates will be contacted by the admissions team to schedule an interview, and sent detailed instructions on using GoToMeeting for the interview. The personal interview is the final step in the application process. Upon completion of the interview, the DBH Program makes admissions decisions and the admissions team notifies applicants of admissions decisions.

Within 5 business days of a student's admission to the Doctor of Behavioral Health program, he/she will receive an online enrollment packet that includes an official letter of acceptance and enrollment agreement, a proposed degree plan, initial courses the student should register for, and information about tuition payment plans. A nonrefundable, one-time Online Learning Platform Establishment Fee will be required by a date stipulated in the enrollment agreement.

## **Application Deadline**

Application deadlines are as follows for the Summer 2015- Spring 2016 sessions:



Year/Semester/Session	Semester Start Date	Application Completion Deadline
2015 Summer	6/1/15	4/28/15
2015 Fall	8/31/15	4/28/15
2016 Spring I	1/4/16	11/13/15
2015 Spring II	4/4/16	1/15/16

### Enrollment Policy

Admitted students have up to 60 days from the date of admission to the DBH Program to complete the enrollment agreement and register for their first course(s).

All payment arrangements for the first course(s) must be made before the first course(s) begin(s). Those students wanting to use financing options must make the required payment arrangements before the first course(s) begin(s).

Students who do not complete the enrollment agreement within 60 days of admission are considered "no starts."

### Transfer Students

The Cummings Institute welcomes transfer students. The transfer of credit has the following conditions:

1. Credits must come from doctoral programs at regionally accredited colleges and universities, or from institutions approved by a foreign nation's Minister of Education where their approval process is comparable to accreditation in the United States.
2. Credit will only be awarded for courses in which grades of 3.0 ("B") or better were attained.
3. Credit can only be awarded for courses completed within seven calendar years prior to acceptance at the Cummings Institute.

### Non-Degree Applicants

Students who do not wish to pursue another degree may pursue studies to enhance their personal and professional knowledge. There is no limit on the number of courses a student can take while in a non-degree status.

Tuition will be charged for all courses at the current rate for the DBH program at the time of course registration. The Admissions team will advise the applicant if there are prerequisites for the course requested.

If the student later applies for admission to the DBH degree program, he or she will have to formally apply to the DBH program and submit all required documentation. Any non-degree study will be evaluated as to whether the course work will be applied to the degree requirements. The student will be evaluated as a new applicant, and must meet tuition requirements, graduation requirements, and policies in effect at the time of making application to the degree program.

### **Nondiscrimination in Admissions**

The Cummings Graduate Institute for Behavioral Health Studies welcomes all students and does not discriminate on the basis of race, color, national origin, religion, disability, gender, age, sexual orientation, or in any other way in any of its policies, practices or procedures involving applicants, students, faculty members, staff and the public. We reserve the right to refuse admission to anyone we believe does not meet our academic and ethical standards.

### **Graduation Requirements**

The Doctor of Behavioral Health degree requires a minimum of 54 credit hours at the doctoral/graduate level beyond the master's degree. Students must complete the required coursework and credit hours with a grade of "B" or better and consistent weekly attendance in each course, including practicum and culminating project, within 4 years.

Students must have completed their required 400 hours at their practicum site, and must have earned a score of 3 (out of 5) or better in each domain of the Practicum Student Evaluation in order to pass the practicum and graduate from the program. Detailed information on Practicum requirements & evaluation will be provided to students upon enrollment in the DBH Program.

Completion of a culminating project includes an approved literature review, an approved culminating project topic, an approved final project paper, and a Culminating Project Defense.

After the Culminating Project Defense, the student's committee will convene and determine the outcome as follows:

1. Approved without revisions,
2. Approved with revisions, or
3. Not Approved.

***Students must receive final approval on their paper and defense from their Chair and/or Committee prior to being approved for graduation.***

Students must apply for graduation the semester prior to their final semester, and receive approval from their Faculty Advisor, Culminating Project Chair and/or Committee, Enrollment Specialist, Registrar, and Program Director to ensure that all program requirements have been met. A student must resolve all incompletes in order to graduate, and all tuition and fees must be paid in full.

### **Completion Period**

The Cummings Institute allows 4 years to complete the Doctor of Behavioral Health program. Normal time to complete the program varies depending upon course take rate and credits transferred in. Students will typically enroll in 2 courses (6 credits) per semester per year, totaling 18 credits per year, and completing the program in 3 years. Students who choose an accelerated track can take 3 or more courses per semester and finish the program in 18-24 months.

### **Tuition Costs and Fees**

Tuition is calculated based on the total number of credits in the program, the number of credits per course and the base cost per credit tuition rate. Costs will be listed as Cost Per Credit or Cost Per Course, so that students will know exactly how much the program will cost. Courses vary from one to three credit hours, so cost per course will vary depending on the number of credits. Actual tuition paid per student will vary depending on transfer credits accepted, scholarship eligibility, and if additional courses are taken outside the total required courses in the program. We pride ourselves in being completely transparent when it comes to tuition and fees. If a cost is not included in our Cost Per Course Tuition Rate, we will state that up front. Costs related to degree completion but not included in the Cost Per Course Tuition Rate include the application fee, online learning platform establishment fee, white coat for graduation, transcript copies fees, and books and supplies. To calculate the total program cost, students should determine how many transfer credits will be accepted, calculate the Cost Per Credit or Per Course for the total number of courses needed to complete the program, and calculate the costs of fees, required technology, books, and supplies.

<b><u>Degree type</u></b>	<b><u>Cost Per Credit</u></b>	<b><u>Cost Per 3-credit Course</u></b>	<b><u>Program Tuition</u></b>
Doctor of Behavioral Health	\$650	\$1950	\$35,100

**Application Fee - \$100**

**Online Learning Platform Establishment Fee - \$250**

These fees are one-time, and non-refundable.

**Total DBH Program Tuition and Fees: \$35,450**

The Cummings Institute includes the tuition and fees in effect at the time of publication.

Payment method/details must be on record prior to course registration (see Statement of Financial Responsibility, below).

Students utilizing tuition assistance programs are responsible for timely payment of tuition and fees to the Cummings Institute, and must recognize this may mean the student must pay the financial obligations to the institute before receiving reimbursement from his/her tuition assistance source.

The Cummings Institute reserves the right to change tuition and fees as it deems necessary; however, the student who has executed an Enrollment Agreement and has paid the entire tuition for a program of study will not be subject to a tuition increase during the duration of that agreement as long as the student maintains continuous enrollment. If continuous enrollment is not maintained, all subsequent agreements will reflect the tuition currently in effect. The prepayment of a degree program does not include any course additions or course re-takes. Additions and re-takes will be billed at the tuition rate in effect at the time the course is taken.

### **Equipment & Technological Requirements**

The Cummings Graduate Institute for Behavioral Health Studies uses electronic communications. Students must have email access with the capability to send and receive attached files. Students must also be able to navigate the World Wide Web.

The following hardware is required:

- Intel P4 (minimum of 2 Ghz) or faster processor
- Minimum 512 MB RAM, 1GB or greater is recommended
- Minimum 20 GB of free hard disk space, 40 GB or greater is recommended
- Thumb drive and external hard drive; backing up all course work is strongly recommended
- High speed and reliable Internet connection
- Printer

### **Computer Equipment**

Students will need an Internet Service Provider (ISP) and an email address. It is recommended that a local Internet Service Provider, in the area where the student resides, be contacted who can provide technical assistance should it be needed.

We require the following software applications for PC systems:

- Minimum of Microsoft Windows XP or Microsoft Windows 7 is required; Windows Vista is discouraged.
- Minimum of Microsoft Office (Word, Excel and PowerPoint) 2003; Microsoft Office 2007 or above is recommended
- IE 8, Firefox 3.6 or Safari 4.0
- Adobe Reader 9 or latest version and Adobe Flash Player 10
- High-quality, up to date antivirus software

We require the following software applications for MAC systems:

- MAC OS X is required
- Microsoft Office 2008 for MAC or above
- Firefox 3.6 or Safari 4.0
- Adobe Reader 9 or latest version and Adobe Flash Player 10
- High-quality, up to date antivirus software

A virus is a program that can destroy information on your hard drive and/or external drive(s). The virus may corrupt just a single file, or it may corrupt multiple files, including the system files needed to run your computer. Viruses can be transferred to your computer by using someone else's file that you obtained, usually via external data storage, or as an email attachment. It is important to use a virus checker to detect viruses that may exist. Software such as Bitdefender Total Security or Norton Internet Security locates known viruses and warns the user of their existence. Since new viruses are constantly being created, it is important to regularly update your list of known viruses.

The Cummings Institute uses standardized Rich Text Format (.rtf) and Postscript Document File (.pdf) for information the Institution sends out. This assures the widest compatibility. The Cummings Institute works with Microsoft Word, which normally has a .doc or .docx extender on files it creates, and provides direct readability for prior versions of Word and several other word processors. Adobe Acrobat Reader may be useful for accessing information on the Internet, and is recommended.

Download the latest version of Mozilla Firefox at <http://www.mozilla.org>.

Download the latest version of Adobe Acrobat (free) at <http://get.adobe.com/reader/>.

*Note: Students are required to abide by the Cummings Institute's policy on Acceptable Use of Information Technology, found on page 48 of this catalog.*

## **Clinical Training & Practicum**

Clinical training is the focus of eleven of our fifteen core course offerings. Additionally, a 400-hour practicum internship is designed to provide structured opportunities for the application of clinical coursework in integrated behavioral interventions. Students will identify an internship site in a medical setting where they will serve as a member of the interdisciplinary care team and share responsibility for improvements in patient and population outcomes. Students will consult with patients and the medical team to offer expert advice on behavioral health, and will work with the site to develop an integrated care project that will address the application of evidence-based practices and/or quality improvements aimed at improving patient outcomes and patient satisfaction, as well as cost-savings. This project may serve as the student's culminating project.

## **Culminating Project**

The Culminating Project is an applied integrated care project that demonstrates a student's innovation in the field, and ability to respond creatively and competently to the needs of rapidly evolving patient populations and health care environments. Students will work

closely with their advisor, faculty mentor, faculty members, and DBH graduate experts to develop a project that is closely tailored to the student's career goals after graduation, and which reflects a growing area of opportunity in the health care marketplace. Students will begin working on their project when they begin the program through assignments and research conducted in each of their courses. Ideally, the Culminating Project will demonstrate the student's knowledge of applying evidence-based practice, as well as a thorough entrepreneurial knowledge of the challenges and opportunities in integrated care settings. Students will accumulate a scholarly review of literature, which informs their integrated care project design and implementation, and empowers them to develop a business plan demonstrating skill in entrepreneurial design, planning, and execution.

