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# C A T A L O G

U t i c a • c a n a s t o t a • o n e o n t a



The Place for Me!



## P r e s i d e n t ' s   M e s s a g e



### Welcome!

USC The Business College has been providing quality business education for over 116 years. The basic tenets upon which we were founded in 1896 still exist today, and I take personal pride, as great-grandson of our founder, Thomas J. Risinger, in the education that we give our students.

With certificate and associate degree programs in health-related fields, as well as the fields of business administration, administrative specialist, and computer technologies, we are proud that our students find our placement rate at 92% or better year after year.



As a small college, close to home, you get the results you want and deserve. We value each and every student and wish to help you in every way we can. We truly get to know you as an individual.

This catalog gives you the information you need to become fully informed about our programs, financial aid, campuses, our great faculty, administration, and staff, as well as a wealth of other information. Each and every one of us stands ready to answer any questions you might have.

On behalf of the USC Family, I welcome you and invite you to become a member of the “family,” and become a part of the USC tradition of excellence that has existed since 1896 and which will continue for decades to come.

Sincerely,

**Philip M. Williams**  
President

*This catalog represents course offerings and requirements in effect at the time of publication. Current information may be obtained from the academic and administrative offices or on our website at [www.uscny.edu](http://www.uscny.edu).*

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### For more information

Oneonta Branch Campus: (607) 432-7003    Canastota Branch Campus: (315) 697-8200  
 Main Campus: (315) 733-2300    **1-800-321-4872**    [www.uscny.edu](http://www.uscny.edu)

## Non-Discrimination Policy

The Utica School of Commerce is an equal opportunity, affirmative action institution and accepts eligible students without regard to race, creed, color, sex, ethnic or national origin, religion, marital status, age, handicap or sexual orientation. This non-discrimination policy covers admissions, employment, access to and treatment in college programs, services and activities.

The Utica School of Commerce welcomes the disabled; and, in compliance with Section 504 of the Rehabilitation Act of 1973 (as amended), does not discriminate on the basis of handicap.

The Utica School of Commerce supports equal opportunity for both sexes; and, in compliance with Title IX of the Education Amendments of 1972, does not discriminate on the basis of sex.

Questions about this policy may be directed to Mrs. Wendy M. Cary, Section 504 and Title IX and Compliance Coordinator. Mrs. Cary's office is located at the Canastota campus. Her telephone number is (315) 697-8200.

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**The Utica School of Commerce is incorporated as Utica School of Commerce, Inc., under the laws of New York State.**

**The Utica School of Commerce is accredited by the New York State Board of Regents and is authorized to confer the degrees of Associate in Occupational Studies and Associate in Applied Science on graduates of approved two-year programs.**

**The Board of Regents has voted to authorize the college to establish branch campuses in Canastota and Oneonta. The locations are:**

*Route 5 and Dominic Bruno Blvd., Canastota, NY 13032  
17 Elm Street, Oneonta, NY 13820*

**The College's programs are registered by New York State Education Department.  
The address for the Department is:**

*Office of College and University Evaluation  
New York State Education Department  
89 Washington Ave., 5EB North Mezzanine  
Albany, NY 12234  
(518) 474-5851*

**The programs are also:**

*Approved by the New York State Division of Veterans' Affairs for the Training of Veterans.  
Approved by the New York State Education Department for the Training of Individuals with Disabilities.*

**The following programs, administered by the state or county agencies, are among those in which USC participates in:**

*TRA Referral Training • ACCES-VR Student Training • Working Solutions*

**The Utica School of Commerce, its administration, faculty, and staff hold memberships in many organizations, including:**

- |   |  |
|---|--|
| ■ New York State Association of Proprietary Colleges                    | ■ The Otsego County Chamber of Commerce                        |
| ■ New York State Association of Junior Colleges                         | ■ Zonta International  |
| ■ Association of Colleges and Universities of the State of New York     | ■ The Greater Syracuse Chamber of Commerce                     |
| ■ National Business Education Association                               | ■ The Greater Oneida Chamber of Commerce                       |
| ■ Business Teachers' Association of New York State                      | ■ Mohawk Valley Counseling Association                         |
| ■ American Association of Adult and Continuing Educators                | ■ Business Council of New York State                           |
| ■ American Institute of Certified Public Accountants                    | ■ Rome Area Chamber of Commerce                                |
| ■ New York State Bar Association  | ■ Rome College Foundation Board of Trustees                    |
| ■ New York State Counselors' Association                                | ■ Rotary International   |
| ■ American Association of Collegiate Registrars and Admissions Officers | ■ Society of Human Resource Managers                           |
| ■ Mohawk Valley Chamber of Commerce                                     | ■ School and Business Alliance                                 |
| ■ American Accounting Association                                       | ■ National Association of Student Financial Aid Administrators |
| ■ Future Business Leaders of America                                    | ■ Northeast Association of Two-Year Colleges                   |
| ■ American Society of Radiologic Technologists                          | ■ Financial Aid Administrators                                 |
| ■ The Greater Canastota Chamber of Commerce                             | ■ American Association of Professional Coders                  |
|   | ■ National Business Education Association                      |



## A Brief History

The Utica School of Commerce was founded by Thomas J. Risinger in 1896 in response to an early demand for specialized training in commerce and finance. His son, William S. Risinger, joined him in 1904, and, in 1919, became the head of the school. He retained this position until his retirement on March 1, 1966, at which time a new partnership was formed by Eleanor P., granddaughter of the founder, and Roger L. Williams. On July 1, 1976, they incorporated the school under the laws of New York. Philip M. Williams and John L. Crossley, sole stockholders of the Utica School of Commerce, Inc., are two of the Trustees on the Board of Trustees of the Utica School of Commerce, Inc. The college has prepared tens of thousands of young men and women during the past 116 years to assume responsibilities of leadership in every area of business, and today we continue in our second century as a leader in business education.



The Utica School of Commerce at its founding in 1896, was located on the third floor of the Oneida National Bank Building on the corner of Genesee and Bleecker Streets. In 1915, the school expanded its facilities and moved to the Mayro Building, in which it had its facilities for 63 years. On September 11, 1978, the Utica School of Commerce moved to its current location at 201 Bleecker Street.

In February 1985, the Utica School of Commerce opened its Madison County Branch at the Washington Avenue Community Center in Oneida, and in March 1986 moved to the New York State Jaycees' Building on Route 5 in Canastota. The college opened its new campus adjacent to its former location in September 1992.



USC opened its Oneonta Branch in September 1985 in the Verizon Building at 17 Elm Street, Oneonta.

USC offers high speed wireless internet access to all students at each of its campuses (Wi-Fi 802.11 b,g,n). This technology gives the college the ability to allow students to bring their laptops or other mobile devices and connect

to the college's services and the Internet.

In response to the demand for more flexible scheduling, in 2004 USC added both credit and non-credit course

offerings. With nearly 300 non-credit courses and a growing number of credit-bearing courses, USC is in the forefront of online education. See our website for more information.

The Utica School of Commerce is one of the originators of private business college education in New York. We are proud of the accomplishments of our alumni. USC continues to provide a friendly spirit, modern facilities and equipment, and a faculty dedicated to preparing students for high standards in a successful career.

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## Mission

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**Philip M. Williams**

President



**John L. Crossley**

Executive Vice President of Administration

***P**repare men and women for successful careers in business and technology.*

*Foster an atmosphere that encourages students to achieve all they are capable of being, while working in a diverse society.*

*Provide opportunities to critically assess and to determine the highest ideals and standards of business in a dynamic world.*

*Maintain academic standards so that our alumni may excel in their business careers.*



# College Calendar

2013 – 2016

## 2013

<b>January 22</b> . . . . .	<b>Spring Semester Begins</b>
February 18. . . . .	President's Day Break
February 19. . . . .	<b><u>Follow Monday Schedule</u></b>
March 18-24. . . . .	Spring Break
March 29-31. . . . .	Easter Break
May 10 . . . . .	Spring Semester Ends
May 16 . . . . .	Commencement
<b>May 28</b> . . . . .	<b>Summer Semester Begins</b>
July 4. . . . .	Independence Day Break
August 16 . . . . .	Summer Semester Ends
<b>September 3</b> . . . . .	<b>Fall Semester Begins</b>
October 14 . . . . .	Columbus Day Break
October 15 . . . . .	<b><u>Follow Monday Schedule</u></b>
Nov 27-Dec 1 . . . . .	Thanksgiving Break
December 20 . . . . .	Fall Semester Ends

## 2014

<b>January 21</b> . . . . .	<b>Spring Semester Begins</b>
February 17. . . . .	President's Day Break
February 18. . . . .	<b><u>Follow Monday Schedule</u></b>
March 17 – 23. . . . .	Spring Break
April 18 – 20 . . . . .	Easter Break
May 9 . . . . .	Spring Semester Ends
May 15 . . . . .	Commencement
<b>May 27</b> . . . . .	<b>Summer Semester Begins</b>
July 4. . . . .	Independence Day Break
August 15 . . . . .	Summer Semester Ends
<b>September 2</b> . . . . .	<b>Fall Semester Begins</b>
October 13 . . . . .	Columbus Day Break
October 14 . . . . .	<b><u>Follow Monday Schedule</u></b>
November 26 – 30 . . . . .	Thanksgiving Break
December 19 . . . . .	Fall Semester Ends

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## 2015

<b>January 20</b> . . . . .	<b>Spring Semester Begins</b>
February 16. . . . .	President's Day Break
February 17. . . . .	<b><u>Follow Monday Schedule</u></b>
March 16 – 22. . . . .	Spring Break
April 3 – 5 . . . . .	Easter Break
May 8 . . . . .	Spring Semester Ends
May 14 . . . . .	Commencement
<b>May 26</b> . . . . .	<b>Summer Semester Begins</b>
July 3 – 5. . . . .	Independence Day Break
August 15 . . . . .	Summer Semester Ends
<b>August 31</b> . . . . .	<b>Fall Semester Begins</b>
October 12 . . . . .	Columbus Day Break
October 13 . . . . .	<b><u>Follow Monday Schedule</u></b>
November 25 – 29 . . . . .	Thanksgiving Break
December 18 . . . . .	Fall Semester Ends

## 2016

<b>January 19</b> . . . . .	<b>Spring Semester Begins</b>
February 15. . . . .	President's Day Break
February 16. . . . .	<b><u>Follow Monday Schedule</u></b>
March 21-27. . . . .	Spring Break
May 6 . . . . .	Spring Semester Ends
May 12 . . . . .	Commencement
<b>May 31</b> . . . . .	<b>Summer Semester Begins</b>
July 4. . . . .	Independence Day Break
August 19 . . . . .	Summer Semester Ends
<b>September 6</b> . . . . .	<b>Fall Semester Begins</b>
October 10 . . . . .	Columbus Day Break
October 11 . . . . .	<b><u>Follow Monday Schedule</u></b>
November 23 – 27 . . . . .	Thanksgiving Break
December 23 . . . . .	Fall Semester Ends





## Admissions

The USC Admissions Office, as well as all other facilities, normally opens at 8:30 a.m. on all campuses, except for stated holidays. An Open House for prospective students is held every Friday at 1 p.m. at each location. College interviews and tours will be given at other times by appointment.

### Admission Requirements For Matriculated Applicants

Acceptance is granted to the Utica School of Commerce upon graduation from high school or successful completion of the GED or its certified equivalent. Official transcripts of all high school work, including certification of graduation or GED scores, are required. Official transcripts of previous college work are also required when credit transfer is requested.

It is the policy of the Utica School of Commerce to encourage all applicants to strive for higher educational goals regardless of their academic status. At Utica School of Commerce there is no discrimination on the basis of race, creed, sex, ethnic or national origin, religion,

marital status, age, handicap or sexual orientation.

### Admission Procedures

An individual interested in applying for admission to the Utica School of Commerce, is required to complete an application form. The application form, with an option for electronic submission, is available online at [www.uscny.edu](http://www.uscny.edu). It is also available for download, and a printed copy may be mailed to: Admissions, Utica School of Commerce, 201 Bleecker Street, Utica, New York 13501-2280. The college will send for the applicant's high school transcript(s) and immunization records upon receipt of the application and a signed authorization release. Recent high school graduates should request the high school guidance office to submit a copy of their final high school transcript. All college and other post-secondary transcripts, when necessary, must be requested by the student.

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## Acceptance

Acceptance to the Utica School of Commerce is based upon approval of the Admissions Committee, which reviews the applicant's transcripts, recommendations, and other available materials. Upon final approval of the Admissions Committee, the applicant is notified of acceptance.

Early application is advised to ensure entrance into the program desired. Previous study of business subjects is not required.

## Requests for Readmission

Any student who has been absent from the college for a full semester (excluding summer) and wishes to return, is required to reapply for admission. To be eligible for readmission, a student must meet the Academic Standards of Progress chart as outlined in the College Catalog. Previous transcripts will be reviewed and a student will be notified of his or her status for re-entry.

In the case where a student has been academically dismissed or for some other reason no longer meets current Academic Standard of Progress, a Request for Academic Appeal is required. The appeal may be secured through the Admissions Office and will be forwarded for review along with any supporting documents to the Executive Vice President of Academics. The most effective appeals include details supporting how academic success is now likely and appropriate documentation of events that may have caused hardship during the previous college experience.

The decision for reinstatement to the College is final unless additional and new documentation is provided. Additionally, any outstanding balances due to the College must be fully satisfied before enrolling for classes.

It is also important to note that the maximum time frame for completion of a degree or certificate is measured by the total number of credit hours a student has attempted at USC, plus all transferred hours accepted from other schools. (Credit hours attempted at USC, but not completed, are always counted in the maximum time frame.)

Per federal regulations, all credit hours are included regardless of whether or not financial aid was received during the time the credits were taken. Hours for repeated courses are always counted in the 150% rule. Up to 12 hours of remedial courses may be removed from the 150% calculation.

The maximum number of credit hours for which a student can enroll cannot exceed 150% of the credit hours required for the major, according to the USC college catalog. Once 150% of credit hours are reached or it becomes evident that a student cannot reach the degree requirements by the 150% rule, the student is dismissed.

## Requests for a Second Degree

Generally, students will receive financial aid for only one degree program at USC. To request funding for a second degree, a student will need to submit a "one time" written request to the Executive Vice President of Academics stating how the additional degree will enhance his/her employment opportunities, what specific courses will be required or justified, and an estimated time frame to complete the second degree. The Request for a Second Degree form is available through the Academic Office.

Upon approval or amendment of the student's request, an Educational Plan will be designed, including specific courses required to complete the second degree. Additional Federal Student aid will be made available for the approved time frame if the student maintains a 2.0 GPA and completes 100% of attempted classes.

If the request is denied or if the student fails to meet the Standards of Academic Progress, the student will no longer be eligible for Federal Financial Aid but may be able to enroll as a non-matriculated student at a reduced tuition rate.

## High School Articulation Agreements

Utica School of Commerce participates with area high schools and Career and Technical Centers in providing their students with advanced training under an articulation agreement. A list of participating schools is available through the USC Admissions office.

## Provisional Acceptance

Applicants may be granted a provisional acceptance pending documentation of high school graduation or successful completion of the GED.

## Matriculation Requirements

Once notified of acceptance to Utica School of Commerce, there are a number of requirements students need to meet to complete their matriculation. Students are expected to complete the following requirements prior to the first day of classes:

### ■ All Students

Submit a Medical History Form. New York State Public Health Law 2165 requires that all students born on or after January 1, 1957 who are enrolled in an approved degree or registered certificate program, and taking six or more credit hours per semester, submit proof of immunity against Measles, Mumps and Rubella. Proof of immunity consists of a Certificate of Immunization showing 2 (two) immunizations against Measles and 1 (one) each for Mumps and Rubella, signed by a physician or health care provider. The certificate must specify the type of vaccine and date of administration. Serologic proof, which specifies lab values, is also acceptable, as is positive disease diagnosis (not for Rubella). New York State Public Health Law 2167 recommends that students, regardless of age, also be vaccinated against Meningococcal Meningitis. All students taking credit-bearing classes, regardless of age or number of credits, must complete a meningitis compliance form. Students must complete these

requirements within four weeks after the start of the semester in order to remain in class.

### ■ Financial Aid Recipients

Submit a completed USC Supplemental Financial Aid Verification/Compliance Form and a Free Application for Federal Student Aid (FAFSA) or valid Student Aid Report (SAR) with copies of required income documentation as required for verification by the U.S. Department of Education.

Tuition and fees are due on or prior to the first day of classes. Students receiving financial aid will be given credit toward their expenses.

### ■ Transfer Students

If requesting transfer credit, submit official copies of college transcripts from any previous institutions of higher education attended since graduating from high school. Transfer students receiving Veterans' educational benefits must submit an official college transcript from prior colleges attended. A transfer student must complete at least 50% of his/her program at USC.



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## Advanced Standing

Many students are prepared to enter advanced classes, having previously studied business subjects in college, high school, or in a recognized program of Non-Collegiate Sponsored Instruction. Credit is also given for passing examinations administered by the New York State College Proficiency Examination (CEEBS, CLEP). Upon presentation of an official college transcript showing subjects completed with satisfactory grades (C or higher) and/or the passing of USC's requirements, a student will be granted credit for courses in the program selected. No credit will be given for computer courses taken more than two years previously, unless approved by the Executive Vice President of Academics. Skill classes, such as Keyboarding, will require demonstration of current proficiency.

## Servicemembers Opportunity Colleges

Utica School of Commerce has been designated as an institutional member of Servicemembers Opportunity Colleges (SOC), a group of over 400 colleges and universities providing voluntary, post-secondary education to members of the military throughout the world. As an SOC member, USC recognizes the unique nature of the military lifestyle and has committed itself to easing the transfer of relevant course credits, providing flexible academic residency requirements and creating learning from appropriate military training and experiences.

SOC has been developed jointly between educational representatives of each of the Armed Services, the Office of the Secretary of Defense and a consortium of thirteen leading national higher education associations. It is sponsored by the American Association of State Colleges and Universities (AASCU) and the American Association of Community and Junior Colleges (AACJC).

Further information may be obtained by contacting the USC Academic Office at each campus.

## Elective Courses

Students who for certain reasons may not wish to pursue one of the prescribed programs or do not meet acceptance as a regular student, may take up to eight credit hours per semester up to a maximum of 15 credit hours before matriculating.





