

INTRODUCTION TO THE PROGRAM

The Professional Practice Program of the University of Cincinnati is designed to provide eligible students the most comprehensive education and professional preparation available. The extension of classroom and laboratory teaching by practice in a chosen profession, adds a unique dimension to student learning and preparation for entering a chosen career area. This dimension is provided by assignments requiring the application and demonstration of knowledge, attitudes, judgment and techniques. These assignments, arranged and administered by the appropriate Professional Practice faculty member, alternate with periods of classroom study. Increased interest in the overall educational program develops as the student sees the relationship of classroom studies to professional practice assignments.

Many weeks of professional practice related to the field of study, acquired while earning a degree, assist the student in developing an understanding of human relationships and in learning to work with others as a member of a team. Individual growth is enhanced by the realization that, in addition to demonstrating theoretical knowledge, one is also learning to become an integral part of the working community and developing an awareness of the interrelationship between the academic and professional worlds. Thus during the college years, the student obtains first-hand knowledge of professional practices, expectancies and opportunities. At the same time, a student is offered a realistic test of career interest and aptitude. Participation in the program enables the student to make a more intelligent selection of a graduate position. As a graduate, professional practice experience makes the student more valuable to employers and increases one's qualifications for more responsible career opportunities.

The Professional Practice Program at the University of Cincinnati is offered in forty-four degree areas: accounting, aerospace engineering, architecture, architectural engineering technology, biomedical engineering mechanics, chemical engineering, chemical technology, clinical laboratory sciences, civil engineering, communication, computer engineering, computer engineering technology, computer science, computer science technology, construction management, culinary arts, digital design, economics, electrical engineering, electrical engineering technology, English, fashion design, finance, French, German, graphic design, industrial design, industrial management, information engineering technology, information systems, interior design, international affairs, manufacturing engineering technology, marketing, materials engineering, mechanical engineering, mechanical engineering technology, operations management, political science, product development/merchandising, real estate, Spanish, urban planning.

The specific goals of the Professional Practice Program are:

- Goal 1 Prior to the beginning of the co-op work phase of their education, students will be prepared to participate effectively in the program.
 - a. Students will develop a greater understanding of their interests, skills and abilities and how these relate to work in their chosen disciplines.
 - b. Students will develop a basic understanding of professional expectations and behavior.
 - c. Students will be prepared for effective participation in the cooperative education employment process.
- Goal 2 During the co-op assignments, students will increase their knowledge and understanding about the world of work.
 - a. Students will gain increased proficiency in working with and for others. This may include learning to work in teams or groups and with individuals of diverse backgrounds.
 - b. Students will learn about professional expectations with regard to performing work responsibilities.
- Goal 3 During their co-op assignments, students will acquire valuable skill development and learning.
 - a. Students will develop specific professional skills related to their academic major.
 - b. Students will increase their understanding of concepts taught in college classes through varied co-op job responsibilities and exposures.
- Goal 4 Following their co-op assignments, students will use the knowledge gained to test and clarify career interests and aptitudes.
 - a. Students will be able to identify their current career interests and relate the relevancy of their co-op experiences to those interests and goals.
 - b. Students will determine methods to enhance their learning and career growth based upon

their co-op experiences.

PROFESSIONAL PRACTICE FACULTY

Upon qualifying for participation in the Professional Practice Program, students are assigned to a Professional Practice faculty member who is responsible for specific phases of the program. These faculty members assist approximately 3,500 students each year in developing, implementing and verifying their professional interests through program classes, through positions with more than 1,500 employers on challenging and meaningful practice assignments and by regular individual mentoring sessions with the students. The Professional Practice Faculty Advisers are responsible for all communications between the Division of Professional Practice and employers participating in the program. Due to the national and international scope of the program, it is not economically feasible to visit all students on the job, however, the internet, fax and phone calls are utilized for on-going communications. The Professional Practice Faculty Adviser acts as a catalyst between the student and the professional practice employer. The adviser assists each student in integrating practice and classroom theory and in realizing the fullest potential on a discipline-related practice assignment.

HOW THE PROFESSIONAL PRACTICE PROGRAM FUNCTIONS

The Professional Practice Program provides students with discipline-related, three-month structured practice assignments alternating with three-month study periods. The year-round schedule permits students to have a defined number of meaningful, professionally-related experiences before graduation.

While students may indicate preferences as to section (Section I or Section II) or geographic location, final decisions are based upon the opportunities for discipline-related learning and/or availability of practice opportunities.

It should be noted, that all Engineering students must be employed on the first practice assignment no later than the winter or spring quarter of the pre-junior (3rd) year in order to fulfill the minimum requirement of four satisfactory work quarters. All students in the Colleges of Arts & Sciences, Business and Design, Architecture, Art & Planning must be employed on the first practice assignment no later than the spring or summer quarter of the pre-junior (3rd) year in order to fulfill the minimum requirement of four satisfactory work quarters. Once enrolled in the program, the student must complete all scheduled practice assignments through the last scheduled work quarter in the senior year. **The required number of work quarters per student is thus typically higher than the minimum of four which primarily applies to some transfer students and to those whose initial certification for participating in co-op was delayed for various reasons.**

THE INTERNATIONAL CO-OP PROGRAM

The **International Co-op Program (ICP)** at the University of Cincinnati was originally developed by the College of Engineering to provide its graduates with technical competency and an understanding of foreign cultures, and to better prepare them for engineering careers in the global market. The program has now expanded to involve qualified students in the Colleges of Applied Science, Business and Design, Architecture, Art and Planning.

The ICP maintains the co-op requirements and incorporates a series of language and culture courses. Students also choose electives from a list of approved program options in the areas of political science, economics, history and literature. The co-op component is modified to include a six-month overseas assignment. An opportunity such as this allows each student to acquire a unique combination of skills which will give him/her a competitive edge in the global job market.

At present, the focus languages are German, Spanish and Japanese. A course, Orientation to International Cooperative Education is held for all ICP students to help them decide their specific focus. Admission is competitive, with a 3.0 GPA requirement.

ELIGIBILITY

Participation in the Professional Practice Program is a privilege extended to those students who meet certain acceptance requirements and who demonstrate, through their initial academic work, their ability and desire to profit from the program.

In order to be eligible for participation in the program and receive continuing program services, a student must be willing to accept a practice assignment to any geographic location within the continental United States, to either a Section I or Section II schedule and be free of any academic deficiencies or other restrictions that would interfere with such an assignment. It is important that any student considering participation in the program understand the significance of the above statement and be prepared to resolve any anticipated conflicts before applying.