### **Graduate employment opportunities**

Graduates will be prepared to work as behavioral health consultants, providers, and managers in primary health care settings, including hospitals and emergency departments, Primary Care Medical Homes, Federally Qualified Health Centers, Accountable Care Organizations, managed behavioral health care organizations, specialty mental health and substance abuse treatment settings, preventative care and disease management programs, and/or new business start-ups.

### **Requirements for graduate to practice**

There are no additional requirements for graduates to practice as Doctors of Behavioral Health in the health care marketplace. Graduates currently practice under their master's level licensure, when required for employment; obtain federal funding to support positions at Federally Qualified Health Centers, Patient Centered Medical Homes, and Accountable Care Organizations; enter into existing primary care or specialty care practices as members of the medical team; and/or launch entrepreneurial non-profit or for-profit ventures. The DBH business entrepreneur training will focus on strategies for obtaining reimbursement through approaches other than traditional fee for service, such as pay for performance incentives, case rates, or capitation. Lastly, many national physician and primary care advocacy groups are lobbying for health-care reform to include revised payment approaches in primary care to address current barriers.

### **Tuition Payment Options**

The Office of Financial Aid works diligently to assist students as they pursue their educational endeavors. The Cummings Institute offers several options for financial assistance, including: Payment plans, Military tuition reduction, and Loan assistance. With expert financial counselors, the Office of Financial Aid guides students in successful financial planning.

### **Payment Plans**

The Cummings Institute Tuition Payment Plan allows you to pay your tuition in convenient monthly payments. By planning early you can include your college tuition payments in your

monthly household budget, which allows you to avoid the large, lump sum payment due at the beginning of each semester. A payment plan will help to reduce the total amount of student/personal loans you may need/have.

Choose the number of months to spread your installment payments. The installment period is interest free.

- There is a \$60 enrollment fee to join the annual plan and a \$50 enrollment fee for the semester plan. This fee is nonrefundable and due at the time of enrollment in the plan.
- This is an interest free plan. Unlike a loan, you can join this plan and pay monthly without accruing interest or having a large debt at the time of graduation.
- The plan is administered by the Cummings Institute.

### Annual Plans

Students who choose to enroll in one of our annual plans can pay the combined term bill charges for the fall and spring semesters. Beginning and ending dates for each type of plan are below.

<b>Number of Payments</b>	<b>Payment dates</b>
<b>12 Payments</b>	July 1–June 1
<b>10 Payments</b>	July 1–April 1
<b>8 Payments</b>	July 1–October 1 December 1–March 1

Please note that for the annual plans, the first half of payments made will be applied to the fall semester and the second half of payments made will be applied to the spring semester. The first payment to the spring semester will confirm the student's attendance for spring.

### Semester Plans

Students who choose to enroll in one of our semester plans, can pay their fall, spring, or summer tuition charges over a 2 to 5 month period. Beginning and ending dates for each type of plan are below.

<b>Number of Payments</b>	<b>Payment dates</b>
<b>5 Payments</b>	July 20–November 20 (Fall) November 25–March 25 (Spring)
<b>4 Payments</b>	July 20–October 20 (Fall) November 25–February 25 (Spring) May 1–August 1 (Summer )

<b>3 Payments</b>	July 20–September 20 (Fall) November 25–January 25 (Spring) June 1–August 1 (Summer 2015)
<b>2 Payments</b>	June 1–July 1 (Summer 2015)

**Late Payment Fees**

Cummings Graduate Institute payments received after the due date will be assessed a \$25 late fee on each late monthly installment. Contracts will be canceled after three (3) months of nonpayment.

**Questions?**

Should you have any questions regarding your Tuition Payment Plan, you may contact Cummings Institute, Office of Financial Aid at (480) 859-2030.

**Tuition Discounts or Reductions**

The Cummings Institute offers tuition discounts as follows for military service.

**Military Tuition**

Wherever you are in your military service, whether you are home or abroad on active duty, in the National Guard, in the Reserves, or even retired, the Cummings Institute can help you earn a quality degree at an affordable rate.

Preferred Tuition Rates: Active Military Students without Military TA, Retirees/Veterans, and Military Spouse

Eligibility for military tuition rates is subject to the student’s submission of required documentation.

<b>Degree</b>	<b>Base Per Credit Tuition Rate</b>
<b>Doctor of Behavioral Health</b>	<b>\$585</b>

**Additional Military Tuition Benefits**

**Military Tuition Assistance**

If you are currently serving on active duty, in a reserve component, or as a member of the National Guard you may be eligible for funding offered through the Department of Defense



Tuition Assistance program. Check your eligibility status and the amount for which you qualify with your branch of service.

For assistance from the financial aid department, please contact us at Cummings Institute, Office of Financial Aid at (480) 859-2030.

You can also find more information at these sites: <https://studentaid.ed.gov/types/grants-scholarships/military> and <http://www.military.com/education>.

## **Financial Assistance Options**

The Cummings Institute accepts private scholarships, grants, and loans. Scholarships and grants are gift awards that do not need to be repaid. Loans are considered self-help awards, since repayment is required.

Students at the Cummings Institute will not be eligible for Title IV Federal student aid programs.

We understand the critical importance of the availability of financial assistance for completing your DBH degree. As such, financial assistance may be available for those who qualify through private lenders until such time as Title IV funds become available to our students.

## **Private Educational Loan Information and Disclosures**

A private educational loan is a non-Federal Student Aid (FSA) loan that is made by a bank to a borrower expressly for postsecondary education expenses. Non-FSA loans may be available to qualified Cummings Institute students through private lenders.

***Students are responsible for actively searching for the best funding option(s) available through review of all information available.***

The Cummings Institute is advising students of the requirements for private education loans. Private education loan lenders must:

- Disclose information about FSA loan programs that may offer less costly alternatives.
- Provide an application disclosure about the general range of rates and fees at the time of the application. Provide a loan approval disclosure with borrower specific rates and fees when the application reaches an approval status. Provide a final disclosure when the loan terms are accepted and the school has certified the student's eligibility for the loan.
- Provide the student with a three-day rescission or right-to-cancel period after the final loan disclosure is sent to the student.
- Obtain a signed, completed self-certification form from the applicant before initiating a private education loan. Applicants may obtain the self-certification form from the private education lender.

## **Private Educational Loans**

We encourage students to begin searching for private educational loans using the following list of local banks with Education Loan Assistance:

### Physical location options:

<https://www.wellsfargo.com/student/graduate-loans/private/>

[http://www.azcentralcu.org/home/loans/student\\_loans](http://www.azcentralcu.org/home/loans/student_loans)

<https://www.desertschools.org/personal/loans/personal-loans-overview/student-loans>

### Online options:

<https://www.salliemae.com/>

<https://www.estudentloan.com/>

<http://www.simpletuition.com/>

## **Employer Reimbursement**

Any “employer reimbursement” or “tuition assistance” can be used to cover tuition and fees. It is the student’s responsibility to make arrangements with the Billing Department to apply employer reimbursement dollars or tuition assistance payments to their student account.

## **Private Scholarships and Grants**

The Cummings Institute will accept private scholarship and grant dollars to cover part or all of a student’s tuition. If a student has been awarded a private scholarship or grant, the student must make arrangements with the Billing Department to use the funds to pay for tuition costs by the tuition deadline each semester. Students who receive private scholarships disbursed to their personal accounts are responsible for using these funds appropriately to pay for the intended educational expenses, including tuition, books, supplies, and conference attendance costs.

## **Veterans Administration Educational Benefits**

The Cummings Institute is seeking approval from the Arizona Department of Veterans’ Services for program eligibility for VA educational benefits. Until the Cummings Institute receives approval, students at the Cummings Institute will not be eligible for VA educational benefit programs.

## **Disbursement Policy & Procedures**

Private educational loan funds are considered disbursed when they are credited to a student's account.

Academic Year Definitions:

- Graduate Academic Year – 18 semester credits and at least 30 instructional weeks.

Payment Period Definitions:

- Graduate Payment Period – 9 semester credits and at least 15 Instructional weeks

An academic year consists of two payment periods. Each payment period is half of the credits and half of the weeks within the academic year. Students must complete both the credits and the weeks in the payment period to be considered to have completed the payment period.

Loan funds awarded for the academic year are equally awarded for each payment period.

Tuition and fees are charged to the account after the seven-day drop/add period and for which the student has demonstrated participation in the course. More than one course may be taken at the same time, and therefore charges are accrued simultaneously.

Tuition assistance in the form of loans or funds provided by private entities including, but not limited to banks, financing companies, credit card companies, or other lending sources, shall be collected and disbursed in the following manner:

1. Amounts equal to or less than \$5000 may be disbursed as a single disbursement.
2. Amounts greater than \$5000 shall be disbursed in two or more equal disbursements. The second disbursement will occur after the beginning of the second trimester.

### **Responsibility for Disbursement of Funds**

The Accounting Department has the responsibility for disbursing and posting loan, grant and scholarship funds to the appropriate student's account. The Accounting Department credits the student's account within three business days of receipt of the funds.

### **Disbursement Eligibility**

To be eligible for the first disbursement of financial assistance, a student must:

- Agree to be responsible for charges and to begin participation in the first course of the payment period
- Not owe a previous balance to the Cummings Institute that exceeds \$200\*

\*A student may authorize the Cummings Institute to utilize loan, grant, and/or scholarship funds received to pay up to \$200 in previous charges.

### **Importance of Meeting Financial Obligations**

The Cummings Institute considers all financial obligations payable immediately, unless otherwise stated. Upon completion of the DBH degree program, any outstanding financial balance is due and payable immediately. The Cummings Institute withholds diplomas and transcripts and prohibits participation in the graduation ceremony and/or the conferring of a degree until all unpaid financial accounts have been satisfied.

### **Personal Responsibility**

It is the personal responsibility of each applicant and student to determine how to pay for his or her education.

The Cummings Institute expects applicants and students to actively search for the best funding option(s) available through review of all available information.

It is the sole responsibility of the individual applying to the Cummings Institute to ensure and confirm his or her eligibility for any funding options prior to enrollment and first course request.

### **Forbearance and Deferment Options**

The Cummings Institute is proud of its ability to provide a doctoral degree program in an online environment at a highly competitive price. Students and prospective students seeking financial relief while continuing their education should contact student Financial Services or their lenders to discuss forbearance or other deferment options.

Forbearance may be granted at the lender's discretion for a variety of other reasons. The terms and conditions of forbearance are determined by each individual lender and may vary from student to student based upon loan indebtedness, past payment history, or other factors deemed appropriate by the lender.

There are several deferment options including active military, public service, economic hardship, and others. These deferment options do not require school certification.

The Cummings Institute recommends that students and prospective students address their forbearance or deferment needs with their respective lender(s) to clarify the eligibility requirements for forbearance or deferment.