## International Students

Utica School of Commerce is authorized by the *Student and Exchange Visitors Program (SEVP)* to enroll foreign national students. The following admissions requirements for International students conform to the SEVP requirements for issuing an F-1 student visa:

**1 . Application:** Students must submit their USC application for admissions within 60 days of the start of the semester for which they are applying with a \$500 deposit. This deposit will be applied toward the student's tuition and fees when he/she enrolls. This deposit is refundable in the event that SEVP denies the student's request for a student visa.

**International students are required to matriculate, carry a minimum of 12 credit hours each semester and maintain a 2 .0 GPA .**

**2 . Evidence of English Proficiency:** International students must be able to speak, read, write and understand English at a level that will allow them to successfully complete college work. Determination of proficiency may be made in various ways such as the TOEFL test.

**3 . Academic Preparation:** To be accepted to USC, students must have earned the equivalent of an American high school diploma, twelve years of elementary and secondary school. Applicants are required to submit transcripts (certified and translated into English) with their application.

International secondary and post-secondary transcripts must be evaluated and converted into their U.S. equivalents by the *World Education Services, PO Box 5087, New York, NY 10274 USA. (212-966-6311, www.wes.org)*. WES will describe each certificate, diploma or degree that the student has earned and report its academic equivalency in the United States.

*Transfer students from other U.S. colleges must have completed a minimum of 12 credit hours with at least a C*

*(2.0/4.0) average.* Official college transcripts from all U.S. colleges and/or universities attended must be submitted to the USC Admissions Office (even if no transfer credit is being requested).

**4 . Financial Requirement:** In compliance with immigration requirements, applicants must be able to document that they have the funds needed to pay their academic (including books and supplies) and living expenses for the duration of their studies. Annual tuition and fees for the academic year (two semesters), less the \$500 deposit, are payable at the time of registration; **no exceptions are made** . Financial aid is not available.

**5 . Immunization:** NYS Law requires all students born after January 1, 1957, registered for 6 or more credit hours, to be immunized against measles, mumps and rubella. Documentation of meningococcal meningitis or written refusal is also required. Additionally, verification of current tuberculosis skin test with negative results is required.

**6 . Insurance:** International students are required to have coverage for health and accident insurance. In the United States health care is extremely expensive and there are no free medical facilities. Students will be asked to provide the name of their insurance company, policy number and expiration date.

**Applications for admissions will be reviewed upon receipt of all of the above documentation . If accepted for admission to USC, a USCIS Form I-20 will be sent along with the student's orientation materials . (Orientation is usually scheduled 2 weeks before the start of the semester .)**



## Course Schedule

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### Day

Classes are scheduled Monday through Thursday, allowing students to pursue employment and/or personal commitments Friday through Sunday.

### Online

Online courses are offered each semester. Students can complete a portion of their entire degree online. With the exception of the Business Administration program, a student must take at least 50% of his/her program by attending regular day and/or evening courses.

### Evening

USC offers evening classes at all three campuses. Students may earn an associate degree or a certificate by using the following flexible scheduling:

- Attend day classes.
- Mix class schedules for all three sessions.
- Mix online courses with any other day, evening or Saturday class.
- Attend three to four evenings per week.  
This is geared for students who work and have a family.  
It usually takes longer to complete a program.
- Take one class at a time.
- Take full-time or part-time classes.



# Educational Costs

Effective May 2014

## Tuition Rates:

### Matriculated

#### Full Time (12 or more credit hours per semester)

Tuition (per Semester) .....\$6,480

College Fee (per Semester)\* ..... \$270

#### Part-Time (Less than 12 credit hours per semester)

Tuition (per Credit Hour) ..... \$540

College Fee (per Credit Hour)\* .....\$22.50

### Non-Matriculated

(Limited to 8 credit hours per semester)

#### Elective (First 15 credit hours of total enrollment)\*\*

Tuition (per Credit Hour) ..... \$99

#### Professional Development Classes\*\*\*

Tuition (per Credit Hour). ..... \$99

\* The College Fee is a universal fee covering fees normally associated with admissions, student activities, labs, online fees, and graduation.

\*\* After 15 credit hours, a student must declare a major and matriculate. Non-matriculated students are **not eligible** for Financial Aid.

\*\*\* These classes are made available as space permits to USC AOS/AAS Graduates at the reduced non-matriculated tuition rate.



The Utica School of Commerce reserves the right to modify, alter, or change the tuition and/or fees without prior notice at the discretion of the college administration.

### Student Accounts

Tuition and fees are due and payable prior to the start of classes each semester. For your convenience, USC **may** defer payment based on estimated financial aid. If your estimated financial aid is reduced or if you leave school for any reason, you are responsible for any balance due as determined by the college's refund policy. A return check fee of \$20 will be charged by the college.

**Accounts must be current prior to the start of each semester .**

## Institutional Refunds

Students intending to withdraw totally from school after beginning attendance for any semester must notify their Campus Director or the Bursar of their intent to withdraw from school in writing, in person, or by telephone. Calculations of refunds for a student who withdraws without notification will reflect back to his/her last date of documented attendance.

When a student withdraws from school, tuition for the semester will be calculated from the following refund policy:

Week of Withdrawal	Percent of Refund
1	100%
2	75%
3	50%
4	25%

***No refund after week four of the semester.***

***All student fees are non-refundable after week one of the semester.***

## Return of Title IV Funds

In accordance with federal law, if a student who is a recipient of Title IV grant and/or loan funds (Federal Pell Grant, Federal Direct Loan, Federal PLUS Loan) withdraws during a payment period, Utica School of Commerce must determine the amount of Title IV funds the student has earned as determined by a formula established by federal law (pro-rata refund). If the student withdraws before completing 60 percent of the payment period, the amount of assistance that a student has earned is determined on a pro-rata basis. Once a student completes more than 60 percent of the payment period, the student has earned all of the assistance for that payment period.

## Books and Supplies

The cost for books and supplies will vary from semester to semester depending on classes and credit loads. A fair estimate is \$600-\$700 per semester. Students are expected to pay for books with cash, personal check, or credit card. Books may also be charged to the student account if sufficient financial aid is available.



## Other Living & Commuting Expenses

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### Housing

If a student desires help in selecting housing, a staff member is available to assist the student in locating appropriate housing. Costs of housing vary depending on the type of accommodations.

### Other Expenses

Students at the Utica School of Commerce may have other expenses during their course of study. For those students who drive, indoor parking is available at the

Utica Campus on a first-come, first-served basis for a semester fee. For those who utilize City of Utica transportation, bus passes are available through Centro. For transportation and parking facilities at Canastota or Oneonta, contact the Branch Director.

Although it is difficult to determine exactly how much students will spend on social activities and lunches, one could expect to spend up to \$300 a semester for these items.

## Accreditation & Registration

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Utica School of Commerce is accredited by the New York State Board of Regents and the Commissioner of Education, New York State Education Department. The address for the New York State Board of Regents and Education Department is 89 Washington Avenue, Albany, NY 12234. The Education Department telephone number is 518-474-2593.

The college is also approved for the training of students under the sponsorship of ACCES-VR, WIA, and TRA Referral Programs, Veterans' Administration et al.

Utica School of Commerce has been authorized by the New York State Board of Regents to confer the degree of Associate in Occupational Studies and Associate in Applied Science to graduates of registered two-year programs.

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## Division of Corporate & Workforce Development

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The Division of Corporate and Workforce Development is dedicated to providing business education and training across New York State. Featuring both credit and non-credit programs and courses as well as seminars and presentations, the Division is focused on meeting the needs of business and industry in the region. Classes can be scheduled at any of the USC campuses, or they can be held at your work site, day or night. Customized training and education programs are our specialty. Let our experienced training specialists help you to identify work place issues and devise a program to solve them. With over 116 years of experience, we know business in New York. Our services include Management and Supervisory Training, Strategic Planning, Safety and Compliance Training and Documentation, Computer Hardware and Software Development, Cyber Security Programs, Export Sales Assistance, Pre-licensing and Continuing Education programs in Property and Casualty Insurance, Small Business Development and many more customized training programs. We help to prepare your business for tomorrow by meeting your needs today!

### **Professional Insurance Licensing Program**

USC The Business College has been designated by the New York State Department of Financial Services as an approved provider of Pre-licensing Insurance Education for Personal Lines Insurance, Property and Casualty Insurance, Life, Accident and Health Insurance and Public Adjuster training. Since 2004, 600 professionals have completed their pre-licensing insurance education with USC.

USC has also been designated as an approved provider of Continuing Education for insurance professionals. With over thirty (30) courses approved by the New York State Department of Financial Services, USC meets the needs of this expanding industry. Since



2004, over 700 professionals have taken their continuing education courses at USC.

Please refer to the USC website for updated course descriptions, details, costs and schedules.

### **EDUCATION 2 GO (Ed2Go) – Non-credit Online Courses**

USC The Business College is a provider of a wide variety of professional and developmental non-credit online courses through our partnership with Ed2Go. This program is coordinated through the Canastota Campus of USC The Business College. Ed2Go courses are offered monthly with specific start dates. Each course lasts six (6) weeks and requires approximately 24 hours. Please refer to our website [www.uscny.edu](http://www.uscny.edu) for course details, registration procedures, costs and schedules.

## Federal & State Financial Aid

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The mission of the Financial Aid Office at Utica School of Commerce is to assist students and their parents in financing their education. Our main goal is to ensure access for all who desire to pursue higher education.

Awarding of funds is based on “need,” which is the difference between the Cost of Attendance (COA) and the Expected Family Contribution (EFC).

$$\begin{array}{r} \text{COST OF ATTENDANCE} \\ - \text{FAMILY CONTRIBUTION} \\ \hline = \text{FINANCIAL NEED} \end{array}$$

The Cost of Attendance includes direct expenses such as tuition and fees, and also incorporates estimated costs for books and supplies, room and board, transportation and personal expenses. Standard Budgets are constructed annually for those students living with a parent and for those students living off campus and are prorated based on the student’s enrollment status. Student budgets are available from your campus Financial Aid Office.

The expected Family Contribution is determined by using the federal need analysis formula when the Free Application for Federal Student Aid (FAFSA) is completed and processed. The difference between the two determines the student’s “Financial Need.”

Every effort is made to provide a student with a personalized Financial Aid package that takes into account the family’s ability to contribute and the resources available from federal, state, institutional, and private sources.

### Financial Aid Eligibility

In order to be eligible for financial assistance at USC, the applicant must:

- Be a U.S. citizen or eligible non-citizen.
- Have a high school diploma or equivalent.
- Not be in default on a student loan or have borrowed in excess of established Title IV loan limits.
- Not owe a refund on a Federal or State grant received at any previously attended school(s).
- Be registered with Selective Service, if a male.
- Be accepted for enrollment at least half-time in an associate degree or certificate program.
- Complete the required Federal, State and Institutional aid applications.
- Meet the academic progress and program pursuit standards for the purposes of determining eligibility for student aid at USC.

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## **Applying for Financial Aid**

Student eligibility for financial assistance requires that the student complete the following forms each academic year for which he/she is requesting assistance. Financial Aid packets containing these required forms are available from the campus Financial Aid Office.

### **USC Supplemental Financial Aid Verification/Compliance Form**

All students applying for Financial Aid or receiving agency funding at USC are required to complete this data form prior to receiving any financial assistance. This form collects important information and provides the student with an opportunity to notify the Financial Aid Office of any special circumstances that might affect his/her eligibility for financial assistance.

### **Free Application For Federal Student Aid (FAFSA)**

This form is used to determine the student's eligibility for the Federal Pell Grant, and Federal SEOG. Additionally, information from this form will determine the student's eligibility for Federal Direct Subsidized and Federal Unsubsidized Direct Loans and New York State Tuition Assistance Program (TAP).

### **Federal Direct Student Loan Master Promissory Note**

Students who need to borrow additional funds to cover a portion of their educational expenses may use this application to apply for a Federal Subsidized Direct Loan and/or a Federal Unsubsidized Direct Loan.

## **Maintaining Eligibility for Financial Aid**

USC is required to establish and maintain a policy to monitor the academic progress of students who apply for and/or receive federal, state, and institutional financial assistance. A student must be a matriculated student (enrolled in a degree-seeking program) to be eligible for financial assistance. Only credit courses that count toward a degree or certificate are included when determining aid eligibility. (A student can receive aid for a limited amount of remedial coursework that is included as part of a regular program).

To maintain eligibility for financial assistance from the institution, Federal Title IV programs (Federal Pell Grants, Federal SEOG and Federal Direct Loans), and the NYS Tuition Assistance Program (TAP), a student must maintain Satisfactory Academic Progress. Progress is defined as successfully completing a required number of credits attempted each semester with an appropriate grade point average.



## Standards of Satisfactory Progress — Tuition Assistance Program (TAP)

All students must meet the following minimum standards of academic achievement and successful course completion while enrolled at the Utica School of Commerce. Students will be evaluated at the end of each semester using the following criteria to establish their eligibility for TAP:

Standards of Satisfactory Academic Progress for Determining Eligibility for State Student Financial Aid						
Before being certified for this payment,	First	Second	Third	Fourth	Fifth	Sixth
a student must have accrued at least this many credits,	0	6	15	27	39	51
with at least this grade point average.	.0	1.3	1.5	1.8	2.0	2.0

## Pursuit of Program

In addition to the Standards of Satisfactory Progress, students are required to receive a passing or failing grade (A-F or P letter grade) in a certain percentage of courses each semester.

Number of TAP Payments (including enrollments prior to USC):	Student must receive a grade for:
Semesters 1 & 2	50 percent of the minimum full-time requirement (Six credit hours)
Semesters 3 & 4	75 percent of the minimum full-time requirement (Nine credit hours)
5 or more semesters	100 percent of the minimum full-time requirement (Twelve credit hours)

Students who fail to maintain *Standards of Academic Progress* and/or *Pursuit of Program* will lose all Title IV and New York State financial assistance until a *Request for Academic Appeal* has been reviewed and approved.

A student who is permitted to re-enroll because of an exception to the satisfactory academic progress policy is not necessarily eligible for financial aid. The Appeals Committee may reinstate eligibility for Federal and/or NYS financial aid programs if the student can demonstrate mitigating circumstances.

Provisions for eligibility for a **TAP Waiver** allow a student no more than one waiver as an undergraduate student throughout his/her collegiate career. **TAP Waivers** will be considered only for documented medical emergencies after concurring with the student that issuance of the **TAP Waiver** is in his/her best interest.

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## Additional Requirements:

### **NYS Tuition Assistance Program (TAP)**

Associate Degree/Certificate students are only allowed six full TAP payments up to 36 points of eligibility, including points used at other institutions or while enrolled in other programs. Each full-time TAP payment (semester) uses six points of eligibility.

For a student to be eligible for three consecutive semesters of TAP (Accelerated Study), he or she must earn a minimum of 24 credits applicable to his/her degree or certificate in the prior two semesters. The equivalent of three credits per semester may be remedial courses. Therefore, a student that has successfully completed three equivalent credits of remedial work in **each of the prior two semesters** would be eligible for an accelerated payment after having earned a total of 18 credits in the preceding two semesters.

### **USC Institutional Grants and Scholarships**

Students are required to enroll full time and maintain a cumulative average of 2.0. Awards are non-transferrable and must be used during the semester for which they have been awarded. USC grants are limited to four consecutive semesters.

## Financial Aid Services

The Financial Aid Office at each campus has professional assistance available to ensure that student applications are completed accurately and in compliance with Federal and State regulations.

### **Personal Interviews**

All students are encouraged to complete their financial aid applications with a USC Financial Aid Officer. Students will be assisted in completing the required applications, their awards will be estimated, and a financial plan will be discussed to assist students in meeting their educational expenses. Appointments are available at the student's convenience.

### **Application Review**

If students are unable to make a personal interview, they may mail their completed Financial Aid Forms with documentation of income (taxable and nontaxable) to the Financial Aid Office. Applications will be reviewed, copied and forwarded to the appropriate processors.



## Sources of Financial Aid

Financial Aid is intended to assist students in financing their education when family and personal resources are not adequate to meet their total educational cost. The principal forms of Financial Aid are as follows:

### Grants and Scholarships

Financial Aid is awarded to students based on merit, financial need or specific criteria. They are typically funded by the Federal or State government, institutions and/or private sources. Grants and scholarships are free. No repayment is necessary.

### Employment

Employment enables students to earn money while attending school. Full-time students wishing to work part time during their enrollment at Utica School of Commerce may contact their campus placement office for the availability of on- and/or off-campus employment.

### Loans

Educational loans are awarded to students or parents to help meet education-related expenses.

**An education loan is a loan that must be repaid with interest.**

These three forms of assistance at USC are combined within the student's Financial Aid package to meet his/her financial needs. The Financial Aid Office makes every effort to help students with limited financial resources obtain needed funds. Some Financial Aid programs are subject to the availability of funds (first-come, first-served); therefore, aid applications should be completed as soon as possible.

## Federal Programs

### Federal Pell Grant

The Federal Pell Grant is funded through the Department of Education to provide assistance to eligible students for their college education. Based on the Federal formula, awards from \$555 to \$5,550 (2012-2013) are made to eligible students to help defray the costs of tuition, fees, and books. The grant amounts vary depending upon student and/or parental financial need and annual government appropriations.

### Federal Supplemental Educational Opportunity Grant

The Federal Supplemental Educational Opportunity Grant Program (FSEOG) provides additional financial assistance for students with exceptional need. The amount of this award at USC ranges from \$100 to \$2,000 per academic year based on Federal regulations and annual government appropriations.

### William D. Ford Federal Direct Loan Programs

William D. Ford Federal Direct Loans, low-interest loans made available through the U.S. Department of Education, are self-help aid programs students are required to repay. Direct loans are awarded to students and parents of students who are admitted as matriculated students attending school at least half time. Loans are limited to the student's *Cost of Attendance* less other financial assistance (including Federal, State, Institutional and Agency funding). Requested loan amounts may be reduced if the student's financial resources exceed his/her *Cost of Attendance*.

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### ***Types of Federal Direct Loans include:***

#### **Federal Direct Subsidized Loan (Need based)**

A Federal Direct Subsidized Loan is for students who demonstrate financial need as determined by the information provided on the FAFSA. Loan limits are based on the student's financial need and academic grade level.

The Federal government subsidizes (pays the interest) for the student during the following periods:

- While he/she is enrolled in school at least half-time (six credits).
- During a period of authorized deferment.

