



Oikos University
7901 Oakport St. Suite 3000, Oakland, CA 94621
T.510-639-7879. Website: www.oikos.edu

PERFORMANCE FACT SHEET

2019 ANNUAL REPORT

OIKOS UNIVERSITY

**7901 OAKPORT ST. SUITE 30000,
OAKLAND, CA 94621**

**PHONE: 510-639-7879
FAX: 510-639-7810
WEBSITE: WWW.OIKOS.EDU**



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SCHOOL PERFORMANCE FACT SHEET

CALENDAR YEARS 2018& 2019

The Bachelor of Arts in Biblical Studies (4years)

On-Time Completion Rates (Graduation Rates)

Calendar Year	Number of Students Who Began Program	Students Available for Graduation	Number of On-Time Graduates	On-Time Completion Rate
2018	7	7	4	57%
2019	7	7	7	100%

Student's Initial: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.

Students Completing Within 150% of the Published Program Length

Calendar Year	Number of students who began the program	Students Available for Graduation	150% Graduates	150% Completion Rate
2016	35	35	14	40%
2017	10	10	2	20%
2018	7	7	4	57%
2019	7	7	7	100%

Student's Initial: _____ Date: _____

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Job Placement Rates (includes data for the two calendar years prior to reporting)

Calendar Year	Number of Students Who Began Program	Number of Graduates	Graduates Available for Employment	Graduates Employed in the Field	Placement Rate % Employed in the Field
2018	7	4	0	0	0
2019	7	7	5	3	60%

You may obtain from the institution a list of the employment positions determined to be in the field for which a student received education and training. To obtain this information, please contact school by phone (510-639-7879) or email (info@oikos.edu).

Gainfully Employed Categories (includes data for the two calendar years prior to reporting)

Part-Time vs. Full-Time Employment

Calendar Year	Graduate Employed in the Field 20-29 Hours Per Week	Graduates Employed in the Field at Least 30 Hours Per Week	Total Graduates Employed in the Field
2018	0	0	0
2019	3	0	3

Single Position vs. Concurrent Aggregated Position

Calendar Year	Graduate Employed in the Field in a Single Position	Graduates Employed in the Field in Concurrent Aggregated Positions	Total Graduates Employed in the Field
2018	0	0	0
2019	3	0	3



Self-Employed / Freelance Positions

Calendar Year	Graduate Employed who are Self-Employed or Working Freelance	Total Graduates Employed in the Field
2018	0	0
2019	0	3

Institutional Employment

Calendar Year	Graduate Employed in the Field who are Employed by the Institution, an Employer Owned by the Institution, or an Employer who Shares Ownership with the Institution.	Total Graduates Employed in the Field
2018	0	0
2019	0	3

Student's Initial: _____ Date: _____

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License-examination Passage Rate (continually administered examinations)

Calendar Year	Number of Graduates in Calendar Year	Number of Graduates Taking Exam	Number Who Passed First Exam Taken	Number Who Failed First Available Exam	Passage Rate
2018	N/A	N/A	N/A	N/A	N/A
2019	N/A	N/A	N/A	N/A	N/A

Licensure examination passage data is not available from the state agency administering the examination. We are unable to collect data from graduates.

Student's Initials: _____ Date: _____

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Salary and Wage Information (includes data for the two calendar years prior to reporting)

Annual salary and wages reported for graduates employed in the field.

Calendar Year	Graduates Available for Employment	Graduates Employed in the Field	\$20,001 - \$25,000	\$35,001 - \$40,000	\$40,001 - \$45,000	\$45,001 - \$50,000	No Salary Information Reported
2018	0	0	0	0	0	0	0
2019	5	3	0	0	0	0	5

A list of sources used to substantiate salary disclosures is available from the school by calling 510-639-7879 or emailing info@oikos.edu.

Student's Initial: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.

Cost of Educational Program

Total charges for the program for students completing on time in 2018: \$21,000

Total charges may be higher for students that do not complete on time.

Total charges for the program for students completing on time in 2019: \$25,500

Total charges may be higher for students that do not complete on time.