## **Default of Financial Obligation**

If the student's financial obligations are in default (defined as not paying a financial obligation within 30 days of the due date), the Cummings Institute may declare the entire balance due without further notice and require full payment immediately. Failure to pay the unpaid balance within 10 days may result in any or all of the following:

- Denial of registration, transcripts, diplomas, grades, and graduation
- Assignment of the account for collection
- Reporting the delinquent account status to a credit bureau
- Financial dismissal from the Cummings Institute

In the event an account is delinquent, the Cummings Institute as well as outside agencies working on its behalf have the right to communicate with the student via email and/or cell phone regarding an outstanding balance. When an account is turned over for collection, the student is obligated to pay the Cummings Institute's collection expenses. If a lawsuit or other action is filed, litigation falls under Arizona state jurisdiction and the student agrees to pay the Cummings Institute's attorney's fees as fixed by the trial court. If any party appeals any part of the trial court's decision, the student agrees to pay the Cummings Institute's attorney's fees for the appeal as fixed by the appellate court.

## **CANCELLATION AND REFUND POLICY:**

An applicant denied admission by the school is entitled to a refund of all monies paid.

Three-Day Cancellation: An applicant who provides written notice of cancellation within three days (excluding Saturday, Sunday and federal and state holidays) of signing an enrollment agreement is entitled to a refund of all monies paid. No later than 30 days of receiving the notice of cancellation, the school shall provide the 100% refund.

Other Cancellations: An applicant requesting cancellation more than three days after signing an enrollment agreement and making an initial payment, but prior to entering the school, is entitled to a refund of all monies paid (*minus an application & registration fee of \$200*).

### **Refund after the commencement of one or more courses:**

1. Procedure for withdrawal/withdrawal date:
  - A. A student choosing to withdraw from the school after the commencement of one or more courses is to provide written notice to the Director of the school. The notice is to indicate the expected last date of attendance and be signed and dated by the student.

- B. For a student who is on authorized Leave of Absence, the withdraw date is the date the student was scheduled to return from the Leave and failed to do so.
  - C. A student will be determined to be withdrawn from the institution if the student has not attended any course for 30 consecutive course days.
  - D. All refunds will be issued within 30 days of the determination of the withdrawal date.
2. Tuition charges/refunds:
- A. Before the beginning of one or more courses, the student is entitled to a refund of 100% of the tuition minus the application and registration fee of \$200.
  - B. After the commencement of one or more courses, the tuition refund (minus the application and registration fee of \$200) amount shall be determined as follows:

# of weeks in the course(s) completed:	Tuition refund amount:
1 week or less	90%
More than 1 week and less than or equal to 3 weeks	80%
More than 3 weeks and less than or equal to 4 weeks	70%
More than 4 weeks and less than or equal to 5 weeks	60%
More than 5 weeks and less than or equal to 6 weeks	50%
More than 6 weeks	No Refund is required

The # of weeks in the course completed is determined by counting the number of days from the start date of each course, and determining how many weeks (7 days/week) the student has been enrolled in the course(s).

**Books, supplies and fees:** Students purchase books and supplies separately, allowing them to locate the lowest prices available. All fees are non-refundable.

**Refunds** will be issued within 30 days of the date of student notification, or date of school determination (withdrawn due to absences or other criteria as specified in the school catalog), or in the case of a student not returning from an authorized Leave of Absence (LOA), within 30 days of the date the student was scheduled to return from the LOA and did not return.

**Holder in Due Course Statement:**

Any holder of this consumer credit contract is subject to all claims and defenses which the debtor could assert against the seller of goods or services obtained pursuant hereto or with the proceeds, hereof Recovery hereunder by the debtor shall not exceed amounts paid by the debtor (FTC Rule effective 5-14-76).

**Student Support Services**

**Admissions** makes the initial contact with interested parties and prospective students to explain the Cummings Institute and Doctor of Behavioral Health program and system of delivery. Our admissions counselor assists prospective students through the application process.

**Enrollment** services provides final admissions support, evaluates transfer credits and prior coursework at other institutions prior to acceptance at the Cummings Institute, and has the primary goal of transitioning applicants into enrolled students.

**GoDBH** provides an orientation to the online learning platform, which assists students who are new to the program in answering questions and navigating the resources available on the online learning platform, accessing course shells, and contacting faculty and other students. GoDBH will be available to admitted students immediately after they sign and submit an enrollment agreement to allow them to become familiar with program navigation prior to beginning their first course. Students will also receive support and instruction in the use of GoDBH and the online learning platform in the required CF-1000 course.

### **Faculty Advisors and Academic/Career Guidance**

Each DBH student will be matched with a faculty member based on a Goodness of Fit Model. Students are involved in this process during the enrollment process, as their career and research interests play a large role in determining the right Faculty Advisor match. Faculty Advisors will assist students throughout their coursework in creating a program of study, including independent or specialty study with faculty members in their field of interest that sets each student up for a tailored, thorough learning experience. All of the Cummings Institute faculty will play an active role in advising DBH students in both their academic progress as well as their post-graduate careers; however, each student will be assigned formally to a Faculty Advisor who will be responsible for the following roles:

- Assisting students with the policies and practices of the Cummings Institute.
- Addressing questions or concerns regarding course requirements and expectations, performance criteria, academic standing, and professionalism.
- Providing feedback on student progress in course and/or clinical requirements, faculty expectations, graduate competencies and program goals.
- Providing support for student personal and professional growth. This support may include referrals to internal or external sources as needed.
- Discussing academic performance in an effort to optimize learner success.
- Assisting students deemed to be at-risk by providing guidance and support.

Students will meet with their faculty advisor as needed in the first year to promote professional development and self-reflection, address academic performance, receive support, and promote the faculty advisor-advisee relationship. It is the student's responsibility to contact their advisor when issues need to be discussed at any time.

A student may change advisors upon request to the Associate Director. Should another advisor be available, the student may be reassigned to promote a more productive mentoring experience.

## Disability Services

The Cummings Institute can make accommodations for students with documented disabilities who are otherwise qualified. Students with disabilities are encouraged to contact the Director and to make a request for accommodations in writing to the Director at least 2 weeks before the start date of classes. The Director will confer with the student and may request documentation or may refer the student for individual assessment by qualified experts. The Director and Associate Director will review all requests for accommodation to determine whether the disability identified falls under the protection of the Americans with Disabilities Act and/or Section 504 of the Rehabilitation Act and then determine reasonable accommodations that can be made without fundamentally altering the essential nature of the Cummings Institute's instruction or the DBH program. The Director then notifies the student and the appropriate faculty and staff members who have an educational need to know.

## Cummings Institute Library

Available to students remotely, the Cummings Graduate Institute's state of the art online library, Cummings Online REsources (CORE) will develop an extensive, integrated online collection of Evidence-Based resources. Accessed via the Cummings Graduate Institute's website, CORE's online full text collections will include tens of thousands full-text journals, online reference works and textbooks, and several of the top point of care products, providing students and faculty with access to eBooks, eJournals, databases, and library catalogs seamlessly through online search engines.

CORE is committed to supporting the academic research needs of students, faculty and staff. We deliver this support by providing timely, quality information resources and services such as reference and instruction, and the interlibrary loan service. Students will also have access to a highly qualified and experienced librarian.

Detailed library services include:

- **Research Databases** - Access to databases containing thousands of journals, magazines, newspapers, e-Books, dissertations, and other information resources
- **Ask a Librarian** - Students can receive library assistance by using the "Ask a Librarian" service. A link to the Ask a Librarian service is conveniently located at the top of the CORE website. Questions are answered promptly.
- **Library Tutorials** - Pre-recorded user guide videos and tutorials are available on the CORE website. The tutorials provide in-depth information about using CORE resources and services. Students are strongly encouraged to view a CORE tutorial prior to beginning coursework.
- **Library Hours** - The librarian will post contact information and hours of availability by phone on the CORE website.



## **Student and Alumni Services**

### **Employer Relations & Virtual Recruiting**

The Cummings Institute will offer a variety of opportunities for integrated care employers and organizations to reach out to our diverse student body and share benefits of working for their organizations. We will work with employers to find students seeking internships and graduates seeking employment opportunities to further advance integrated care efforts nationally. Companies and organizations will be provided with opportunities to deliver company information sessions via online videoconferencing, and connect with qualified student intern and graduate candidates via telephone, Skype, or videoconferencing. Companies and organizations will also be invited to attend and present at our bi-annual conferences, to network with our students and graduates.

### **DBH Graduate-Student Mentoring**

DBH students will have the opportunity to connect with DBH graduates who are currently employed or practicing in students' areas of interest. These connections will maximize current students' applied learning opportunities and assist them in choosing the best internship sites and focusing culminating projects to assist in achieving their career goals. We intend to maximize opportunities for graduates employed in integrated care settings to call upon our student interns to develop innovative projects, and create intervention designs that meet the needs of a rapidly and constantly evolving health care landscape.

### **Annual Virtual Conferences**

The Cummings Institute is committed to providing opportunities for networking and collaboration, real-world learning opportunities, and national and global field experiences using virtual applications so that students can observe and learn from experts in the field of integrated care, no matter where they are located. An annual conference will be hosted virtually, where students, graduates, and field experts will come together via video/teleconferencing technology to share innovations and opportunities in this rapidly evolving field.

### **Continuing Education and Professional Development**

The Cummings Institute will work with our students and graduates to identify professional development needs, and address those need through virtual and in-person workshops on an ongoing basis. Students and graduates will enjoy free tuition to all continuing education training opportunities provided outside the required coursework.

### **Registrar**

The Registrar maintains all student academic records, provides unofficial and official transcripts of course work as is needed and requested by the student, and upgrades the student's records to reflect change of address and other personal information. The Registrar oversees enrollment reporting and certification of enrollment to external entities as requested and required. The Registrar issues the DBH diploma.

## Transcripts

**Official Transcripts:** One sealed, official transcript will be sent along with the diploma or certificate at no charge. The student must request additional copies of official transcripts from the Office of the Registrar by completing the “Transcript Request Form” which is located on the Cummings Institute website or from the Office of the Registrar. The Transcript Request Form must be signed and submitted with appropriate payment via fax, scanned and emailed or may be sent via postal mail directly to the attention of the Office of the Registrar. Students will be assessed the published Cummings Institute charge of \$20 for each official transcript requested.

Official transcripts are printed on blue security paper and contain the Cummings Institute name, address and telephone contact information, the school logo, and are signed by the Cummings Institute Registrar or designee. All official electronic transcripts are processed through a secure third party transcript servicer.

**Unofficial Transcripts:** The unofficial transcript record is available free of charge to all students and alumni in good standing with the Cummings Institute by requesting it from the student or alumni web page. The unofficial transcript is a downloadable document that is unsigned, and carries no school logo. The unofficial transcript will contain the Cummings Institute name, address and telephone contact information, and will be marked as an unofficial transcript issued to the student. All information fields are password protected and non-changeable. The Cummings Institute takes all necessary security measures to protect and secure the address, transcript status, course grades and legend information. Unofficial transcripts will not be downloaded on the student’s/alumnus’ behalf, nor a paper copy created and mailed to the students and/or alumni. Students and alumni must download their own unofficial transcript.