#### **Federal Direct Unsubsidized Loan**

A Federal Direct Unsubsidized Loan is awarded based on the student's *Cost of Attendance* less other financial resources, dependency status and academic grade level.

**Students are responsible for the interest on this loan from the time the loan is disbursed until it is paid in full.** Students may defer interest payments while they are in school and during their grace period. If interest is deferred, the accumulated interest will be capitalized (added to the principal of the loan) when the student enters repayment.

#### **Borrowing Limits for Federal Direct Student Loans:**

If a Federal Direct Student Loan (subsidized or unsubsidized) has been offered to you as part of your Individual Financial Plan (IFP), you can accept or decline any portion.

#### **Repayment**

Repayment on Federal Direct Student Loans begins following a six (6) month grace period. The lender/servicer of your loan will send your repayment terms at least a month prior to your first payment. The repayment terms will outline the total amount you owe, your

monthly payment, the monthly payment due date and where to send payments. You are responsible for beginning repayment on time even if you don't receive this information. There is no penalty for early repayment or prepayment.

Federal Direct Student Loans have a standard ten-year repayment term, but there are other repayment option plans available that can increase the term:

**Standard Repayment** allows you to make equal monthly payments during the entire term of the loan and results in the least amount of interest cost to the borrower.

**Graduated Repayment** lowers your monthly payment amount as you enter the job market after college. Payments increase every two years when you are better able to manage your money and get settled in a job.

**Extended Repayment** is available for new borrowers with their first loan disbursement on or after October 7, 1998, who accumulate student loan debt greater than \$30,000. The repayment term for these loans may be extended up to 25 years. By extending your repayment term, you will pay more interest over the life of the loan.

**The Income-Based Repayment (IBR) plan** was proposed as part of the College Cost Reduction and Access Act of 2007 and became available on July 1, 2009. Income-based repayment is only available for federal student loans, such as the Stafford, Graduate PLUS and consolidation loans. It is not available for Parent PLUS loans or for consolidation loans that include Parent PLUS loans. Income-based repayment caps monthly payments at 15% of your monthly discretionary income, where discretionary income is the difference between adjusted gross income (AGI) and 150% of the federal poverty line that corresponds to your family size and the state in which you reside. There is no minimum monthly payment.

**Loan's Consolidation** is combining all of your federal loans into one loan with one monthly payment. The interest rate will be based on the weighted average of the loan's interest rates. This option is the one of last resort because over the longer term, you will be paying significantly more interest. Your parent's PLUS Loan cannot be consolidated with your student loans.

For more information on loan consolidation, contact your lender or the Federal Direct Loan Origination Center's Consolidation Department at 1-800-557-7392 or go to [www.loanconsolidation.ed.gov](http://www.loanconsolidation.ed.gov).

### **Federal Direct Parent PLUS Loan**

The Federal Direct Parent PLUS loan is a low-interest program offered by the U.S. Department of Education that enables parents or step-parents of dependent undergraduate students to borrow directly from the Federal Government to help pay for the student's educational expenses.

The Federal Direct Parent PLUS loan is an unsubsidized loan, meaning the borrower will be charged interest from the time the loan is disbursed until it is paid in full.

The Federal Direct Parent PLUS Loan requires a separate application in addition to credit approval by the U.S. Department of Education. If a PLUS loan is denied, the student may be eligible for additional unsubsidized loan money.

### **Repayment**

Loans fully disbursed on or after July 1, 2008, have the option of beginning repayment either 60 days after the loan is fully disbursed or six months after the dependent student on whose behalf the parent borrowed ceases to be enrolled in classes at least half time.

### **Other Federal Programs**

Additional information is available from the Financial Aid Office on the following programs:

- U.S. Bureau of Indian Affairs Aid to Native Americans:  
[www.bia.gov](http://www.bia.gov)
- Veterans' Administration Educational Benefits:  
[www.gibill.va.gov/benefits](http://www.gibill.va.gov/benefits)

## **State Programs**

### **Tuition Assistance Program (TAP)**

The Tuition Assistance Program is a grant funded through the New York State Education Department to provide assistance to students who meet New York State residency requirements and who enroll as full-time, matriculating students. Awards are based on the student's and/or parent's New York State net income. Awards range up to \$4,000 per year, pending legislative approval each year. The website for TAP is [www.hesc.ny.gov](http://www.hesc.ny.gov).

### **Other State Programs**

Additional information is available from the Financial Aid Office on the following programs:

- State Assistance for Native Americans.
- Adult Career and Continuing Educational Services-Vocational Rehabilitation (ACCES-VR)
- Vietnam Veteran Tuition Awards.
- Regents Awards for Children of Deceased or Disabled Veterans.
- Regents Awards for Children of Deceased Police Officers or Firefighters.

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## Summary of Student Consumer Rights and Responsibilities

A student who receives financial aid from Utica School of Commerce has the following rights:

To know the costs of attendance to the institution; to know all available sources of financial aid; to speak with a Financial Aid Advisor who evaluates the student's need; to be informed of all aspects of the financial aid package awarded including special dispersal of aid; and to know the academic expectations of the institution.

A student who receives financial aid from Utica School of Commerce also has the following responsibilities:

To apply for financial aid by the established deadline as determined by Utica School of Commerce; to report to the Financial Aid Office any awards received from agencies outside the College; to maintain satisfactory academic progress; to comply with established loan repayment schedules; to report to the Financial Aid Office any changes in family or student financial status.

The student's financial aid awards may be canceled or reduced if:

Any of the information on the financial aid applications is erroneous; requested documents are not provided to validate eligibility; enrollment status changes; the student's program of study changes.





## USC Institutional Financial Aid

USC offers a number of institutional scholarships and grants for new and continuing students attending USC as full-time matriculating students. All scholarship/grant recipients are required to maintain a 2.0 overall GPA for awards to be renewed each semester \*unless stated otherwise. Awards are made for up to four consecutive semesters unless otherwise specified by the Director of Student Financial Aid.

Continuing students are **required** to complete their FAFSA prior to May 1 each academic year to be eligible for the renewal of their award.



### Roger L. Williams Merit Scholarship

The USC Education Scholarship is a merit scholarship for new and continuing students. Annual awards range from \$1,250 to \$5,000, to be divided equally over two (2) consecutive semesters. Merit award eligibility is determined by high school average or USC placement test results.

Recent high school graduates with averages above 95% are granted the maximum award of \$5,000 annually; graduates with averages between 90% and 95% will be awarded \$2,500 annually, and graduates with averages between 85% and 90% will be awarded \$1,250 annually. Placement test scores may also be used, and the awarded amounts are determined by individual scale score results. Qualifying scores may be obtained

by speaking to the USC Admissions or Financial Aid Departments. **Priority is given to first-time freshmen who apply prior to March 1 of their senior year and complete their FAFSA before May 1.**

### USC Award for Scholastic Excellence

USC believes that students who demonstrate academic excellence in their first year of study should be rewarded. Full-time students enrolled for two (2) consecutive semesters, continuing in any associates degree program at USC who have maintained a minimum GPA of 3.25, are eligible to apply for up to \$1,000 toward their second year of studies.

Recipients must maintain full-time enrollment; awards are not renewable and must be used for the semester(s) for which they have been awarded. The number of awards and the amount of each award will be based on the available funds.

Applications are available from the Financial Aid Office and must be submitted prior to the start of the semester for which the student will be awarded.

### Awards for Excellence in Business

The USC Award for Excellence in Business will be presented to the top graduating business student at each participating High School or BOCES in Chenango, Delaware, Herkimer, Madison, Oneida, Onondaga and Otsego counties.

The USC Award for Excellence in Business will be selected by representatives of the student's high school based on his or her student academic achievement and his or her potential to succeed in business.

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Students will be recognized with a plaque to be presented at their high school graduation or awards program. Students choosing to attend USC will be awarded a merit scholarship totaling \$5,000 distributed equally over four consecutive semesters.

### **Annual High School Competition**

In addition, USC offers an Annual High School Competition, held each April. Area juniors and seniors may enter to compete for scholarships in a variety of business related areas. Winners are awarded USC scholarships ranging from \$500 to \$2,000. Interested students are welcome to enter as part of a school team or as on an individual basis.

### **USC Matching Scholarship**

Students who have received academic or service recognition from an approved scholarship program are eligible to have their awards matched by USC up to \$500 per academic year, not to exceed tuition, less other aid. Awards must be paid directly to USC. Matching awards will be credited to the student's account for the semester in which the grant is received.



Utica School of Commerce is a member of the **Citizen's Scholarship Foundation of America-Dollars for Scholars program**. USC will match up to \$500 per year of scholarship funds a student receives from any business or organization who participates in Dollars for Scholars®.

### **USC Educational Opportunity Scholarship**

USC Educational Opportunity Scholarships are awarded to ensure that all students wishing to attend USC have an equal opportunity to do so, regardless of economic circumstances. This scholarship is awarded to new and continuing students who demonstrate a substantial financial need after all other scholarships, federal, and state grants have been taken into account. The USC Educational Opportunity Scholarship will be endowed with institutional funds to cover the remaining financial need of these qualified students. **Priority is given to early applicants**.

### **Deferred Payment Plans**

USC provides an interest-free payment plan to cover any balance due after all other financial aid has been awarded. One-quarter of the outstanding balance is due prior to the first day of classes with the remaining balance due in three equal payments over the remaining three months of the semester.

This payment plan is for convenience of payment. If the student withdraws or leaves school for any reason, the balance due or the portion due based on USC's refund policy becomes due and payable immediately.

## Alternative Sources For Financial Aid

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### Private Scholarships

There are many private scholarships available to students that take into consideration their particular eligibility qualifications and education goals. Many of these scholarships are awarded in recognition of special skills, talent and/or academic ability and are not awarded based on the student's financial need.

Sources of private scholarships are available from many sources including:

- Private Foundations
- Honor Societies
- Service Organizations
- Youth Groups
- Local Governments
- Professional Organizations
- Employers
- Corporations
- Religious Affiliations
- Leadership Organizations
- Unions

Some scholarships and awards in which USC students frequently participate include:

- The Clark Foundation Scholarship
- Dollars for Scholars®
- AC Molinari Foundation
- First Source Federal Credit Union
- Rome College Foundation
- Philip E. Potter Foundation

### Scholarship Searches

The following Internet websites provide a database of scholarships, fellowships, grants and loans personalized for the student based on demographics and personal information provided:

- College Answer: [www.collegeanswer.com](http://www.collegeanswer.com)
- FastWebScholarship Search: [www.fastweb.com](http://www.fastweb.com)
- College Board: [www.collegeboard.org](http://www.collegeboard.org)

### NYS & CSEA Partnership for Education and Training

USC, a partnership-approved education and training provider, participates in the NYS & CSEA Partnership for Training *Tuition Voucher System*. CSEA-represented NYS employees are required to apply to the Partnership for a voucher for any approved course offered at USC. Students are responsible for any balance plus books, supplies, and student fees.

### Employer Reimbursement

A number of area companies will pay at least a portion of the tuition for an employee taking a course that is job related, pending successful completion of the class. USC offers students an interest-free deferral of tuition with evidence that employer tuition reimbursement will be paid directly to USC. Students are responsible for any tuition charges not covered by their employer.

### Alternative Loans

Alternative Loans help bridge the gap between the student's educational costs and the availability of federal, state and institutional financial aid. These loans are designed to enable students to meet their education financing needs only after all other resources have been exhausted.

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## **Credit for Financial Aid**

Tuition and fees are due and payable prior to the start of classes each semester. For your convenience, USC may defer payment based on estimated Financial Aid.

Students will be given credit for Financial Aid once:

They have submitted a valid Student Aid Report and/or a TAP Award Certificate.

—OR—

A copy of the student's original application for Financial Aid is on file with the Financial Aid Office.

If the student's estimated Financial Aid is reduced or if the student leaves school for any reason, he/she is responsible for any balance due as determined by the school's refund policy.



# Academic Rules

## Matriculated Student

A student is considered matriculated if he/she is pursuing one of our registered programs.

## Credit Hours

USC operates on a semester calendar. Credit hours are measured on a semester credit basis. One semester credit hour represents 750 minutes of instruction.

## Minimum Graduation Requirements

All prescribed courses for each program must be completed with a final cumulative average of at least 2.0 in order for a student to be eligible for graduation.

## Academic Recognition

**President's List** – A matriculated student who has a semester average of at least 3.75 with a minimum of 12 credit hours carried and no incompletes or withdrawals.

**Dean's List** – A matriculated student who has a semester average of 3.25 to 3.74 with a minimum of 12 credit hours carried and no incompletes or withdrawals.

## Mid-Semester Course Deficiency

After the seventh week of each semester, a report showing the subject(s) in which a student has a deficiency will be mailed to the student's home. This deficiency report serves as a warning indicating the need for improved performance.

## Grading System

The method of grading is as follows:

Letter	Numerical Value
A =	..... 93+
A – =	..... 90-92
B + =	..... 87-89
B =	..... 83-86
B – =	..... 80-82
C + =	..... 77-79
C =	..... 73-76
C – =	..... 70-72
D + =	..... 67-69
D =	..... 63-66
F =	..... 62 –

**FT** Fail—Administratively Terminated

**Inc.** Incomplete in assigned work—with the approval of the Instructor and/or the Executive Vice President of Academics or Campus Director, a student who has not completed required work in a specified course may receive a grade of Incomplete. The student and the instructor will complete a Contract for Incomplete Grades which will include the deadline for submission of the required work. The Incomplete grade must be removed within seven weeks after the start of the next semester (Summer Session excluded) or the grade will be recorded as a failure. The highest grade a student may receive for an Incomplete is a "B" without review of the Executive Vice President of Academics.

**P** Passing—this grade is not calculated in the cumulative average. However, the course is used in credits (equated) attempted.

**PR** Passing with Restrictions—this grade is reserved only for individuals with a permanent disability who are unable to fulfill speed requirements in Ty.101.

**W** Indicates withdrawal within the first three weeks of each semester.

**WF** Indicates withdrawal after the third week of each semester when a student is failing, and the course must be repeated.\*

**WP** Indicates withdrawal after the third week of each semester when a student is passing, and the course must be repeated.\*

\*No course withdrawal will be authorized after the tenth week of a semester or seventh week of the summer semester.

### **Adding and Dropping Classes**

A student may not add a class after the second week of the semester without approval of the Campus Director or the Executive Vice President of Academics.

A student may not drop a class after the third week of the semester without penalty.

A quality point system is used to determine the quality of work acceptable for graduation. Grades carry quality points each semester as follows:

<b>Letter</b>	<b>Quality Points</b>
A =	4.0
A – =	3.7
B + =	3.3
B =	3.0
B – =	2.7
C + =	2.3
C =	2.0
C – =	1.7
D + =	1.3
D =	1.0
F =	0.0

An “F” grade will not be calculated into the cumulative average after the subject has been satisfactorily completed. However, the “F” and/or “FT” will remain on the transcript.

A failed subject must be repeated in the next semester it is taught, if it is at all possible. A student may only repeat a particular course three times. In order to attempt a failed course for the fourth time, permission must be granted from the Executive Vice President of Academics.

Transcripts of grades are issued following the end of each semester. No transcript will be released for any reason unless the student’s account is paid in full.

### **Grade Grievance**

**If a student feels that his/her grade is not accurate, he/she must take the following steps:**

Make an appointment with the faculty member to review his/her grade in the course. If the student is still not satisfied with the outcome, he/she must write to the Executive Vice President of Academics to explain the situation and request a grade change. The Executive Vice President of Academics will review the situation and make any necessary inquiries of the faculty member, the student or both. Once the Executive Vice President of Academics has made a decision, the student and the faculty member will be notified in writing of the decision. No change of grade will be allowed after the third week of the semester immediately following the semester for which the grade change has been requested.

### **Learning Disabled Policy**

Any student with written professional documentation of a learning disability may request special services as defined in USC’s Learning Disabled Policy. Students must inform the Section 504 and Title IX Coordinator, Mrs. Wendy M. Cary, at the Canastota Campus, of this need and provide written evidence. Information about USC’s Learning Disabled Policy may be found on the USC website at [www.uscny.edu](http://www.uscny.edu).



## Academic Standards of Satisfactory Progress

**Matriculated students must complete their program in 150% of the normal time allocated for a certificate or degree program (typically three semesters for a two semester Certificate or six semesters for a four semester Associates Degree and meet each of the following two criteria in order to remain academically eligible to attend Utica School of Commerce:**

**All students must meet the following minimum standards of academic achievement and successful course completion while enrolled at the Utica School of Commerce . Students will be evaluated at the end of each semester using the following criteria to establish their eligibility to enroll for the next semester . Student not meeting these standards will be academically dismissed .**

Total Credit Bearing Hours Attempted	Cumulative GPA	Minimum Credits that must be Earned
12 – 24	1.00	3
25 – 39	1.30	9
40 – 54	1.75	50% of Attempted Credits
55+	1.90	50% of Attempted Credits

Transfer Credits are also used in the calculation of Total Credit Hours Attempted but not in the determination of the cumulative grade point average.

All courses appearing on the student's transcript (including W, WP, WF, FT and Inc.) will be included in the number of credits attempted. Grades of A, B, C, D, P and PR will be counted as courses successfully completed. Grades for repeated courses will be utilized for the previous course failures in the computation of a student's GPA and successful course completion rate. Remedial courses will also be included in the successful course completion rate. A student who successfully completes only the minimum percentage of courses attempted at each evaluation point as described above will,

undoubtedly, have to continue enrollment beyond the standard length of the program for which he/she enrolled.

Furthermore, no full-time matriculated student can exceed one and one-half times the standard program length in terms of credit hours as a regular student and receive a degree or a certificate.

### Warning, Academic Regulation

Even though a student exceeds the minimum standards of satisfactory progress, any student with a GPA under 2.1 at the end of any semester may be given a warning. Students enrolled full time in an AOS or an AAS Degree Program with a cumulative average below 1.0 for one semester may be academically dismissed unless the Executive Vice President of Academics feels satisfactory

progress could be made in the succeeding semester.

### Academic Dismissal

Once a student has attempted 12 cumulative hours, an academic review of progress will occur at the end of each semester. Any

student failing to meet the minimum **Standards of Satisfactory Progress and/or Pursuit of Program as described above will be academically dismissed from their program of studies** . Students who have been academically dismissed may no longer continue at USC as a regular student and are no longer eligible for Federal and State student aid.