Student's Initials: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.

Federal Student Loan Debt

Oikos University is eligible, but chooses not to participate in federal student aid programs.

Therefore, students who attended this institution do not have federal student loans.

Student's Initial: _____ Date: _____

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Any questions a student may have regarding this fact sheet that have not been satisfactorily answered by the institution may be directed to the Bureau for Private Postsecondary Education at 1747 N. Market Blvd. Ste 225 Sacramento, CA 95834 or P.O. Box 980818, West Sacramento, CA 95798-0818, www.bppe.ca.gov, (888) 370-7589 or by fax (916) 263-1897

Student Name – Print

Student Signature

Date

School Official

Date



Definitions

- “Number of Students Who Began the Program” means the number of students who began a program who were scheduled to complete the program within 100% of the published program length within the reporting calendar year and excludes all students who cancelled during the cancellation period.
- “Students Available for Graduation” is the number of students who began the program minus the number of students who have died, been incarcerated, or been called to active military duty.
- “Number of On-time Graduates” is the number of students who completed the program within 100% of the published program length within the reporting calendar year.
- “On-time Completion Rate” is the number of on-time graduates divided by the number of students available for graduation.
- “150% Graduates” is the number of students who completed the program within 150% of the program length (includes on-time graduates).
- “150% Completion Rate” is the number of students who completed the program in the reported calendar year within 150% of the published program length, including on-time graduates, divided by the number of students available for graduation.
- “Graduates Available for Employment” means the number of graduates minus the number of graduates unavailable for employment.
- “Graduates Unavailable for Employment” means the graduates who, after graduation, die, become incarcerated, are called to active military duty, are international students that leave the United States or do not have a visa allowing employment in the United States, or are continuing their education in an accredited or bureau-approved postsecondary institution.
- “Graduates Employed in the Field” means graduates who beginning within six months after a student completes the applicable educational program are gainfully employed, whose employment has been reported, and for whom the institution has documented verification of employment. For occupations for which the state requires passing an examination, the six months period begins after the announcement of the examination results for the first examination available after a student completes an applicable educational program.
- “Placement Rate Employed in the Field” is calculated by dividing the number of graduates gainfully employed in the field by the number of graduates available for employment.
- “Number of Graduates Taking Exam” is the number of graduates who took the first available exam in the reported calendar year.
- “First Available Exam Date” is the date for the first available exam after a student completed a program.
- “Passage Rate” is calculated by dividing the number of graduates who passed the exam by the number of graduates who took the reported licensing exam.
- “Number Who Passed First Available Exam” is the number of graduates who took and passed the first available licensing exam after completing the program.
- “Salary” is as reported by graduate or graduate’s employer.
- “No Salary Information Reported” is the number of graduates for whom, after making reasonable attempts, the school was not able to obtain salary information.



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STUDENT'S RIGHT TO CANCEL

The students have the right to cancel the agreement and receive a full refund of tuition before the first class every semester and before materials are received. Cancellation is effective on the date the written notice of cancellation is hand-delivered to registrar's office at: 7901 Oakport St. Suite 300, Oakland, CA94621 or emailed to info@oikos.edu. The student has the right to cancel and obtain 100 percent of the amount paid for institutional charges, less a reasonable deposit or application fee not to exceed two hundred fifty dollars (\$250), when a notice of cancellation is made through attendance at the first class session, or the seventh day after enrollment, whichever is later. _____(initial)

If a student obtains a loan to pay for an educational program, the student will have the responsibility to repay the full amount of the loan plus interest, less the amount of any refund, and that, if the student has received federal student financial aid funds, the student is entitled to a refund of the money not paid from federal student financial aid program funds.



SCHOOL PERFORMANCE FACT SHEET

CALENDAR YEARS 2018 & 2019

The Bachelor of Music (4 years)

On-Time Completion Rates (Graduation Rates)

Calendar Year	Number of Students Who Began the Program	Students Available for Graduation	Number of On-Time Graduates	On-Time Completion Rate
2018	1	1	0	0%
2019	0	0	0	0%

Student's Initial: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.

