Cummings Graduate Institute
for Behavioral Health Studies

Doctor of Behavioral Health Program

2016 – 2017 Catalog

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4809 E. Thistle Landing, Ste. 100
Phoenix, AZ 85044
P: (480) 285-1761 F: (480) 285-1701
info@cummingsinstitute.com
www.cummingsinstitute.com
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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 with proper advanced notice.

The Catalog will be updated annually and addendums will be published bi-annually. 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.
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Message from the President

It is my pleasure to welcome you to the Cummings Graduate Institute for Behavioral Health Studies! I am extremely proud of our diverse faculty, staff, and student body. We have hand-chosen our faculty because they are experts in their fields as well as true innovators who embody the entrepreneurial spirit. Please allow me to give you a little information about CGI, in hopes that I can help you make the best decision possible about your graduate education.

I am most proud of our Doctor of Behavioral Health (DBH) Program, a one-of-a-kind, fully online program that trains master’s-level professionals for state-of-the-art careers in integrated healthcare. Our unique curriculum is based on three pillars: Medical literacy, behavioral interventions, and entrepreneurship. Our students learn to speak intelligently with other healthcare professionals and to fill a need on integrated healthcare teams. They become adept at brief psychotherapeutic interventions, based on the Biodyne Model, which has over 50 years of proven efficiency and effectiveness. Unlike most graduate-level programs in healthcare, our students learn how to innovate, to write treatment protocols and business plans, and to launch successful healthcare companies.

CGI is like no other college. We certainly have high academic standards. However, more importantly, the education we provide is practical and is oriented towards clinical practice. We teach our students to do real things in the real world. It is my personal mission to keep irrelevant academic busy-work out of CGI, and to consistently offer learning experiences that give our students the competencies they need to succeed in the challenging and ever-changing healthcare market. The class sizes are small, which permits faculty to offer one-on-one mentoring to our students. Most of our instructors hold the Doctor of Behavioral Health degree, and know firsthand the needs of DBH students. The “Culminating Project” requirement bears little resemblance to the traditional dissertation. Many advanced students do unique things like launching treatment protocols that they then subject to rigorous quality evaluation and quality improvement methods, or launching business endeavors with the assistance of our faculty who have already succeeded in business start-ups.

Most of our students have spent years searching for the right doctoral program while gaining vital experience as master’s-level healthcare professionals. The Doctor of Behavioral Health at CGI is not a traditional, academic doctorate; it is a practical education that will train candidates to launch successful careers in integrated healthcare. Our motto at CGI is to “find a need and fill it.” If a dynamic and personal educational experience is what you seek, we can fill that need here at Cummings Graduate Institute!

Thank you,
Janet L. Cummings, Psy.D., President
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 Mission of Cummings Graduate Institute for Behavioral Health Studies is to educate integrated care professionals to best deliver whole-person healthcare to diverse communities and to improve access to quality healthcare for all people.

Our Vision

To improve the way the world experiences healthcare.

Our Values

- **Biodyne Mindset:** Find the right approach from a tool kit of options
- **Partnership and Collaboration:** Work to engage stakeholders, across disciplines, and with respect for others' points of view, to find solutions
- **People first:** We seek to listen, understand, anticipate and respond to the needs of others. We build relationships that result in life change.
- **Teamwork:** Encourage and support one another. Our major accomplishments are the result of synergy.
- **Trust:** When we act with integrity, we build trust in each other and in our partners.
- **Impact:** Make a difference in our local and global communities
- **Entrepreneurship and Innovation:** Find a need and fill it!
- **Accountability:** Work hard and own up!
- **Access and Diversity:** Promote inclusion and fairness.

Members of the Board of Directors

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Dorothy Mills Cummings, M.S.W., D.H.L., Secretary/Treasurer
Janet L. Cummings, Psy.D., President
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**Executive Leadership Team**
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**Finance Director:** Brett Sabatini
**IT Director:** Emma Holtzapple
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**Registrar:** Amy Burkett
**Policy and Compliance Officer:** Jessica Kimbrough

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

**Faculty Members**

**David Clarke**, Medical Doctor, University of Connecticut  
*Specialties: Gastroenterology and Stress Illness*

**Janet Cummings**, Doctor of Psychology, Wright State University  
*Specialties: Psychopharmacology, Pathophysiology, Clinical Psychology, Biodyne Series*

**Cara English**, Doctor of Behavioral Health, Arizona State University  
*Specialties: Biodyne Series, Entrepreneurship Series*

**Eugene Furnace**, Doctor of Behavioral Health, Cummings Graduate Institute for Behavioral Health Studies  
*Specialties: Biodyne Series, Entrepreneur Series, Psychopharmacology, Pathophysiology, Clinical Psychology*

**Lisa Marie Jones**, Doctor of Behavioral Health, Arizona State University  
*Specialties: Biodyne Series*

**Stephen Lee**, Doctor of Behavioral Health, Cummings Graduate Institute for Behavioral Health Studies  
*Specialties: Psychopharmacology, Biodyne Series*

**Christine Moninghoff**, Doctor of Behavioral Health, Arizona State University  
*Specialties: Biodyne Series and Entrepreneurship Series*

**Bobbi Vogelsang**, Doctor of Behavioral Health, Arizona State University  
*Specialties: Biodyne Series and Entrepreneurship Series*

**Cummings Institute Accreditation**

The Cummings Institute was approved for conditional licensure as a degree-granting institution by the Arizona State Board for Private Postsecondary
The Cummings Institute for Behavioral Health Studies Doctor of Behavioral Health Program has been awarded provisional accreditation by NIBHQ. NIBHQ provisional accreditation was granted to the Institute’s DBH program for meeting all NIBHQ criteria for the doctoral program.

Cummings Graduate Institute for Behavioral Health Studies is currently not institutionally accredited by an accrediting agency recognized by the United States Secretary of Education.

The Cummings Graduate Institute is not accredited by an accrediting agency recognized by the United States Secretary of Education.

Note: In the United States, many licensing authorities require accredited degrees as the basis for eligibility for licensing. In some cases, accredited colleges may not accept for transfer courses and degrees completed at unaccredited colleges, and some employers may require an accredited degree as a basis for eligibility for employment.

Professional Licensure

Important Note for Prospective Students: Admission to the DBH program requires a professional license or license eligibility in a behavioral health field in your state. Students of the Doctor of Behavioral Health program may be limited to performing activities that fall under the scope of practice for the profession in which they are licensed in their home state. Prior to applying to the DBH program, students are strongly encouraged to clarify their scope of practice with the appropriate State Board Office of such professions in their licensed state.

Complaint Resolution

Cummings Institute is committed to integrating institutional objectives in innovative ways to demonstrate excellence, access and impact in our online program. We greatly value your student experience and urge all students to adhere to the Student Code of Conduct as described in our Catalog.

When an issue is brought to our attention, Cummings Institute will take appropriate action to seek resolution. Students are encouraged to pursue Cummings Institute’s internal grievance procedures found in this catalog for
any complaints before contacting external sources for resolution. Often, it is the case that communication with the course instructor is the most direct route to resolving issues. If an issue cannot be resolved at that level, a student may contact the Director for guidance and resolution. 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.