An academically dismissed student may attend classes as a non-regular student for one semester at his/her own expense in order to improve his/her academic standing. Should the student fail to meet the academic standards, he/she will be academically dismissed at the end of the semester.

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## Academic Appeal

If a student can document that mitigating circumstances influenced his/her academic performance, he/she may request a waiver of the USC's Standards of Academic Progress by submitting a Request for Academic Appeal to the Executive Vice President of Academics prior to the start of the semester for which he/she wishes to return.

The Request for Academic Appeal must include a statement describing the student's mitigating circumstances, documentation to support his/her appeal and a preventative plan including what actions have been made for future academic success.

After reviewing the student's Request for Academic Appeal, the Appeals Committee will notify the student in writing of its decision to:

- Reinstate enrollment and allow him/her to continue on to the next term.
- Maintain eligibility for Federal and/or New York State Financial Aid.
- Deny continued enrollment.

The decision of the Appeals Committee is final, and no subsequent appeal will be considered unless additional information is provided to warrant further deliberation.

## Academic Readmittance

Any student who terminates his/her program for any reason and seeks readmission to the College must send a letter requesting readmittance. This letter must be sent to the Faculty Committee, which will evaluate each request and report its decision to the Admissions Office.

## Course or Program Change

A student wishing to change or withdraw from a course or program must have the approval of the college administration. No course withdrawal will be authorized after the tenth week (or seventh week of the summer semester). Students currently enrolled in a one-year certificate program must meet the standards of progress for the certificate program at the time of any transfer to any associate degree program.

# Student Regulations

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## Attendance Requirements

Regular attendance in classes is expected. Cultivation of correct habits and punctuality is just as important as the acquisition of knowledge and the development of skills.

Although USC recognizes that an unanticipated absence may occur, the student should notify the Campus Director immediately. Whenever possible, direct communication with instructors is also recommended. Notification of absence or tardiness does not necessarily mean the time off is authorized or deemed acceptable.

At times, a scheduled absence may arise. Situations such as jury duty, military or reserve leaves, a medical procedure, and bereavement leaves are examples of times when a scheduled absence may be needed. As soon as these absences are anticipated and in an effort to provide as much notification as possible in advance of the requested time, the student should notify the Campus Director.

Additionally, each instructor will maintain individual student attendance records and establish attendance policies. Excessive absence may result in the student being dropped from the course, receiving a failing grade or receiving a grade reduction. A faculty review will evaluate situations necessitating student dismissal or removal from a course.

## Student Handbook/Right to Know

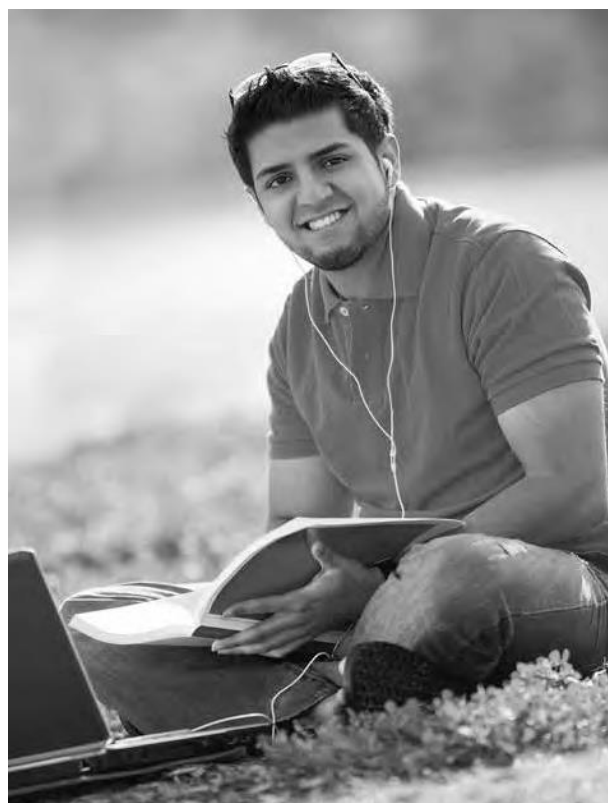
Policies regarding absences, grading systems, quality points, grievance procedures, etc., are further explained in the Student Handbook/Right to Know, a copy of which is given to each student upon entering the College.

## Student Responsibility

Students are held responsible for abiding by all regulations set forth in this catalog and the Student Handbook/Right to Know. While one may seek the advice of an advisor, final responsibility for any decision reached or action taken is the student's.

## Dress

All students are expected to dress neatly and modestly. Proper grooming is expected.



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## Conditions of Enrollment

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As a condition of enrollment at the Utica School of Commerce, each enrolled student agrees to the following:

- Unless the student states otherwise in writing, he/she grants permission to Utica School of Commerce to release college grades, attendance and college references to employers, high schools, colleges and government offices without any notice to him/her, except that no release of the foregoing will take place if any payment due Utica School of Commerce is outstanding and payable, or the student is in default of a student loan.
- The College exerts itself to protect the personal property of students. However, Utica School of Commerce shall not be responsible or liable for any property brought into or left at Utica School of Commerce (including contents of student lockers).
- Lockers are provided to students at the Utica Campus. The lockers are provided with locks that must be used at all times. All contents of lockers will become the property of Utica School of Commerce three weeks after the student's last day of attendance. A ten-dollar (\$10.00) fee will be assessed for lost locks.
- Upon enrollment, students give consent to allow pictures and/or videos to be taken by or for the school, and thereby gives Utica School of Commerce consent to release such pictures and/or videos for reproduction, for publicity or promotional purposes, and to list in school promotional material names, high schools attended and names of employers, upon graduation from Utica School of Commerce.
- The Utica School of Commerce Placement Office is authorized to release academic information to prospective employers.
- The student also releases Utica School of Commerce and acknowledges that Utica School of Commerce has a right to any and all materials, data and/or files obtained, sent, stored, received, searched, attained, etc. via the Internet or otherwise and further acknowledges any such material, data and/or files so obtained or created are the property of Utica School of Commerce. Any data created or obtained at Utica School of Commerce belongs to Utica School of Commerce and not to any particular function, unit or individual. Protection of individual privacy rights and compliance with legal and fiduciary requirements mandate that the data are owned by, and may be released by, the institution.
- The College routinely publishes or prepares news releases on President's and Dean's Lists, participation in College-sponsored activities or special items that are newsworthy in addition to information used for publicity or promotional purposes (this can include but not be limited to student names, high schools attended and names of employers upon graduation and may involve pictures and/or video as well). Upon enrollment, students give consent and release to Utica School of Commerce to divulge any such information—written, video or digital—to such reporting or promotional media. Students wishing to rescind this consent and release must complete, sign, and date a rescission form and file it with the Director of Alumni and Media Relations. The effective date of rescission is fifteen (15) business days after date of receipt by the Director of Alumni and Media Relations. Rescission may be revised at any time.
- The student agrees to comply with the conditions and terms set forth in the current catalog and guarantees payment of the account contracted.

# Family Educational Rights & Privacy Act (FERPA)

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The Family Educational Rights and Privacy Act (FERPA) affords students certain rights with respect to their education records. These rights include:

- 1) The right to inspect and review their education records within 45 days of the day the school receives a request for access.

Students should submit to the Registrar or Campus Director a written request that identifies the record(s) they wish to inspect.

- 2) The right to request an amendment of their education records that they believe to be inaccurate. Students may ask the College to amend a record that they believe is inaccurate. They should write to the Registrar and clearly identify the part of the record they want changed and specify why it is inaccurate.

- 3) The right to consent to the disclosures of personally identifiable information contained in their education records.

FERPA permits disclosure without consent to school officials with legitimate educational interests.

- 4) The right to file a complaint with the U.S. Department of Education concerning alleged failures of the college to comply with the requirements of FERPA.

The name and address of the Office that administers FERPA is:

**Family Policy Compliance Office  
U.S. Department of Education  
400 Maryland Avenue, SW  
Washington, DC 20202-4605**

## Disclosure of Directory Information

FERPA allows schools to release “directory information” from the student’s educational information without prior consent. USC considers the following data to be “directory information.”

- Name
- Address and telephone number
- Date and place of birth
- Major field of study
- Participation in recognized campus activities
- Dates of attendance
- Degrees and awards received

As directory information, USC may use this data internally as well as release it at the College’s discretion without prior consent.

Under the provisions of FERPA, students may request (in writing prior to the start of each semester) USC to withhold any or all of this directory information.

## Posting of Grades

The public posting of grades either by the student’s name, institutional student identification number or social security number, without the student’s written permission, is a violation of FERPA. Instructors can assign students unique numbers or codes that can be used to post grades. However, the order of the posting must not be alphabetic.

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## College Transfer Credit

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Utica School of Commerce graduates who desire to earn four-year Baccalaureate College degrees may transfer to other colleges and apply credits earned. For example, a USC student, upon graduation, may transfer seamlessly to SUNY Alfred's fully online or campus-based Bachelors in Business Administration in Technology Management. USC also has an articulation agreement with SUNY Institute of Technology.





## College Placement Information

### UTICA SCHOOL OF COMMERCE PLACEMENT INFORMATION AUGUST 2012 - MAY 2013\*

	UTICA	CANASTOTA	ONEONTA
AOS Administrative Specialist	88%	80%	75%
AOS Business Administration	95%	100%	100%
AAS Health Services Management	100%	n/a	n/a
AAS Non-Profit Agency Management	n/a	n/a	n/a
AAS Information Systems Specialist	n/a	0%	0%
Accounting Certificate	n/a	n/a	n/a
Computer Office Applications Certificate	n/a	n/a	n/a
Computer Technician Certificate	100%	0%	n/a
Insurance Associate Certificat	100%	100%	100%
Legal Office Assistant Certificat	100%	n/a	n/a
Medical Office Assistant Certificate	100%	n/a	100%
Administrative Assistant Certificate	100%	n/a	n/a
PLACEMENT RATE *	UTICA 93%	CANASTOTA 94%	ONEONTA 88%

TOTAL PLACEMENT RATE \*: 92%

\* GRADUATES WHO RESPONDED TO A COLLEGE SURVEY THAT WERE PLACED, CONTINUED THEIR EDUCATION AT ANOTHER INSTITUTION, OR PROVIDED ADDITIONAL INFORMATION REGARDING THEIR EMPLOYMENT STATUS

### UTICA SCHOOL OF COMMERCE PLACEMENT INFORMATION AUGUST 2012 - MAY 2013\*\*

	UTICA	CANASTOTA	ONEONTA
AOS Administrative Specialist	78%	80%	75%
AOS Business Administration	91%	100%	100%
AAS Health Services Management	100%	n/a	n/a
AAS Non-Profit Agency Management	n/a	n/a	n/a
AAS Information Systems Specialist	n/a	n/a	0%
Accounting Certificate	0%	n/a	n/a
Computer Office Applications Certificate	n/a	n/a	n/a
Computer Technician Certificate	100%	0%	n/a
Insurance Associate Certificat	100%	100%	100%
Legal Office Assistant Certificat	100%	n/a	n/a
Medical Office Assistant Certificate	83%	n/a	50%
Administrative Assistant Certificate	100%	n/a	n/a
PLACEMENT RATE *	UTICA 84%	CANASTOTA 94%	ONEONTA 83%

TOTAL PLACEMENT RATE \*: 86%

\* GRADUATES WHO DID NOT RESPOND TO A COLLEGE SURVEY WERE CONSIDERED NOT PLACED

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## Graduation Rate

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The average graduation rate for September 2010 Cohort of first-time, full-time freshman was 40%. For detailed list of programmatic graduation rates, please contact Mr.

Scott K. Williams, Executive Vice President and Assistant to the President at 201 Bleecker Street, Utica, NY 13501.

## Retention & Attrition Rate

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The Undergraduate Persistence Rate for first-time, full-time freshmen entering the institution in September 2012 and attending classes during the next semester was 59%. Those students who withdrew did so for medical

reasons, employment, change in career objective or relocation. Many of these students returned at a later date to continue their education.

## Career Services

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At USC we assist students and alumni to plan, prepare and promote their business careers with career-related advice and resources. At any stage during their USC experience, students and alumni can clarify their career direction to ensure they are prepared to market themselves well or to develop a personalized job search approach. USC provides these Career Services to maximize students' transition to career success.

### Employment Seminar

This course requires the student to prepare a cover letter and resume. Class discussions include setting career goals, proper business attire, how to conduct a job search and job interviewing techniques.

### Placement Services

USC has maintained an excellent placement record for many years. According to a survey of graduates, the placement record for 2010-2011 was 92%. This figure represents students from the total graduating class who are working or furthering their education.

The College's interest in its students does not end as graduation draws near. USC maintains an active Placement Service which assists students in finding jobs and also provides assistance to graduates who desire to

further their education. Prior to graduation, students participate in a comprehensive employment seminar course that covers topics such as personal career goals, community resources, appropriate business attire, resume preparation, effective interview techniques and more. In addition, USC utilizes Career Services Central through College Central Network to provide web-based career services, including access to job postings.

USC graduates develop the skills and gain the confidence needed to achieve success in the business world. An excellent reputation in the business community has earned USC graduates the respect of employers in industry, education, healthcare, banking, law and all facets of business. One of USC's most valuable assets is the individualized placement service provided to every student and graduate requesting its service.

### Professional Development Classes

USC offers its Associate Degree graduates the unique opportunity to maintain their business knowledge throughout their careers through Professional Development Classes. These classes are made available, as space permits, to USC AOS/AAS Graduates at the reduced non-matriculated tuition rate.

As technology continues to change the needs of today's business offices, the Professional Development Classes provides USC Graduates the

opportunity to keep their skills current or to refresh their skills to reenter the demanding job market.

## USC Learning Centers

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Each Campus has a Learning Center on site. The Learning Center provides students tutoring, academic support, labs and workshops to help them understand and improve their learning processes. All students use The

Learning Center voluntarily; however, its use may be recommended to some students by faculty or staff.

## USC Libraries

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The library at each campus is designed for study and research. It focuses on educational program support and emphasizes reference works, current periodicals, professional journals, and has access to electronic resources, ranging from the Internet to specialized research databases.

The library provides the services of a library professional at each campus, maintains a library at each campus, participates in the OCLC Interlibrary Loan System, and is a member of the Central New York Library Resources Council.

## Grievance Procedure

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All Utica School of Commerce students are guaranteed the right of having Utica School of Commerce-related complaints resolved through the procedure established by the college.

Utica School of Commerce welcomes the handicapped; and, in compliance with Section 504 of the Rehabilitation Act of 1973 (as amended), does not discriminate on the basis of handicap.

### **Title IX and Section 504 Grievances**

Any student who feels that he/she has been treated unfairly or discriminated against with regard to race, creed, sex, ethnic or national origin, religion, marital status, age, handicap, sexual orientation, or dealt with in a manner which is inconsistent with Utica School of Commerce regulations, may seek redress at any time within fourteen (14) days of the alleged occurrence. This nondiscrimination policy covers admissions, access to and treatment in college programs, services and activities.

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## **ALL GRIEVANCES MUST BE SUBMITTED IN WRITING. PLEASE BE AS DETAILED AS POSSIBLE.**

Questions about this policy may be directed to the Utica School of Commerce Title IX and Section 504 Compliance Coordinator, Mrs. Wendy Cary, Canastota Branch Director.

### **Compliance Procedures**

- 1) Any violation of the rules of this institution that might warrant disciplinary action shall be reported to the Compliance Coordinator within fourteen (14) days from the date of the alleged occurrence.
- 2) The Compliance Coordinator shall then investigate the matter within fourteen (14) days.
- 3) If the Compliance Coordinator determines that it is necessary to proceed further, she shall transmit in writing, within fourteen (14) days, to the student that the individual(s) being charged have received written communication regarding the incident.
- 4) The Compliance Coordinator shall also inform the individual(s) being charged that he/she has the right to respond to the charges either in writing or in person within fourteen (14) days.
- 5) Also, within fourteen (14) days after receipt of the charges by the student, a meeting will be scheduled between the Executive Vice President of Administration, Compliance Coordinator, student and individual(s) being charged to discuss the charges.
- 6) After the individual(s) being charged and the student have had an opportunity to respond to the charges, the Executive Vice President of Administration and/or Compliance Coordinator will render a written determination on the charges, which will be transmitted to the individual(s) being charged and the student within fourteen (14) days.
- 7) If the determination of the Executive Vice President of Administration is that the individual(s) being charged is guilty of any of the charges against him/her, the Executive Vice President of Administration may impose a penalty of reprimand or termination within fourteen (14) days.
- 8) The student and/or the individual(s) being charged may request in writing that the President of the institution review the determination of the Executive Vice President of Administration within fourteen (14) days.
- 9) Upon such an appeal, the President of the institution shall review the record in the matter and may affirm, reverse or modify the determination of the Executive Vice President of Administration within fourteen (14) days of receipt.

### **Complaints Related to Standards for Institutional Accreditation**

The following policies and procedures apply to students' complaints related to the standards applicable to the institutional accreditation of Utica School of Commerce. These standards are set forth on the following website of the New York State Education Department: <http://www.highered.nysed.gov>. A hard copy of these standards is available from the President, Executive Vice President(s), Campus Directors, and USC libraries. The following policy is also set forth in the Student Handbook:

#### **1) Informal Resolution Process**

A student having a complaint related to the college's compliance with one or more accreditation standards is strongly encouraged to attempt to resolve the issue through informal means, beginning with the staff member most responsible for the area of complaint. The informal complaint resolution process may then extend to the staff member's supervisor, either at the initiation of the USC staff person and the student together, or on the student's

own initiative.

## **2) Formal Complaint Process**

A student at any time may file a written, formal complaint using the USC complaint form. A written complaint must be addressed initially to the staff person directly responsible for the area of complaint. If satisfactory resolution is not concluded, a complainant may, within twenty (20) days of the unsatisfactory determination, file a complaint with the Campus Director at the Branch Campus, or with the Executive Vice President of Administration at the Main Campus, providing all pertinent documentation. This person (the appeals officer) must act on the complaint with a written determination following review of material provided by the complainant and the affected office or staff member and interviews with the complainant and with staff in the affected office, within thirty (30) days of receiving the complaint. Previously undisclosed material may be provided to the appeals person for good cause by an affected party to the complaint within thirty (30) days from the date of the request. A transcript of any recommendation or decision of the appeals officer may be made at the request of either party. The decision of the appeals officer may be appealed to the President of the college within twenty (20) days of the appeals officer's written determination. The President shall take the entire written record into account. The President shall render a written determination within thirty (30) days of receiving the notice of appeal together with all supporting documentation. The President's written determination, together with the reason(s) for it, shall be provided to the complainant within ten (10) days of the determination. The President's determination shall be final. If a complaint directly involves an appeals officer, an alternative person at the same appeals level shall hear the appeal (for example, a different branch director) with the alternative appeals office chosen by the President of the college.