## Educational Delivery System

The Cummings Institute will offer a fully online, computer-based learning model. All courses are delivered online in weekly modules, which include reading assignments, pre-recorded lecture videos, discussion boards, resource lists, assignments and tests, and a Gradebook where students can track their progress. Weekly live lectures provide opportunities for synchronous (live) chat between instructors and students. Students are able to download content or participate live from computers, tablets, or mobile devices. Modules are available to students 24 hours a day, 7 days a week, providing a self-directed learning environment; however, students must pace themselves to complete all weekly learning modules on time. Our delivery system is designed to maximize long-term learning outcomes. Students will complete a 400-hour practicum internship in an integrated care setting chosen by each student in their local area; however, students will also receive weekly practicum consultation via live streaming video with DBH program instructors and peers.

The Cummings Graduate Institute for Behavioral Health Studies will use an integrated learning platform called Brightspace. Brightspace fully supports the adaptive learning generation and accommodates the potential for increased student enrollment over time. This adaptive learning platform allows for an instructor to personalize learning for each student by offering a knowledge map pathway for each student. Also integrated into Brightspace will be an online, face-to-face application called GoToMeeting. GoToMeeting will encourage faculty/student interaction and engagement, improve learning outcomes by providing an individualized experience for the student, and achieve better retention. Benefits to using Brightspace include the ability to create an online hub to produce and store videos, links, discussion boards, and other educational technology. In addition, a drop box is provided for students to submit their work and run through an anti-plagiarism software called Turnitin.

The Cummings Institute will have online maintenance support from our online technology department. This allows us to be innovative and current with dynamic technology changes. Faculty will be trained in Brightspace by Technology Director. Our technology department will provide training support videos and written, online materials for students and faculty. Faculty and students will be supported by technology support personnel in the technology department.

## Calendar

### Start & end dates for each semester

All courses are 12 weeks in length, and courses will be scheduled as quarterly terms. A one-week break will be scheduled between each quarter. All United States national holidays will be observed; classes will not be in session, nor will assignment due dates be scheduled, on those dates. Additionally, religious holidays and observances will be honored. Courses will be scheduled as follows for 2015-2016, based upon a June 2015 launch date:

## Summer 2015

Session I (12 Weeks): Monday, 6/1/2015 – Friday, 8/21/2015	
Admissions Opens & Schedule of Classes Available	April 1, 2015
Deadline for Completing Applications	April 28, 2015
Registration Begins	May 1, 2015
Memorial Day Observed - University Closed	May 25, 2015
Tuition & Fees 100% Refund Deadline – For more information see Refund Policy	May 31, 2015
Tuition/Fee Payment Deadline	June 1, 2015
Classes Begin	June 1, 2015
Last day to register or drop/add without Director permission	June 5, 2015
Course Withdrawal Deadline	June 19, 2015
Complete Session Withdrawal Deadline	July 3, 2015

Classes End	August 21, 2015
Final Grades Due	August 26, 2015

## Fall 2015

Session I: (12 Weeks) Monday, August 31, 2015 - Friday November 20, 2015	
Deadline for Completing Applications	April 28, 2015
Schedule of Classes Available & Registration Begins	July 1, 2015
Tuition & Fees 100% Refund Deadline – For more information see Refund Policy	August 30, 2015
Tuition Fee Payment Deadline	August 31, 2015
Classes Begin	August 31, 2015
Last day to register or drop/add without Director approval	September 4, 2015
Labor Day Holiday Observed – Cummings Institute Closed	September 7, 2015
Course Withdrawal Deadline	September 18, 2015
Deadline to Apply for Graduation	October 1, 2015
Complete Session Withdrawal Deadline	October 2, 2015
Fall Conference	October 9-10, 2015
Veteran's Day Observed – Cummings Institute Closed	November 11, 2015
Classes End	November 20, 2015
Final Grades Due	November 25, 2015
Thanksgiving Holiday Observed – Cummings Institute Closed	November 26-27, 2016
Commencement Ceremony	December 4, 2015
Degree Conferral Date	December 16, 2015
Grade Replacement/Academic Standing Processing	December 16, 2015
Holiday Break – Cummings Institute Closed	December 24 - 25, 2015

## Spring 2016

Session I: (12 Weeks) Monday, January 4, 2016 – Friday, March 25, 2016	
Session II: (12 Weeks) Monday, April 4, 2016 – Friday June 24, 2016	
Schedule of Classes Available & Registration Begins	July 1, 2015
New Year's Day Observed – Cummings Institute Closed	January 1, 2016
Tuition & Fees 100% Refund Deadline – For more information see Refund Policy	Session I: January 3, 2016 Session II: April 3, 2016
Tuition Fee Payment Deadline	Session I: January 4, 2016 Session II: April 4, 2016
Classes Begin	Session I: January 4, 2016 Session II: April 4, 2016
Last day to register or drop/add without Director approval	Session I: January 8, 2016 Session II: April 8, 2016
Martin Luther King, Jr. Day Holiday Observed – Cummings Institute Closed	January 18, 2016
Course Withdrawal Deadline	Session I: January 22, 2016 Session II: April 22, 2016

Deadline to Apply for Graduation	February 1, 2016
Complete Session Withdrawal Deadline	Session I: February 5, 2016 Session II: May 6, 2016
Presidents Day Holiday Observed – Cummings Institute Closed	February 15, 2016
Good Friday Observed – Cummings Institute Closed	March 25, 2016
Memorial Day Observed – Cummings Institute Closed	May 30, 2016
Classes End	Session I: March 24, 2016 Session II: June 24, 2016
Final Grades Due	Session I: March 30, 2016 Session II: June 29, 2016
Commencement Ceremony	June 27, 2016
Degree Conferral Date	July 13, 2016
Grade Replacement/Academic Standing Processing	July 13, 2016

### **Religious Holidays and Observances**

The Cummings Institute respects and honors the religions and cultural traditions of our diverse students. Cummings Institute faculty are happy to work with students to accommodate reasonable deadline extensions so that you can observe holidays and cultural traditions. It is the responsibility of the student to communicate the need for flexibility with due dates or other deadlines for assignments, tests, etc. due to a religious or cultural observance not already part of a planned holiday break for the program. The instructor has the final decision as to whether to allow for additional time on an assignment; however, if given at least a week’s notice, Cummings Institute faculty will make reasonable efforts to accommodate your request.

### **Admission Policy**

The Cummings Institute shall publish admission requirements on our website, in recruitment & marketing materials, and in the Catalog. Students shall be admitted to the institution only after completing all steps of the required admissions process.

### **Nondiscrimination Policy**

The Cummings Institute welcomes all students and does not discriminate on the basis of race, color, national origin, religion, disability, gender, age, sexual orientation, veteran status, or in any other way in any of its policies, practices or procedures involving applicants, students, faculty members, staff and the public. We reserve the right to refuse admission to anyone we believe does not meet our academic and ethical standards.

### **Program or Course Cancellation Policy & Regulations**

Any changes made to student class schedules may impact financial obligations to the Institution and eligibility for financial assistance. It is the student's responsibility to verify that the drop or withdrawal has been processed properly.

Please refer to the Cancellation and Refund Policy for details on refunds for monies paid towards tuition for one or more courses.

### **How to Drop a Course**

Drops must be requested online through the Institute's enrollment and registration portal. You will receive email confirmation of your course changes. It is your responsibility to retain registration documents as proof of course changes.

### **Program Withdrawal / Dropping Your Last Course**

A program withdrawal constitutes a drop from all of your courses and departure from the program, which is different from dropping one or more courses. If you choose to drop your last course and withdraw from the program you will be dropped from your degree program and must be readmitted before any future credits or grades will apply to your degree. It is important that you speak with your faculty advisor about the impact to your degree, academic requirements, and re-admittance policies prior to requesting a program withdrawal.

Withdrawing from the program does not eliminate your financial obligations to the Institute. Students are responsible for any charges owed to the Institute at the time you withdraw as determined by the drop and refund policy.

Fees will be refunded if the program withdrawal occurs prior to the first week of class (see Refund Policy).

### **Course Cancellations**

The Cummings Institute reserves the right to cancel any course with insufficient enrollment or for reasons beyond our control. A canceled course results in a full refund of tuition and course fees. Fees will be refunded in full if the canceled course is your only course.

### **Grading Policies**

The institute awards letter grades in recognition for academic performance in each course. Grade points are assigned to each academic performance grade, with the exception of S or U, and used to calculate a Grade Point Average (GPA) for each student. The institute considers a grade of "C" to be the minimum passing grade for doctoral courses. Students earning a grade below the minimum must repeat the course or take an alternate course as described below. Students are required to have a minimum of a 3.0 cumulative GPA to qualify for graduation.

Administrative course codes are entered instead of a letter grade when a student does not pay for a completed course, or retakes a course. **Administrative course codes do not contribute to the calculation of the GPA.**

### Academic Performance Grades

Grades are based on the faculty member’s academic judgment that the student has demonstrated a specified level of performance based on objective and subjective evaluations such as papers, presentations, assignments, examinations, projects, and discussions. Students are graded according to their individual performance in the course and not on a curve. Students are not compared with each other to determine a grade or performance ranking. Criteria for awarding grades for achievement may include, but are not limited to:

- Preparation of assignments, including accuracy, legibility and promptness;
- Contribution to faculty member-student discussions;
- Demonstrated understanding of concepts on exams, papers, assignments, etc.;
- Application of skills and principles to new and real-life situations;
- Organization, presentation and professionalism of written and oral reports; and
- Originality and reasoning ability demonstrated in working through assignments.

Grade points are assigned to each of the following grades as indicated and used to calculate a cumulative Grade Point Average (GPA) for each student:

<b>Excellent: Exceeds Expectations</b>	<b>Good: Above Average</b>	<b>Average: Satisfies Minimum Requirements</b>	<b>Failing: Does Not Meet Requirements</b>
A+ 100 – 97	B+ 89-87	C+ 79-77	D 69-60
A 96-93	B 86-83	C 76-70	E < 59
A- 92-90	B- 82-80		

- S (Satisfactory) denotes satisfactory progress in the Foundations course, practicum or culminating project. The “S” grade does not contribute to the calculation of GPA.
- U (Unsatisfactory) denotes unsatisfactory progress in a Foundations course, practicum or culminating project. The “U” grade does not contribute to the calculation of GPA.

### Repeating Courses

Students must retake any courses for which they earned a “D,” “E,” or “U” grade. The student will be required to pay tuition for the course and to complete all course requirements. All courses may only be repeated once without prior approval from the Director. A denial of an attempt of a required course or a second failed grade in any course as required for graduation will lead to dismissal.

A student may attempt to retake any course no more than once. The grade the student earns in their attempt to retake the course will be their final grade.