If a student certifies at the time of acceptance into the program that there are no restrictions as to geographic location or section assignment and later insists upon imposing restrictions on the initial assignment, acceptance for participation in the program shall be revoked until a time when the student can fulfill the participation requirements.

In the interest of effective curriculum contribution of the practice assignments toward completion of a degree, and to meet accreditation standards, only those students who can complete a minimum of four practice quarters on a bachelor's level and two quarters on an associate's level will be accepted into the program. *It should be emphasized that this minimum requirement of two or four practice quarters only relates to initial program eligibility. The actual number of required work quarters is the number available on a regular alternating basis, from the time of acceptance into the co-op program, including the last scheduled practice quarter in the senior year.*

Transfer students who have an advanced standing status that will not permit completion of a minimum of four practice assignments *within the regular Program schedule* are ineligible for participation.

In order to be eligible for the program, any student must be a "full-time," matriculated student carrying a minimum of twelve (12) academic credit hours per quarter and be majoring in a discipline which includes cooperative education in the curriculum..

Students must also complete the appropriate Introduction to Professional Practice course with a passing grade at the time specified for his/her college (see section Introduction to Cooperative Education Course, page 5).

Students participating in the optional programs within the Colleges of Business and Arts & Sciences must also meet the following requirements in order to be eligible for admission into the program:

College of Business

- A cumulative quality point grade average in the College of Business of 2.5 or above (no Business student will be permitted to begin an initial practice assignment with a cumulative quality point average of less than 2.5).
- Certification that there is a reasonable expectation that at least 75 quarter hours will have been completed prior to the earliest quarter during which the student will be eligible for placement.
- At least one grade report from the College of Business.

College of Arts & Sciences

- A cumulative quality point grade average in the College of Arts & Sciences as determined by the individual department as follows: Communications, 2.8, Economics, 2.5, English, 3.0, international affairs, 2.7, political science, 2.7, and Romance Languages 2.6.

- Certification that there is a reasonable expectation that at least 75 quarter hours will have been completed prior to the earliest quarter during which the student will be eligible for placement.
- At least one grade report from the College of Arts & Sciences.

Transfer Students

Students who are transferring from one University of Cincinnati college which participates in the Professional Practice Program to another **must** reapply for participation in the program. IT IS NOT AUTOMATIC. It is desirable that these students come to the Division of Professional Practice at least two quarters before they will be available for placement in either section in order to receive appropriate materials and instructions. For any transfer application to be approved, the student must meet all of the requirements outlined in the "Eligibility" section, including the requirement for having at least four practice quarters remaining in the program. Any application, in order to be considered, must be submitted to the Division of Professional Practice no later than Friday of the second week of the quarter immediately preceding the first quarter a student is eligible to start a professional practice assignment.

Students who are transferring from a non-participating college at the University of Cincinnati or from another educational institution into a participating University of Cincinnati college **must** apply for admission to the Professional Practice Program. They should come to the Division of Professional Practice no later than the second week of their first quarter in the new college in order to receive materials and instructions. To be eligible for official acceptance into the program, all necessary admission forms must be on file with the Division of Professional Practice no later than the end of the second week of the quarter preceding the first block of quarters in which the student would be eligible for practice assignment. The "Eligibility" section applies to these students as well.

Any student who plans to transfer majors within the same college should so inform the assigned Professional Practice Faculty Adviser during the first two weeks of the academic quarter preceding the quarter for which the change is sought. Failure to do so will limit the student's possibilities for satisfactory professional practice employment.

Transfer students entering the College of Business should carefully review the section in the Appendix of this Handbook titled "Professional Practice Program Eligibility Requirements for Transfer Students - College of Business " for a complete statement of the eligibility requirements for participation in the co-op Program.

Readmission

Students desiring to re-enter the Professional Practice Program after an official or unofficial withdrawal from the University must apply for readmittance. It is desirable that students come to the Division of Professional Practice to receive application instructions at least one quarter before they will be available for placement in either section. In order for such an application to be considered, the student must have followed the proper withdrawal procedure (see section on Withdrawal or Suspension), have had a satisfactory professional practice record, meet all of the eligibility requirements discussed in the "Eligibility" section, and apply at the appropriate time.

Advanced Standing

Advanced standing for practice assignments may be granted by transfer of work credit from another educational institution that has a cooperative education program with similar standards, or full-time work of six consecutive months in an appropriate job. The student should request advanced standing when initially applying for participation in the program. Details of the process involved can be discussed with the Professional Practice Faculty Adviser during the initial visit.

CLASSROOM REQUIREMENTS

Introduction to Cooperative Education

The Division of Professional Practice teaches an on-campus academic course for student participants in the Professional Practice Program. This course, Introduction to Cooperative Education, is taken at the beginning of a student's participation in the program. This course is designed to acquaint students with cooperative education and the Professional Practice Program. It will prepare students to maximize learning from co-op experiences, acquaint students with co-op performance expectations and assist in the development of the strategies and necessary skills for effective participation in the employment process. Each student must have satisfactorily completed the required Introduction to Cooperative Education class for his/her discipline area in order to be eligible for a Professional Practice Certificate.

Students who plan to participate in the Professional Practice Program and who are enrolled in the College of Arts & Sciences, College of Business or the College of Design, Architecture, Art & Planning must enroll in Introduction to Cooperative Education in the autumn quarter of the sophomore year. Students in the College of Engineering must enroll in Introduction to Cooperative Education during the spring quarter of the freshman year. Applied Science students must take this course in the autumn quarter of the freshman year. If a student is unable to enroll in the course at the appropriate time, the course must be scheduled during the next academic quarter it is offered in order to continue participation in the program. Transfer students in any college who have not successfully completed Introduction to Cooperative Education must register for this course at the earliest possible time as a requirement for continued participation in the Professional Practice Program. Students should consult their college bulletin or the current edition of Learning Opportunities for details on course content and scheduling.

Orientation to International Co-op

The Division of Professional Practice teaches an on-campus academic course for student participants in the International Co-op Program (ICP). This course, Orientation to International Co-op, reinforces requirements of the program. It should to be taken at the beginning of a student's participation in the ICP, normally spring quarter of sophomore year. The course is designed to introduce students to cultural differences and to the challenges and opportunities involved in living and working abroad. The course helps students develop an awareness of how to adjust to a new environment, and creates realistic expectations about an international work experience. Information is provided about the three cultures (German, Japanese and Spanish) available through the ICP, to assist undecided students in choosing a language focus. Each student must have satisfactorily completed the required Orientation to International Co-op class in order to be eligible for an international assignment through the ICP. Orientation to International Co-op is offered once each year, in the spring quarter. At least one section will be held in the evening, to avoid conflict with required college courses and/or co-op work. Students accepted into the ICP after spring quarter of the sophomore year should register for this course at the earliest possible time, as a requirement for continued participation in the International Co-op Program. The course does not replace the Introduction to Cooperative Education course required for all co-op students.