## **3) Student and Staff Rights Protection**

In all instances, no action shall be taken, either implied or otherwise, against any student or staff member while a complaint is under active review.

## **4) Retention of Records of Complaints**

The college shall retain the full record of each formal complaint covered under these procedures for a period of at least six (6) years, or longer, at the college's sole discretion. The record shall include the complaint, documentation related to the complaint, the transcript of any oral presentations that have been made and the written determination of the appeals officers.

## **5) Total Time Period for the Complaint Process**

The period possible for the complaint process extends 180 days from the date of the alleged violation of any standard.

These policies and procedures shall not apply to any complaint in which any party of the complaint is a named or material party in litigation on substantially the same matter.

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## Campus Security

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The Advisory Committee on Campus Security will provide, upon request, all campus statistics as reported to the U.S. Department of Education. For more

information, go to the following website:

<http://ope.ed.gov/security>.

## Campus Safety

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Utica School of Commerce tries to provide a safe environment in which students can fully realize the educational mission of the College. All students and staff are urged to report incidents, emergencies, missing students, and suspicious activity to the Campus Director.

All complaints are responded to. Students are directed to refer to the College's "Student Handbook/ Right-to-Know" handbook for more information regarding the College's Sexual Assault Policy, Campus Crime Reporting, Bias-Related Crime Prevention and Felony Offense Policy.

## USC Campuses

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### Utica Campus

#### Physical Complex

The Main Campus of USC moved to its present location at 201 Bleecker Street, downtown Utica, in September of 1978. The 40,000 square foot building boasts modern classrooms that were designed specifically for business education functions. Special purpose and multi-purpose classrooms provide an environment appropriate for all types of classroom situations.

A spacious Student Lounge offers students the chance to get acquainted over a game of pool, darts, or foosball. One may also enjoy talking with fellow classmates over a cup of coffee or other light meals that are available. Adjacent to the Student Lounge are lockers provided for all students at registration.

The USC Bookstore offers all the necessary books and supplies one needs for classes. Also available are book bags, sweatshirts, and other articles usually found in college bookstores.

Students may park in the attached indoor parking garage for a fee. There are other parking facilities available locally as well.

#### Student Life

Any academic program is made more meaningful by student activities. At USC, a coordinated level of academic and social activities is maintained through clubs and organizations, trips and tours and other social functions. Students are encouraged to participate in the following:

#### Student Association

Officers of the Student Association are chosen each year by ballot according to the various programs of study. Throughout the year the Association sponsors many social activities and other events that may be of particular interest to the student body. All students are invited to participate at any meeting. Charity & Community Events include March for Breast Cancer Awareness, Food Drive, America's Greatest Heart Run & Walk, the Spring Fling Dinner Dance, NYS Organ & Tissue Donation Registration, voter registration drives, March of Dimes Walk America and Toys for Tots.



## Student Service Club

Membership is available to students whose cumulative average is 3.25 or better and who are of outstanding character. Service Club members assist with student orientation, provide tutorial assistance, and help staff and faculty with college-related projects throughout the year.

## Local Tours

The College organizes tours of local industries and places of interest. Local banks, manufacturing companies and professional offices are visited.

## Other Trips and Tours

The Student Association and the college offer trips throughout the school year. In the last few years, one or two-day trips have been offered Boston, Atlantic City, and Washington.



## Social Functions

Traditional fall and spring outings such as bowling parties and picnics are planned. The Student Association plans activities such as holiday parties and gatherings each semester. The student lounge offers a place to meet informally with classmates, play a game of pool or just visit.

## Community

Utica, New York, located in the Mohawk Valley, is 90 miles west of Albany and 50 miles east of Syracuse.

Rich in cultural assets, Utica is the home of the Munson-Williams-Proctor Arts Institute, the Utica Symphony Orchestra, the Players Theater Company, the Great Artists Concert Series, the Boilermaker Race, the National Distance Runners Hall of Fame, and Broadway Theatre League, among others.

Sports enthusiasts are fortunate to have many fine facilities nearby. The city park system includes an 18-hole golf course, many tennis courts and a ski area with chair lift, T-bar, rope tow and cross-country ski trails.

Performances by various rock, blues and jazz entertainers are scheduled regularly in the Utica Memorial Auditorium and the Stanley Performing Arts Center.

The Utica area has many fine educational institutions that provide various educational opportunities.

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## Oneonta Campus

### Physical Complex

In September 1985, Utica School of Commerce began classes at its branch at 17 Elm Street in Oneonta. The 4,500 square foot complex is located in the Verizon Building.

USC's modern classrooms and state-of-the-art equipment are specifically designed to enhance and facilitate business education functions. Special purpose and multi-purpose classrooms provide a stimulating environment that is conducive to learning. Equipment rooms are open in a lab situation for students' use after classes.

In addition, the Oneonta Branch of USC has entered into an agreement with the Huntington Memorial Library, 62 Chestnut Street, Oneonta, SUNY at Oneonta, and Hartwick College, whereby USC students have access to all library materials and services as well as instruction in effectively utilizing library resources.

USC's Oneonta Branch has a Library/Learning Center where students may relax and study between classes during their free time.

### Student Life

USC Oneonta students have the opportunity to participate in many student organizations and clubs. The activities help make the entire academic experience more enjoyable and beneficial. Some of the clubs and organizations in which a student may participate include:

### Student Association

Representatives to the Student Association are chosen each year by ballot according to the various programs of study. Throughout the year, the Association sponsors many social activities and other events that may be of particular interest to the student body.

### YMCA

All students can use the YMCA free of charge upon presentation of a valid USC ID Card. Activities include: swimming in a heated pool, track, basketball and volleyball. Students can take part in self-defense classes, aerobics, Nautilus and weight lifting. The YMCA is located on Ford Avenue in Oneonta.

### Student Service Club

Membership is available to students whose cumulative average is 3.25 or better and who are of outstanding character. Service Club members assist with student orientation, provide tutorial assistance and help staff and faculty with college-related projects throughout the year.

### Social Functions

The social life at USC is as varied as the students make it. Recreational, social, and educational programs are provided each semester. The Student Association plans activities such as holiday parties and other gatherings.

### Community

Oneonta, New York, in the heart of Leatherstocking Country, is located 70 miles southwest of Albany, the New York State Capital.

Oneonta is a community that is clearly committed to higher education. In addition to Utica School of Commerce, Oneonta is home to two fine baccalaureate degree-granting institutions. Hartwick College, the State University College, and Utica School of Commerce make Oneonta a city rich with educational opportunities.

From a cultural perspective, one can enjoy an abundance of art galleries and a diversity of museums as well as theater and musical events of all types.

The area boasts a National Hall of Fame of special interest to sports enthusiasts—the Baseball Hall of Fame in nearby Cooperstown. Skiers will enjoy nearby Hunter Mountain and Ski Windham.

## Canastota Campus

### Physical Complex

USC opened its Branch in Canastota in April 1986, moving to its new location on Route 5 in September 1992.

The facility houses seven classrooms, a student lounge, faculty lounge, Library/Learning Center and an office complex. This lends itself to providing for small classes and a friendly atmosphere. Flexible scheduling allows for maximum use while encouraging excellent faculty-student relationships.

The student lounge offers a place to relax, talk with fellow students and have a snack. Books and supplies are available for the convenience of students. The large parking lot provides off-street, free parking for all students. Those students living along the Route 5 corridor are also serviced by public transportation.

### Student Life

Student activities are held throughout the year. Traditional activities include a Fall and Spring Festival held on campus and a summer picnic held on campus. Wednesdays are "Dress for Success Day."

### Student Service Club

Membership is available to students whose cumulative average is 3.25 or better and who are of outstanding character. Service Club members assist with student orientation, provide tutorial assistance and help staff and faculty with college-related projects throughout the year.

### Community

Canastota, New York, is a small community accessible by Route 5 or the NYS Thruway (Exit 34). The International Boxing Hall of Fame is located just off the Thruway in Canastota.

A growing Industrial Park complex borders the campus. The small businesses there and throughout the Canastota area provide placement opportunities for USC graduates, while four-year colleges are easily available to those seeking further education.

The Syracuse area has many museums and art galleries, plus theaters and musical events from symphonies to rock concerts. Enjoy country living with the convenience of city shopping only 20 minutes away. Nearby state parks such as Chittenango Falls, Green Lakes and Verona Beach offer picnicking, swimming and boating facilities.



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## Alumni Association

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Utica School of Commerce has an Alumni Association governed by elected officers and bylaws. The object of the Alumni Association is to promote and encourage close relationships among graduates, administration, faculty and students and to conduct educational and social programs of interest.

### Services for Alumni

The college is always ready to assist alumni in securing advanced positions or in solving career problems through the Placement Office. USC values the goodwill of graduates and former students. USC associate degree graduates may take refresher courses that they have successfully completed at the non-matriculated elective tuition rate.

The Association keeps alumni up to date on activities and changes through its newsletter, The Commerce Commentary and USC's website. USC also wants to stay informed of changes in the lives of its graduates: marriage, address, career, etc. You may make these changes online at [www.uscny.edu/alumni.asp](http://www.uscny.edu/alumni.asp) or call Alumni Relations at (315) 733-2309, ext. 2235, or e-mail at [alumni@uscny.edu](mailto:alumni@uscny.edu).

Being a member of USC's Alumni Association enables graduates to stay in touch with classmates for both personal and professional reasons.

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## USC Publications

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**The Commerce Commentary** is the college's student-alumni newspaper.

**The USC Times** is a monthly newsletter published at the Utica Campus to inform everyone of the various college associations' activities and to keep students up to date on monthly meetings and functions.

## USC Foundation

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The USC Foundation, Inc. was formed in 1997 as a New York not-for-profit corporation for the benefit of Utica School of Commerce and its students. The Internal Revenue Service has approved the Foundation as a 501 (c)(3) tax-exempt organization.

Contributions, which are used to support student scholarships and other educational purposes, are tax-deductible as itemized deductions. The USC Foundation, Inc., is an initiative in USC's ongoing effort to make college-level business education more affordable and more accessible to the communities it serves. The USC Foundation provides financial assistance to students in the form of student grants, loans and scholarships.

Alumni, faculty, staff, along with friends of USC, corporate partners and the business community have a unique opportunity to make the difference in the lives of current and future students by supporting student scholarships with an on-going pledge to the USC Foundation. We also welcome gifts of stocks, bonds and other assets as well.

### **John A. Robertaccio Scholarship**

This award is given at commencement by The USC Foundation in the name of John A. Robertaccio to a student who exemplifies strong academic achievement and has proven to be active in the community.

### **Kathleen E. Kaucher Outstanding Service Award**

The Kathleen E. Kaucher Memorial Scholarship Award is given at commencement by The USC Foundation to a student(s) who, in the estimation of the administration, has given outstanding service to the USC community during his or her time at USC. Kathleen Kaucher, a former USC Dean of Students, died tragically in a car accident while performing community service.



# Programs Registered By The New York State Education Department

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The following programs are offered at Utica, Canastota, and Oneonta Campuses:

Program Title	HEGIS	Award
Business Administration Accounting, Entrepreneurship, General Concentration, Management, Risk Management and Claim Services	5004	AOS
Administrative Specialist Coding and Billing, Computer Applications, Executive, General Concentration, Legal, Medical, Medical Transcription	5005	AOS
Health Service Management*	5004	AAS
Non-Profit Agency Management*	5004	AAS
Information Systems Specialist**	5104	AAS
Information Security	5104	AAS
Accounting	5002	Certificate
Administrative Assistant	5005	Certificate
Computer Office Applications	5005	Certificate
Computer Technician	5101	Certificate
Insurance Associate	5003	Certificate
Legal Office Assistant	5005	Certificate
Medical Office Assistant	5005	Certificate

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\*Not offered in Canastota or Oneonta.

\*\*The college is no longer accepting students into this program.



# Degree And Certificate Program Descriptions

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## **Business Administration**

### **HEGIS Code 5004**

Students completing this program will be competent in solving professional problems, collaborating with colleagues, and will be able to clearly communicate in written, oral, and graphical forms. This involves the adoption of critical thinking skills needed in the workplace.

Graduates will understand the social, ethical, and environmental context of their work in the global community. They will be able to demonstrate the ability to apply the skills in a job setting while assuming leadership roles. Concentrations available in this program are Accounting, Management, Entrepreneurship, Risk Management and Claim Services, and General Business.

For program descriptions, see pages 51-55.

## **Administrative Specialist**

### **HEGIS Code 5005**

The Administrative Specialist program prepares students for positions that require technical office skills and that may involve supervising office operations and interacting with customers or clients. Graduates of this program will be capable of assisting their employers with business operations and engaging in independent decision making based on relevant knowledge and experience.

This program includes coursework using current computer technologies. Graduates may qualify for certification examinations given by major software publishers to document their proficiency.

A graduate of this program may seek employment in a wide array of organizational settings such as healthcare providers, the financial sector, and other service industries varying from small businesses to major corporations.

It is the goal of the program to give the student well-rounded career preparation through comprehensive classroom and computer instruction.

For program descriptions, see pages 56-62.

## **Health Service Management**

### **HEGIS Code 5004**

Career opportunities in Health Service Management continue to grow. This program combines business administration with Health Service Management. Graduates of this program will find employment opportunities in both public and private health service organizations such as hospitals, nursing homes and the health insurance industry.

Graduates are also prepared to transfer to a four-year degree program to continue their education.

For more information, see page 63.

## **Non-Profit Agency Management**

### **HEGIS Code 5004**

Due to the tremendous growth of non-profit agencies, there are a number of career opportunities available. This program provides the student with the necessary managerial and accounting skills unique to non-profit agencies.

Graduates of this program are eligible for placement in management with opportunities for growth and advancement. Graduates are also prepared to transfer to a four-year degree program to continue their education.

For more information, see page 64.

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## **Information Security**

### **HEGIS Code 5104**

During the first year, the student is given a solid foundation of business core courses and networking essentials, including logic and program design, network ethics, and security. In the second year, more advanced concepts and technologies are covered, including systems analysis and design, Internet concepts, cloud computing, cyber security, computer programming, and systems analysis and design. It also provides the student with advanced skills in computer system and environment security, application security, project management, cloud environments, and the roles of end users. Successful graduates may seek employment in a variety of occupations in areas such as information systems, systems analysis, project management, computer information security, cyber security, network administration, system administrator, and information management.

For more information, see page 65.

## **Certificate Programs**

### **HEGIS Codes 5002, 5003, 5005, 5101**

Certificate programs at USC The Business College are designed to prepare graduates for entry-level positions in a variety of careers. The college offers certificate programs in the following fields: medical, legal, accounting, computer, and insurance.

Each certificate program is fully transferable to a USC associate degree program.

For program descriptions, see pages 66-72.



# Degree Programs

## Business Administration

### Accounting Concentration

HEGIS Code 5004

USC's Business Administration/Accounting concentration prepares graduates for career positions in financial accounting, cost accounting and tax accounting. Positions may be found in industry, banking and insurance. This concentration can also lead to a position in the government sector after completing pertinent Civil Service examinations. Once this concentration is completed, students will be competent in calculating, analyzing and solving management-level accounting problems. A number of graduates from this program also continue their studies at a four-year college where they can earn their bachelor's degree and/or master's degree. With a master's degree, they may become eligible to take the NYS examination to become a Certified Public Accountant.

#### Semester 1

Ac.101	Principles of Accounting I	3
Cs.101	Computer Concepts	3
En.101	English Communication	3
Ma.101	Mathematics	3
Ty.101	Keyboarding I	3
Sk.101	Study Skills	1
		16

#### Semester 3

Ac.204	Cost Accounting	3
	Business Elective	3
Ac.208	Intermediate Accounting	3
Ec.102	Microeconomics	3
Ma.201	Algebra	3
Ps.101	Introduction to Psychology	3
		18

#### Semester 2

Ac.102	Principles of Accounting II	3
En.102	English Composition	3
Ec.101	Macroeconomics	3
La.101	Business Law	3
Cs.102	Computer Applications with Spreadsheets and Database	3
		15

#### Semester 4

Ac.205	Financial Statements Analysis	3
Ac.206	Federal Tax Accounting	3
Et.210	Ethics	3
Sp.201	Speech/Oral Communication	3
Cs.211	Automated Accounting	2
Em.201	Employment Seminar	1
		15

**Credits = 64**

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# Business Administration

## Entrepreneurship Concentration

HEGIS Code 5004

The Business Administration/Entrepreneurship concentration provides the student with a broad training in the principles of organizing and operating a small business. It provides techniques for managing the day-to-day activities associated with conducting a small business. Graduates of this program can find positions in retail, service-related industries, and entrepreneurship. A number of graduates from this program also continue their studies at a four-year college where they can earn their bachelor's degree and/or master's degree.

### Semester 1

Ac.101	Principles of Accounting I	3
Cs.101	Computer Concepts	3
En.101	English Communication	3
Ma.101	Mathematics	3
Ty.101	Keyboarding I	3
Sk.101	Study Skills	1
		16

### Semester 3

Ba.202	Marketing	3
Ba.207	Management Processes	3
Ma.201	Algebra	3
Ba.213	Small Business Management	3
In.101	Introduction to Insurance	3
Ps.101	Introduction to Psychology	3
		18

### Semester 2

Ac.102	Principles of Accounting II	3
En.102	English Composition	3
Ec.101	Macroeconomics	3
La.101	Business Law	3
Cs.102	Computer Applications with Spreadsheets and Database	3
		15

### Semester 4

Ac.205	Financial Statements Analysis	3
Ac.206	Federal Tax Accounting	3
	Management Elective	3
Ba.205	E-Commerce	3
Sp.201	Speech/Oral Communication	3
Em.201	Employment Seminar	1
		16

**Credits = 65**

# Business Administration

## General Concentration

HEGIS Code 5004

The Business Administration/General concentration provides the student with maximum flexibility in choosing a personalized degree program. This can be achieved through the use of extensive electives available to meet individual goals. Positions may be found in the industry of the student's chosen concentration. The concentration will allow for growth and advancement into managerial-level positions. A number of graduates from this program also continue their studies at a four-year college where they can earn their bachelor's degree and/or master's degree in their specific field of concentration.