Students residing outside the State of Arizona may file a complaint with their home state. State Contact information is located here.

State Authorization

The Cummings Institute is currently authorized, licensed, registered, exempt or not subject to approval as indicated in the state-by-state list found online. We work with states directly to ensure that when authorization or licensure is necessary and required approvals are secured. While we do monitor the laws in each state, authorization of distance education is a dynamic environment and prospective students should check our state by state licensure webpage often for updates.

It is the student’s responsibility to understand current circumstances or special requirements in their state of residence.

Professional Licensure

The Cummings Institute will make every effort to ensure that the course or program meets requirements for professional licensure in states other than Arizona. If you are planning to apply for licensure in a state other than Arizona after completion of your program, contact that state’s appropriate licensing board to determine whether the DBH program meets licensure requirements in that state. If you need assistance finding contact information for your state, or if you need additional assistance regarding professional licensure, please contact the Policy and Compliance Officer at 480.285.1761 ext. 2111

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 overarching 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), Cultural Diversity, Chronic Pain, Biodyne Rounds. 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; Culminating Project. 18 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. 8 credit hours required; up to 12 hours allowed.

4. **Units**: Students will earn 3 units of credit for each core course, and 1 to 3 credits for electives and/or specialty study.
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. Up to an additional 12 credit hours will be allowed as needed to complete independent/specialty study or additional applied research.

**Course Listings**

**DBH1000 – Foundations for Doctoral Study** (1 Credit): This course is an orientation to the program and to the essential skills needed to pursue a Doctor of Behavioral Health degree. Doctoral level skills, such as academic integrity, time management, effective use of the library, comprehending complex scholarly texts and research articles, and APA form and style in professional communication are also introduced. Students will learn to formulate ideas, search for and appraise text and online resources, and critically analyze and thoughtfully synthesize research findings. The student will become familiar with various writing and communication formats, and practice those appropriate to their degree and career goals. No prerequisites.

**DBH9000– Pathophysiology in Biodyne Context** (3 Credits): The course provides an overview of pathophysiology and medical treatment of common medical conditions in primary care (e.g., diabetes, hypertension, asthma, coronary artery disease, cancer, etc.). The emphasis is on normal functioning of all systems within the human body, major diseases within each system, common medical treatments for each condition, co-morbid behavioral conditions, and behavioral treatments that can serve as prevention and adjunct treatment. Prerequisites DBH1000.

**DBH9010 – Psychopharmacology for the DBH** (3 Credits): The course provides an overview of psychopharmacology, including basic of
pharmacology sufficient to understand mechanisms of action, side effect profiles, interaction effects, and other issues related to the biology of psychotropic medications. The course emphasizes responsible psychotropic medication use, with a focus on which patients are likely to be medication responsive and which patients would be better treated with other (behavioral) interventions. Prerequisites DBH1000.

DBH9011 – *Neuropathophysiology for Behavioral Health Providers* (3 Credits): This course explores the biological basis of human behavior with an emphasis on the anatomy and physiology of the neurological and endocrine systems. Functional neuroanatomy and experience-dependent brain plasticity are explored. Particular attention is given to psychoneuroimmunology, behavioral genetics, neuropsychological assessment and brain-imaging methods, and stress/trauma. Prerequisites DBH1000.

DBH9012 – *Population Health Management, Cost Offset & ROI* (3 Credits): Preventing and improving chronic disease outcomes can reduce overuse of health services and associated costs as demonstrated by integrated behavioral healthcare intervention research. These interventions are typically delivered in integrated settings such as primary care and based on the population health management model. This course will review advanced applications of population-based behavioral interventions such as design, measures, analysis, cost and cost savings, and return on investment for chronic conditions. Students will review evidence-based interventions include therapeutic lifestyle change, medication adherence, cognitive behavioral treatment and other emerging healthcare interventions using e-health methods. This course meets the demand for innovative, research-supported approaches to reducing healthcare costs by improving disease prevention and management outcomes as required by healthcare reform paradigms such as Accountable Care Organizations (ACOs), Health Homes, Patient-Centered Medical Homes (PCMHs), and Meaningful Use initiatives. Prerequisites DBH1000.

DBH9014 – *Quality in Health Care* (3 Credits): This course provides an overview of healthcare quality management including performance measurement and models of pay for performance such as accountable care organizations and Health Effectiveness Data and Information Systems (HEDIS). Quality measurement and improvement is viewed simultaneously with spending to discover how intensively healthcare plans use physician visits, hospital stays, and other resources to care for members identified as having chronic diseases. This course prepares behavioral health clinicians to provide care consistent with quality measures used in primary care and other
medical settings within healthcare reform paradigms and uses Stages of Change to motivate healthcare staff for better quality improvement. Models for improvement and pay for performance include Plan, Do, Study Act (PDSA) strategies, Meaningful Use, HEDIS, Centers for Medicare and Medicaid Services (CMS) Quality Metrics, Lean Six Sigma, and the National Committee for Quality Assurance (NCQA) among others. Stages of Change methods will be used to motivate healthcare staff toward implementing healthcare quality initiatives. The RE-AIM (Reach, Effectiveness or Efficacy, Adoption, Implementation, and Maintenance) framework will also be presented to evaluate how research can be translated into practice to improve sustainable adoption and implementation of effective, generalizable, evidence-based interventions. This course will also be a springboard for beginning the Culminating Project process. Prerequisites DBH1000.

DBH9015 – *Business Practices for the Biodyne Entrepreneur* (3 Credits): This course addresses legal, ethical, and business considerations associated with the professional practice of Doctors of Behavioral Health. Professional ethical standards and codes of ethics are compared and contrasted. Special attention will be given to models of management and organizational leadership, financial and legal considerations in structuring a business, and legal requirements in health care practice. Emphasis is given to professional development and entrepreneurial opportunity as a Doctor of Behavioral Health. Prerequisites DBH1000, DBH9901, DBH9012 & DBH9014.

DBH9016 – *Independent & Specialty Study* (1-3 Credits): Students may take up to 6 credit hours of Independent and Specialty study, while working closely with one or more faculty members, to research evidence-based interventions in specialty areas, such as oncology, OB/GYN, pediatrics, intensive outpatient substance abuse treatment, respiratory therapy, etc. that are not covered in more detail in the required core courses. In certain circumstances, and at the discretion of the Director, Independent Study may be approved as a substitute or in exchange for required core courses. Prerequisites DBH1000 & DBH9901.

DBH9017 – *Solving Medical Mysteries* (1 Credit): The purpose of this course is to learn how to successfully diagnose and treat physical illness caused by various forms of psychosocial stress. Because patients are often unaware of the nature or degree of stresses that are responsible for their illness, emphasis will be placed on learning how to detect and use clues that the patient provides to develop a more complete understanding of the patient’s struggles than they are able to perceive for themselves. A major part of the course will be selecting, assessing, and treating a patient known to you who
has medically unexplained physical symptoms. Prerequisites DBH1000 & DBH9901.

**DBH9018 – Trauma-Informed Primary Care** (1 Credit): Trauma is often a precursor, instigator, and perpetuator of behavioral and physical illness symptomology. The body, mind, and spirit have an innate, adaptive response to traumatic events. When these responses continue outside of the traumatic event, they become maladaptive and create systemic dysregulation manifesting as distressing symptoms. This course addresses trauma as a key element in integrated health outcomes, and teaches students to empower healing through integrated modalities, trauma-focused therapies, and trauma-informed system changes. Prerequisites DBH1000 & DBH9901.