Grades

Grades given by the Division of Professional Practice for academic courses and practice quarters are a part of the official University grading system. All grades given by the Division are recorded on the official grade report issued by the Office of the Registrar.

The course Introduction to Cooperative Education is graded on the standard A - F scale, and carries one hour of academic credit.

The course Orientation to Coop is graded on the standard A - F scale, and carries one hour of academic credit.

PRACTICE ASSIGNMENTS

The student is referred to potential practice assignments by the Professional Practice Adviser after individual counseling sessions. During these sessions, various co-op opportunities and their relevance to the student's career interests are discussed. The Professional Practice Faculty Adviser makes every effort to refer a student to potential employment opportunities which provide discipline-related experiences. Assignments related to a student's long range career interests are often possible, provided those interests are consistent with the student's academic studies and such opportunities are available. The educational value of the experience available from a practice assignment, not the pay rate, section or location, is the controlling factor in determining the appropriateness of a student's assignment. **(A student should not approach an employer concerning employment possibilities with that employer unless prior approval has been obtained from the Professional Practice Faculty Adviser.)** While the University cannot guarantee employment for any student, due to fluctuations in the labor market, the placement rate for UC co-op students has consistently been higher than the national average.

All decisions with respect to practice assignments must be made in the light of their effect on the student, the employer, and the University's program objectives. **While the student's interests are paramount, sufficient resources are not available to tailor the program to meet highly specialized or narrowly defined experience preferences.** Also, there is no way to compel an employer to hire when there is no need for a student's services. Past experience has shown that most employers are not receptive to the employment of a student with a poor academic standing or one whose previous work record on practice assignments is unsatisfactory. It is therefore important not only to maintain satisfactory academic progress but also to provide employers with acceptable job performance.

While every effort is made to serve all students equally in job referral activities, limitations in individual capabilities, medical or other areas, might on occasion, limit the options and even the opportunities for discipline-related assignments for some program participants since, ultimately, employers make the hiring decisions. In line with general University policy the Division is committed to assisting students who are physically challenged in gaining full benefit from their participation in the Professional Practice Program.

Work Tenure

The student is required to work with the same employer a minimum of one calendar year (two practice quarters). Many practice assignments, because of the nature of the experience and training involved, are arranged with the expectation that the student will continue to work with the same employer throughout participation in the Professional Practice Program. Experience has shown that, in most cases, it is more advantageous for the student to try to progress within the organization of one employer than to change continually from one employer to another. Each time a student starts with a new employer, there is usually a period during which the student is being tested and the employer may be hesitant to give much responsibility. In addition, the practice assignments often increase in interest and responsibility after the student has been with the same organization for several practice quarters.

Compensation

The primary consideration in the Professional Practice Program is the learning and experience a student receives from the opportunity an employer affords rather than monetary compensation. The student is compensated directly by the employer for work performed on the practice assignments. The rate of compensation may be discussed between the student's Professional Practice Faculty Adviser and the employer since it is the Professional Practice Faculty Adviser's responsibility to insure that a student is not exploited; however, in the final analysis the employer establishes the compensation for the position. Variances in pay rates exist among students and practice assignments for numerous reasons such as student ability, tenure with firm, geographic location, economic conditions, etc. The best paying practice assignment does not always offer the best experience.

Housing and Travel

Travel expenses, housing, and other arrangements are the responsibility of the student, not the University, and must be handled in such a way as not to interfere with starting and completing an assignment.

Changes, Adjustments, and Problems

Any request for a substantial change or other schedule irregularities, must be made through the student's Professional Practice Faculty Adviser. Problems arising from personality conflicts, possible misunderstandings, or any other work situation should be brought to the Professional Practice Faculty Adviser's immediate attention. This would especially include situations involving sexual harassment or other forms of illegal discrimination. Also, in the event a student is assigned by an employer to a job, or to a work environment, that appears to be unsafe or potentially hazardous to health, the student should feel free to refuse that assignment. Also, in situations where the actions or attitudes of supervisors or co-workers are inappropriate, the student should follow the employer's process for a satisfactory resolution. The student's Professional Practice Faculty Adviser should be informed of such incidents as soon as possible.

Change of Employer

It should be recognized that changes in assignment are permitted but are not granted solely on a basis of student financial gains, personal commitments or assumed responsibilities. **If a student desires to change employers, a completed "Change in Assignment Record" form must be submitted to the Professional Practice Faculty Adviser before the end of the second week of the academic quarter preceding the practice quarter in which the change is sought.** The reasons for desiring a change must be set forth in detail. A student must not initiate a discussion with an employer concerning the desire to change employers without the prior approval of the Professional Practice Faculty Adviser. It should be emphasized that any deviation from this policy, or unilateral student action to secure a new co-op employer without the prior approval of the Professional Practice Faculty Adviser, can result in probation or suspension from the student's College. "Change in Assignment Record" forms are obtained from the receptionist in the offices of the Division of Professional Practice.

Employment as Consultant or Independent Contractor

The Division of Professional Practice does not consider it appropriate for employers to engage the services of students as consultants or independent contractors, when such an arrangement involves the student's official co-op work assignment. Students are advised not to accept co-op positions under these conditions. Should a student on his or her own choose to accept such a position, then that decision is solely that of the student, and the University of Cincinnati will not be party to the agreement between the student and the employer. The Division takes this position due to the fact that students in co-op are in a learning status, are considered as regular employees of the organization where they co-op, are assigned duties and are supervised by the employer, and the work performed is for the benefit of the employer. There are also serious questions about the legality of employers classifying co-ops as consultants or independent contractors under the Internal Revenue Code.

Beyond the basic legal questions, there are concerns about the possible lack of student awareness about the status of their protection under workman's compensation, payroll deductions for taxes and social security, and possible penalties should students fail to pay self-employment taxes. There are also other related issues that could have an adverse impact on the well being of a student.

Unemployment Compensation

It is not ethical for a participating student to request or receive unemployment compensation based upon periods of professional practice employment. Such application on the part of a professional practice student is in violation of most state laws, including Ohio, and would be a breach of the good faith

understanding between the student and the Professional Practice employer. Any student who makes such an inappropriate application for unemployment compensation will be subject to immediate suspension from the Professional Practice Program.