Students Completing Within 150% of the Published Program Length

Calendar Year	Number of students who began the program	Students Available for Graduation	150% Graduates	150% Completion Rate
2016	0	0	0	0%
2017	0	0	0	0%
2018	1	1	0	0%
2019	0	0	0	0%

Student's Initial: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.



Job Placement Rates (includes data for the two calendar years prior to reporting)

Calendar Year	Number of Students Who Began Program	Number of Graduates	Graduates Available for Employment	Graduates Employed in the Field	Placement Rate % Employed in the Field
2018	1	0	0	0	0
2019	0	0	0	0	0

You may obtain from the institution a list of the employment positions determined to be in the field for which a student received education and training. To obtain this information, please contact school by phone (510-639-7879) or email (info@oikos.edu).

Gainfully Employed Categories (includes data for the two calendar years prior to reporting)

Part-Time vs. Full-Time Employment

Calendar Year	Graduate Employed in the Field 20-29 Hours Per Week	Graduates Employed in the Field at Least 30 Hours Per Week	Total Graduates Employed in the Field
2018	0	0	0
2019	0	0	0

Single Position vs. Concurrent Aggregated Position

Calendar Year	Graduate Employed in the Field in a Single Position	Graduates Employed in the Field in Concurrent Aggregated Positions	Total Graduates Employed in the Field
2018	0	0	0
2019	0	0	0



Self-Employed / Freelance Positions

Calendar Year	Graduate Employed who are Self-Employed or Working Freelance	Total Graduates Employed in the Field
2018	0	0
2019	0	0

Institutional Employment

Calendar Year	Graduate Employed in the Field who are Employed by the Institution, an Employer Owned by the Institution, or an Employer who Shares Ownership with the Institution.	Total Graduates Employed in the Field
2018	0	0
2019	0	0

Student's Initial: _____ Date: _____

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License-examination Passage Rate (continually administered examinations)

Calendar Year	Number of Graduates in Calendar Year	Number of Graduates Taking Exam	Number Who Passed First Exam Taken	Number Who Failed First Available Exam	Passage Rate
2018	N/A	N/A	N/A	N/A	N/A
2019	N/A	N/A	N/A	N/A	N/A

Licensure examination passage data is not available from the state agency administering the examination.

Student's Initials: _____ Date: _____

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Salary and Wage Information (includes data for the two calendar years prior to reporting)

Annual salary and wages reported for graduates employed in the field.

Calendar Year	Graduates Available for Employment	Graduates Employed in the Field	\$20,001 - \$25,000	\$35,001 - \$40,000	\$40,001 - \$45,000	\$45,001 - \$50,000	No Salary Information Reported
2018	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0

A list of sources used to substantiate salary disclosures is available from the school by calling 510-639-7879 or emailing info@oikos.edu.

Student's Initial: _____ **Date:** _____

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Cost of Educational Program

Total charges for the program for students completing on time in 2018: \$25,800
 Total charges may be higher for students that do not complete on time.

Total charges for the program for students completing on time in 2019: \$38,940
 Total charges may be higher for students that do not complete on time.

Student's Initials: _____ **Date:** _____

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Federal Student Loan Debt

Oikos University is eligible, but chooses not to participate in federal student aid programs. Therefore, students who attend this institution do not have federal student loans.