**DBH9019 – Intervention Design Models** (3 credits): This course will examine major theories and models of cognition, motivation, and health behavior and their application to the practice of health behavior change. Special attention given to the use of theory in planning effective intervention programs in primary care and other medical settings and the use of health behavior theory in addressing health issues in diverse populations. Prerequisites DBH1000.

**DBH9020 – Military Families and Veterans** (1 Credit): This course focuses on the characteristics of military life that distinguish it as a separate cultural entity. Emphasis will be placed on factors that make military life particularly difficult. Individual, family, and societal factors that contribute to and/or mitigate those problems will be explored. Assessment, diagnosis, and treatment of common clinical issues facing military service members and their families will be key elements of the course. Special attention will be paid to the role of combat stress, post-traumatic stress disorder (PTSD), and other factors or issues associated with or even potentially resulting from combat. Prerequisites DBH1000 & DBH9901.

**DBH9021 – Women’s Health** (1 Credit): The Women’s Health course elective focuses on the integrated health care needs of women from adolescence through older adulthood. Program content examines the comprehensive bio/psycho/social/spiritual/cultural needs of women, including care quality improvements needed in reproductive, gynecological, prenatal, post-partum settings, common minor and acute health problems, as well as influences that affect women’s lives. Emphasis on Integrated Behavioral Health Interventions used in health promotion, risk reduction, clinical decision making and management of Women’s health issues, perinatal care of mothers and infants, and gynecological health. Prerequisites DBH1000 & DBH9901
DBH9022 – Health Disparities (1 Credit): This course is designed to raise awareness of health status and health care disparities faced by vulnerable populations in the United States. Students will critically examine behavioral, cultural, and social contexts of health disparities and the relationship between individual characteristics, interpersonal dynamics, and societal level elements and how those factors shape health behaviors, access to health care services, quality of care, unequal treatment, and health status. Students will consider the multifaceted issue of health equity from clinical and administrative interdisciplinary perspectives in order to identify interventions that can be addressed by behavioral care providers in integrated health care settings. Prerequisites DBH1000 & DBH9901

DBH9023 – Grant Writing for Integrated Care (1 Credit): Students will formulate a fundable project/study idea, identify potential funding sources, and develop the elements in a funding proposal. Writing assignments are structured around the required elements of an NIH funding proposal. Students will review one another’s proposal sections as part of a peer review process. By the end of the semester, each student will have drafted, revised, and finalized a complete funding proposal (including a problem statement, work plan, resource plan, evaluation and dissemination methods, and budget). Prerequisites DBH1000, DBH9901, DBH9012, & DBH9015

DBH9024 – Introduction to EMDR in Integrated Settings (1 Credit): EMDR is a comprehensive psychotherapy empirically validated in over 24 randomized studies. This introductory course provides experiential training that will familiarize students with a spectrum of EMDR therapy applications that accelerate the treatment of pathologies related to disturbing events and present life conditions. A number of neurophysiological studies have documented the rapid post treatment effects for a range of presenting complaints including traumatic stress, anxiety, somatic conditions, depression and addictions. A part of this course will involve the selection and treatment of a patient known by the student. Prerequisites DBH1000 & DBH9901

DBH9100 – Culminating Project (9 Credits): 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. Prerequisites DBH1000, DBH9901, DBH9902, DBH9000, DBH9010, DBH9012, DBH9014, & DBH9015.

DBH9901 – *Biodyne Model I: The Biodyne Model of Assessment* (3 credits): The focus of this course is on the Biodyne (Greek for “new life”) Model of brief, focused interventions across the lifespan developed by the renowned psychologist Dr. Nicholas A. Cummings and his daughter, psychologist Dr. Janet Cummings. Emphasis will be placed on the Biodyne assessment and intervention model rather than one-size-fits-all approaches to psychotherapy. This course will focus on use of the Biodyne Model of assessment and intervention for the DBH working in fast-paced primary care settings as well as other models of integrated healthcare delivery. Assessment tools for common chief mental health complaints and comorbid health conditions will be covered, and limitations of these assessment tools will be discussed. Special attention will be paid to the skill set needed to enter integrated care settings and market oneself effectively as a new Behavioral Health Consultant. Prerequisites DBH1000.

DBH9902 – *Biodyne Model II: Assessment and Behavioral Interventions for Chronic & Comorbid Conditions* (3 Credits): The focus of this course will be on the experience of chronic illness from both the patient’s and the provider’s standpoint. Emphasis will be placed on bio-psychosocial aspects of chronic illnesses and Biodyne Model behavioral interventions, as well as effective health change methods, including health promotion and health-focused psychotherapy and counseling. Considerations for treating special populations and culturally diverse patients will be discussed. Prerequisites DBH1000 & DBH9901.

DBH9903 – *Biodyne Model III: Assessment and Behavioral Interventions for Families, Couples, Children and Adolescents* (3 Credits): The focus of this course will be on integrated behavioral health interventions for children, adolescents, couples, and families. Emphasis will be placed on bio-psychosocial assessment, individual, couples, and family dynamics, as well as maladaptive personality and coping styles that play causal roles in physical symptoms and chronic illness. Pediatric integrated assessment and
intervention for children and adolescents will be discussed in detail.
Prerequisites DBH1000, DBH9901, DBH9902, & DBH9000.

DBH9904 – Biodyne Model IV: Assessment and Interventions for Geriatrics (3 Credits): This course will focus on brief assessment and treatment of older adults using an integrated care approach that includes the Biodyne model of behavioral intervention. The course will provide practical information needed by the behavioral health consultant in a medical setting including effective communication strategies; screening for mood, cognition and elder abuse; interventions for common problems that present in out-patient medical settings including depression, grief, memory impairment, alcohol and substance abuse; coping with chronic medical conditions. The course will also highlight interventions and prevention programs for caregivers. Prerequisites DBH1000, DBH9901, DBH9902, & DBH9000

DBH9905 – Behavioral Interventions for Chronic Pain (3 Credits): This course provides an understanding of the extent to which chronic pain impacts primary care and population health, the impacts of chronic pain on both patients and caregivers, subjective and objective elements of pain perception and assessment, the uses and dangers of pharmacological pain treatment, and behavioral treatments that have proven effective for effective pain management. The course promotes a “management over cure” perspective, with an emphasis on helping patients to alter their relationship with, and perception of, chronic pain. Prerequisites DBH1000, DBH9901, DBH9902, DBH9000, & DBH9010.

DBH9906 – Cultural Diversity in Integrated Care (3 Credits): In this course, we will focus on the relationship between cultural diversity, health status disparities, health care disparities, and multicultural behavioral care in primary care and other integrated settings. Course Objective: The objective of this course is to prepare behavioral care providers to identify the relationship between cultural diversity, health status, and disparities in quality of care and referrals; to acknowledge and recognize provider bias and account for them appropriately; and to use effective culturally informed therapeutic interventions in primary care and related medical settings. Prerequisites DBH1000 & DBH9901.