### Unsatisfactory Grades for Doctoral Students

- Failing Grades – Any student who receives a “D,” “E,” or “U” grade must retake the course. If the student receives a second “D,” “E,” or “U” grade in the retake course, he/she will be dismissed from the institution.
- Practicum - Any student who receives a “U” grade in the practicum course must repeat the course. If the student receives a second “U” in the practicum course, he/she will be dismissed from the institution.
- Culminating Project - Any student who receives a second “U” will be dismissed from the institution.

### Appealing a Final Grade

A student may appeal a final course grade issued by a faculty member. The appeal must be made to the faculty member from whom the grade was received. Grade appeals must be submitted no more than 10 business days after the student receives notification of the final course grade. All grade appeals are reviewed by the Director. The appeal decision made under the authority of the Director is final; however, students have the right to file a grievance, using the Grievance Procedure described on page 50 of this catalog.

### PROCEDURE: APPEALING A FINAL COURSE GRADE

<b>Responsibility</b>	<b>Action</b>
<b>Student</b>	<ul style="list-style-type: none"> <li>• Students must submit their grade appeal in writing to the faculty member who issued the grade via institutional email no later than 10 business days after the student receives notification of the final course grade.</li> <li>• Students should copy the Director on the appeal email to the faculty member.</li> </ul>
<b>Faculty Member</b>	<ul style="list-style-type: none"> <li>• On receipt of notification, review the appeal and provide your written comments via email to the student within 5 business days.</li> <li>• Faculty members should also copy the Director on the appeal email response to the student.</li> </ul>
<b>Director</b>	<ul style="list-style-type: none"> <li>• On receipt of faculty member input regarding a grade appeal, review the corresponding appeal and input your decision, within 5 business days.</li> <li>• The Director’s decision is final, and the Registrar and Faculty Advisor should be copied on the decision email to the student and Faculty Member.</li> </ul>

If the student is dissatisfied with the outcome of a grade appeal, the student has the right to file a grievance as described on page 50 of this catalog.

### Administrative Course Codes

The following Administrative course codes do not contribute to the calculation of the GPA:

<b>Code</b>	<b>Explanation</b>
DR (Dropped)	This course code is assigned when a student cancels his/her participation in a course during the first week of the course session. Dropped courses do



	not appear on the student's transcript. Students dropping a course are eligible for a full or partial refund in accordance with the Cummings Institute's refund policy.
I (Incomplete)	<p>In the event that an unforeseen circumstance threatens a student's ability to complete a course by the course end date, the student may request an Incomplete Grade. Incomplete Grades may be approved by a faculty member if the student qualifies based on institutional eligibility criteria. Faculty members are not obligated to approve an Incomplete Grade request and the faculty's decision is final. Students may be eligible for an "I" grade if:</p> <ul style="list-style-type: none"> <li>• 75% of the assignments have been successfully completed</li> <li>• The student is earning a passing grade in the course in accordance with Cummings Institute grading policies</li> </ul> <p>Students are required to adhere to institutional policies during the "I" grade extension period. These include but are not limited to:</p> <ul style="list-style-type: none"> <li>• Attendance Policy. Students are expected to continue posting attendance throughout the "I" grade period.</li> <li>• Students may not be on a leave of absence (LOA) during the "I" grade extension period.</li> <li>• Students must resolve the Incomplete before enrolling in additional coursework in the DBH program.</li> </ul>
W (Withdrawal)	<p>The student has canceled participation in the course after the fourth week of instruction. A withdrawal may only be granted <u>after</u> the fourth week of instruction if the student has a passing status in the course or the Director has given approval. A student may not withdraw from a course after the faculty member has submitted a grade or after the course end date. Students must send requests to withdraw from a course to his/her Faculty Advisor. See cancellation and refund policy for tuition refunds.</p>
WL (Withdrawal due to Leave of Absence)	<p>"WL" indicates that a student has taken an Academic Leave of Absence (ALOA) or Military Leave of Absence (MLOA) before the course end date. Students returning from an approved leave of absence may re-register for the course(s) from which they withdrew without paying course tuition again. When completed, the "WL" will be replaced by the final academic performance grade.</p>
XE (Failure due to Academic Dishonesty)	<p>"XE" denotes failure due to academic dishonesty. The XE grade will be recorded on the student's official and unofficial transcript with the notation "failure due to academic dishonesty." The XE grade shall be treated in the same way as an "E" for the purposes of grade point average and determination of academic standing. No student with an XE grade on his or her transcript shall be permitted to represent the institution in any extracurricular activity or to run for or hold office in any recognized student organization. The XE grade will remain on the transcript permanently if it was awarded for an act of academic dishonesty requiring significant premeditation. If an XE grade is conferred, and another violation</p>

	of academic integrity occurs in a subsequent course, the student will be dismissed from the Cummings Institute for Academic Dishonesty.
--	---

## **Satisfactory Academic Progress Tracking**

Satisfactory Academic Progress (SAP) is the standard by which the Cummings Institute measures students' progress toward completion of a degree program. The three components of SAP are Grade Point Average (GPA), Course Completion Rate (pace), and Maximum Timeframe. If, at any time, a student is not meeting the minimum requirements for SAP, he/she receives an email notification to the address on file. However, it is ultimately the student's responsibility to know these requirements, and failure to receive notification does not nullify the SAP status.

### **SAP Component Definitions**

**Program Grade Point Average (GPA)** - A Cumulative Program GPA is calculated using only grades earned at the Cummings Institute for the student's current program of study. The minimum GPA requirement for doctoral students is 3.0.

**Course Completion Rate (Pace)** - Students must earn a passing grade in 100% of the course credit hours attempted toward completion of their program of study. The Course Completion Rate is calculated by dividing the cumulative number of credit hours successfully completed by the cumulative number of credit hours attempted. All courses count as attempted except for drops and withdrawals for Military Leave of Absence ("WL" grade). Students are required to retake courses for which they earned an unsatisfactory grade. Students may not enroll in additional coursework until they have resolved incompletes earned in previous course attempts.

**Maximum Timeframe** -The Maximum Timeframe to complete the program is measured in calendar years for the Doctor of Behavioral Health program. Students must complete the program within 4 years.

**Adherence to Technical Requirements** - Students must adhere to the technical requirements, including use of all required browsers, Internet connections, computer hardware, and software. Failure to consistently adhere to the technical requirements may result in disruption of connectivity to webinars and practicum group meetings, which is considered a disruption to the learning environment, for which students may be dismissed if they are unable or unwilling to correct this disruptive issue.

Occasionally, there are extenuating circumstances that may delay a specific student's progress necessitating a case-by-case evaluation of the student's maximum timeframe. If it should be determined that a student's timeframe should be different than the norm, the student may be referred to the Director to complete a learning contract, which will establish a new timeframe to complete the program.

## **Treatment of Courses and Credits**

**Course Repetitions** - Only the most recent grade for a repeated course is counted in the Program GPA. All attempted courses are counted toward the Course Completion Rate and the Maximum Timeframe for program completion.

**Dropped Courses** - Courses dropped before the end of the drop period are not included in SAP calculations. Courses from which the student withdraws due to an approved Military Leave of Absence is granted are treated as dropped courses and are also excluded from SAP calculations.

**Applied/Migrated Credits Within the Institute** - All credits earned at the Cummings Institute that are accepted into the student's current program of study are considered as both attempted and completed credits for calculation of the Course Completion Rate, are counted toward the Maximum Timeframe, and are included in Program GPA calculations.

**Transfer Credits From Another Institution** - All accepted transfer credits from another institution transferred into the student's current program of study are considered both attempted and completed credits for purposes of calculating the Course Completion Rate. Transferred credits are not included in Maximum Timeframe or Program GPA calculations.

**Course Withdrawals** - All courses from which a student withdraws after the end of the drop period receive a "W" on the student's transcript. These courses are considered attempted credits for calculation of the Course Completion Rate and are counted toward the Maximum Timeframe.

## **Evaluation Schedule**

Students enrolled in the DBH program are evaluated for SAP after every 9 credit hours attempted in their programs.

## **SAP Evaluation Statuses**

**Good Standing** – A student is in Good Standing if: 1) No grades have been posted yet, or 2) SAP has not been evaluated yet, or 3) Student is meeting minimum SAP requirements at time of evaluation, or 4) Student regained Good Standing after being placed on an Academic Warning or Academic Probation period.

**Academic Warning** – A student is in an Academic Warning status when he/she is not maintaining Good Standing pursuant to the terms of this policy at the time of any SAP evaluation. Financial assistance may be received while in this status. If SAP is regained by the next scheduled SAP evaluation period, he/she is returned to Good Standing status.

**Academic Probation** – A student is in an Academic Probation status when he/she did not regain Good Standing after being placed on an Academic Warning. All students in Academic Probation status will be placed on a Learning Contract that includes monitoring. If the student fails to follow the Learning Contract, he/she will be Academically Dismissed. If SAP is met by the next scheduled evaluation period and the Learning Contract was successfully followed, the student will regain Good Standing status.

**Extended Probation** - Special circumstances may permit a student to continue on Extended Probation for an additional evaluation period. A student is in Extended Probation status only if he/she was placed on Academic Probation and fails to regain Good Standing status before the next evaluation point and has worked with the Director to create a Learning Contract based on special circumstances. If approved, the Learning Contract will remain in effect until the next evaluation point. If the student fails to follow the Learning Contract, he/she will be Academically Dismissed. If SAP is met by the next scheduled evaluation period and the Learning Contract was successfully followed, the student will regain Good Standing status.

**Academic Dismissal** - This status indicates a student was in a probationary SAP period and either: 1) did not regain good standing by the next SAP evaluation, and/or 2) did not successfully follow the academic plan. Students may file a grievance to appeal the dismissal and request readmission to the institution.

*\*To protect the integrity of the Cummings Institute, a student may also be Administratively Dismissed. Refer to the Code of Conduct policy for further details.*

### **Academic Leave of Absence (ALOA)**

The DBH Program is designed to allow students to pursue their educational efforts full-time while managing other responsibilities. The Cummings Institute will consider granting an Academic Leave of Absence (ALOA) for a student who is experiencing hardships that make effective progress in his/her academic course of study unusually difficult. A leave of absence is defined as a temporary break from academic registration with a clear intent to return to the program of study.

Leaves are only available to students who have provided their official transcripts and have been officially admitted to the Cummings Institute, are currently in active status and have proceeded beyond the drop period in at least one course since beginning their program of study. Students may not receive financial assistance disbursements while on an ALOA.

Policy and procedure for students who require a leave of absence due to military deployment are given in the Military Leave of Absence policy.

### **Requesting an ALOA**

Students considering an Academic Leave of Absence must contact their Faculty Advisor to discuss strategies to help them continue their studies prior to requesting an ALOA.

Students who require an ALOA, and who are not eligible for a military leave of absence, must complete a written Request for Leave of Absence via email to the Director. Not all requests will be approved. Additional documentation may be required, and all Leave of Absence decisions are final.