Student's Initial: _____ **Date:** _____

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Student Name – Print

Student Signature

Date

School Official

Date



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Definitions

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- “Students Available for Graduation” is the number of students who began the program minus the number of students who have died, been incarcerated, or been called to active military duty.
- “Number of On-time Graduates” is the number of students who completed the program within 100% of the published program length within the reporting calendar year.
- “On-time Completion Rate” is the number of on-time graduates divided by the number of students available for graduation.
- “150% Graduates” is the number of students who completed the program within 150% of the program length (includes on-time graduates).
- “150% Completion Rate” is the number of students who completed the program in the reported calendar year within 150% of the published program length, including on-time graduates, divided by the number of students available for graduation.
- “Graduates Available for Employment” means the number of graduates minus the number of graduates unavailable for employment.
- “Graduates Unavailable for Employment” means the graduates who, after graduation, die, become incarcerated, are called to active military duty, are international students that leave the United States or do not have a visa allowing employment in the United States, or are continuing their education in an accredited or bureau-approved postsecondary institution.
- “Graduates Employed in the Field” means graduates who beginning within six months after a student completes the applicable educational program are gainfully employed, whose employment has been reported, and for whom the institution has documented verification of employment. For occupations for which the state requires passing an examination, the six months period begins after the announcement of the examination results for the first examination available after a student completes an applicable educational program.
- “Placement Rate Employed in the Field” is calculated by dividing the number of graduates gainfully employed in the field by the number of graduates available for employment.
- “Number of Graduates Taking Exam” is the number of graduates who took the first available exam in the reported calendar year.
- “First Available Exam Date” is the date for the first available exam after a student completed a program.
- “Passage Rate” is calculated by dividing the number of graduates who passed the exam by the number of graduates who took the reported licensing exam.
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If a student obtains a loan to pay for an educational program, the student will have the responsibility to repay the full amount of the loan plus interest, less the amount of any refund, and that, if the student has received federal student financial aid funds, the student is entitled to a refund of the money not paid from federal student financial aid program funds.



SCHOOL PERFORMANCE FACT SHEET

CALENDAR YEARS 2018 & 2019

The Bachelor of Arts in Business Administration (4years)

This program is new. Therefore, the number of students who graduate, the number of students who are placed, or the starting salary you can earn after finishing the educational program are unknown at this time. Information regarding general salary and placement statistics may be available from government sources or from the institution, but is not equivalent to actual performance data. This program began on 01/28/2020. As of 1/28/2022, two full years of data for this program will be available.

On-Time Completion Rates (Graduation Rates)

Calendar Year	Number of Students Who Began Program	Students Available for Graduation	Number of On-Time Graduates	On-Time Completion Rate
2018	N/A	N/A	N/A	N/A
2019	N/A	N/A	N/A	N/A

Student's Initial: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.

Students Completing Within 150% of the Published Program Length

Calendar Year	Number of students who began the program	Students Available for Graduation	150% Graduates	150% Completion Rate
2018	N/A	N/A	N/A	N/A
2019	N/A	N/A	N/A	N/A

Student's Initial: _____ Date: _____

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Job Placement Rates (includes data for the two calendar years prior to reporting)

Calendar Year	Number of Students Who Began Program	Number of Graduates	Graduates Available for Employment	Graduates Employed in the Field	Placement Rate % Employed in the Field
2018	N/A	N/A	N/A	N/A	N/A
2019	N/A	N/A	N/A	N/A	N/A

You may obtain from the institution a list of the employment positions determined to be in the field for which a student received education and training. To obtain this information, please contact school by phone (510-639-7879) or email (info@oikos.edu).

Gainfully Employed Categories (includes data for the two calendar years prior to reporting)

Part-Time vs. Full-Time Employment

Calendar Year	Graduate Employed in the Field 20-29 Hours Per Week	Graduates Employed in the Field at Least 30 Hours Per Week	Total Graduates Employed in the Field
2018	N/A	N/A	N/A
2019	N/A	N/A	N/A

Single Position vs. Concurrent Aggregated Position

Calendar Year	Graduate Employed in the Field in a Single Position	Graduates Employed in the Field in Concurrent Aggregated Positions	Total Graduates Employed in the Field
2018	N/A	N/A	N/A
2019	N/A	N/A	N/A



Self-Employed / Freelance Positions

Calendar Year	Graduate Employed who are Self-Employed or Working Freelance	Total Graduates Employed in the Field
2018	N/A	N/A
2019	N/A	N/A

Institutional Employment

Calendar Year	Graduate Employed in the Field who are Employed by the Institution, an Employer Owned by the Institution, or an Employer who Shares Ownership with the Institution.	Total Graduates Employed in the Field
2018	N/A	N/A
2019	N/A	N/A

Student's Initial: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.