Withdrawal or Suspension

A student should not resign from a practice assignment, even in cases of withdrawal or suspension from the college, without the permission of the Professional Practice Faculty Adviser. If this procedure is not followed, the student will not be permitted to re-enter the Professional Practice Program.

Any student who elects to take a full-time academic schedule in lieu of the alternating sequence any time after the Professional Practice Faculty Adviser has made an employer contact on behalf of the student, will be considered withdrawn from the program and will not be eligible for readmission.

In disciplines where co-op is optional, once a student **completes a practice quarter**, then the number of practice quarters agreed to in the degree plan becomes an integral part of the student's academic program. Under certain circumstances a student may be permitted to transfer from the Professional Practice requirement to the full-time program. The petition process is described on page 10 of this Professional Practice Student Handbook.

Career-Related Travel

In cases where a student has an opportunity to engage in career-related travel, a Career-Related Travel Form must be submitted to the Professional Practice Faculty Adviser prior to the end of the second week of the quarter immediately preceding the quarter for which the travel is planned. This form may be obtained from the receptionist in the offices of the Division of Professional Practice. The objectives for the travel experiences should be set by the student in consultation with the assigned Professional Practice Faculty Adviser. The travel time should approximate the duration of the practice quarter as shown on the Professional Practice Calendar. If the Professional Practice Faculty Adviser does not approve the student's travel plans and the student feels that this decision is inappropriate, a petition may be submitted to the Professional Standards Review Committee of the Division of Professional Practice for reconsideration.

The student who is granted a Career-Related Travel quarter must register with the University for the quarter of travel using the online registration process on the required date at the beginning of the quarter of Career-Related Travel.

Within the first two weeks of the academic quarter following the travel quarter, the student must submit verification of itinerary plans and of the satisfactory fulfillment of the purpose of the travel on the Career-Related Travel Form. The Professional Practice Faculty Adviser will determine whether or not the objectives of the travel were achieved and approve for a grade of "P" (Pass) or disapprove for a grade of "U" (Unsatisfactory). If the student does not submit verification of the itinerary plans and the completed Career-Related Travel Form, a grade of "U" (Unsatisfactory) will be recorded for the quarter.

PRACTICE QUARTER REQUIREMENTS

Practice Quarter Registration

Students on approved professional practice assignments are involved in a full-time academic experience at the University. In order to be officially considered a continuing full-time student of the University and to receive credit for a practice quarter, students are required to register with the University while on practice assignment. The registration process is a two step process. After securing a position and communicating with their advisor regarding the position, students register their co-op assignment with the Division of Professional Practice using the online registration option which is housed at <http://www.uc.edu/propractice/assessment/>. This option insures that the student will have an electronically

dated receipt for the practice quarter registration. If an approved delay of the starting date for the practice quarter has been granted, the student must still register before the specified deadline. **If some information cannot be obtained before the deadline date, the student must complete as much of the divisional registration as possible.** Any unavailable information that is omitted or any changes should be supplied as soon as possible. Following online registration with the Division, support staff will be officially registering students with the University of Cincinnati.

When students double section (work two consecutive quarters) on a practice assignment, they must register for each quarter by submitting their online registration at the designated times for each of the two quarters. Students may not triple-section. A fee for each work term is assessed by the University of Cincinnati. Payment of this fee ensures that students remain full-time matriculated students.

Late registration fees are assessed by the Office of the Registrar for practice quarters on a similar basis as academic quarters. To be protected from the possibility of being erroneously assessed a fee, students are urged to process their registration in a timely manner. It is important to emphasize that the online registration must be submitted at the appropriate time even if the practice assignment begins later than the deadline date. **Failure to register in the appropriate time frame can result in serious problems with student loans, health insurance coverage, etc.**

Student Report – Professional Practice Assignment

All students are required to complete the online report covering the practice quarter, and submit the printed report to the Division of Professional Practice, when scheduling the required interview that follows each work quarter. Reports prepared while still on the job are more comprehensive and thus of greater value to both the student and the Professional Practice Faculty Adviser than those prepared hurriedly and from memory at some later date. Students working a double-section are required to register for **each** of the two work quarters involved and complete an online "Student Report - Professional Practice Assignment" for each section of the double-section work period. A printed version of the practice quarter report, or reports, must be submitted to the Division of Professional Practice before the academic quarter interview. Failure to submit a student report and meet with your Professional Practice Faculty Adviser will result in an incomplete "I" grade for the quarter or quarters.

Performance Evaluation

All students are evaluated by their employers each practice quarter using the online "Employer Assessment of Professional Practice Student" form. A reminder to complete this form is emailed to the employer each quarter by the Division of Professional Practice. After the employer completes the form, it is electronically submitted to the student's online assessment folder. Along with all other online forms, the student must print this evaluation and submit it to the Division of Professional Practice before the academic quarter interview. The student's Professional Practice Faculty Adviser reviews the ratings with the student and uses this form as a basis for counseling and advising the student regarding individual professional development. An overall performance rating of "Satisfactory" or better on the practice assignments is one of the prime requirements for receiving a practice quarter grade of "P".

Standards of Professional Conduct

Each student is expected to meet all of the requirements of professionalism inherent in the employing organization.

The student must work the entire quarter as prescribed on the Professional Practice Calendar. The calendar is posted at the Division of Professional Practice web site and available in hard copy from the Division of Professional Practice. A student must begin the practice quarter no later than the scheduled first day and remain at work until the scheduled closing date. Any exceptions must have the prior approval of the student's Professional Practice Faculty Adviser. Students should be on the job regularly and punctually.

If, due to illness or serious personal circumstances, a student cannot report for work on a scheduled workday, the employer should be advised as soon as possible. The Professional Practice Faculty Adviser must also be advised if it seems likely that the absence will extend beyond one or two weeks.

Should an absence exceed three weeks of the practice quarter, the student must request an Administrative Waiver for that practice quarter. The student must immediately inform the Professional Practice Faculty Adviser of the situation and complete and return the "Student Petition Form", including on the form a detailed explanation of the reasons for requesting an Administrative Waiver (see final paragraph this section).

While on the work assignment, the student is an employee of the company or agency and is under the supervision of that organization in the performance of duties. It is not conducive to sound professional practice relations for a student to expect priority considerations over other regular employees. The student should not ask the employer for time off from work for any reason, academic, social or other, without first obtaining the consent of the Professional Practice Faculty Adviser. The student observes only company holidays, not University holidays or vacations, while on the practice assignment.