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, healthcare professional, public health management, or related program (Counseling, Social Work, Marriage and Family Therapy, Public Health, Public Administration, MBA Healthcare Administration, Nursing, Physician Assistant 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 is preferred and may be required for clinical practice in certain states or in certain career paths. *
4. Three letters of recommendation.
5. Service orientation as demonstrated by previous work, volunteer work, or other life experiences on a current resume or Curriculum Vitae.
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 by an approved evaluation service listed on the following page. The evaluation will determine if an applicant’s education meets admission requirements. International students should accommodate a credential
evaluation in their enrollment timeline. Admission for international students have additional requirements.

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. In situations where English was not the language of instruction, international students can also meet the English requirement by submitting official documentation with the minimal scores of higher of one of the following:

- Test of English as a Foreign Language (TOEFL, PBT) = 550
- Internet Based Test (iBT) = 80
- International English Language Test (IELTS) = 6.5
- PTE Academic Score Report = 58

1. 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.

2. All applicants who have earned their degree from a non US institution 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
- World Education Services (WES): 212/966-6311 or Fax 212/739-6100 or visit www.wes.org
- Josef Silny & Associates International Education Consultants: 305/273-1616 or Fax 305/273-1338

3. 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 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 Curriculum Vitae.
5. Official transcripts from all postsecondary schools attended.

Complete an interview with the admissions team.

International Students:
In addition to the items listed above, international students must also submit:

1. Official course-by-course transcript evaluation from one of CGI’s approved services.
2. English Proficiency scores, if English was not the language of instruction.

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, s/he 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 2016–2017 Academic sessions:

<table>
<thead>
<tr>
<th>Year/Semester/Session</th>
<th>Semester Start Date</th>
<th>Application Completion Deadline</th>
</tr>
</thead>
<tbody>
<tr>
<td>2016 Spring I</td>
<td>1/4/16</td>
<td>11/13/15</td>
</tr>
<tr>
<td>2016 Spring II</td>
<td>4/4/16</td>
<td>1/15/16</td>
</tr>
<tr>
<td>2016 Summer</td>
<td>7/5/16</td>
<td>5/27/16</td>
</tr>
<tr>
<td>2016 Fall</td>
<td>9/6/16</td>
<td>7/29/16</td>
</tr>
<tr>
<td>2017 Spring I</td>
<td>1/2/17</td>
<td>11/14/16</td>
</tr>
<tr>
<td>2017 Spring II</td>
<td>4/3/17</td>
<td>1/16/17</td>
</tr>
</tbody>
</table>

**Enrollment Cancellation Policy**

Admitted students have up to 60 days from the date of admission to the DBH Program and prior to the course start date 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 and prior to the course start date are considered "no starts" and will have to re-apply.

**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 and considered equivalent to Institute coursework on a course-by-course basis.
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. Students are limited to three courses in non-degree status and are required to take DBH 1000.

Tuition will be charged for all courses at the current rate for the DBH program at the time of course registration. The applicant will be advised in the admission process 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. Admission into the DBH program is not guaranteed.

Admission Process for Non-Degree Applicants

Non-degree applicants must complete the following steps for admissions as a non-degree seeking student:
1. Complete the online application for admission
2. Pay the Application Fee of $100
3. Consult with the Director of the DBH program to select and register for course(s)

Nondiscrimination in Admissions
The Cummings Graduate Institute for Behavioral Health Studies admits students of any race, color, national and ethnic origin to all the rights, privileges, programs, and activities generally accorded or made available to students at the school. It does not discriminate on the basis of race, color, national and ethnic origin in administration of its educational policies, admissions policies, scholarship and loan programs, and other school-administered programs.

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 all required coursework (including culminating project) and credit hours with a CGPA of 3.0 or better within 4 years.

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

After the Culminating Project Defense, the student’s Culminating Project team 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 project presentation from their Faculty Advisor and/or Culminating Project team 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. Students wishing to take 4 or more courses per semester must have prior Director and Finance Director approval. Students may not take more than 36 credits in a calendar year.

**Maximum Credit Hours Attempt**

The allowed attempt for credit hours in the DBH program is 81 in a 4-year time period. The Director will review each instance of max timeframe attempt on a case-by-case situation.

**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/regalia for graduation, transcript copies fees, and books and supplies.

To calculate the total program cost, students can review their transfer credit evaluation form received from CGI registrar to determine the number of courses needed to complete the program, and calculate the costs of fees, required technology, books, and supplies.

Tuition and/or fees will not change without advanced published noticed for students.

<table>
<thead>
<tr>
<th>Degree type</th>
<th>Cost Per Credit</th>
<th>Cost Per 3-credit Course</th>
<th>Program Tuition</th>
</tr>
</thead>
<tbody>
<tr>
<td>Doctor of Behavioral Health</td>
<td>$650</td>
<td>$1950</td>
<td>$35,100</td>
</tr>
</tbody>
</table>

**Application Fee - $100**- due with submission of online application
Online Learning Platform Establishment Fee – $250– due at registration for first semester of coursework.

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 with advanced published noticed for students; 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.
Note: Students are required to abide by the Cummings Institute’s policy on Acceptable Use of Information Technology.

Clinical Training

Clinical training is the focus of each course in the Medical Literacy and Behavioral Health Interventions pillar, and informs projects and practices students develop in the Entrepreneurship pillar courses. Coursework in both Medical Literacy and Behavioral Health Interventions pillars focuses on the application of clinical training through case conceptualization and relevant real-world case studies. Students learn to apply the Biodyne Model to achieve patient-centered care while balancing health information technology and quality metrics.
Biodyne Rounds are weekly live webinars with clinical faculty, which provide an opportunity for students to ask questions, make comments, and present cases to deepen conceptual understanding and ability to apply the Biodyne model to patients. All students in the DBH program are required to attend Biodyne Rounds weekly as scheduled.

**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/or 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. Licensed 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 Finance Director 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 Finance Director guides students in successful educational 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 has zero interest.

- 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 a zero interest 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.

<table>
<thead>
<tr>
<th>Number of Payments</th>
<th>Payment dates</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>12 Payments</strong></td>
<td>July 1–June 1</td>
</tr>
<tr>
<td><strong>10 Payments</strong></td>
<td>July 1–April 1</td>
</tr>
</tbody>
</table>
| **8 Payments**    | 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 found on the following page.

<table>
<thead>
<tr>
<th>Number of Payments</th>
<th>Payment dates</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>5 Payments</strong></td>
<td>July 20–November 20 (Fall)</td>
</tr>
<tr>
<td></td>
<td>November 25–March 25 (Spring)</td>
</tr>
<tr>
<td><strong>4 Payments</strong></td>
<td>July 20–October 20 (Fall)</td>
</tr>
<tr>
<td></td>
<td>November 25–February 25 (Spring)</td>
</tr>
<tr>
<td></td>
<td>May 1–August 1 (Summer)</td>
</tr>
<tr>
<td><strong>3 Payments</strong></td>
<td>July 20–September 20 (Fall)</td>
</tr>
<tr>
<td></td>
<td>November 25–January 25 (Spring)</td>
</tr>
<tr>
<td></td>
<td>June 1–August 1 (Summer 2015)</td>
</tr>
<tr>
<td><strong>2 Payments</strong></td>
<td>June 1–July 1 (Summer 2015)</td>
</tr>
</tbody>
</table>

**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 The Cummings Institute, Finance Director at (480) 859-2030.

Tuition Discounts or Reductions

The Cummings Institute does not offer discounted tuition rates but does have occasional scholarship opportunities available. Please contact the Finance Director for more information at (480) 859-2030.