Ac.101	Principles of Accounting I	3
Ac.102	Principles of Accounting II	3
Ac.205	Financial Statements Analysis	3
Ba.105	Human Resource Management	3
Cs.101	Computer Concepts	3
Cs.102	Computer Applications with Spreadsheets and Database	3
Ec.101	Macroeconomics	3
Em.201	Employment Seminar	1
En.101	English Communication	3
En.102	English Composition	3
Ma.101	Mathematics	3
Ma.201	Algebra	3
Sk.101	Study Skills	1
		35

## Electives

Accounting	2
Business	6
Unrestricted Electives	18
	<hr/>
	26

**Credits = 61**

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# Business Administration

## Management Concentration

HEGIS Code 5004

The Business Administration/Management concentration provides the student with broad training in the principles of management. It provides techniques and knowledge useful for management positions. Management positions may be found in industry, banking, retail, and service-related fields with opportunities for growth and advancement. A number of graduates from this program also continue their studies at a four-year college where they can earn their bachelor's degree and/or master's degree.

### Semester 1

Ac.101	Principles of Accounting I	3
Cs.101	Computer Concepts	3
En.101	English Communication	3
Ma.101	Mathematics	3
Ty.101	Keyboarding I	3
Sk.101	Study Skills	1
		16

### Semester 2

Ac.102	Principles of Accounting II	3
En.102	English Composition	3
Ec.101	Macroeconomics	3
La.101	Business Law	3
Cs.102	Computer Applications with Spreadsheets and Database	3
		15

### Semester 3

Ac.204	Cost Accounting	3
Ba.207	Management Processes	3
Ec.102	Microeconomics	3
Ma.201	Algebra	3
Ba.202	Marketing	3
Ps.101	Introduction to Psychology	3
		18

### Semester 4

Ac.205	Financial Statements Analysis	3
Et.210	Ethics	3
Ba.105	Human Resource Management	3
	Management Elective	3
Sp.201	Speech/Oral Communication	3
Em.201	Employment Seminar	1
		16

**Credits = 65**



# Business Administration

## Risk Management and Claim Services Concentration

HEGIS CODE: 5004

USC's Risk Management and Claim Services concentration prepares graduates for career positions in the sales, claims, underwriting and/or risk management sectors of the insurance industry, as well as banking, medical, transportation, and logistics. Graduates of the program also meet the education requirements to sit for New York State Insurance Department licensing exams in Property and Casualty Insurance, as well as Personal Lines Insurance. Students from this program may continue their studies at a four-year college where they can earn a bachelor's degree and/or master's degree.

### Semester 1

Ac.101	Principles of Accounting I	3
Cs.101	Computer Concepts	3
En.101	English Communication	3
Ma.101	Mathematics	3
In.101	Introduction to Insurance	3
Sk.101	Study Skills	1
		16

### Semester 3

Ba.105	Human Resource Management	3
La.101	Business Law	3
Rm.201	Risk Management/Personal Lines	3
Ec.101	Macroeconomics	3
In.201	Personal Lines Insurance	4
		16

### Semester 2

Ac.102	Principles of Accounting II	3
En.102	English Composition	3
Rm.101	Principles of Risk Management	4
Ma.203	Statistics	3
Cs.102	Computer Applications with Spreadsheets and Database	3
		16

### Semester 4

Ec.102	Microeconomics	3
Ps.101	Introduction to Psychology	3
In.202	Property & Casualty Insurance Agents and Brokers	4
Rm.202	Risk Management/Commercial Markets	3
Cl.201	Claim Services Management	3
Em.201	Employment Seminar	1
		17

Credits = 65

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# Administrative Specialist

## Coding and Billing Concentration

HEGIS Code 5005

USC's Coding and Billing concentration prepares the student for positions in the medical field related to reimbursement procedures. This area is expected to grow much faster than average in the Administrative Medical field. The student will learn medical office protocol and receive specialized training in Current Procedural Terminology (CPT), International Classification of Diseases (ICD) and Health Care Financing Administration Common Procedural Coding System (HCPCS). The student will be able to practice professional interpersonal relations with diverse patient/client customers using knowledge of medical/legal and ethical issues. The student will also be able to employ advanced coding techniques with emphasis on case studies, health records, and federal regulations regarding prospective payment systems and methods of reimbursement.

The American Academy of Professional Coders (AAPC) has established a national certification program for medical coders. Upon completion of the Coding and Billing courses, students will be prepared to take the AAPC examination as a first step in becoming a Certified Professional Coder (CPC).

### Semester 1

Cs.101	Computer Concepts	3
En.101	English Communication	3
Ma.101	Mathematics	3
Me.102	Medical Terminology	3
Sk.101	Study Skills	1
Ty.101	Keyboarding I	3
		16

### Semester 2

En.102	English Composition	3
Me.101	Anatomy and Physiology	3
Me.104	Medical Coding I	3
Me.107	Pathophysiology	3
Ty.102	Keyboarding II	3
		15

### Semester 3

	Elective	3
Me.103	First Aid	1
Me.105	Medical Insurance and Billing	3
Me.204	Medical Coding II	3
Oa.101M	Medical Office Administration	3
Wp.101	Word Processing	3
		16

### Semester 4

Cs.102	Computer Applications with Spreadsheets and Database	3
Em.201	Employment Seminar	1
Me.106	Medical Laws & Ethics	3
Me.205	Advanced Coding	3
Oa.201	Health Records Management	3
Ps.101	Introduction to Psychology	3
		16

**Credits = 63**

# Administrative Specialist

## Executive Concentration

HEGIS Code 5005

USC's Executive concentration prepares graduates for career positions as executive assistants in a wide variety of settings such as technical, corporate or governmental training.

Upon completion of this program, students will be able to demonstrate and integrate effective supervisory skills with general administrative professional duties in daily business activities; manage records in a work-related setting using knowledge of manual and electronic filing systems; master keyboarding skills in formatting business documents accurately and in a timely manner; integrate software applications such as word processing, e-mail, calendaring, presentation, spreadsheet and database to record and store information electronically; and complete business-related activities.

### Semester 1

Ac.101	Principles of Accounting I	3
Cs.101	Computer Concepts	3
En.101	English Communication	3
Ma.101	Mathematics	3
Ty.101	Keyboarding I	3
Sk.101	Study Skills	1
		16

### Semester 2

Ec.101	Macroeconomics	3
En.102	English Composition	3
Ty.102	Keyboarding II	3
Wp.101	Word Processing	3
Cs.102	Computer Applications with Spreadsheets and Database	3
		15

### Semester 3

Re.101	Office Procedures	3
Ba.105	Human Resource Management	3
Ps.101	Introduction to Psychology	3
In.101	Introduction to Insurance	3
Ba.202	Marketing	3
		15

### Semester 4

Wp.103	Word Processing/Machine Transcription	3
Om.202	Administrative Seminar	3
Sp.201	Speech/Oral Communication	3
Ba.205	E-Commerce	3
Ba.207	Management Processes	3
Em.201	Employment Seminar	1
		16

**Credits = 62**

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# Administrative Specialist

## Legal Concentration

HEGIS Code 5005

USC's Legal concentration is designed to provide skills and knowledge unique to law firms, legal clinics, legal departments, private companies, government agencies, and local, state or federal courts.

Graduates of the Administrative Specialist/Legal program will have strong foundations of basic administrative professional skills such as word processing, transcription, and office procedures.

Upon completion of this program, students will be able to apply legal principles and terminology to legal office scenarios. Students will also be able to prepare various legal documents in the areas of wills, family law, corporate law as well as criminal and tort law.

### Semester 1

Ac.101	Principles of Accounting I	3
Cs.101	Computer Concepts	3
En.101	English Communication	3
Ma.101	Mathematics	3
Ty.101	Keyboarding I	3
Sk.101	Study Skills	1
		16

### Semester 3

Re.101	Office Procedures	3
Ba.105	Human Resource Management	3
Ps.101	Introduction to Psychology	3
In.101	Introduction to Insurance	3
La.101	Business Law	3
		15

### Semester 2

Ec.101	Macroeconomics	3
En.102	English Composition	3
Ty.102	Keyboarding II	3
Wp.101	Word Processing	3
Cs.102	Computer Applications with Spreadsheets and Database	3
		15

### Semester 4

Wp.103	Word Processing/Machine Transcription	3
Lt.201	Legal Terminology/Office Administration	3
Om.202	Administrative Seminar	3
Sp.201	Speech/Oral Communication	3
	Elective	3
Em.201	Employment Seminar	1
		16

**Credits = 62**

# Administrative Specialist

## Medical Concentration

HEGIS Code 5005

USC's Medical concentration is designed to prepare graduates for a variety of medical office careers within the diverse and growing health care field. Positions may be found in private medical practices, clinics, hospitals, public health departments, insurance companies, extended care facilities and laboratories.

Foundation office skills such as keyboarding, word processing, microcomputer applications, and transcription are mastered along with the additional skills and knowledge unique to the medical environment. Specialized medical courses such as anatomy and physiology, medical terminology, and medical office procedures provide the medical foundation of this program.

Upon successful completion of the Administrative Specialist/Medical program, the student will demonstrate the ability to analyze medical language using prefixes, suffixes, root words and combining forms; recognize and practice legal and ethical responsibilities of an administrative medical specialist, including HIPAA mandates, the rules for maintaining privacy of medical records and protected health information and the types of consents and disclosures that are required in a medical office environment; practice professional interpersonal relations with diverse patient/client customers using knowledge of medical/legal and ethical issues.

### Semester 1

Ac.101	Principles of Accounting I	3
Cs.101	Computer Concepts	3
En.101	English Communication	3
Ma.101	Mathematics	3
Ty.101	Keyboarding I	3
Sk.101	Study Skills	1
		16

### Semester 3

Re.101	Office Procedures	3
Ba.105	Human Resource Management	3
Ps.101	Introduction to Psychology	3
In.101	Introduction to Insurance	3
Me.102	Medical Terminology	3
Me.103	First Aid	1
		16

### Semester 2

Me.101	Anatomy and Physiology	3
En.102	English Composition	3
Ty.102	Keyboarding II	3
Wp.101	Word Processing	3
Cs.102	Computer Applications with Spreadsheets and Database	3
		15

### Semester 4

	Elective	3
Em.201	Employment Seminar	1
Me.105	Medical Insurance and Billing	3
Oa. 101M	Medical Office Administration	3
Om. 202	Administrative Seminar	3
Wp.103	Word Processing/ Machine Transcription	3
		16

**Credits = 63**

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# Administrative Specialist

## Medical Transcription Concentration

HEGIS Code 5005

A medical transcriptionist interprets oral dictation by physicians and other healthcare professionals and records the content in a written form (either print or electronic) while editing simultaneously to produce a grammatically correct document. The dictation is commonly related to patient assessment, workup, diagnostic and therapeutic procedures, treatment and clinical course, prognosis and patient instructions. The resulting documentation is the legal record of patient care that is necessary to facilitate delivery of healthcare services.

Upon completion of this program, the student will be able to demonstrate the ability to transcribe challenging medical dictation accurately and in a timely manner. The student will be able to operate word processing equipment, dictation and transcription equipment and other equipment as specified.

### Semester 1

Ty.101	Keyboarding I	3
Cs.101	Computer Concepts	3
En.101	English Communication	3
Me.102	Medical Terminology	3
Ps.101	Introduction to Psychology	3
Sk.101	Study Skills	1
		16

### Semester 2

Me.101	Anatomy and Physiology	3
En.102	English Composition	3
Me.106	Medical Laws & Ethics	3
Ty.102	Keyboarding II	3
Wp.101	Word Processing	3
		15

### Semester 3

	Elective	3
Ma.101	Mathematics	3
Me.107	Pathophysiology	3
Me.110	Medical Transcription I	3
Oa.101M	Medical Office Administration	3
		15

### Semester 4

Me.105	Medical Insurance and Billing	3
Me.210	Advanced Medical Transcription	3
Cs.102	Computer Applications with Spreadsheets and Database	3
	Elective	3
Oa.201	Health Records Management	3
Me.103	First Aid	1
Em.201	Employment Seminar	1
		17

**Credits = 63**



# Administrative Specialist

## Computer Applications Concentration

HEGIS Code 5005

The Administrative Specialist/Computer Applications concentration trains students to meet the many challenges of the electronic office. Students develop specialized knowledge in automated office equipment, word processing, office systems, accounting and administrative skills. Graduates will be able to acquire positions as administrative support personnel in high-tech offices. Graduates of this program will function in jobs that require the selection, application and analysis of data within computerized office systems.

Upon completion of this program, the student will be able to manage records in a work-related setting using advanced knowledge of manual and electronic filing systems; master keyboarding skills in formatting business documents accurately and in a timely manner; integrate advanced software applications such as word processing, e-mail, calendaring, presentation, spreadsheet, and database to record and store information electronically and complete business-related activities.

### Semester 1

Ac.101	Principles of Accounting I	3
Cs.101	Computer Concepts	3
En.101	English Communication	3
Ma.101	Mathematics	3
Ty.101	Keyboarding I	3
Sk.101	Study Skills	1
		16

### Semester 3

Re.101	Office Procedures	3
Ba.105	Human Resource Management	3
Ps.101	Introduction to Psychology	3
In.101	Introduction to Insurance	3
Ba.202	Marketing	3
		15

### Semester 2

Ec.101	Macroeconomics	3
En.102	English Composition	3
Ty.102	Keyboarding II	3
Wp.101	Word Processing	3
Cs.102	Computer Applications with Spreadsheets and Database	3
		15

### Semester 4

Wp.103	Word Processing/Machine Transcription	3
Ba.205	E-Commerce	3
Wp.204	Word Processing/Graphic Design	3
Sp.201	Speech/Oral Communication	3
Om.202	Administrative Seminar	3
Em.201	Employment Seminar	1
		16

Credits = 62

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# Administrative Specialist

## General Concentration

HEGIS Code 5005

The Administrative Specialist/General concentration provides the student maximum flexibility in designing a curriculum to meet individual career needs. Students develop specialized knowledge and skills designed to meet the many challenges of today's electronic office. Graduates will be able to acquire various positions as an administrative support specialist.

Upon completion of this program, students will be able to manage records in a work-related setting using knowledge of manual and electronic filing systems; master keyboarding skills in formatting business documents accurately and in a timely manner; integrate software applications such as word processing, e-mail, calendaring, presentation, spreadsheet and database to record and store information electronically and complete business-related activities; demonstrate and integrate effective written communication skills in daily business activities.

Ba.105	Human Resource Management	3
Cs.101	Computer Concepts	3
Cs.102	Computer Applications with Spreadsheets and Database	3
Re.101	Office Procedures	3
Om.202	Administrative Seminar	3
En.101	English Communication	3
En.102	English Composition	3
Ma.101	Mathematics	3
Ty.101	Keyboarding I	3
Ty.102	Keyboarding II	3
Wp.101	Word Processing	3
Em.201	Employment Seminar	1
Sk.101	Study Skills	1
		35

## Electives

Business	6
Unrestricted Electives	21
	<hr/>
	27

**Credits = 62**

# Health Service Management

HEGIS Code 5004

This program combines business administration skills and health service skills. Students will learn about medical insurance, non-profit accounting and medical laws and ethics. In addition, students will learn management skills in human resource management, management processes and labor management relations.

## Semester 1

Ac.101	Principles of Accounting I	3
Cs.101	Computer Concepts	3
En.101	English Communication	3
Ma.101	Mathematics	3
Ty.101	Keyboarding I	3
Sk.101	Study Skills	1
		16

## Semester 3

Ac.205	Financial Statements	3
Ba.105	Human Resource Management	3
Ba.207	Management Processes	3
Ba.202	Marketing	3
Ma.201	Algebra	3
	Elective	3
		18

## Semester 2

Ac.102	Principles of Accounting II	3
En.102	English Composition	3
Me.106	Medical Laws and Ethics	3
Me.101	Anatomy and Physiology	3
Cs.102	Computer Applications with Spreadsheets and Database	3
		15

## Semester 4

Ps.101	Introduction to Psychology	3
Ac.209	Non-Profit Accounting	3
Ba.209	Management for Health Care Professionals	3
Ec.205	Economics/Health Care	3
Ec.204	Labor Management Relations	3
Em.201	Employment Seminar	1
		16

**Credits = 65**

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## Non-Profit Agency Management

HEGIS Code 5004

This program provides learning skills in agency management, community relations and fundraising, non-profit accounting, human resource management and insurance. Combined with mathematical and computer skills, graduates are very well prepared to start immediately in this fast growing business area.

### Semester 1

Ac.101	Principles of Accounting I	3
Cs.101	Computer Concepts	3
En.101	English Communication	3
Ma.101	Mathematics	3
Ty.101	Keyboarding I	3
Sk.101	Study Skills	1
		16

### Semester 3

Ac.205	Financial Statements	3
Ba.202	Marketing	3
Ba.215	Community Relations and Fund Raising	3
Ba.207	Management Processes	3
In.101	Introduction to Insurance	3
Ma.201	Algebra	3
		18

### Semester 2

Ac.102	Principles of Accounting II	3
En.102	English Composition	3
Ec.101	Macroeconomics	3
La.101	Business Law	3
Cs.102	Computer Applications with Spreadsheets and Database	3
		15

### Semester 4

Ac.209	Non-Profit Accounting	3
Ba.214	Agency Management	3
Sp.201	Speech/Oral Communication	3
Ps.101	Introduction to Psychology	3
Ba.105	Human Resource Management	3
Em.201	Employment Seminar	1
		16

**Credits = 65**

# Information Security\*

HEGIS Code 5104

During the first year, the student is given a solid foundation of business core courses and networking essentials, including logic and program design, network ethics, and security. In the second year, more advanced concepts and technologies are covered, including systems analysis and design, Internet concepts, cloud computing, cyber security, computer programming, and systems analysis and design. It also provides the student with advanced skills in computer system and environment security, application security, project management, cloud environments, and the roles of end users. Successful graduates may seek employment in a variety of occupations in areas such as information systems, systems analysis, project management, computer information security, cyber security, network administration, system administrator, and information management.