When a Leave request is approved, the Director notifies the student, faculty, Registrar, and Office of Financial Assistance. At that time, the Director specifies the length of time approved for the ALOA, and the approved ALOA return date.

### **Courses in Progress**

A student who is in an active course at the time he or she is granted an academic leave of absence (ALOA) receives a “WL” grade provided the request is made on or before the last day to withdraw from the course. Otherwise, a letter grade based on course work completed to date will be given. When completed, the “WL” will be replaced by the final academic performance grade.

### **Length of Leave**

The permissible length of each ALOA is evaluated on a case-by-case basis by the Director. Calendar days are used to calculate the length of time a student spends on ALOA, and the maximum number of calendar days permissible in any case is 90 per ALOA. The allowed length of the ALOA will be determined during the approval process by the Director based on the circumstances of each leave requested.

The date specified as the beginning date of the Academic Leave of Absence is the date the student submits the request for leave. However, the total amount of time on leave covers the student's total time out of attendance. Therefore the total amount of time on leave is calculated from the day following the student's last date of attendance (LDA).

Regardless of whether the ALOA begins while a student is in a course or in between courses, the maximum allowable time out of a course is one semester. The student must return from the ALOA on a start date such that the semester leave limit is not exceeded. Back-to-back requests that comprise more than two semesters of leave total are not permitted. The return from the ALOA must coincide with a valid course start date.

Time spent on ALOA counts toward program length and is included when determining if a student can complete his or her degree program within the maximum time limits. The total number of ALOAs approved for students in the DBH Program is evaluated on a case-by-case basis. No leaves are permitted for students in non-degree programs.

### **Access to Cummings Institute Resources during Leave**

When doctoral candidates are not actively enrolled in a course, they have limited communication with support staff and may not engage in certain activities related to their degree progress. Specifically, doctoral candidates must be actively enrolled in a course to have contact with their faculty. Doctoral candidates must also be actively enrolled in a

course in order to perform data collection or have any contact with patients at their practicum sites.

### **Return from Leave**

Students returning from ALOA remain in the degree program in which they were enrolled at the time the ALOA was approved. Students must work with their Faculty Advisor to register for courses from which they withdrew; not all courses are available every semester. Students may need to register to re-take a course in a semester later than the one in which they return from leave.

When the student registers to re-take course(s) due to ALOA, they may do so without having to re-pay tuition.

Students who do not enter the course shell(s) immediately following the date of return from leave will be administratively withdrawn from the institution. It is the responsibility of the student to work with his or her Faculty Advisor to begin a course on or before the date specified as the date of return from leave.

### **Military Leave of Absence (MLOA)**

A student may request a Military Leave of Absence (MLOA) online or by contacting his or her Faculty Advisor and submitting a copy of supporting documents. A copy of the student's military orders, a letter from his/her commanding officer, or other documentation will be required to support the request for military leave. The student may request any length for the leave, so long as it does not begin more than 30 days prior to the assignment date, and does not conclude more than one semester (12 weeks) after the end date stated on the assignment papers. The return from the MLOA must coincide with a valid course start date.

Students are eligible for readmission if, during their leave, they performed or will perform voluntary or involuntary active duty service in the U.S. armed forces, including active duty for training and National Guard or Reserve service under federal authority, for a period of more than one semester (12 weeks), and received a discharge other than dishonorable or bad conduct. In general, the cumulative length of absence and all previous absences for military service (service time only) must not exceed five years.

### **Leave Duration**

By default, all students requesting a Military Leave of Absence are granted the longest possible leave without exceeding 1 semester beyond their assignment end date. Faculty Advisors ensure that the MLOA return date coincides with a valid course start date, and contact students on Military Leave of Absence within 30 days after the end of their deployment to confirm or adjust the timing of their return as needed.

## **Courses in Progress**

Students going on military leave are given a WL grade for all in-progress courses. Such MLOA students are considered in Leave status. When they return from their critical military duty, the student is reissued the course(s), with the same faculty if available. Students on military leave return to their studies without incurring financial penalty.

Satisfactory Academic Progress is not negatively affected by a WL grade. In addition, time away while on an approved MLOA is not counted in the calculation of a student's maximum timeframe for their program if the student has been continuously enrolled and is in good standing.

## **Readmission**

All students seeking to resume attendance at the Cummings Institute are subject to readmission criteria. All students seeking to re-enroll must meet the admission criteria in effect at the time of their readmission. This includes voluntary withdrawals in addition to dismissals for reasons such as non-attendance, non-payment, or violation of Satisfactory Academic Progress (SAP).

Students dismissed due to a violation of the Student Code of Conduct, the Cummings Institute's Academic Integrity policy, or due to any other legal or ethical matters, do not qualify for readmission to the Cummings Institute.

## **General Readmission Guidelines**

In most cases, upon re-entry, students will return in the same SAP status as when they left unless there has been a substantial degree program change (see below).

Returning students are subject to the current course catalog at the time of re-entry, including current tuition rates and fees, and program requirements.

If the degree plan comparison determines there has not been a substantial change to the program since the student left the institution, it is considered a re-entry into the same program. SAP does not restart and all previously taken courses count for purposes of calculating Course Completion Rate, Maximum Timeframe and Program GPA. Calculation of Maximum Timeframe includes time away from the Cummings Institute.

No degree program comparison is required for students returning to the Cummings Institute who:

- Withdrew with 75% or more of the credits completed that were required by their degree program at the time of exit, AND
- Are returning within 90 days of their date of withdrawal

Under these circumstances, students may reapply to resume the DBH program without adjustment being made to the courses required to complete the program. SAP does not restart.

Military students returning to the institution from military service-related time away will be reviewed on a case-by-case basis to determine if a comparison is needed. In many cases, these students may re-enter into their previous program version.

### **Definition of Substantial Change**

A substantial change is a change to the DBH program that is fundamentally distinct from the DBH program at the time in which the student was previously enrolled at the Cummings Institute.

### **Transfer of Credits to Reentry Program**

The Cummings Institute determines which previously completed courses are given credit in the student's re-entry program and creates a new degree plan accordingly.

### **Readmission after Withdrawal for Non-Payment**

All prior financial obligations must be paid before a withdrawn student may resume attendance at the institution. It is the returning student's responsibility to work with the Accounting Office directly regarding any previous financial obligation to the institution.

### **Student probation, suspension or expulsion**

As noted in the Satisfactory Academic Progress (SAP) tracking policy, students may be placed on Academic Probation or Extended Probation, or may be Academically Dismissed due to Unsatisfactory SAP Evaluation Statuses. A student may also be administratively dismissed due to violation of the Code of Conduct policy.

### **Code of Conduct**

The Cummings Graduate Institute for Behavioral Health Studies has established the following Code of Conduct for students. Each student is expected to understand the terms and conditions set forth in this Policy.

The Cummings Institute is committed to maintaining a community with exceptional ethical standards of professional and academic conduct. Substantiated violations may result in disciplinary sanctions, up to and including expulsion from the institution.

Doctoral candidates are expected to conduct themselves professionally, and refrain from acts of misconduct including but not limited to the following six categories:

- Dishonesty, cheating, plagiarism, misrepresentation or furnishing false information, forgery, or misuse of academic or administrative materials.



- Harassment, stalking, humiliation, name-calling, the use of insulting or offensive language, cyber-bullying, threatening communications, abuse and intimidation.
- Conduct, in speech, written communication or behavior, that is disrespectful or unprofessional or racist, sexist, ageist, or that is otherwise prejudicial against a particular community or social group.
- Disruption or obstruction of the normal operations of the institution; including unauthorized use of any of the institution's facilities, informational or material properties, and resources.
- Conduct that is disorderly, lewd, lascivious, indecent, sexually abusive, or otherwise inappropriate, or that constitutes a breach of the peace; including violation of the institution's policy that prohibits bringing alcohol, recreational drugs, or firearms onto institutional property or any location during a institution-sponsored event.
- Failure to cooperate during an institutional investigation.

All members of the Cummings Institute community who become aware of violations of the Code of Conduct have a responsibility to report them to the appropriate authority. For violations of an academic nature, the appropriate authority is the relevant faculty member and/or Associate Director. For minor violations of an interpersonal nature, the appropriate authority is the relevant faculty member or Director. For violations, including any instance of intimidation or sexual harassment, the violation must be reported to the Director and/or President.

A candidate who is the victim of a sexual assault should immediately notify law enforcement by dialing 911. If an incident of sexual assault occurs at an institutional location or institution-sponsored event or activity, it must be immediately reported to the Director and President. All students, staff, and faculty of the institution are mandated reporters of child abuse. Any student, staff member, or faculty member who, in the course of his or her educational or job responsibilities, suspects the sexual or physical abuse of a child must immediately report the incident to the law enforcement by dialing 911.

### **Title IX Notice of Nondiscrimination**

Title IX of the Education Amendments of 1972 is a federal law that prohibits sex discrimination in education. The Title IX Notice reads, *"No person in the United States shall, on the basis of sex, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any education program or activity receiving Federal financial assistance."* Title IX of the Education Amendments of 1972, and its implementing regulation at 34 C.F.R. Part 106 (Title IX).

### **Nondiscrimination Policy**

The Cummings Graduate Institute for Behavioral Health Studies does not discriminate on the basis of sex in its education programs and related activities, as required by Title IX guidelines. Questions regarding Title IX policies and procedures may be referred to the Director.

## **Code of Conduct related to Harassment**

Harassment, physical abuse, threatening comments, or intimidation of any person on Cummings Institute property or at sponsored or supervised functions, or conduct which threatens or endangers the health or safety of any member of the institution's community or any other person or persons is strictly prohibited. Such conduct includes, but is not limited to stalking, cyber stalking, verbal, physical, or sexual harassment, and retaliation as a result of complaints or alleged misconduct.

### **Report it**

All students are encouraged to report incidents to any faculty member for confidential support and guidance. A staff member of who, in the course of his or her job responsibilities, suspects the sexual or physical abuse must immediately report the incident to the law enforcement by dialing 911. If an incident of sexual assault occurs at a Cummings Institute sponsored event, it must be immediately reported to the Director and President.

### **Instructor Withdrawal of a Student for Disruptive Behavior**

An instructor may withdraw a student from a course with a mark of "W" or "E" when the student's behavior disrupts the educational process. Disruptive classroom behavior for this purpose is defined by the instructor. The Director shall receive notice of instructor-initiated withdrawals to determine if additional Cummings Institute action should be taken.

### **Commitment to Academic Integrity**

Cummings Graduate Institute for Behavioral Health Studies is committed to supporting students and faculty in understanding and applying standards of Academic Integrity. The institution is also committed to taking appropriate steps to ensure these standards are met, including:

- Using an industry-recognized text matching service to screen student assignments;
- Requiring all students to complete an Academic Integrity Questionnaire as part of the Orientation course;
- Providing materials about Academic Integrity on the Student and Faculty Pages.