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.

Military 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.

<table>
<thead>
<tr>
<th>Degree</th>
<th>Base Per Credit Tuition Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Doctor of Behavioral Health</td>
<td>$585</td>
</tr>
</tbody>
</table>

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 Finance Director, please contact (480) 859-2030.
You can also find more information at these sites:

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**

If you choose to begin searching for private educational loans, we have provided a 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
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 Finance Director 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 Finance Director 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 CGI conference travel 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. Students wishing to take 4 or more classes in one semester must obtain prior approval from the Finance Director and Director.

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 Finance Director has the responsibility for disbursing and posting loan, grant and scholarship funds to the appropriate student’s account. The Finance Director 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 the Financial Director 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:

- Access to LMS will be removed until balance has been paid
- 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 minus application fee of $100.

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:

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

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

At Cummings Institute, we have several support services available to our students including an Admissions Advisor, Enrollment Counselor, Librarian, Faculty Advisors for guidance and IT Support. Visit our webpage for up to date information on 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.

Office of the Registrar 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.

myCGI 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. myCGI 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 myCGI and the online learning platform in the required DBH 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. Cummings Institute faculty will play an active role in mentoring 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 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 once per semester or 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 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 or immediately after diagnosis. The Director will confer with the student and will request documentation and/or require individual assessment by qualified experts. The 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. The Director will then determine reasonable accommodations that can be made without fundamentally altering the essential nature of the DBH academic program requirements. The Director then notifies the student and the appropriate faculty and staff members who have an educational need to know using a Letter of Accommodation, which substantiates proof of the disability and identifies approved academic accommodations.
Students are encouraged to request letters early each semester/session.

A student may choose to attempt a class without accommodations and to self-identify later in the process. However, if the student opts for this approach, any grades that have been earned without the use of accommodations remain as given.

In addition, registration with Disability Services may take place at any point during the semester/session. Once the student has provided the appropriate documentation, the accommodations can be instituted.

**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
- **Librarian Support** – Students can receive library assistance by using the "email me" button, conveniently located on 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

Alumni Relations
The Cummings Institute invites all graduates to become a member of our Social Media alumni groups. These groups allow networking amongst alums and will publish a quarterly newsletter about exciting updates, alumni accomplishments, career workshops, and announcements.

Annual Conferences Hosted Virtually
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. The annual conference may be accessed virtually, so that students, graduates, and field experts may 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 needs through virtual and in-person workshops on an ongoing basis. Students and graduates will enjoy admission to all CGI-sponsored conferences and accompanying workshops at no cost.

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.

Please see the Educational Records section of this catalog for questions regarding the inspection or retrieval of educational records.

Transcripts

Official Transcripts: One sealed, official transcript will be sent along with the diploma at no charge. The student must request additional copies of official transcripts from the Office of the Registrar by emailing a Transcript Request
Form to 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.

**Unofficial Transcripts:** The unofficial transcript record is available at no cost to all students and alumni in good standing with the Cummings Institute by requesting it via email from the Registrar. 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.

**Educational Delivery System**

The Cummings Institute offers a fully online 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 Grades feature where students can track their progress. 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.

The Cummings Graduate Institute for Behavioral Health Studies uses 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.
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.

Our Instructional Design and IT departments provide training support videos and written, online materials for students and faculty. Faculty and students are supported by technology support personnel in the both departments.

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 2016–2017:

Spring 2016

<table>
<thead>
<tr>
<th>Session I: (12 Weeks) Monday, January 4, 2016 – Friday, March 25, 2016</th>
<th>Session II: (12 Weeks) Monday, April 4, 2016 – Friday June 24, 2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deadline for Completing Applications for Spring I</td>
<td>October 23, 2015</td>
</tr>
<tr>
<td>Deadline for Completing Applications for Spring II</td>
<td>February 4, 2016</td>
</tr>
<tr>
<td>Schedule of Classes Available &amp; Registration Begins</td>
<td>July 1, 2015</td>
</tr>
<tr>
<td>New Year’s Day Observed – Cummings Institute Closed</td>
<td>January 1, 2016</td>
</tr>
<tr>
<td>Tuition &amp; Fees 100% Refund Deadline – For more information see Refund Policy</td>
<td>Session I: January 3, 2016</td>
</tr>
<tr>
<td></td>
<td>Session II: April 3, 2016</td>
</tr>
<tr>
<td>Tuition Fee Payment Deadline</td>
<td>Session I: January 4, 2016</td>
</tr>
<tr>
<td></td>
<td>Session II: April 4, 2016</td>
</tr>
<tr>
<td>Classes Begin</td>
<td>Session I: January 4, 2016</td>
</tr>
<tr>
<td></td>
<td>Session II: April 4, 2016</td>
</tr>
<tr>
<td>Last day to register or drop/add without Director approval</td>
<td>Session I: January 8, 2016</td>
</tr>
<tr>
<td></td>
<td>Session II: April 8, 2016</td>
</tr>
<tr>
<td>Martin Luther King, Jr. Day Holiday Observed – Cummings Institute Closed</td>
<td>January 18, 2016</td>
</tr>
<tr>
<td>Course Withdrawal Deadline</td>
<td>Session I: January 22, 2016</td>
</tr>
<tr>
<td></td>
<td>Session II: April 22, 2016</td>
</tr>
<tr>
<td>Complete Session Withdrawal Deadline</td>
<td>Session I: February 5, 2016</td>
</tr>
<tr>
<td></td>
<td>Session II: May 6, 2016</td>
</tr>
<tr>
<td>Presidents Day Holiday Observed – Cummings Institute Closed</td>
<td>February 15, 2016</td>
</tr>
</tbody>
</table>
## Summer 2016

<table>
<thead>
<tr>
<th>Event</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deadline to apply for Summer Session 2016</td>
<td>May 5, 2016</td>
</tr>
<tr>
<td>Good Friday Observed – Cummings Institute Closed</td>
<td>March 25, 2016</td>
</tr>
<tr>
<td>Memorial Day Observed – Cummings Institute Closed</td>
<td>May 30, 2016</td>
</tr>
<tr>
<td>Classes End</td>
<td>Session I: March 24, 2016</td>
</tr>
<tr>
<td></td>
<td>Session II: June 24, 2016</td>
</tr>
<tr>
<td>Final Grades Due</td>
<td>Session I: March 30, 2016</td>
</tr>
<tr>
<td></td>
<td>Session II: June 29, 2016</td>
</tr>
<tr>
<td>Degree Conferral Date</td>
<td>July 13, 2016</td>
</tr>
<tr>
<td>Grade Replacement/Academic Standing Processing</td>
<td>July 13, 2016</td>
</tr>
</tbody>
</table>