A student is not permitted to take any academic courses that would conflict with the regularly established hours as determined by the employer and the Division of Professional Practice. While students may elect to take courses outside of regular work hours during the work quarter, they must follow all rules, regulations and procedures in doing so as required by their college.

Each student is expected to work regular time, overtime, shift work, or weekends, as determined by the employer, in the same manner as other employees of the firm. If a student spends all or a material part of a practice quarter in activities other than working on an approved practice assignment with an employer participating in the program, or substantially fails to meet the published standards of conduct for the practice quarter, the student will receive an Administrative Waiver or an Administrative Waiver with Prejudice for that quarter.

- An **Administrative Waiver** has no detrimental effect on the student's certification. This designation is utilized when a student is unable to secure or complete an appropriate practice assignment through no personal fault, such as failure to secure an appropriate assignment due to the economy after all reasonable efforts, termination of an assignment for reasons other than performance, illness for such a period of time as to negate the educational value of a practice period, participation in a ROTC Summer Training Unit or any other situation where a penalty regarding certification would be inequitable.
- An **Administrative Waiver with Prejudice** will result in the loss of one scheduled practice quarter in relation to certification. This designation is utilized when a student is unable to secure or complete an appropriate practice assignment due to failure or refusal to comply with the responsibilities for a practice quarter, such as personal restrictions as to geographic location, section availability, salary level, or because of violations of published standards of conduct for the practice quarter. This action could be coupled with academic sanctions such as probation, suspension, etc.

Academic Quarter Interviews

During the academic quarter following a practice quarter, each student is required to schedule and complete an individual interview with the Professional Practice Faculty Adviser. In the interest of effective communication it is requested that each student contact the Division of Professional Practice during the first two weeks of the academic quarter and schedule a time for the required academic quarter interview. These interviews provide an opportunity to review the last practice assignment, to discuss any problems and to focus on learning outcomes and future learning goals.

Summary of Prime Requirements

A student must complete the following prime requirements to receive a grade of "P". The satisfactory or unsatisfactory completion of each practice quarter is recorded on the student's academic transcript.

- Register for the practice quarter via the Division's online registration system.
- Complete the "Student Report – Professional Practice Assignment" and any other faculty work quarter assignments electronically and in writing prior to the academic quarter interview.
- Perform work which the employer evaluates as satisfactory or better.
- Work the entire quarter as prescribed by the Professional Practice Calendar.
- Schedule and complete an interview with the assigned Professional Practice Faculty Adviser following the practice quarter.
- Submit the quarterly Learning Objectives materials including the Learning Module (Student Project, Student Assessment Form, Employer Assessment Form, and Personal Learning Objectives).

Grades

Grades given by the Division of Professional Practice for academic courses and practice quarters are a part of the official University grading system. All grades given by the Division are recorded on the official grade report issued by the Office of the Registrar.

Grades for the practice quarter are based upon a six-month period extending from the beginning of the practice quarter until the end of the subsequent academic quarter and reflect completion of the six prime requirements discussed earlier. Grades for the practice quarter are recorded as an "P" (Pass), "U" (Unsatisfactory), or an "I" (Incomplete).

In the event that a student should fail to meet all of the prime requirements satisfactorily, a grade of "I" or "U" may be given on the grade sheet received at the end of the academic quarter following the practice quarter. Failure to remove an "Incomplete" could make a student ineligible for a Professional Practice Achievement or Performance Certificate. In addition, failure to remove an "Incomplete" could affect a student's graduation date, depending upon the policies of the particular college.

Any student receiving an "I" grade must meet the requirements that resulted in the "Incomplete". After the requirement has been met, the Division office will complete the "Change of Grade" form and submit it to the Office of the Registrar.

STUDENT RESPONSIBILITIES

The successful operation of the Professional Practice Program depends upon its reputation with employers, and this reputation, in turn, rests on the performance of students. Employers usually expect more of college students than of comparable full-time employees. Generally, they are looking for potential leadership, a willingness to assume responsibility, and a professional attitude.

When a student is admitted into the Professional Practice Program it is assumed that the individual is mature enough to handle affairs with the employer in a business-like manner. However, in order that reasonable procedures may be followed in dealing with all students and all employers, certain rules and regulations are necessary. All students are required to adhere to these rules and regulations. It is difficult to establish guidelines that will anticipate all situations which might arise. If, at any time, the proper action to be taken is not clear, the student should communicate with the Professional Practice Faculty Adviser at once, by telephone, fax, e-mail or traditional mail, depending upon the time element involved.

Academic Sanctions

Failure to adhere to the standards of performance contained in this handbook may result in one of the following actions being imposed: warning, probation, suspension, or dismissal from the program. Academic sanctions are explained in the Appendix of this handbook. Each case involving an infraction is referred to the Professional Standards Review Committee (PSRC) of the Division of Professional Practice.

Professional Standards Review Committee

The Division of Professional Practice has established a Professional Standards Review Committee (PSRC). The Committee is composed of faculty and student members appointed by the College Deans, the Student Tribunals and the Director of Professional Practice for the purpose of reviewing all matters pertaining to the program and student relations. In operating a program of the size and scope of the University of Cincinnati's Professional Practice Program, occasions may arise when the individual needs and interests of students will be at variance with the policies of the Professional Practice Program. In those instances where a student and the Professional Practice Faculty Adviser cannot resolve a conflict to their mutual satisfaction, either or both parties may present the issues and relevant information to the Professional Standards Review Committee for resolution.

The following steps should be followed in presenting a case to the Committee:

- Secure a copy of the "Student Petition Form" from the receptionist located in the Division of Professional Practice.
- Complete the petition form and return it to the receptionist. The petition will be submitted to the Professional Standards Review Committee for consideration. A copy of the petition and the written decision of the Committee will be returned to the student. In a few cases, the student or the Professional Practice Faculty Adviser may feel that the decision of the Committee is inappropriate or that the case was not presented effectively in the petition. In such instances, an appeal of the decision may be made by resubmitting the first petition, including a letter of explanation, and if desired, a personal hearing before the Committee may be requested. All appeals related to a Committee decision must be submitted within 30 days of the receipt of the decision which is being appealed.

PROFESSIONAL PRACTICE CERTIFICATES AND HONORS

The Professional Practice Faculty awards certificates of participation to qualified students graduating from the Professional Practice Program. Students (in order to be eligible for either professional certificate) must have removed any "Incomplete" grades for practice assignments and must have satisfactorily completed the required professional practice courses by the time the college recommends them for a degree. Every student is required to continue on scheduled practice assignments up to and including those in the year of graduation. In some cases (demotions, transfers, etc.), this may result in the accumulation of more than the normal number of quarters needed for a certificate.