## Semester 1

Cs.102	Computer Applications with Spreadsheets and Database	3
Cs.114	Hardware Concepts	3
En.101	English Communication	3
Ma.201	Algebra	3
Ps.101	Introduction to Psychology	3
Sk.101	Study Skills	1
		16

## Semester 3

Cs.217	Programming I: Visual Basic	3
Ba.204	Project Management	3
Cs.218	Internet Concepts and HTML	3
Sp.201	Speech/Oral Communication	3
Et.210	Ethics	3
		15

## Semester 2

Cs.112	Logic and Program Design	3
Cs.116x	Networking Essentials	3
Cs.213	Networking Ethics and Security	3
	Elective	3
En.102	English Composition	3
		15

## Semester 4

Cs.216	Networking I: Server Operations	3
Cs.220	Cyber Security	3
Cs.221	Cloud Computing	3
Em.201	Employment Seminar	1
Cs.219	Systems Analysis & Design	3
	Elective	3
		16

**Credits = 62**

**\*Prospective students must pass a written exam (Cs .101 advanced placement test-out) to demonstrate familiarity with basic computer concepts .**

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## Certificate Programs

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### Legal Office Assistant

HEGIS Code 5005

USC's Legal Office Assistant program is designed to prepare graduates for entry-level positions in a variety of legal settings. Graduates learn the skills necessary to begin careers as legal assistants in law offices, corporate law departments, courts and government agencies in just two semesters of full-time study.

Courses include foundation business skills such as keyboarding, word processing, document formatting, written communications, and transcription along with specialty courses directly related to a legal career. Students will learn legal terminology, legal office procedures and the preparation of legal documents such as wills, contracts and court papers. As a graduate of this program, students will have developed foundation secretarial skills along with specialized skills in preparation for careers in the legal field. Courses in this program may be transferred to many of USC's Associate Degree programs.

#### Semester 1

En.101	English Communication	3
Re.101	Office Procedures	3
La.101	Business Law	3
Cs.101	Computer Concepts	3
Ty.101	Keyboarding I	3
Sk.101	Study Skills	1
		16

#### Semester 2

Wp.101	Word Processing	3
Wp.103	Word Processing/Machine	
	Transcription	3
Ty.102	Keyboarding II	3
Lt. 201	Legal Terminology/Office	
	Administration	3
Cs.102	Computer Applications with	
	Spreadsheets and Database	3
Em.201	Employment Seminar	1
		16

**Credits = 32**



## Medical Office Assistant

HEGIS Code 5005

Graduates of USC's Medical Office Assistant program are prepared for employment in the rapidly expanding field of health care in just two semesters of full-time study.

Foundation business skills include keyboarding, word processing, and machine transcription, which are augmented by specialized training in anatomy and physiology, medical insurance forms, and medical office billing. Students will also study the administrative operations found in medical offices including preparation of various medical forms, ordering of medical supplies, medical ethics, patient contact, and scheduling appointments.

Graduates are prepared for entry-level positions including insurance billing in such areas as private medical practices, medical clinics, hospitals, industrial health care departments, insurance offices, government agencies, and extended care facilities. Graduates may also apply credits earned toward course requirements for the Associate Degree in Administrative Specialist/Medical option.

### Semester 1

Cs.101	Computer Concepts	3
En.101	English Communication	3
Me.102	Medical Terminology	3
Me.103	First Aid	1
Re.101	Office Procedures	3
Sk.101	Study Skills	1
Ty.101	Keyboarding I	3
		<hr/>
		17

### Semester 2

Em.201	Employment Seminar	1
Me.101	Anatomy and Physiology	3
Me.106	Medical Laws and Ethics	3
Oa.101M	Medical Office Administration	3
Ty.102	Keyboarding II	3
Wp.101	Word Processing	3
		<hr/>
		19

**Credits = 36**

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## Computer Office Applications

HEGIS Code 5005

Students are trained to use the Microsoft® Office Suite. English grammar, spelling, and document formatting are also covered.

Graduates are prepared for entry-level positions in large and small companies where their knowledge of computer software and general office procedures will make them valued employees.

Courses in this program may be transferred to many of USC's Associate Degree programs.

### Semester 1

En.101	English Communication	3
Re.101	Office Procedures	3
Cs.101	Computer Concepts	3
Ty.101	Keyboarding I	3
Ma.101	Mathematics	3
Sk.101	Study Skills	1
		16

### Semester 2

Cs.102	Computer Applications with Spreadsheets and Database	3
Wp.204	Word Processing/Graphic Design	3
Wp.101	Word Processing	3
En.102	English Composition	3
Sp. 201	Speech/Oral Communication	3
Em.201	Employment Seminar	1
		16

**Credits = 32**

## Accounting

HEGIS Code 5002

The Accounting program affords students comprehensive training in basic accounting principles. Graduates are prepared to accept positions as bookkeepers, general office workers, assistant office managers and similar positions with both the Federal and State Governments. This program also gives the foundation for advanced study in accounting. Courses in this program may be transferred to many of USC's Associate Degree programs.

### Semester 1

Ac.101	Principles of Accounting I	3
Ma.101	Mathematics	3
Ba.105	Human Resource Management	3
En.101	English Communication	3
Cs.101	Computer Concepts	3
Sk.101	Study Skills	1
		16

### Semester 2

Ac.102	Principles of Accounting II	3
Cs.211	Automated Accounting	2
La.101	Business Law	3
Cs.102	Computer Applications with Spreadsheets and Database	3
Ty.101	Keyboarding I	3
Em.201	Employment Seminar	1
		15

**Credits = 31**

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## Administrative Assistant

HEGIS Code 5005

USC's Administrative Assistant program provides the foundation office skills necessary to begin employment as a receptionist, word processor or other clerical office position.

Students learn document processing, filing, office communications, telephone techniques, office procedures and word processing in just two semesters of full-time study.

Courses in this program may be transferred to many of USC's Associate Degree programs.

### Semester 1

Ty.101	Keyboarding I	3
En.101	English Communication	3
Cs.101	Computer Concepts	3
Re.101	Office Procedures	3
Ma.101	Mathematics	3
Sk.101	Study Skills	1
		<hr/> 16

### Semester 2

Ty.102	Keyboarding II	3
En.102	English Composition	3
Wp.101	Word Processing	3
Wp.103	Word Processing/Machine Transcription	3
Cs.102	Computer Applications with Spreadsheets and Database	3
Em.201	Employment Seminar	1
		<hr/> 16

**Credits = 32**

## Computer Technician

HEGIS Code 5101

Students completing this certificate program will be prepared to demonstrate, apply and assess the skills needed to be successful in the technology field. This involves the adoption of critical thinking, the ability to troubleshoot and solve problems, and provide technical support within a business or customer service environment.

Courses in this program may be transferred to many of USC's Associate Degree programs.

### Semester 1

Cs.101	Computer Concepts	3
Ty.101	Keyboarding I	3
En.101	English Communication	3
Ma.101	Mathematics	3
Wp.101	Word Processing	3
Sk.101	Study Skills	1
		<hr/> 16

### Semester 2

Cs.112	Logic and Program Design	3
En.102	English Composition	3
Cs.116x	Networking Essentials	3
Cs.114	Hardware Concepts	3
Cs.102	Computer Applications with Spreadsheets and Database	3
Em.201	Employment Seminar	1
		<hr/> 16

**Credits = 32**

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## Insurance Associate

HEGIS Code 5003

This certificate program is designed to introduce students to the field of insurance services. General courses include those in communication and composition, business math, business law and computer applications.

Successful completion of the course in Personal Lines Insurance meets the education requirements for that specialized license. The combination of courses in Personal Lines Insurance and Property & Casualty Insurance Agents & Brokers Licensing Course meets the education requirements for the New York State exam for General Agents or Brokers.

Graduates of this program are prepared for a variety of entry-level positions in insurance, including marketing and sales, customer service representatives, claims examiners, and a variety of others.

Courses in this program may be transferred to many of USC's Associate Degree programs.

### Semester 1

Cs.101	Computer Concepts	3
En.101	English Communication	3
In.101	Introduction to Insurance	3
Ma.101	Mathematics	3
Sk.101	Study Skills	1
Ty.101	Keyboarding I	3
		16

### Semester 2

Cs.102	Computer Applications with Spreadsheets and Database	3
En.102	English Composition	3
In.201	Personal Lines Insurance	4
In.202	Property & Casualty Insurance Agents & Brokers Licensing***	4
	Restricted Elective**	3
Em.201	Employment Seminar	1
		18

**Credits = 34**

\*\*Restricted Electives taken in consultation with your advisor.

Ba.207	Management Processes	3
Ps.101	Introduction to Psychology	3
La.101	Business Law	3

\*\*\*Prerequisite: In.201 Personal Lines Insurance



## Description Of Courses

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*The courses described in this catalog will be offered at least once each academic year. The college has the right to cancel a course if enrollment is not sufficient to warrant its offering. We also reserve the right not to offer a course if resources are not available or the course has been dropped from the curriculum since the printing of the last catalog. Course substitutions may be made with the permission of the Executive Vice President of Academics.*

### **Ac.101 Principles of Accounting I**

This course covers the introduction and application of basic accounting theories through the complete accounting cycle. The emphasis is in both service and merchandising business. Specialized problems such as accounts receivable, estimating uncollectible accounts, inventory evaluations, depreciation, and general year-end adjustments are covered.

**3 credit hours**

### **Ac.102 Principles of Accounting II**

*(Prerequisite: Ac.101 or permission of the Executive Vice President of Academics)*

Students are exposed to corporate financing via equity and debt financing, long and short-term investing, measuring cash flows, and financial statement analysis.

**3 credit hours**

### **Ac.204 Cost Accounting**

*(Prerequisite: Ac.102 or permission of the Executive Vice President of Academics)*

Cost Accounting builds on the understanding of general accounting through a complete coverage of cost planning, cost accumulation procedures, cost control, cost reports, and cost analysis. The importance of cost accounting as a management tool for manufacturing concerns is emphasized. Job cost, process cost, and activity-based accounting are emphasized throughout the course.

**3 credit hours**

### **Ac.205 Financial Statements Analysis**

*(Prerequisite: Ac.102 or permission of the Executive Vice President of Academics)*

Financial Statements emphasize the usefulness of financial statements as an interpretive tool of business. Preparation and analysis of the balance sheet, income statement, and statement of cash flows are studied. Predictive policies are investigated through the analysis of ratios, and vertical and horizontal analysis of a corporation's past historical performance.

**3 credit hours**

### **Ac.206 Federal Tax Accounting**

*(Prerequisite: Ac.102 or permission of the Executive Vice President of Academics)*

Concentration of study is placed in the field of income tax related to the individual. Areas analyzed include: individual returns, rates and exemptions, gross income inclusions and exclusions, determination of gains and losses (including capital gains and losses), deductions, investment and dividend problems, and a comprehensive analysis of evolving tax legislation.

**3 credit hours**

### **Ac.208 Intermediate Accounting**

*(Prerequisite: Ac.102 or permission of the Executive Vice President of Academics)*

An advanced theory course in accounting, this course includes problems in corporation accounting revolving around the recognition of revenue and dissecting real and nominal accounts on the financial statements. Analysis of FASB practices is emphasized throughout the course.

**3 credit hours**

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## **Ac.209 Non-Profit Accounting**

*(Prerequisite: Ac.102 or permission of the Executive Vice President of Academics)*

This course presumes the student has an accounting background and then concentrates on the logical framework for the development of understanding and solving the accounting-related problems of non-profit organizations. Fund-based and government accounting are emphasized throughout the course. Analysis of GASB practices is emphasized throughout the course.

**3 credit hours**

## **Ba.105 Human Resource Management**

This course emphasizes the employee-supervisor relationship and develops basic concepts regarding the function of personnel management. The major areas of concentration include the foundations of the management of personnel, understanding supervision, selection and placement of workers, unions, and wage salary administration.

**3 credit hours**

## **Ba.202 Marketing**

This course looks at the performance of activities that allow an organization to accomplish its objectives by directing the flow of goods and services from producer to consumer. For the purpose of study, it assumes that this process is a social one that effectively matches supply and demand and also accomplishes the objectives of our society. Emphasis is placed on target markets, buying behavior, product planning, distribution, and promotion.

**3 credit hours**

## **Ba.204 Project Management**

*(Prerequisite: Cs.114 & Cs.213 or permission of the Executive Vice President of Academics)*

Project Management is a critical step in technology management. This course offers students the tools to build project timelines, including small, medium, and large scaled business projects related to technology. Many elements of project management include business knowledge, technical skills, and time line structuring, budgeting, end user training, and adhering to system development life cycles. Vendor specific as well as web based technical documentation is modeled.

**3 credit hours**

## **Ba.205 E-Commerce**

*(Prerequisite: Cs.101 or permission of the Executive Vice President of Academics)*

This course explores how the landscape of online commerce is changing and evolving. With balanced coverage of both the technological and the strategic aspects of successful e-commerce, students are able to tackle the real-world business cases included in each chapter. Reflecting changes in the economy and how businesses are responding, this course emphasizes revenue and transaction cost reduction models as an alternative to the older ideas of business models. The text includes technological developments, including coverage of wireless technology, so students are aware of latest developments.

**3 credit hours**

## **Ba.207 Management Processes**

This course concentrates on the principles and processes of management, with emphasis on relating decision theory and behavioral aspects to traditional and modern approaches. The course also emphasizes how the basic decision-making process takes place in the overall organizational setting.

**3 credit hours**

### **Ba.209 Management for Health Care Professionals**

This course includes the discussion and implementation of management skills through planning, organizing and controlling the flow, and evaluation of information and human resources as related to health care in today's society.

**3 credit hours**

### **Ba.212 Retail Management**

In this course students gain understanding and competence in the activities associated with retail distribution of merchandise. Main areas of discussion include types of organizations, advantages and disadvantages of franchising, location and layout of store, merchandising, display, advertising, personal selling, record keeping, and organization of line and staff personnel. Each student will do an individual store layout, an advertising campaign, and a display for a business he or she will create as a class project.

**3 credit hours**

### **Ba.213 Small Business Management**

This course is designed to examine the process of owning/managing a small business. The complexities of owning a small business will be examined. Students will be expected to investigate and develop a small business ownership plan.

**3 credit hours**

### **Ba.214 Agency Management**

The operation of a non-profit agency is complex and management of such an agency involves many skills, which will be presented to the student in this course.

**3 credit hours**

### **Ba.215 Community Relations and Fund Raising**

This course will provide the student with fund-raising knowledge as to how and why people give. The techniques, processes, and demographic considerations of fund raising for non-profit agencies, as well as campaign strategies, are discussed.

**3 credit hours**

### **Ba.230 Internship**

This course provides hands-on and real-life experience in a business setting prior to graduation. Students may only enroll with the recommendation of the Executive Vice President of Academics or Campus Director.

**3 credit hours**

### **Ba.231 Special Projects in Business**

This course allows the student to engage in a special project in conjunction with a faculty member to apply previous knowledge learned in an academic or real-life setting. May only be taken upon the recommendation of a faculty member and the Executive Vice President of Academics.

**1 to 3 credit hours**

### **Cl.201 Claim Services Management**

This course focuses on the essential elements of claim services in the field of insurance. Students will be introduced to the Customer Claim Life Cycle. For an insurance company, delivering "success" in the eyes of a customer is absolutely critical. Topics include working with difficult customers, listening and non-verbal skills, telephone and electronic systems techniques and management, resolving conflicts, benchmarking quality standards and managing claims from first contact to a successful settlement.

**3 credit hours**

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## Cs.101 Computer Concepts

This course develops a basic understanding of the four major hardware elements of a microcomputer system: input, processing, storage, and output units. An introduction to software is also presented. Hands-on experience is provided with projects designed to demonstrate the application and use of computers in several business areas including word processing, spreadsheets, database, and presentation software.

**3 credit hours**

## Cs.102 Computer Applications with Spreadsheets and Database

*(Prerequisite: Cs.101 or permission of the Executive Vice President of Academics)*

This course uses Excel to develop business financial models. The student learns to create a worksheet, develop formulas and functions to do calculations, copy and format cells, graph the results, develop a database using Access, search and extract selected records, and statistically analyze data. Usage of macros to customize a worksheet is also presented. The student will learn to design a database, add, change, and delete records, sort and index files, and create reports. The course content also includes custom data entry, screen designing, and automating a database using command files. The principles of database management are learned using a popular microcomputer software package.

**3 credit hours**

## Cs.112 Logic & Program Design

*(Prerequisites: Cs.101 and Ma.201, or permission of the Executive Vice President of Academics)*

Basic problem solving methodologies, programming vocabulary, as well as programming techniques are explored in this course. Logic tools used by programmers in the program development process will be presented. This course is taught language-independent to emphasize problem solving. The four basic programming logic structures will be discussed in detail: Sequential, Decision, Looping, and Case.

**3 credit hours**

## Cs.114 Hardware Concepts

*(Prerequisite: Cs.101 or permission of the Executive Vice President of Academics)*

Provides an introduction to computer systems incorporating both hardware and software (system software). Computer architecture, hardware configuration, disk/file structure, memory management, configuration, and installation will be discussed. Concepts will be demonstrated using contemporary operating systems. Course concepts are in alignment with many industry related certification prep courses, such as CompTIA Strata IT Fundamentals and CompTIA A+.

**3 credit hours**

## Cs.116x Networking Essentials

This course provides the student with the fundamentals of networking concepts. The course includes networking basics, protocols, transmission media, network interface cards, connectivity, devices, monitoring, management, and troubleshooting.

**3 credit hours**

## Cs.211 Automated Accounting

*(Prerequisites: Cs.101 and Ac.101 or permission of the Executive Vice President of Academics)*

The student will explore the extensive avenues available to him/her regarding the use of pre-packaged, integrated accounting software programs. A popular program will be mastered by the student applying fundamental and advanced accounting concepts. A series of practical business applications, complemented by a corporate and small business simulation, will allow the student to perform the necessary tasks to visualize the accounting cycle from analysis to the post-closing trial balance. A spreadsheet software package will also be introduced to demonstrate its use for ancillary accounting procedures.

**2 credit hours**

### **Cs.213 Networking Ethics & Security**

In this course students will explore how information should be stored and kept properly. Students will review the important methods used to protect computers from data loss, misuse and abuse, and learn computer security practices. Exploration into the risks that could cause loss of information to software, data, data processing, or the damage to computer hardware is an extensive part of the course.

**3 credit hours**

### **Cs.215 Programming II: C++**

*(Prerequisite: Cs.112 or permission of the Executive Vice President of Academics)*

This course provides the principles and mechanics of programming in the high-level programming language C++. The focus of this course will be on traditional, structured programming techniques to design, code, test, and debug programs. Specification interpretation will be stressed throughout the course. Topics will include variables, constants and equations.