### Schedule of Classes Available
- **Summer 2016**
  - **Session I (8 Weeks):** Tuesday, 7/5/2016 – Friday, 8/21/2016
  - **Schedule of Classes Available:** March 31, 2016
  - **Registration Begins:** March 31, 2016
  - **Application Completion Deadline:** May 27, 2016
  - **Independence Day Observed – Cummings Institute Closed:** July 4, 2016
  - **Tuition & Fees 100% Refund Deadline – For more information see Refund Policy:** July 5, 2016
  - **Tuition/Fee Payment Deadline:** July 5, 2016
  - **Classes Begin:** July 5, 2016
  - **Last day to register or drop/add without Director permission:** July 8, 2016
  - **Course Withdrawal Deadline:** July 15, 2016
  - **Complete Session Withdrawal Deadline:** July 29, 2016
  - **Classes End:** August 26, 2016
  - **Final Grades Due:** August 31, 2016
  - **Degree Conferral Date:** September 14, 2016
  - **Grade Replacement/Academic Standing Processing:** September 14, 2016

### Fall 2016

<table>
<thead>
<tr>
<th>Event</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deadline to apply for Summer Session 2016</td>
<td>May 5, 2016</td>
</tr>
<tr>
<td>Good Friday Observed – Cummings Institute Closed</td>
<td>March 25, 2016</td>
</tr>
<tr>
<td>Memorial Day Observed – Cummings Institute Closed</td>
<td>May 30, 2016</td>
</tr>
<tr>
<td>Classes End</td>
<td>Session I: March 24, 2016</td>
</tr>
<tr>
<td></td>
<td>Session II: June 24, 2016</td>
</tr>
<tr>
<td>Final Grades Due</td>
<td>Session I: March 30, 2016</td>
</tr>
<tr>
<td></td>
<td>Session II: June 29, 2016</td>
</tr>
<tr>
<td>Degree Conferral Date</td>
<td>July 13, 2016</td>
</tr>
<tr>
<td>Grade Replacement/Academic Standing Processing</td>
<td>July 13, 2016</td>
</tr>
</tbody>
</table>

### Schedule of Classes Available
- **Fall 2016**
  - **Session I: (12 Weeks) Tuesday, September 6, 2016 – Wednesday, November 23, 2016
  - **Schedule of Classes Available:** April 29, 2016
  - **Registration Dates Begin:** April 29, 2016
  - **Application Completion Deadline:** July 29, 2016
  - **Tuition & Fees 100% Refund Deadline – For more information see Refund Policy:** September 4, 2016
  - **Labor Day Holiday Observed – Cummings Institute Closed:** September 5, 2015
  - **Tuition Fee Payment Deadline:** September 6, 2016
  - **Classes Begin:** September 6, 2016
  - **Last day to register or drop/add without Director approval:** September 9, 2016
  - **Course Withdrawal Deadline:** September 23, 2016
  - **Complete Session Withdrawal Deadline:** October 7, 2016
  - **Cummings Institute Fall Conference:** October 13–15, 2016
  - **Veteran’s Day Observed – Cummings Institute Closed:** November 11, 2016
  - **Classes End:** November 23, 2016

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<table>
<thead>
<tr>
<th>Event</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Thanksgiving Holiday Observed – Cummings Institute Closed</td>
<td>November 24–25, 2016</td>
</tr>
<tr>
<td>Final Grades Due</td>
<td>November 30, 2016</td>
</tr>
<tr>
<td>Grade Replacement/Academic Standing Processing</td>
<td>December 7, 2016</td>
</tr>
<tr>
<td>Holiday Break – Cummings Institute Closed</td>
<td>December 24–25, 2016</td>
</tr>
</tbody>
</table>

**Spring 2017**

| Session I: (12 Weeks) Monday, January 2, 2017 – Friday, March 24, 2017 |  |
| Session II: (12 Weeks) Monday, April 3, 2017 – Friday June 23, 2017  |  |
| Schedule of Classes Available                                   | April 29, 2016              |
| Registration Dates Begin                                        | April 29, 2016              |
| New Year's Day Observed – Cummings Institute Closed             | January 1, 2017             |
| Application Completion Deadline                                 | Session I: November 14, 2016|
|                                                                | Session II: January 16, 2017|
| Tuition & Fees 100% Refund Deadline – For more information see Refund Policy | Session I: December 31, 2016|
|                                                                | Session II: April 2, 2017   |
| Tuition Fee Payment Deadline                                   | Session I: January 2, 2017  |
|                                                                | Session II: April 3, 2017   |
| Classes Begin                                                 | Session I: January 3, 2017  |
|                                                                | Session II: April 3, 2017   |
| Last day to register or drop/add without Director approval     | Session I: January 6, 2017  |
|                                                                | Session II: April 7, 2017   |
| Martin Luther King, Jr. Day Holiday Observed – Cummings Institute Closed | January 16, 2017            |
| Course Withdrawal Deadline                                     | Session I: January 20, 2017 |
|                                                                | Session II: April 22, 2017  |
| Deadline to Apply for Graduation                               | February 1, 2017            |
| Complete Session Withdrawal Deadline                           | Session I: February 3, 2017 |
|                                                                | Session II: May 5, 2017     |
| Presidents Day Holiday Observed – Cummings Institute Closed    | February 20, 2017           |
| Good Friday Observed – Cummings Institute Closed               | April 14, 2017              |
| Memorial Day Observed – Cummings Institute Closed              | May 29, 2017                |
| Classes End                                                   | Session I: March 24, 2017   |
|                                                                | Session II: June 23, 2017   |
| Final Grades Due                                              | Session I: March 29, 2017   |
|                                                                | Session II: June 28, 2017   |
| Commencement Ceremony                                         | TBD                         |
| Degree Conferral Date                                         | July 12, 2017               |
| Grade Replacement/Academic Standing Processing                | July 12, 2017               |

**Summer 2017**

<p>| Session I (8 Weeks): Monday, 7/3/2017 – Friday, 8/25/2017 |  |
| Schedule of Classes Available                               | March 31, 2017              |
| Registration Begins                                         | March 31, 2017              |
| Tuition &amp; Fees 100% Refund Deadline – For more               | June 30, 2017               |</p>
<table>
<thead>
<tr>
<th>Event</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition/Fee Payment Deadline</td>
<td>June 30, 2017</td>
</tr>
<tr>
<td>Classes Begin</td>
<td>July 3, 2017</td>
</tr>
<tr>
<td>Independence Day Observed – Cummings Institute Closed</td>
<td>July 4, 2017</td>
</tr>
<tr>
<td>Last day to register or drop/add without Director permission</td>
<td>July 10, 2017</td>
</tr>
<tr>
<td>Course Withdrawal Deadline</td>
<td>July 14, 2017</td>
</tr>
<tr>
<td>Complete Session Withdrawal Deadline</td>
<td>July 28, 2017</td>
</tr>
<tr>
<td>Classes End</td>
<td>August 25, 2017</td>
</tr>
<tr>
<td>Final Grades Due</td>
<td>September 6, 2017</td>
</tr>
<tr>
<td>Degree Conferral Date</td>
<td>September 20, 2017</td>
</tr>
<tr>
<td>Grade Replacement/Academic Standing Processing</td>
<td>September 20, 2017</td>
</tr>
</tbody>
</table>

**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.

**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 satisfying all steps of the required admissions process.

**Nondiscrimination Policy**

The Cummings Graduate Institute for Behavioral Health Studies admits students of any race, color, national and ethnic origin to all the rights, privileges, programs, and activities generally accorded or made available to students at the school. It does not discriminate on the basis of race, color, national and ethnic origin in administration of its educational policies, admissions policies, scholarship and loan programs, and other school-administered programs.