Professional Achievement Recognition Awards are presented annually to a select group of seniors who have demonstrated outstanding achievement on their professional practice assignments. An award is available in each of the degree program areas in which the Professional Practice Program is offered.

MILITARY OBLIGATIONS

Any student who is a member of, or who contemplates becoming a member of a military organization other than campus Officer Training units, should contact the Professional Practice Faculty Adviser immediately.

- Selective Service (when applicable)

Students participating in the Professional Practice Program are classified as full-time students of the University of Cincinnati, so long as they are registered for each quarter, including the professional practice quarter.

- **Non-ROTC** Military Training

Students who are considering non-ROTC military training (Reserves, National Guard, etc.) should consult their Professional Practice Faculty Adviser immediately for advice in this matter.

■ **Reserve Officers Training Corps**

In keeping with University policy, students in the Professional Practice Program are accommodated when participating in ROTC programs. Both the Army and the Air Force offer a five-year full-time program for students in the Professional Practice Program. Both services offer accelerated or Two-year Programs for qualified students. The Air Force Program and Army Program are described in the next section.

Air Force ROTC (Two-Year or Advanced Program)

The advanced program requires attendance at a six-week "Field Training Encampment" at an Air Force Base, plus completion of the "Professional Officers Course" or POC. The POC consists of six quarters of Air Force ROTC academic and accompanying Leadership Lab courses. The six-week "Field Training Encampment" is generally completed in the summer between the sophomore and pre-junior years in order for the student to be eligible for the Professional Officers Course. Note: The POC is the same for both the two-year and four-year Air Force ROTC programs.

Students enrolled in the Advanced Air Force program must contact their Professional Practice Faculty Adviser as early in the school year as possible in order to arrange to be excused from the summer quarter assignment (a minimum of one quarter advance notice is essential). To make such an arrangement, the student must obtain, complete and return three copies of the "Student Petition Form" (see Appendix) to the Division of Professional Practice. The approval of the petition permits the student an exception to the requirement of an uninterrupted sequence of practice quarters. However, by exercising this option the student forfeits practice credit for that summer quarter. If students meet all the other professional practice requirements of their major, this exception will not affect certification in the Professional Practice Program. If necessary, the student's Professional Practice Faculty Adviser will attempt to arrange a leave of absence with the student's employer for the period of summer training. Should the leave of absence not be granted, the student may seek the services of the Career Development and Placement Department in finding summer employment. When job continuity is interrupted in this manner, it may not be possible for the student to be employed at the same position, by the same employer, or in the same industry in the next practice quarter.

■ **Army ROTC (Two-year Program)**

The Army's Two-year Program is similar to the AF's accelerated program. It involves successful completion of the four-week Leader's Training Course at Fort Knox, KY plus completion of the three-year Advanced ROTC course. Students would normally attend the Leader's Training course after the sophomore or pre-junior year.

INTERNATIONAL STUDENTS

Students on a Resident Visa

Students on a resident visa are eligible for participation in the Professional Practice Program, provided they meet the eligibility requirements. Students in this category should be aware that certain positions require substantial English language fluency because of the rapid interchange of ideas in conferences, meetings, and technical discussions. In these positions a lack of language fluency can be a severe handicap. Additionally, some firms require a security clearance before a student can be assigned to any position and, as a result, such assignments are often open only to citizens of the United States.

Students on a Student Visa

The procedural form issued by the Immigration and Naturalization Service of the United States Department of Justice states that "Students enrolled in a college or university having alternate work-study courses as a part of its regular prescribed curriculum may participate in such courses, without change of status, provided that such periods of actual employment shall be considered as practical training". However, these students in order to work **must** receive formal authorization from UC's International Student Services Office, prior to **each** co-op work term.

The International Student Services Office has provided the Division of Professional Practice with the following requirements that must be met each co-op quarter in order to be eligible to work in the United States. Failure to adhere to these requirements will jeopardize your eligibility.

- Students must first complete one academic year studying in the United States on a full-time basis.
- Students must hold F-1 or J-1 status at the time the employment is scheduled to begin.
- International students **MUST** have the employment authorized in writing by a "Designated School Official" in the International Student Services Office (773 Edwards Center One, 556-4278). Any employment not authorized in writing by the ISSO is illegal employment and a violation of F-1/J-1 student status.
- Students will need to schedule an appointment and bring the following documents to the ISSO:
 - A. Most current certificate of eligibility (Form 1-20 or IAP-66);
 - B. Valid passport;
 - C. Letter from Professional Practice detailing the name of the employer and the dates and location of employment.

INCOME TAX

Tax matters of any type can be complex and must necessarily be handled on an individual basis between the student involved and the Internal Revenue Service. It is important, however, for students to be aware that the Internal Revenue Service has provided UC with the following interpretation regarding the tax obligations of co-op students:

"...The general rule (concerning the taxability of salaries paid to co-op students) under Internal Revenue Code (IRC) Section 61(a) states, in part, that 'gross income means all income from whatever source derived.' Items specifically excluded from gross income are contained in IRC Sections 101 and following. In particular, Section 117 provides an exclusion from gross income for certain amounts received as a scholarship or fellowship grant. Amounts received as such may be fully or partially excludable from income."

"In cases where an employer-employee relationship exists, amounts received as wages, salaries or other compensation are included in gross income under IRC Section 61 (a). In general, co-op students receive compensation that is fully taxable. This form of compensation does not fall under the provisions of IRC Sections 101".

Perhaps even more definitive is the example provided in IRS Publication 520 (revised October 1977), page 2: "Example 2. A university established a work program as a requirement for a Bachelor of Science degree. Under the program the university assisted the students in securing outside employment.

Upon employment, it was solely within the discretion of the outside employer to determine what a student's activities were to be, based on the employer's needs. The students were paid amounts which equaled amounts received by regular employees with the same background.

Since the students were solely subject to the direction and supervision of the outside employer, their

compensation could not be excluded from gross income as a scholarship or fellowship grant."

It has long been the practice that UC co-op students are compensated directly by the employer for work performed on the practice assignment. This compensation is paid as a result of services rendered by the student for the employer under the supervision of the employer. While UC faculty members do work with many employers to develop appropriate job duties for students, the employer ultimately makes the decision as to the job tasks that will be available for co-op students. Therefore, when co-ops accept their co-op assignment, they recognize that the job duties will be supervised by the employer and that compensation will be paid for the work performed for the employer. The fact that participation in a co-op program may be a degree requirement for the student does not appear to alter the fact that the student is compensated for services performed for the employer and thus does not appear to be excludable from gross income.