The Cummings Institute considers it a serious violation of Academic Integrity to plagiarize one's work, even unintentionally. The key to Academic Integrity originates in the writer's choices on how to divide his or her voice from the voices of others. Intentional plagiarism can be defined as appropriating the words or ideas of someone else and passing them off as your own. Intentional plagiarism can include:

- Copying entire documents and presenting them as your own;
- Cutting and pasting from the work of others without properly citing the source;

- Stringing together quotes and /or ideas of others without connecting their work to your own original work;
- Asserting ideas without acknowledging their sources, or reproducing verbatim work written by others without properly citing your sources.

Unintentional plagiarism is the accidental appropriation of the work of others due to a lack of understanding of documentation conventions. However, this misuse of sources is still considered a violation of Academic Integrity. The Cummings Institute's response to such violations may range from requiring a student to rewrite a paper to permanently dismissing a student from the institution.

### **Scope of Policy**

The Academic Integrity policy applies to all course assignments submitted by a student to an instructor, including but not limited to:

- discussion postings
- exams
- signature assignments
- course papers
- comprehensive exams
- written assignments using outside source information
- dissertation documents (concept papers, proposals and final reports).

### **Use of Text Matching Service**

For each course, instructors must process at least one assignment of their choosing through the text matching service Website. Some courses may not require coursework that is appropriate for evaluation through the text matching service. Therefore, the Director is authorized to grant exceptions to this requirement for these courses or as appropriate. In addition:

- Every comprehensive exam must be processed through the text matching service;
- Every culminating project proposal and final project must be processed through the text matching service;
- Instructors may use the text matching service as they deem necessary, reserving the right to process any assignment at any time through the service;
- A link to instructions for using the text matching service is available for faculty members

### **Self-plagiarism**

Self-plagiarism is the act of presenting one's previously used work as an original work in subsequent assignments and is inconsistent with honesty and truthfulness in scholarship. Submitting the same coursework to multiple courses also violates Academic Integrity unless the resubmitted work is substantially changed and cited as previous work.

## **Response to Violations of Academic Integrity**

The instructor determines the appropriate response to violations of Academic Integrity. Responses may range from requiring a student to rewrite a paper to conferring an “XE” grade for the course. The instructor’s response is final. Instructors may recommend that a student be permanently dismissed from the institution if the student is unwilling or unable to demonstrate the ability to submit work free from plagiarism.

Students are expected to inform themselves about what constitutes plagiarism. You are responsible for checking the Turnitin report to ensure that match percentages are under the DBH program’s allowable cutoff of 24%. If your assignment is over the percentage, you are responsible for editing your work to ensure compliance with originality, per program policy. Assignments for which a Turnitin match percentage is 25% or greater will receive a zero grade.

Academic Plagiarism is covered in detail in the CF 1000 course. For more information or a detailed review, please visit <http://www.plagiarism.org/plagiarism-101/overview/>

## **Acceptable Use of Information Technology**

Through the online learning platform, students are provided with access to course rooms, Library and other academic resources. The institution also provides computer, network, Internet, Intranet, and email access for staff members and faculty for performance of their job functions. This access carries certain responsibilities and obligations as to what constitutes acceptable use of the institution’s network. This policy explains how information technology (IT) resources are to be used and specifies what actions are prohibited. No policy can cover every situation, and all users are expected to use common sense when using institutional resources. Questions on what constitutes acceptable use should be directed to the Technology Director, instructor, or Faculty Advisor. If a student feels as though a faculty member or advisor is setting unrealistic expectations and tasks or misusing informational technology per program policy, it should be reported to the Technology Director and/or Director of the program.

When utilizing IT resources, all institutional policies are in effect at all times. Any student, staff member, or faculty member who abuses the privilege of Cummings Institute facilitated access to student or faculty portals, e-mail, or the Internet may be denied access to and, if appropriate, be subject to disciplinary action, up to and including termination or dismissal from the institution.

## **Scope**

The scope of this policy includes any and all use of institutional IT resources, including but not limited to, the student and faculty portals, computer systems, phones, email, the network, network resources, and institution’s Internet and Intranet connections.

The Cummings Institute recognizes that use of e-mail and the Internet make communication more efficient and effective. However, Internet service and e-mail are valuable, costly resources and their purpose is to facilitate educational business. Irresponsible use reduces their availability for critical business operations, compromises security and network integrity, and leaves the institution open to potentially damaging litigation. All use of the Cummings Institution IT resources must be in support of business, education, and research consistent with the purposes of the institution. This policy discusses acceptable usage for computers, e-mail, and the Internet.

### **Restrictions and Prohibitions on Use and Access**

Communications and Internet access should be conducted in a responsible and professional manner reflecting the Cummings Institute's commitment to honest, ethical, and non-discriminatory practices. In furtherance of these goals and to ensure the security of institutional, faculty, and student information, the following restrictions and prohibitions apply:

- Never share your logon ID and/or password with any other person. No internal department or team member including IT and HR should ask for a user's logon ID credentials (username / password).
- Do not reveal the Cummings Institute's network or system access passwords to others, including family, friends, or other members of the household when working from home or remote locations.
- Do not access a computer account that belongs to another staff member, faculty member, student or department.
- Use only your assigned logon ID and password; you are responsible for all activity under your logon ID.
- Report any known or suspected compromise of your logon ID to the Cummings Institute Technology Director immediately.
- Any time staff members leave their desks/work areas they shall lock their desktop/PCs (in windows ctrl+alt+delete and press enter).
- Unauthorized attempts to circumvent data security schemes, identify or exploit security vulnerabilities, or decrypt secure data are prohibited.
- Attempting to monitor, read, copy, change, delete or tamper with another user's electronic communications, email, files or software is prohibited.
- Knowingly or recklessly running or installing (or causing another to run or install) a program (such as a "worm" or "virus") intended to damage or place an excessive load on a computer system or network is prohibited.
- Forging the source of electronic communications, altering system data used to identify the source of messages or otherwise obscuring the origination of communications is prohibited.
- Any use that violates federal, state, or local law or regulation is expressly prohibited.
- Knowing or reckless interfering with the normal operation of computers, peripherals or networks is prohibited.

- Deliberately wasting computer resources, including bandwidth, disk space, and printer paper, or running or installing games or other unauthorized software on institutional computers is prohibited.
- Using the institution network to gain unauthorized access to any computer system is prohibited.
- Downloading Cummings Institute information, especially confidential information, onto any external hard drive, disk, or other storage device is prohibited, unless specifically for work purposes.
- Performing any of the following is prohibited: port scanning, security scanning, network sniffing, keystroke logging, or other IT information gathering techniques when not part of user's job function
- Any use of the Cummings Institute Websites for product advertisement, except those endorsed by the Cummings Institute, is prohibited.
- Any use of the Cummings Institute Websites for political lobbying is prohibited.
- All communications accessible via the Cummings Institute Websites, such as the Bulletin Board, Discussion Forums and any other communication tools, will reflect professionalism, respect for others, and appropriate language.

### **Copyright Infringement**

All users should be aware that any information, software, or graphics on the Internet may be protected by federal copyright laws, regardless of whether a copyright notice appears on the work. Licensing agreements may control redistribution of information from Cummings Institute's Internet-related systems or from the Internet. Duplication or transmission of such material may not be undertaken without express authorization from the Technology Director.

Cummings Institute computer systems and networks must not be used to download, upload, or otherwise handle illegal and/or unauthorized copyrighted content. Any of the following activities constitute violations of acceptable use policy, if done without permission of the copyright owner (this list is not meant to be exhaustive, as copyright law applies to a wide variety of works):

- Copying and sharing images, music, movies, or other copyrighted material using P2P file sharing or unlicensed CD's and DVD's;
- Posting or plagiarizing copyrighted material; and
- Downloading copyrighted files which the user has not already legally procured.

### **Fair Use of Copyrighted Material**

The Cummings Institute Library is committed to compliance with intellectual property law and the preservation of the rights of copyright owners and users of copyrighted materials. The Library strives to inform all its constituencies of the rights and responsibilities under the fair use provisions of the Copyright Act (17 U.S.C. Section 107).

- Fair use applies to the digital environment without regard to the medium of the original work.
- Fair use does not supersede licensed resources, unless the terms of controlling agreements specifically defer to U.S. Copyright Act 17 U.S.C. Section 107.
- Fair use depends on a case-by-case examination of facts surrounding each case, and the four factors identified in U.S. Copyright Act 17 U.S.C. Section 107:
  1. The purpose or character of the use, including whether such use is of a commercial nature or for nonprofit educational purposes.
  2. The nature of the copyrighted work used.
  3. The amount and substantiality of the work being used.
  4. The effect of the use on the market for or value of the original work.

The Library works to comply with the Fair Use Guidelines and the U.S. Copyright Law (Title 17, U.S. Code) regarding photocopied materials. The copyright law of the United States governs the making of photocopies or other reproductions of copyrighted materials. Under certain conditions specified by the law, libraries and archives are authorized to furnish a photocopy or other reproduction. One of these specified conditions is that the photocopy or reproduction is not to be "used for any purpose other than private study, scholarship or research." If a user makes a request for, or later uses, a photocopy or reproduction for purposes in excess of "fair use," that user may be liable for copyright infringement. The Cummings Institute reserves the right to refuse to accept a copying order if, in its judgment, fulfillment of the order would involve violation of copyright law.

### **Student Rights & Responsibilities**

It is the student's responsibility to be familiar with the information presented in the Catalog, and to know and observe all regulations and procedures relating to the program they are pursuing. In no case will a regulation be waived or an exception be granted because students plead ignorance of, or contend that they were not informed of the regulations and procedures included in the Catalog. Responsibility for following all policies and meeting all requirements and deadlines for degree programs rests with the student.

The Section entitled "Admission Requirements" from the current online catalog, in effect at the time of enrollment, is the official source and permanent reference governing the terms of a student's enrollment.

We recommend that students keep a copy of the catalog for their records. The Cummings Institute reserves the right to change policy and procedures at any time. If the Cummings Institute does change policy and/or procedures, students will be notified via the announcements system of the online learning platform.

## **Grade Reporting**

All assignments in all courses in the Doctor of Behavioral Health degree program use a standardized grade distribution (see Grading Procedures and Satisfactory Progress Tracking). Instructors are expected to post grades for assignments within 7 days of the due date. Students are expected to stay informed of their course grades by checking the online gradebook frequently, and communicating directly with the instructor with any questions about assignment grades. Final course grades will be submitted and available online to students within 5 business days after the final day of class each semester.

## **Official Transcripts**

One sealed, official transcript will be sent along with the diploma or certificate at no charge.

The student must request additional copies of official transcripts from the Office of the Registrar by completing the "Transcript Request Form" from the Office of the Registrar. The Transcript Request Form must be signed and submitted with appropriate payment via fax, scanned and emailed or may be sent via postal mail directly to the attention of the Office of the Registrar. Students will be assessed the published charge for each official transcript requested.