**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 initiate the drop or withdrawal process. Students are strongly encouraged to review all Institute policies regarding dropping or withdrawing from courses.

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

Before dropping a course, students should notify their Faculty Advisor to minimize unwanted disruption to their Program of Study. Drops must be requested online through the student information system, http://service.cummingsinstitute.com.

It is the student’s responsibility to retain registration documents as proof of course changes.

Program Withdrawal

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.

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 according to the Refund Policy.

Course Cancellations

In an event that the Cummings Institute has low enrollment in a course or an instance beyond our control, Cummings Institute reserves the right to cancel any course that has yet to begin and reschedule for another term. All students enrolled will be issued a full refund for all tuition and fees associated with the canceled course.*

*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 P or F, 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 but may apply as a course attempt under Satisfactory Academic Progress.

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:

| Excellent | Good: Above | Average: Satisfies | Failing: Does Not |
Exceeds Expectations | Average | Minimum Requirements | Meet Requirements
---|---|---|---
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

- **P (Passing)** denotes satisfactory progress in the Foundations course or culminating project. The “P” grade does not contribute to the calculation of GPA.
- **F (Failing)** denotes unsatisfactory progress in a Foundations course or culminating project. The “F” grade does not contribute to the calculation of GPA. Students earning a grade of “F” are required to repeat the course.

**Repeating Courses**

Students must retake any courses for which they earned a “D,” or “F” 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 only attempt to retake a course one time. 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” or “F” grade must retake the course. If the student receives a second “D” or “F” grade in the retake course, he/she will be dismissed from the institution.
- **Culminating Project** – Any student who receives a second “D” or “F” 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 in writing 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.

**PROCEDURE: APPEALING A FINAL COURSE GRADE**

| Responsibility | Action |
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.

- The grade appeal must include why the student feels the grade is incorrect, what grade the student feels was earned, and any supporting documentation to constitute grade change.
- Students must copy the Director on the appeal email to the faculty member.

Faculty Member

- On receipt of notification, review the appeal and provide your written comments via email to the student within 5 business days.
- Faculty members must also copy the Director on the appeal email response to the student.

Director

- If the student is not satisfied with the outcome of the faculty grade appeal, the student is to submit a grade appeal, provide corresponding faculty appeal input and any additional information within 5 business days to the Director.
- The Director will respond to the appeal decision within 5 business days. The Director’s decision is final, and the Registrar and Faculty Advisor will be copied on the decision email to the student and Faculty Member.

If the student is dissatisfied with the outcome of a grade appeal, the student has the right to file a grievance.

Administrative Course Codes

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

<table>
<thead>
<tr>
<th>Code</th>
<th>Explanation</th>
</tr>
</thead>
<tbody>
<tr>
<td>DR (Dropped)</td>
<td>This course code is assigned when a student cancels his/her participation in a course during the first week of the course session. Students must initiate the process to drop from a course. 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.</td>
</tr>
<tr>
<td>I (Incomplete)</td>
<td>In the event that an unforeseen circumstance threatens a student’s ability to complete a course by the course end date,</td>
</tr>
</tbody>
</table>
the student may request an Incomplete Grade. Incomplete Grades may be approved by a faculty member if the student qualifies based on the institutional eligibility criteria listed below. 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:

- 75% of the assignments have been successfully completed
- The student is earning a passing grade in the course in accordance with Cummings Institute grading policies
- Students are required to adhere to institutional policies during the “I” grade extension period. These include but are not limited to:
  - Attendance Policy. Students are expected to continue posting attendance throughout the “I” grade period.
  - Students may not be on a leave of absence (LOA) during the “I” grade extension period.
  - Students must resolve the Incomplete before enrolling in additional coursework in the DBH program.
  - Students must complete the coursework for the “I” grade on or before the “I” grade deadline determined by the course faculty. “I” grade deadlines may not extend longer than 6 weeks without prior director approval.
  - Students who fail to satisfactorily complete all assignments within the “I” grade deadline will receive a failing grade.

<table>
<thead>
<tr>
<th>W (Withdrawal)</th>
</tr>
</thead>
<tbody>
<tr>
<td>The student has canceled participation in the course while participating in the course after the first week of instruction. A withdrawal may only be granted after the first week of instruction and before the end of the final week, 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 final 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. Course withdrawals may negatively impact Satisfactory Academic Progress.</td>
</tr>
</tbody>
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<table>
<thead>
<tr>
<th>WL (Withdrawal due to Leave of Absence)</th>
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<tbody>
<tr>
<td>“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</td>
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again. Students must return from Leave within 90 days of the Leave start date. “WL” grades do not apply towards GPA.

| XE (Failure due to Academic Dishonesty) | “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 "F" 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 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 all required courses. Students must maintain a Course Completion rate of 75% for 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 and are only permitted to attempt 81 credits before program termination.

**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, 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.

In the event of an unforeseen extenuating circumstance, the student must notify their faculty member(s) and the Director immediately in writing.

**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 semester 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 (met all SAP requirements) 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. Students who are on Academic Warning will be placed on a learning contract with their Faculty Advisor to ensure positive progress. 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* by the Director 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.
**Learning Contract** is a written contract between the Director and the student that documents exactly what the student must do to come off Academic Probation. The Learning Contract includes timeframes for deliverables and specific outcomes/consequences for failure to successfully meet expected outcomes.

**Extended Probation** – Special, documented circumstances may permit a student to continue on Extended Probation for an additional evaluation period. Maximum Timeframe to completion will be considered prior to permitting a student extended probation. 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, documented 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 academic 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 documentable 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 for consideration. 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 the Finance Director. At that time, the Director specifies the length of time approved for the ALOA, and the approved ALOA return date. The maximum time allowed for ALOA is 90 days.

**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. Students who earn a “WL” grade are required to retake the course.

**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.

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.

**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 no more than one semester (12 weeks), and did not receive 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.

Returning military students will be readmitted w/o clause. No re-admission fee will be required.

**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 if issued for MLOA purposes. 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.

**Military Grade Option/Refunds**

Dependent on the military orders received and week in progress of the course(s), the student may choose to receive a final letter grade, “WL”, or “I” grade in the course in progress for weeks 10–12. The faculty will discuss options with the student to determine the best outcome. If the current course is in weeks 1–9 or if the a “WL” grade is issued in weeks 10–12, the student will receive a full refund minus registration and fees if the leave orders exceed 12 weeks.

**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 documented 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 Re-entry 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 Finance Director 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 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).

**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 “F” 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 Foundations course;
- Providing materials about Academic Integrity on the CORE Website; and
- Including the Academic Integrity policy in each course syllabus.

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 written assignments through the text matching service Turnitin. 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 and written assignment must be processed through the text matching service by the student prior to submission to the faculty;
- Every culminating project proposal and final project must be processed through the text matching service prior to submission to faculty;
- 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
- Faculty members may require students to submit their text matching service results along with corresponding submissions

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.