**3 credit hours**

### **Cs.216 Networking I: Server Operations**

*(Prerequisites: Cs.114 and Cs.116x or permission of the Executive Vice President of Academics)*

This course provides training for network administration responsibilities. Setup, administration, security, and user tools will be covered.

**3 credit hours**

### **Cs.217 Programming I: Visual Basic**

*(Prerequisite: Cs.112 or permission of the Executive Vice President of Academics)*

This course provides the principles and mechanics of programming for the Windows environment. The Visual Basic compiler will be used for this course. The focus of this course will be on object-oriented programming techniques to design, code, test, and debug programs. Specification interpretation will be stressed throughout the course. Topics will include variables, constants, equations, functions, arrays, decision statements, looping statements, case statements, objects, properties, and database connectivity.

**3 credit hours**

### **Cs.218 Internet Concepts & HTML**

*(Prerequisite: Cs.217 or permission of the Executive Vice President of Academics)*

This course provides the fundamental concepts and history of the Internet. In addition, the Hypertext Markup Language (HTML), Perl, and JavaScript will be covered. The focus of this course will be on website analysis and design. Additional topics will include Internet terminology, security, history, and usage.

**3 credit hours**

### **Cs.219 Systems Analysis & Design**

*(Prerequisite: Cs.217 or Cs.218 or permission of the Executive Vice President of Academics)*

This course provides experiences in the traditional and non-traditional System Development Life Cycle (SDLC). The focus of this course will be on the development of a business system wherein each phase in the SDLC is discussed, demonstrated, and completed by a Systems Analysis team. Ability to work with team members will be stressed throughout the course. Additional topics will include interview techniques, creating system flowcharts, and completing appropriate documentation.

**3 credit hours**

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## Cs.220 Cyber Security

*(Prerequisites: Cs.114 & Cs.213 or permission of the Executive Vice President of Academics)*

Cyber security is fast becoming a normal practice in everyday business. The primary course objectives are to provide the student with current understanding of today's elements of security on the web. Students are heavily exposed to user environments, operating systems, hardware components, networking elements, access permissions, acceptable use policies, documentation, risk assessment and strategic security initiatives.

**3 credit hours**

## Cs.221 Cloud Computing

*(Prerequisites: Cs.114 & Cs. 213 & Cs. 218 or permission of the Executive Vice President of Academics)*

This course provides an introduction to virtual computing environments in a local area network as well as a wide area network. With availability, reliability, and scalability in mind, students will be exposed to Cloud Infrastructure (IaaS), Platforms (PaaS), Software (SaaS), and file storage solutions. Using Internet technologies, students are exposed to the understanding, implementation, and maintenance of private and public clouds.

**3 credit hours**

## Cs.230 Internship

This 135-hour internship provides hands-on experience in a business setting.

**3 credit hours**

## Cs.299 Independent Electives

*(Prerequisites may apply)*

Students can choose advanced topics and do independent study under an instructor's direction.

**3 credit hours**

## Ec.101 Macroeconomics

This is a basic macroeconomics course in which the student deals with understanding what determines how fast the economy runs. Discussion takes place to explain why there is unemployment or inflation and what can be done about it. The student is concerned with cause-and-effect relationships and what influences government has on our economic system.

**3 credit hours**

## Ec.102 Microeconomics

This course is a study of microeconomic principles and the analysis used in formulating business policies and executive decisions. It stresses the use of economic analysis using the concepts of demand, cost, profit, competition, etc., that are appropriate for the decisions. The course develops modern methods of econometrics and market research for making estimates of the relevant concept.

**3 credit hours**

## Ec.204 Labor Management Relations

In this course, students become familiar with the National Labor Relations Act and the collective bargaining process. The course is designed as a debate course with union and management issues at stake and their relevance to unfair labor practice.

**3 credit hours**

## **Ec.205 Economics/Health Care**

This course introduces the student to the financial aspects of health care. An introduction to various finances through government and private funding is covered.

**3 credit hours**

## **Em.201 Employment Seminar**

This course requires the student to prepare a cover letter and resume. Class discussions include setting career goals, proper business attire, how to conduct a job search, and job interviewing techniques.

**1 credit hour**

## **Enr. English Language Skills**

Fundamental English concepts such as parts of speech, punctuation, sentence and spelling structure and vocabulary, are covered in this course. **This course carries three equated credits for tuition and financial aid purposes**. The grade for this course will be either pass (P) or failure (F).

## **En.101 English Communication**

English is a comprehensive study of up-to-date communication skills. This course is designed to enhance each student's written communication skills with emphasis on business letters, business memorandums, application letters and business reports. An intensive review of proper English usage, such as grammar, spelling, vocabulary, punctuation and sentence structure is included throughout.

**3 credit hours**

## **En.102 English Composition**

*(Prerequisite: En.101 or permission of the Executive VP of Academics)*

In this course students will learn the application of grammar and writing that the student acquired in English Communication (En.101). Students will expand research techniques and will be required to write a well-developed and extensive research paper using MLA format.

**3 credit hours**

## **Et.210 Ethics**

Ethics introduces basic ethical concepts and principles to enhance the understanding and use of ethics in business. A stakeholder approach and issue-management methods are utilized to apply ethical reasoning in workplace relationships. The emphasis is to instill confidence in the student's ability to think and act according to moral principles as he/she creates, manages, and studies stakeholder relationships in business and society.

**3 credit hours**

## **In.101 Introduction to Insurance**

This course introduces the student to the concepts and terminology of insurance. The student will become familiar with the insurance industry and how it operates.

**3 credit hours**

## **In.201 Personal Lines Insurance**

This course meets the New York State educational requirement needed to qualify for the NEW Personal Lines Agent's Licensing Exam. Topics include New York and federal insurance regulations, general insurance concepts, types and organization of insurers, agents and brokers regulations and general rules of agency, contracts, property and casualty insurance basics, dwelling forms, homeowner policies, auto insurance, watercraft, fair plans, and miscellaneous coverage. In addition to college and state testing and attendance requirements, license applicants must pass the final exam with a minimum score of 70.

**4 credit hours**



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## **In.202 Property & Casualty Insurance Agents and Brokers Licensing**

*(Prerequisite: In.201; no exemptions permitted on this requirement.)*

This course, in COMBINATION with In.201 Personal Lines Insurance, meets the New York State Educational Personal Lines Insurance requirements. Topics include commercial auto coverage, commercial general liability insurance, business owner's policies, commercial property policies, inland and ocean marine insurance, boiler and machinery coverage, commercial crime forms, workers' compensation laws and coverage. General concepts of accident and health insurance are also included. In addition to college and state testing and attendance requirements, license applicants must pass the final exam with a minimum score of 70.

**4 credit hours**

## **In.204 Life, Accident & Health**

This course meets the educational requirements in order to qualify for the New York Life, Accident, and Health Insurance Exam. Topics include New York and federal insurance regulations, general insurance concepts, contract analysis, life and accident/health insurance basics and policies, options, provisions and riders. Additional topics include annuities, federal tax considerations, qualified plans, disability insurance, social insurance and related medical plans.

**4 credit hours**

## **La.101 Business Law**

Modern legal concepts including most of the legal rules that might impact today's business office are covered. The course surveys the most prominent fields of law affecting the everyday business world.

**3 credit hours**

## **Lt.201 Legal Terminology/Office Administration**

*(Prerequisite: Ty.101 or permission of the Executive Vice President of Academics)*

This course is an introduction to various aspects of law. The application of actual law office procedures is given, instilling in the student legal secretarial ethics and professionalism. The presentation of advanced aspects of the legal field is taught, focusing on the student's comprehension and understanding of the use and preparation of legal forms and documents.

**3 credit hours**

## **Mar. Math Skills for College**

This course provides the student with fundamental mathematical concepts. Topics covered are decimals, fractions, word problems, and basic mathematical functions. **This course carries three equated credits for tuition and financial aid purposes.** The grade will be either pass (P) or failure (F).

## **Ma.101 Mathematics**

Business Mathematics provides the student with the understanding of mathematical concepts needed to perform everyday business functions. The course includes a series of practical problems applicable to business.

**3 credit hours**

## **Ma.201 Algebra**

This course covers the fundamental concepts of algebra. Topics covered are algebraic expressions, linear equations, factoring, and word problems. Graphing will also be covered.

**3 credit hours**

## **Ma.203 Statistics**

This course is designed to provide the student with an understanding of introductory statistics and the use of statistics in a business context. Topics include descriptive statistics, frequency distributions, probability rules, normal and binomial distributions, confidence intervals, analysis of variance, hypothesis testing, and correlation and regression. Microcomputers are employed to study realistic data sets and computer analyses are performed. Skill in elementary algebra is required in this course.

**3 credit hours**

## **Me.101 Anatomy & Physiology**

This lecture course presents basic facts relevant to the structure, location, and specific functions of the various body organs. It generates insights into the relationship of the ten body systems with the utilization of anatomical charts, illustrations, and models.

**3 credit hours**

## **Me.102 Medical Terminology**

This course develops the ability to decipher and construct medical terms using learned prefixes, root words, combining forms, and suffixes. The correct pronunciation, spelling, and usage of the medical language are emphasized.

**3 credit hours**

## **Me.103 First Aid**

First Aid is a basic course covering standard and advanced first aid theory and skills. First aid of wounds, shock, poisoning, burns, and broken bones is emphasized. Artificial respiration and bandaging are also an integral part of this course. A certified CPR program is conducted. A certificate is awarded.

**1 credit hour**

## **Me.104 Medical Coding I**

*(Prerequisite: Me.101 or Me.102, or permission of the Executive Vice President of Academics)*

Students will learn the Guidelines of the ICD-9-CM and how to apply them to case studies. Students will become proficient at looking up diagnoses codes with matching diseases as well as the process of coding manifestations. Students will also learn the Hypertension, Neoplasm, and Drug tables within the ICD-9-CM. Students will also learn to use the HCPCS manual and how to apply these codes to Medicare case studies.

**3 Credit Hours**

## **Me.105 Medical Insurance and Billing**

*(Prerequisite: Me.101 & Me.102, or permission of the Executive Vice President of Academics)*

This course covers medial administrative procedures using billing software. Topics including maintaining files, entering patient data, inputting insurance, posting transactions, generating reports, and scheduling appointments are covered. Upon successful completion of the course, a student will be able to sit for the AAPC's Certified Professional Biller (CPB) exam.

**3 Credit Hours**

## **Me.106 Medical Laws & Ethics**

This course is designed to introduce the student to the components of the legal system and understand the ethical issues that affect our health care system today. Students will be analyzing case studies from actual legal procedures to identify the key points of law and ethical issues. Example: HIPAA

**3 credit hours**

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## Me.107 Pathophysiology

*(Prerequisite: Me.101 or Me.102 or permission of the Executive Vice President of Academics)*

Students will study the diseases and conditions affecting the human body. This course will introduce students to the causative agents of diseases and their effects on organ systems in the body. Students will study the basic concepts, terminology, etiology, and characteristics of pathological processes. This course is designed for individuals interested in health care and is directly applicable to the Medical Office Administration or Medical Transcription programs.

**3 credit hours**

## Me.110 Medical Transcription I

*(Prerequisites: Ty.102 or Wp.101 and Me.101 or Me.102 or permission of the Executive Vice President of Academics)*

The purpose of this course is to introduce the principles of medical machine transcription and to apply medical terminology, English, formatting, and word processing skills for the transcription of medical documents using dictation equipment.

The student will utilize machine transcription equipment and microcomputers to produce "mailable" quality medical reports.

**3 credit hours**

## Me.204 Medical Coding II

*(Prerequisite: Me.104 & Me.107 or permission of the Executive Vice President of Academics)*

Students will learn to transition from ICD-9-CM coding to ICD-10-CM coding. Students apply their knowledge of medical language, anatomy & physiology, and pathophysiology to the ICD-10-CM and the coding structure that goes with it.

**3 Credit Hours**

## Me.205 Advanced Medical Coding

*(Prerequisite: Me.204 or permission of the Executive Vice President of Academics)*

Students will learn to use the CPT manual and how to apply these codes to documentation. Students will be given the tools needed to determine proper Evaluation and Management codes using an audit sheet and provider documentation. Students will be prepared to sit for the CPC exam given by the AAPC.

**3 Credit Hours**

## Me.210 Advanced Medical Transcription

*(Prerequisite: Me.110 or permission of the Executive Vice President of Academics)*

This is a capstone medical machine transcription course designed to apply medical terminology, English, formatting, and word processing skills to medical documents using a computerized system.

**3 credit hours**

## Oa.101M Medical Office Administration

*(Prerequisites: Me.101 or Me.102 and Ty.101, or permission of the Executive Vice President of Academics)*

This course is designed to apply the principles of anatomy, medical terminology, and keyboarding. Scheduling patients' appointments, patient prioritizing, medical ethics, and related materials are also taught.

**3 credit hours**

## Oa.201 Health Records Management

*(Prerequisite: Oa.101M or permission of the Executive Vice President of Academics)*

This course introduces students to the use of electronic health and medical records. Topics to be covered are in the areas of management, retrieval, and retention of the health record. This course provides hands-on experience with data entry and the use of electronic medical databases.

**3 credit hours**

## **Om.202 Administrative Seminar**

*(Prerequisite: Ty.102 or permission of the Executive Vice President of Academics)*

This is a capstone course designed to apply the skills and knowledge acquired by the student throughout the Administrative Specialist program. Simulated office tasks and responsibilities are provided, which are designed to reinforce information concepts and encourage mastery of skills essential in today's office environment.

**3 credit hours**

## **Ps.101 Introduction to Psychology**

Psychology introduces the student to an understanding of human behavior as related to the work environment. It applies psychological insights to the areas of communication, interpersonal relationships, motivation, values, stress management, and job satisfaction.

**3 credit hours**

## **Re.101 Office Procedures**

This course focuses on the job responsibilities of an office assistant. Office procedures, personal appearance, human relations, telephone techniques, filing, etiquette, and ethics are just a few of the topics covered. In addition, writing skills for office professionals are emphasized.

**3 credit hours**

## **Rm.101 Principles of Risk Management**

This course introduces students to the basic principles of risk management. Emphasis is focused on the general framework of the effects of risk and providing a broad knowledge of risk management and insurance. The course also introduces public policy issues related to risk, including legal liability and economic security. Specialized studies such as decision making under conditions for uncertainty are covered. Basic concepts of business statistics are introduced to measure impact of risk management.

**4 credit hours**

## **Rm.201 Risk Management/Personal Lines**

*(Prerequisite: Rm.101)*

This course expands upon the principles of risk management and applies them to the field of personal lines. Focus is on automobile policies, homeowners insurance, umbrella forms and legal liability. There is an introduction to risk management as it affects medical insurance and retirement plans.

**3 credit hours**

## **Rm.202 Risk Management/Commercial Markets**

*(Prerequisite: Rm.101)*

This course focuses on the principles and strategies of risk management as they are applied to the commercial insurance market. Topics include commercial property and liability risks, surety exposures, marine coverages, loss of income and workers' compensation insurance. Emphasis is placed on risk management techniques for each of these commercial areas.

**3 credit hours**

## **Sk.101 Study Skills/College Transition**

To succeed in college today, the student must develop personal effectiveness, learning skills, and attitudes. This seminar in applied psychology will enhance the student's ability to handle the transition into and through his/her college career.

**1 credit hour**

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## **Sp.201 Speech/Oral Communication**

This is a basic speech course in which the student develops the ability to organize, present, and evaluate extemporaneous and prepared speeches. Through a variety of experiences, the student gains confidence in his or her ability to express ideas clearly, concisely, and effectively. Emphasis is placed on practical speaking experiences, such as introductions, demonstrations, and persuasive situations. Students will learn the fundamentals of preparing a presentation.

**3 credit hours**

## **Ty.101 Keyboarding I**

This course is designed for the student to learn the alpha/numeric key reaches. Emphasis is also placed on learning basic formatting such as centering, learning basic letter styles, basic reports, envelopes, and simple tabulations. The student will be required to key three timings of 30 net words per minute in five-minute timings with no more than three errors.

**3 credit hours**

## **Ty.102 Keyboarding II**

*(Prerequisite: Ty.101 or permission of the Exec. VP of Academics)*

This course is for the intermediate typist. Emphasis is placed on formatting letters, simplified forms of communication, administrative communications, and improving keyboarding skills. The student will attempt to key three timings of 50 words per minute in five-minute timings.

**3 credit hours**

## **Wp.101 Word Processing**

In this course, students will learn to create numerous documents using a word processing program. Specific functions include adding, deleting, moving text, centering, changing margins and other formatting features, and merging text from stored files of the keyboard to create bulk mailings and mailing labels. Advanced word processing skills are emphasized such as multi-page documents, footnotes, outlining, sorting, and designing macros to automate text processing. Additional topics include tables, column formats, and retrieval of clip-art.

**3 credit hours**

## **Wp.103 Word Processing/ Machine Transcription**

*(Prerequisite: Ty.101 or permission of the Executive Vice President of Academics)*

This is an upper level capstone course designed to apply English, formatting, and word processing skills to the transcription of business documents using dictation equipment. The student will utilize machine transcription equipment and microcomputers to produce "mailable" quality business reports and correspondence.

**3 credit hours**

## **Wp.204 Word Processing/ Graphic Design**

*(Prerequisite: Wp.101 or permission of the Executive Vice President of Academics)*

Students will use their creativity and word processing knowledge to create graphic designs, text formatting, and computer print techniques. Class projects will enable the student to use this knowledge to electronically produce publications such as newsletters, bulletins, and/or reports used in current business and industrial settings.

**3 credit hours**

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Immunization Compliance Coordinator*

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*Assistant Director of Admissions*

**DAVID C. DUTCHER**

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*Learning Center*

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*Maintenance Assistant*

**CYNTHIA A. NIZNIK**

*Financial Aid Coordinator*

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*Admissions Associate*

**ANDREW S. COULTHART**

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## Oneonta Campus Staff

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## Faculty

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### Faculty, Full Time – Utica Campus

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BA Strayer University  
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## Directions To Our Campuses!







### Utica Campus

201 Bleecker Street  
Utica, New York 13501

### Oneonta Campus

17 Elm Street  
Oneonta, New York 13820

### Canastota Campus

Route 5 & Dominic Bruno Boulevard  
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