It is emphasized that Professional Practice has provided the above solely as a response to a number of requests for information from students. Under no circumstances should a student consider this information as an official UC interpretation of individualized tax obligations. As in the past, the Division of Professional Practice urges students to contact the IRS Regional Office or other individuals qualified in tax matters for tax interpretations applicable to their individual situations.

As regards taxes in general, it is the student's responsibility to insure that all applicable tax liabilities arising from his or her co-op employment are satisfied. **To avoid possible delinquency assessments, the student should ascertain whether or not his/her co-op employer is withholding from wages for tax purposes.**

MOTOR VEHICLE RECIPROcity

Students working on practice assignments outside of their home states have occasionally had problems with authorities who have required them to register their cars locally even though that resident status was only temporary due to co-op. As a response to this need, cooperative education professional societies met with appropriate Motor Vehicle personnel in an attempt to resolve this problem. In October, 1968, in Milwaukee, Wisconsin, the following resolution was passed by the American Association of Motor Vehicle Administrators:

- **WHEREAS**, residents of one jurisdiction may and often do, attend schools in other jurisdictions; and
- **WHEREAS**, as students, such non-residents are temporarily living in the jurisdiction in which their residences are not located and intend to return to their jurisdiction of residence; and
- **WHEREAS**, the American Association of Motor Vehicle Administrators has recommended that driver's licenses should be issued only by a driver's jurisdiction of residence and that each jurisdiction should recognize properly licensed operators who are residents of other states, whether or not such operators be tourists or gainfully employed.
- **NOW, THEREFORE, BE IT RESOLVED** that, for the purpose of vehicle reciprocity, a full-time student who has paid the applicable tuition fees not be regarded as having changed the jurisdiction of his residence merely because of school attendance in another state, even though he may engage in part-time employment in conjunction with his course of study."

Should students have a problem related to local regulations requiring the registration of a car, it is advised that a copy of the above resolution be provided to the local Motor Vehicle authority. In virtually every case this has been sufficient to have the registration requirement waived. If a letter is needed to certify student and co-op status, the student should contact the Professional Practice Faculty Adviser for assistance.

APPENDIX

Professional Practice Program Eligibility Requirements for Transfer Students College of Business

Transfer students entering the College of Business in the autumn quarter and, who plan to participate in the Professional Practice Program, must apply to the Division of Professional Practice no later than the second week of the winter quarter. Students entering the College at a time other than the autumn quarter of an academic year must have their application materials on file no later than the end of the second week of the quarter which precedes the first block of quarters in which the student would be eligible for a practice assignment. Students cannot be advised of their eligibility status for participation in the Professional Practice Program until a copy of the first grade report in the College of Business is submitted by the student to the Division of Professional Practice. In order to be eligible for participation in the Program a student must:

- Be a full-time student carrying a minimum of 12 academic credit hours per quarter.
- Have a cumulative quality point average of 2.5 or above if transferring from a four-year college or from a two-year college.
- Have at least one grade report from the College of Business.
- Have a projected academic schedule over the term of enrollment in the College that would realistically enable the completion of a minimum of four (4) practice quarters on a regularly scheduled basis and be available for either work quarter of the first block of quarters in which the student would be eligible for placement. Students are not eligible to participate in the Professional Practice Program if in projecting the academic schedule, it is apparent that the only way they could meet the four (4) practice quarter requirement on a regular schedule would be to have an advance guarantee of placement in a specific quarter.
- Be free of any academic deficiencies or other restrictions that would interfere with an assignment.
- Be willing to accept a practice assignment in any geographic location within the continental United States.
- Be willing to accept a practice assignment to either quarter of a Section I (winter/summer) or Section II (autumn/spring) schedule. In any cooperative program it is extremely important to maintain a reasonable balance between the numbers of students in school and on work assignment at any given time. Special requests that would have the net effect of requiring initial professional practice placement in a specific quarter in either the winter/summer or autumn/spring block of quarters cannot be guaranteed out of fairness to all students participating in the program.
- Complete the appropriate Introduction to Cooperative Education course prior to initial placement.
- Certify that there is a reasonable expectation that at least 75 quarter hours will have been completed prior to the earliest quarter during which the student will be eligible for placement. Students exceeding 110 credit hours prior to the earliest quarter during which they will be eligible for placement may become ineligible for participation because of excessive quarter hours accrued.
- Once accepted in the program the student is expected to continue in the program until graduation, even when the minimum requirement of four (4) practice quarters has been met.

Academic Sanctions

A student admitted to the Professional Practice Program of the University of Cincinnati accepts the responsibility to know and comply with all institutional and Division rules and standards that govern the Program. Proven failure to meet these regulations and standards justify appropriate academic sanctions by the Professional Standards Review Committee for the Division of Professional Practice. The academic sanctions include Warning, Probation, Suspension and Dismissal.

The various sanctions are defined as follows:

- **Warning** is an official notification to the student that his or her behavior has been unacceptable. Any further misconduct may result in a more severe sanction.
- **Probation** is an official notification to the student that his or her behavior has been unacceptable and that his or her misconduct is considered a very serious matter. This action becomes a part of the student's record and could result in probation status in the student's academic unit. This sanction is in effect for a specified period as determined by the Professional Standards Review Committee. After receiving notice of probation it is the responsibility of the student to confer with his or her Professional Practice faculty adviser to discuss any questions concerning the probation and to plan an appropriate course of action to avoid further difficulties. The sanction of probation may be imposed without the student having been warned, if the nature of the misconduct is deemed by the Professional Standards Review Committee to warrant probation. Any further misconduct on the student's part during the period of probation may result in suspension or dismissal from the Professional Practice Program.
- **Suspension** prohibits the student from participating in the Professional Practice Program of the University of Cincinnati for a specified period of time. A suspension period will not exceed one 12-month year. The Professional Practice Standards Review Committee will determine the effective beginning and ending dates of the suspension. This Professional Practice action could result in suspension from the student's College. Suspension requires that the student must petition for readmission. Suspended students will be notified in writing as to the rationale for the action and when they will be eligible to apply for readmission into the Professional Practice Program. Once readmitted into the program, if the student then later fails to comply with Program policy, this will normally result in dismissal. Suspension may be issued without the student having had any prior program disciplinary action if the nature of the misconduct is significant and is deemed by the Professional Standards Review Committee to warrant suspension.
- **Dismissal** prohibits the student from ever participating in the Professional Practice Program of the University of Cincinnati. In cases of serious misconduct, a student may be dismissed without any previous disciplinary action by the Professional Standards Review Committee. Dismissed students will be notified in writing as to the rationale for the action and the effective date of the dismissal. Dismissal actions are terminal and readmission to the Program is normally not permitted. However, in unusual circumstances, the readmission of a dismissed student after one or more years may be in the best interest of both the student and the Program.