Students are expected to inform themselves about what constitutes plagiarism. Students are responsible for checking the Turnitin report to ensure that match percentages are under the DBH program’s allowable cutoff of 15% after applying filters for bibliography and quotes. 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 Text Matching Service match percentage is 16% or greater after applying filters for bibliography and quotes will receive a zero grade.

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

**Academic Integrity Violation Procedure**

The Academic Integrity policy applies to all course assignments submitted by a student, across the curriculum. This means that if a student commits an act of academic dishonesty in one class (First Offense), and then commits an act in a different course in a different semester, that act will be considered the Second Offense as outlined in the procedure below.

- **First Offense**: Instructor will immediately notify the student via email, copying the Cummings Institute Director, and will allow 2 days to rewrite and resubmit the assignment. Violation will be documented in student’s file.
- **Second Offense**: Instructor will immediately notify student via email, copying Institute Director, of zero (F) grade on the assignment. Violation will be documented in student’s file.
- **Third Offense**: Instructor will immediately notify student via email, copying Institute Director, of zero (F) grade in the course. Instructor is required to email Director student’s name, date of the assignment, and the Turnitin report for the plagiarized submission. Student is subject to program termination by the Student Disciplinary Committee.

NOTE: Academic Integrity is tracked across all courses in the DBH program. This policy and procedure refer to TOTAL Acts of Academic Dishonesty during the course of enrollment at Cummings Institute – NOT during each course.
The Director will respond to the student within 5 business days of notification of Third Offense with a plan of action.

Acceptable Use of Information Technology

The Institute’s intentions for publishing an Acceptable Use Policy are not to impose restrictions that are contrary to the Institute’s established culture of openness, trust and integrity. The Institute is committed to protecting the Institute's employees, partners and the company from illegal or damaging actions by individuals, either knowingly or unknowingly.

Internet/Intranet/Extranet-related systems, including but not limited to computer equipment, software, operating systems, storage media, network accounts providing electronic mail, web browsing, and FTP, are the property of the Institute. These systems are to be used for business purposes in serving the interests of the company, and of our faculty and students in the course of normal operations.

Effective security is a team effort involving the participation and support of every Institute employee and affiliate who deals with information and/or information systems. It is the responsibility of every computer user to know these guidelines, and to conduct their activities accordingly.

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
The following activities are strictly prohibited, with no exceptions. If you are in any doubt as to what these activities are, contact the IT Department.

1. Violations of the rights of any person or company protected by copyright, trade secret, patent or other intellectual property, or similar laws or regulations, including, but not limited to, the installation or distribution of "pirated" or other software products that are not appropriately licensed for use by the Institute.

2. Unauthorized copying of copyrighted material including, but not limited to, digitization and distribution of photographs from magazines, books or other copyrighted sources, copyrighted music, and the installation of any copyrighted software for which the Institute or the end user does not have an active license is strictly prohibited. See the Copyright Policy in Staff/Faculty Handbook for further reference.

3. Accessing data, a server or an account for any purpose other than conducting Institute business, even if you have authorized access, is prohibited.

4. Exporting software, technical information, encryption software or technology, in violation of international or regional export control laws, is illegal. The IT Director should be consulted prior to export of any material that is in question.

5. Introduction of malicious programs into the network or server (e.g., viruses, worms, Trojan horses, e–mail bombs, etc.).

6. Revealing your account password to others or allowing use of your account by others. This includes family and other household members when work is being done at home. See the Password Policy for details.

7. Using an Institute computing asset to actively engage in procuring or transmitting material that is in violation of sexual harassment or hostile workplace laws in the user's local jurisdiction.

8. Making fraudulent offers of products, items, or services originating from any Institute account.

9. Making statements about warranty, expressly or implied, unless it is a part of normal job duties.

10. Effecting security breaches or disruptions of network communication. Security breaches include, but are not limited to, accessing data of which the employee is not an intended recipient or logging into a server or account that the employee is not expressly authorized to access, unless these duties are within the scope of regular duties. For purposes of this section, "disruption" includes, but is not limited to,
network sniffing, pinged floods, packet spoofing, denial of service, and forged routing information for malicious purposes.

11. Port scanning or security scanning is expressly prohibited unless prior notification to the Institute is made.

12. Executing any form of network monitoring which will intercept data not intended for the employee's host, unless this activity is a part of the employee's normal job/duty.

13. Circumventing user authentication or security of any host, network or account.

14. Introducing honeypots, honeynets, or similar technology on the Institute network.

15. Interfering with or denying service to any user other than the employee's host (for example, denial of service attack).

16. Using any program/script/command, or sending messages of any kind, with the intent to interfere with, or disable, a user's terminal session, via any means, locally or via the Internet/Intranet/Extranet.

17. Providing information about, or lists of, the Institute employees to parties outside the Institute.

18. Accessing obscene or pornographic material. An exception to this provision would be accessing such material for legitimate academic purposes directly related to the course content and exemption must be received from the IT Director.

Under no circumstances shall child pornography be accessed.

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.

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 Academic 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 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 or website. 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 at no charge to all students and alumni in good financial standing with the institution by requesting it from the student information system by emailing registrar@cummingsinstitute.com

**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 (FERPA) of 1974, as amended 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 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**
Personally Identifiable Information Policy (Pii)

The term "directory/public information" means information contained in a student record that would not generally be considered harmful or an invasion of privacy if disclosed. The following information has been designated by the Cummings Graduate Institute as:

Directory/Public Information
- Student's name
- Email address
- Major field of study
- Dates of attendance
- Enrollment status
- Graduation status

This information may be released to interested parties whom request for purposes of, but not included to: employment, volunteer opportunities, rental/credit checks, verification of degree conferral, and/or gathering for research.

New and continuing students at CGI can contact the Registrar at registrar@cummingsinstitute.com and request for their Pii to be kept confidential.

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, 4809 E. Thistle Landing, Ste 100, Phoenix, AZ 85044. 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 does 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 President of the Institution within 5 business days of receiving the Director’s response.

5. The President 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 student complaint cannot be resolved after exhausting this grievance procedure as listed above, 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

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

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<thead>
<tr>
<th>Student Information</th>
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<tbody>
<tr>
<td>Student name:</td>
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<tr>
<td>Address, city, state, &amp; zip:</td>
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<tr>
<td>Student ID#:</td>
</tr>
<tr>
<td>Phone #:</td>
</tr>
<tr>
<td>Email Address:</td>
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<tr>
<th>Complaint/Grievance Information</th>
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Retaliation against an individual filing a grievance is strictly prohibited and constitutes a violation of program policy.

Name of individual against whom the complaint/grievance is filed:

<table>
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<tr>
<th>Description</th>
<th>Details</th>
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<tbody>
<tr>
<td>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.</td>
<td></td>
</tr>
<tr>
<td>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? Yes ☐ No ☐ If yes, describe the outcome: (Attach any additional comments, if necessary)</td>
<td></td>
</tr>
<tr>
<td>What outcome do you hope to achieve after talking to the appropriate college official(s)? Attach additional sheets, if necessary.</td>
<td></td>
</tr>
</tbody>
</table>

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.