Official transcripts bear the Cummings Institute's name, address and telephone contact information, the school logo, and are signed by the Registrar or designee.

## **Unofficial Transcripts**

The unofficial transcript record is available free of charge to all students and alumni in good standing with the institution by requesting it from the student or alumni web page.

The unofficial transcript is a downloadable document that is unsigned, and carries no school logo. The unofficial transcript will contain the institution's name, address and telephone contact information, and will be marked as an unofficial transcript issued to the student. A transcript legend page approved by the Director or designee is available as an optional printed page. All information fields are password protected and non-changeable. The institution takes all necessary security measures to protect and secure the address, transcript status, course grades and legend information.

Unofficial transcripts will not be downloaded on the student's/alumnus' behalf, nor a paper copy created and mailed to the students and/or alumni. Students and alumni must download their own unofficial transcript.

## **Student Educational Records**

The Cummings Institute is committed to protecting privacy of our students, full-time faculty, adjunct faculty, board members, team members, alumni and any other stakeholders in all communications and documents in the institution's possession. This information



includes, but is not limited to, social security numbers, credit card numbers and check information, personal and financial information, academic transcripts from schools, academic records at this institution, and/or emails. Such information belongs exclusively to the individual and cannot be released outside of the institution without the prior written approval of the individual who owns these records, except as provided under the Family Educational Rights and Privacy Act (FERPA).

The Cummings Institute maintains student educational records, provides students access to their records, and keeps information contained in those records confidential as required by FERPA. The Act covers anyone who has enrolled at the institution, including:

- Active students currently enrolled in a program
- Former students and alumni
- Administrative staff members, full-time faculty members, and adjunct faculty members.

When operating websites, the Cummings Institute will take special measures to ensure the confidentiality of the information is protected. A privacy statement will appear on the websites that explains what information the Cummings Institute may collect through our websites, why the institution collects such information, how the information is protected, and the choices stakeholders have about how the Cummings Institute uses the information.

The Cummings Institute has the obligation to safeguard this information and to ensure the stakeholders are protected.

The Family Educational Rights and Privacy Act of 1974, as amended ("FERPA") sets out requirements designed to afford students certain rights with respect to their education records. In addition, it puts limits on what information the institution may disclose to third parties without receiving prior written consent from the student via a FERPA release form, an authorized signature on another document or a lawfully issued subpoena or judicial order.

The Registrar's office maintains student educational records, provides students access to their records, and keeps information contained in those records confidential as required by the Family Educational Rights to Privacy Act (FERPA). The Act covers anyone who is or has enrolled at the institution.

### **Procedure to Inspect and Retrieve Education Records**

Under FERPA students have the right to inspect and review their education records. A student who wishes to inspect and review his/her records should submit a written request to the Registrar.

All records requests will be responded to within 14 days from the date of receipt of the request. If the requested records are subject to inspection and review by the student, arrangements for access will be made within a reasonable period of time, but in no case more than 45 calendar days after the request was made.

## **Education Records**

Education records are defined as official records that are directly related to a student and maintained by the Registrar.

When a record contains personally identifiable information about more than one student, the student may inspect and review only the information that relates to him/her personally.

## **Request to Correct Education Records**

Students have the right to request an amendment of their education records if he/she believes the record is inaccurate or misleading. The request for amendment must be made in writing and include a notarized signature. The request may be sent to the attention of the Office of the Registrar and must identify the part(s) of the education records to be amended and specifying the reasons why the student believes the information is inaccurate or misleading.

The Office of the Registrar shall notify the student of the decision within 15 days of the receipt of the request. If the Office of the Registrar denies the student request to correct education records, the student has the right to file a grievance.

## **Disclosure of Educational Records**

Generally, schools must have written permission from the eligible student in order to release any information from a student's education record. However, FERPA allows schools to disclose those records, without consent, to the following parties or under the following conditions (34 CFR § 99.31):

- School officials with legitimate educational interest;
- State and Federal Regulatory Agencies;
- Other schools to which a student is transferring;
- Specified officials for audit or evaluation purposes;
- Appropriate parties in connection with financial assistance to a student;
- Organizations conducting certain studies for or on behalf of the school;
- Accrediting organizations;
- To comply with a judicial order or lawfully issued subpoena;
- Appropriate officials in cases of health and safety emergencies or crises;
- State and local authorities, within a juvenile justice system, pursuant to specific State law.

The Cummings Institute has designated certain types of information as "Directory Information," which may be disclosed without a student's consent.

## Directory Information

The Cummings Institute designates the following information as directory information. (Directory information is personally identifiable information, which may be disclosed without the student's consent):

- Student's name
- Home address
- State or Country of residence
- Program(s) of study
- Dates of attendance
- Course Schedules
- Dates of admission
- Degrees, certificates and awards granted
- Award dates for degrees or certificates
- Enrollment status (i.e., enrolled/active, future enrolled student, reentry, leave of absence, withdrawn)
- Honors or awards received
- Participation in activities officially recognized by the institution

***Non-Directory Information*** – Non-directory information is considered any information that is not listed as directory information. This information may not be released without the prior written consent of the current or former applicant or student.

The Cummings Institute will annually notify students of their rights under FERPA. Students may request nondisclosure of student directory information via a FERPA hold form, in writing, to the Office of the Registrar, Cummings Graduate Institute for Behavioral Health Studies, 2875 W. Ray Rd., Suite 6-213, Chandler, AZ 85224. Failure to request nondisclosure of directory information may result in disclosure of one or more of the above-designated categories of directory information.

## Student Attendance

The student is determined to be in attendance if he or she has:

- Logged into the course shell or submitted a course assignment on any day during the current week (Monday through Sunday)

Examples of attendance related activities include, but are not limited to:

- Viewing pre-recorded lecture videos
- Posting an assignment (e.g., paper, project) in the online course room
- Participating in the Discussion Forum section of the online course room (e.g., commenting on a discussion question posted by the faculty member, providing feedback to another student), provided that the discussion is related to the course content.
- Initiating contact with your faculty member to discuss course content.

Initial Course Participation: For each course for which a student is registered, the student must enter the course room and agree, when prompted, to participate in the course and accept financial responsibility for the course. Failure to agree to the prompt within the first 7 days will render the course unavailable to the student. The course will then automatically be dropped.

Military students may have special circumstances that may inhibit their ability to academically participate on a regular schedule. Such students should contact their instructor to establish a schedule for submitting their coursework.

### **Credit for previous education, training, work or life experience**

The Cummings Institute will not award credit for previous education, training, work or life experience.

## **Student Grievance Procedures**

### **Grievance Policy**

A grievance is an educational or personal issue or condition that a student believes to be unfair, inequitable, discriminatory, or a hindrance to his/her education. The institute's mission is to resolve a grievance quickly and to the satisfaction of the grieving party. With some exceptions, students should first attempt to resolve difficulties informally by bringing those concerns directly to the person responsible for the action, or with the student's Graduate Advisor, the program Director, or the immediate supervisor of the person responsible for the action.

### **Grievance Procedure:**

To pursue a formal grievance, students must adhere to the following:

1. Students should first attempt to resolve difficulties informally by bringing those concerns directly to the person or persons with whom there is a disruptive issue or condition.
2. If informal efforts to resolve the grievance have failed, students must file their written grievance complaint & supporting documentation, using the Complaint/Grievance Form, with the Director. Such written complaint must be filed within 3 months of the incident that is the subject of the grievance. The grievance complaint must include a concise statement of the allegations that form the basis for the student's complaint, including a careful statement of the facts, a summary of the informal attempts at resolution, and a suggested remedy.
3. The Director will review the grievance complaint, conduct a thorough investigation, and provide a written response to the student within 10 business days.
4. A student who wishes to appeal the Director's response must file a copy of the grievance complaint and the Director's response with the Grievance Committee within 5 business days of receiving the Director's response.
5. The Grievance Committee will conduct an investigation, and render a final written response to the student within 15 business days of receiving the copy of the grievance complaint and the Director's response.

Please Note: If the problem cannot be resolved informally, the student should file a formal grievance, which will be reviewed by the President. *If the student complaint cannot be resolved after exhausting this grievance procedure, the student may file a complaint with the Arizona State Board for Private Postsecondary Education. Complaints must be filed within 3 years of the student's last date of attendance. The student must contact the State Board for*

further details. The State Board address is 1400 W. Washington Street, Room 260, Phoenix, AZ 85007, Phone # 602-542-5709, Website address: [www.azppse.gov](http://www.azppse.gov)

### Complaint/Grievance Form

Instructions: A grievance is an educational or personal issue or condition that a student believes to be unfair, inequitable, discriminatory, or a hindrance to his/her education. Students who have a complaint or grievance about their DBH program experience should complete this form and submit it to the program Director. Students should allow 10 business days to receive a written response to their complaint or grievance. *If the complaint cannot be resolved after exhausting this grievance procedure, the student may file a complaint with the Arizona State Board for Private Postsecondary Education. Complaints must be filed within 3 years of the student's last date of attendance. The student must contact the State Board for further details. The State Board address is 1400 W. Washington Street, Room 260, Phoenix, AZ 85007, Phone # 602-542-5709, Website address: [www.azppse.gov](http://www.azppse.gov)*

Student Information
Student name:
Address, city, state, & zip:
Student ID#:
Phone #:
Email Address:
Complaint/Grievance Information
<i>Retaliation against an individual filing a grievance is strictly prohibited and constitutes a violation of program policy.</i>
Name of individual against whom the complaint/grievance is filed:
Describe your complaint/grievance in detail. Include date/s of occurrence (be as specific as possible). Attach additional sheets, if necessary, along with any documentation/evidence that will help describe and substantiate the complaint. Are there any witnesses who should be interviewed? If yes, list names and contact information.
Students are encouraged to discuss their concerns and complaints through informal conferences with the appropriate instructor or program advisor. Have you made an attempt to resolve this complaint or grievance with the individual and/or department involved? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, describe the outcome: (Attach any additional comments, if necessary)
What outcome do you hope to achieve after talking to the appropriate college official(s)? Attach additional sheets, if necessary.

I understand that information contained in the grievance form will be held confidential to the extent possible. Grievance information may be shared with program administrators in order to conduct a thorough investigation. I hereby declare that the information on this form is true, correct, and complete to the best of my knowledge. I understand that any misrepresentation of information may result in disciplinary actions, in accordance with Student Code of Conduct policies.

Student Signature: \_\_\_\_\_

Date: \_\_\_\_\_

## **Acknowledgements**

Within 10-days from the date of a revision to this catalog, or the date a new catalog is published, the Cummings Graduate Institute for Behavioral Health Studies shall submit a written or electronic copy of the catalog to the State Board.

This catalog shall be available to students and prospective students in written and/or electronic formats.