License-examination Passage Rate (continually administered examinations)

Calendar Year	Number of Graduates in Calendar Year	Number of Graduates Taking Exam	Number Who Passed First Exam Taken	Number Who Failed First Available Exam	Passage Rate
2018	N/A	N/A	N/A	N/A	N/A
2019	N/A	N/A	N/A	N/A	N/A

Licensure examination passage data is not available from the state agency administering the examination. We are unable to collect data from graduates.

Student's Initials: _____ Date: _____

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Salary and Wage Information (includes data for the two calendar years prior to reporting)

Annual salary and wages reported for graduates employed in the field.

Calendar Year	Graduates Available for Employment	Graduates Employed in the Field	\$20,001	\$35,001	\$40,001	\$45,001	No Salary Information Reported
			- \$25,000	- \$40,000	- \$45,000	- \$50,000	
2018	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2019	N/A	N/A	N/A	N/A	N/A	N/A	N/A

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Student's Initial: _____ Date: _____
Initial only after you have had sufficient time to read and understand the information.

Cost of Educational Program

Total charges for the program for students completing on time in 2018: N/A
 Total charges may be higher for students that do not complete on time.

Total charges for the program for students completing on time in 2019: 25,500
 Total charges may be higher for students that do not complete on time.

Student's Initials: _____ Date: _____
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Federal Student Loan Debt

Oikos University is eligible, but chooses not to participate in federal student aid programs. Therefore, students who attended this institution do not have federal student loans.

Student's Initial: _____ Date: _____
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If a student obtains a loan to pay for an educational program, the student will have the responsibility to repay the full amount of the loan plus interest, less the amount of any refund, and that, if the student has received federal student financial aid funds, the student is entitled to a refund of the money not paid from federal student financial aid program funds.



SCHOOL PERFORMANCE FACT SHEET

CALENDAR YEARS 2018 & 2019

The Master of Divinity (3 years)

On-Time Completion Rates (Graduation Rates)

Calendar Year	Number of Students Who Began the Program	Students Available for Graduation	Number of On-Time Graduates	On-Time Completion Rate
2018	16	16	7	44%
2019	3	3	3	100%

Student's Initial: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.

Students Completing Within 150% of the Published Program Length

Calendar Year	Number of students who began the program	Students Available for Graduation	150% Graduates	150% Completion Rate
2016	9	9	4	44%
2017	15	15	4	27%
2018	16	16	7	44%
2019	3	3	3	100%

Student's Initial: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.



Job Placement Rates (includes data for the two calendar years prior to reporting)

Calendar Year	Number of Students Who Began Program	Number of Graduates	Graduates Available for Employment	Graduates Employed in the Field	Placement Rate % Employed in the Field
2018	16	7	1	0	0
2019	3	3	1	1	100%

You may obtain from the institution a list of the employment positions determined to be in the field for which a student received education and training. To obtain this information, please contact school by phone (510-639-7879) or email (info@oikos.edu).

Gainfully Employed Categories (includes data for the two calendar years prior to reporting)

Part-Time vs. Full-Time Employment

Calendar Year	Graduate Employed in the Field 20-29 Hours Per Week	Graduates Employed in the Field at Least 30 Hours Per Week	Total Graduates Employed in the Field
2018	0	0	0
2019	1	0	1

Single Position vs. Concurrent Aggregated Position

Calendar Year	Graduate Employed in the Field in a Single Position	Graduates Employed in the Field in Concurrent Aggregated Positions	Total Graduates Employed in the Field
2018	0	0	0
2019	1	0	1



Oikos University
 7901 Oakport St. Suite 3000, Oakland, CA 94621
 T.510-639-7879. Website: www.oikos.edu

Self-Employed / Freelance Positions

Calendar Year	Graduate Employed who are Self-Employed or Working Freelance	Total Graduates Employed in the Field
2018	0	0
2019	0	1

Institutional Employment

Calendar Year	Graduate Employed in the Field who are Employed by the Institution, an Employer Owned by the Institution, or an Employer who Shares Ownership with the Institution.	Total Graduates Employed in the Field
2018	0	0
2019	0	1

Student's Initial: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.