The sanctions of suspension and dismissal are serious matters, especially so for students in programs where the satisfactory completion of the Professional Practice Program is part of the degree requirements.

Offenses

A student found to have violated any of the rules and regulations that govern the Professional Practice Program is subject to academic sanctions. The sanctions will typically not be less than Warning nor in excess of Dismissal. The more serious offenses can result in Suspension and Dismissal. Some examples of serious offenses are listed below, but are not limited to these examples:

- **Dishonesty** - furnishing the Division or co-op employers false written or oral information.
- **Violation of Probation** - Violation of Program rules and regulations while on that probation.

- **Employer Termination** – a student on co-op work assignment terminated by the employer due to improper behavior or other misconduct by the student while officially on co-op work section with the employer.
- **Unauthorized Change of Co-op Employer** - Violation of the requirement to have official Division of Professional Practice approval of any change in the student's co-op employer.
- **Unsatisfactory Performance** - Two or more unsatisfactory performance reports from the student's co-op employer(s).
- **Disregard for Policy** - a pattern of disregard for policies by a student as evidenced by prior warnings or probation sanctions by the Division.

In general, when a student demonstrates unwillingness to obey the rules governing conduct for Professional Practice Program participation, the individual will be treated the same as one who had failed in traditional classroom courses and may be suspended or dismissed from the Professional Practice Program. The University of Cincinnati's Student Code of Conduct, which defines the behavior expected of students, is applicable to students while on professional practice assignments. Copies of this Code are available for review in the following locations: all Student Affairs and Services offices, student organization offices, College Deans' offices, and the Office of the University Ombuds.

UNIVERSITY POLICY STATEMENT

"The University of Cincinnati reaffirms its policy that discrimination on the basis of race, color, religion, national origin, sex, sex orientation, disability, status as disabled veteran or veteran of the Vietnam era, or age shall not be practiced in any of its activities. Furthermore, where past or present discrimination continues to have an adverse impact upon protected class members such as minority groups, women, disabled, Vietnam era veterans, or disabled veterans, the University will take affirmative action in carrying out its policy of non-discrimination and equal opportunity for all."

In compliance with federal mandates, the above University policy statement and in the spirit of equal opportunity the Division of Professional Practice endeavors to refer students to available and potential professional practice assignments based on their expressed career interests, academic performance and the relationship of available positions to their progression in their academic studies. Employers of Professional Practice students, whose policies and practices are found to be not consistent with the institution's policy, will be advised of their need to comply if they are to continue their working relationships with the Division of Professional Practice. Potential employers are advised that the University insists on a policy of nondiscrimination in the recruitment and selection of students for co-op positions and in personnel practices following employment.

IMPORTANT NOTICES

STUDENT HEALTH INSURANCE

The University of Cincinnati (UC) Board of Trustees requires undergraduate students, co-op students and graduate students taking six or more credit hours to be covered by health insurance. All students who register for six or more credit hours, and co-op students, will be assessed a fee for single student coverage under the UC Student Health Insurance Plan. Students with coverage equal to or greater than that offered by the University may waive coverage if the Student Health Insurance Office receives an accurately completed insurance waiver form prior to the third Friday of the quarter. Other insurance policies must be from a United States based admitted insurance company with a United States based claims administrator. Accurately completed waiver cards that are received on time will eliminate UC Student Health Insurance charges for the remainder of the academic year. New insurance waiver forms must be submitted each academic year in order to have the student health insurance waived. Students wishing to waive the UC student insurance are advised to go to www.onestop.uc.edu and click on "waive

my health insurance" under MY BILL.

International students holding "F" or "J" visas, and registered for one or more credit hours, are required to have the UC Health Insurance unless they have been approved to waive the coverage by the Student Health Insurance Office prior to the waiver deadline.

IMPLICATIONS AND RESPONSIBILITIES FOR CO-OP STUDENTS

Co-op students, whether registered for a work quarter or registered for six or more credit hours during an academic quarter, are fully subject to the above-stated University policy. Students who register late, or who fail to register for a co-op work quarter, without a completed health insurance waiver form on file with the Student Health Insurance Office should contact the Student Health Insurance Office immediately, or they will be responsible for health insurance charges for that quarter.

It is important to note that if a student does not have a waiver in effect for a given work quarter, the student will be assessed health insurance charges even if he/she has registered in time for that quarter. Students need to be especially aware of this since they may not receive their registration bill prior to the Health Insurance Office's deadline for waivers. A waiver form can be obtained from the Student Health Insurance Office in room 112 of Scioto Hall and filed by the deadline, so as to avoid any insurance charges.

Co-op students who do not have a co-op job for a scheduled work quarter and who are not registered for classes for that quarter, are not covered under student health insurance and may not be covered under their parent's health insurance. In such situations, it is extremely important that the student arrange for health insurance coverage over the period when they are not in classes or on a co-op work quarter. If you have an injury, or develop a medical condition, while you do not have health insurance, it can be financially devastating.

Please know that the deadline to waive student health insurance for a given academic year is no later than the third Friday of the Autumn Quarter.

The Division of Professional Practice is not involved in health insurance practices or policies and, therefore, will not assume responsibility for any health insurance charges for any reason.

Any questions related to health insurance should be directed to the Student Health Insurance Office, (513) 556-6868.

CO-OPS WITH STUDENT LOANS

If you have a student loan, it is imperative that you register for the co-op quarter prior to the end of the academic quarter. Failure to do so may result in loss of your loan. Students with loans should note that final registration for the work quarter begins approximately three weeks prior to the start of the quarter.

IMPLICATIONS AND RESPONSIBILITIES FOR CO-OP STUDENTS

There have been recent changes in Federal regulations governing the disbursement of electronically-transferred student loan monies. Effective with the 1997-98 academic years, all electronically-transferred student loan monies are required to be disbursed to a student's account no later than 10 days from the date the monies are received by the University. Any monies not disbursed within this mandated time will be returned. These changes in the Federal regulations make it more important than ever for co-op students to complete their practice quarter registration in a timely manner, preferably before leaving the campus for the work term.

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