License-examination Passage Rate (continually administered examinations)

Calendar Year	Number of Graduates in Calendar Year	Number of Graduates Taking Exam	Number Who Passed First Exam Taken	Number Who Failed First Available Exam	Passage Rate
2018	N/A	N/A	N/A	N/A	N/A
2019	N/A	N/A	N/A	N/A	N/A

Licensure examination passage data is not available from the state agency administering the examination.

Student's Initials: _____ Date: _____

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 T.510-639-7879. Website: www.oikos.edu

Salary and Wage Information (includes data for the two calendar years prior to reporting)

Annual salary and wages reported for graduates employed in the field.

Calendar Year	Graduates Available for Employment	Graduates Employed in the Field	\$20,001	\$35,001	\$40,001	\$45,001	No Salary Information Reported
			- \$25,000	- \$40,000	- \$45,000	- \$50,000	
2018	0	0	0	0	0	0	0
2019	1	1	0	0	0	0	1

A list of sources used to substantiate salary disclosures is available from the school by calling 510-639-7879 or emailing info@oikos.edu.

Student's Initial: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.

Cost of Educational Program

Total charges for the program for students completing on time in 2018: \$18,200
 Total charges may be higher for students that do not complete on time.

Total charges for the program for students completing on time in 2019: \$21,700
 Total charges may be higher for students that do not complete on time.

Student's Initials: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.

Federal Student Loan Debt

Oikos University is eligible, but chooses not to participate in federal student aid programs. Therefore, students who attend this institution do not have federal student loans.

Student's Initial: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.



Oikos University

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Student Name – Print

Student Signature

Date

School Official

Date



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Definitions

- “Number of Students Who Began the Program” means the number of students who began a program who were scheduled to complete the program within 100% of the published program length within the reporting calendar year and excludes all students who cancelled during the cancellation period.
- “Students Available for Graduation” is the number of students who began the program minus the number of students who have died, been incarcerated, or been called to active military duty.
- “Number of On-time Graduates” is the number of students who completed the program within 100% of the published program length within the reporting calendar year.
- “On-time Completion Rate” is the number of on-time graduates divided by the number of students available for graduation.
- “150% Graduates” is the number of students who completed the program within 150% of the program length (includes on-time graduates).
- “150% Completion Rate” is the number of students who completed the program in the reported calendar year within 150% of the published program length, including on-time graduates, divided by the number of students available for graduation.
- “Graduates Available for Employment” means the number of graduates minus the number of graduates unavailable for employment.
- “Graduates Unavailable for Employment” means the graduates who, after graduation, die, become incarcerated, are called to active military duty, are international students that leave the United States or do not have a visa allowing employment in the United States, or are continuing their education in an accredited or bureau-approved postsecondary institution.
- “Graduates Employed in the Field” means graduates who beginning within six months after a student completes the applicable educational program are gainfully employed, whose employment has been reported, and for whom the institution has documented verification of employment. For occupations for which the state requires passing an examination, the six months period begins after the announcement of the examination results for the first examination available after a student completes an applicable educational program.
- “Placement Rate Employed in the Field” is calculated by dividing the number of graduates gainfully employed in the field by the number of graduates available for employment.
- “Number of Graduates Taking Exam” is the number of graduates who took the first available exam in the reported calendar year.
- “First Available Exam Date” is the date for the first available exam after a student completed a program.
- “Passage Rate” is calculated by dividing the number of graduates who passed the exam by the number of graduates who took the reported licensing exam.
- “Number Who Passed First Available Exam” is the number of graduates who took and passed the first available licensing exam after completing the program.
- “Salary” is as reported by graduate or graduate’s employer.
- “No Salary Information Reported” is the number of graduates for whom, after making reasonable attempts, the school was not able to obtain salary information.



Oikos University
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STUDENT'S RIGHT TO CANCEL

The students have the right to cancel the agreement and receive a full refund of tuition before the first class every semester and before materials are received. Cancellation is effective on the date the written notice of cancellation is hand-delivered to registrar's office at: 7901 Oakport St. Suite 3000, Oakland, CA94621 or emailed to info@oikos.edu. The student has the right to cancel and obtain 100 percent of the amount paid for institutional charges, less a reasonable deposit or application fee not to exceed two hundred fifty dollars (\$250), when a notice of cancellation is made through attendance at the first class session, or the seventh day after enrollment, whichever is later. _____(initial)

If a student obtains a loan to pay for an educational program, the student will have the responsibility to repay the full amount of the loan plus interest, less the amount of any refund, and that, if the student has received federal student financial aid funds, the student is entitled to a refund of the money not paid from federal student financial aid program funds.



SCHOOL PERFORMANCE FACT SHEET

CALENDAR YEARS 2018 & 2019

The Master of Music (3 years)

On-Time Completion Rates (Graduation Rates)

Calendar Year	Number of Students Who Began the Program	Students Available for Graduation	Number of On-Time Graduates	On-Time Completion Rate
2018	1	1	0	0%
2019	1	1	1	100%

Student's Initial: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.

Students Completing Within 150% of the Published Program Length

Calendar Year	Number of students who began the program	Students Available for Graduation	150% Graduates	150% Completion Rate
2016	0	0	0	0%
2017	2	2	0	0%
2018	1	1	0	0%
2019	1	1	1	100%

Student's Initial: _____ Date: _____

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Job Placement Rates (includes data for the two calendar years prior to reporting)

Calendar Year	Number of Students Who Began Program	Number of Graduates	Graduates Available for Employment	Graduates Employed in the Field	Placement Rate % Employed in the Field
2018	2	0	0	0	0
2019	1	1	0	0	0

You may obtain from the institution a list of the employment positions determined to be in the field for which a student received education and training. To obtain this information, please contact school by phone (510-639-7879) or email (info@oikos.edu).

Gainfully Employed Categories (includes data for the two calendar years prior to reporting)

Part-Time vs. Full-Time Employment

Calendar Year	Graduate Employed in the Field 20-29 Hours Per Week	Graduates Employed in the Field at Least 30 Hours Per Week	Total Graduates Employed in the Field
2018	0	0	0
2019	0	0	0

Single Position vs. Concurrent Aggregated Position

Calendar Year	Graduate Employed in the Field in a Single Position	Graduates Employed in the Field in Concurrent Aggregated Positions	Total Graduates Employed in the Field
2018	0	0	0
2019	0	0	0



Self-Employed / Freelance Positions

Calendar Year	Graduate Employed who are Self-Employed or Working Freelance	Total Graduates Employed in the Field
2018	0	0
2019	0	0

Institutional Employment

Calendar Year	Graduate Employed in the Field who are Employed by the Institution, an Employer Owned by the Institution, or an Employer who Shares Ownership with the Institution.	Total Graduates Employed in the Field
2018	0	0
2019	0	0

Student's Initial: _____ **Date:** _____

Initial only after you have had sufficient time to read and understand the information.

License-examination Passage Rate (continually administered examinations)

Calendar Year	Number of Graduates in Calendar Year	Number of Graduates Taking Exam	Number Who Passed First Exam Taken	Number Who Failed First Available Exam	Passage Rate
2018	N/A	N/A	N/A	N/A	N/A
2019	N/A	N/A	N/A	N/A	N/A

Licensure examination passage data is not available from the state agency administering the examination.

Student's Initials: _____ **Date:** _____

Initial only after you have had sufficient time to read and understand the information.



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Salary and Wage Information (includes data for the two calendar years prior to reporting)

Annual salary and wages reported for graduates employed in the field.

Calendar Year	Graduates Available for Employment	Graduates Employed in the Field	\$20,001	\$35,001	\$40,001	\$45,001	No Salary Information Reported
			- \$25,000	- \$40,000	- \$45,000	- \$50,000	
2018	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0

A list of sources used to substantiate salary disclosures is available from the school by calling 510-639-7879 or emailing info@oikos.edu.

Student's Initial: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.

Cost of Educational Program

Total charges for the program for students completing on time in 2018: \$22,600
 Total charges may be higher for students that do not complete on time.

Total charges for the program for students completing on time in 2019: \$30,700
 Total charges may be higher for students that do not complete on time.

Student's Initials: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.

Federal Student Loan Debt

Oikos University is eligible, but chooses not to participate in federal student aid programs. Therefore, students who attend this institution do not have federal student loans.

Student's Initial: _____ Date: _____

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Student Name – Print

Student Signature

Date

School Official

Date



Definitions

- “Number of Students Who Began the Program” means the number of students who began a program who were scheduled to complete the program within 100% of the published program length within the reporting calendar year and excludes all students who cancelled during the cancellation period.
- “Students Available for Graduation” is the number of students who began the program minus the number of students who have died, been incarcerated, or been called to active military duty.
- “Number of On-time Graduates” is the number of students who completed the program within 100% of the published program length within the reporting calendar year.
- “On-time Completion Rate” is the number of on-time graduates divided by the number of students available for graduation.
- “150% Graduates” is the number of students who completed the program within 150% of the program length (includes on-time graduates).
- “150% Completion Rate” is the number of students who completed the program in the reported calendar year within 150% of the published program length, including on-time graduates, divided by the number of students available for graduation.
- “Graduates Available for Employment” means the number of graduates minus the number of graduates unavailable for employment.
- “Graduates Unavailable for Employment” means the graduates who, after graduation, die, become incarcerated, are called to active military duty, are international students that leave the United States or do not have a visa allowing employment in the United States, or are continuing their education in an accredited or bureau-approved postsecondary institution.
- “Graduates Employed in the Field” means graduates who beginning within six months after a student completes the applicable educational program are gainfully employed, whose employment has been reported, and for whom the institution has documented verification of employment. For occupations for which the state requires passing an examination, the six months period begins after the announcement of the examination results for the first examination available after a student completes an applicable educational program.
- “Placement Rate Employed in the Field” is calculated by dividing the number of graduates gainfully employed in the field by the number of graduates available for employment.
- “Number of Graduates Taking Exam” is the number of graduates who took the first available exam in the reported calendar year.
- “First Available Exam Date” is the date for the first available exam after a student completed a program.
- “Passage Rate” is calculated by dividing the number of graduates who passed the exam by the number of graduates who took the reported licensing exam.
- “Number Who Passed First Available Exam” is the number of graduates who took and passed the first available licensing exam after completing the program.
- “Salary” is as reported by graduate or graduate’s employer.
- “No Salary Information Reported” is the number of graduates for whom, after making reasonable attempts, the school was not able to obtain salary information.



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STUDENT'S RIGHT TO CANCEL

The students have the right to cancel the agreement and receive a full refund of tuition before the first class every semester and before materials are received. Cancellation is effective on the date the written notice of cancellation is hand-delivered to registrar's office at: 7901 Oakport St. Suite 3000, Oakland, CA94621 or emailed to info@oikos.edu. The student has the right to cancel and obtain 100 percent of the amount paid for institutional charges, less a reasonable deposit or application fee not to exceed two hundred fifty dollars (\$250), when a notice of cancellation is made through attendance at the first class session, or the seventh day after enrollment, whichever is later. _____(initial)

If a student obtains a loan to pay for an educational program, the student will have the responsibility to repay the full amount of the loan plus interest, less the amount of any refund, and that, if the student has received federal student financial aid funds, the student is entitled to a refund of the money not paid from federal student financial aid program funds.



SCHOOL PERFORMANCE FACT SHEET
 CALENDAR YEARS 2018 & 2019

The Master of of Science in Asian Medicine (3 years)

On-Time Completion Rates (Graduation Rates)

Calendar Year	Number of Students Who Began the Program	Students Available for Graduation	Number of On-Time Graduates	On-Time Completion Rate
2018	0	0	0	0
2019	0	0	0	0

Student's Initial: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.

Students Completing Within 150% of the Published Program Length

Calendar Year	Number of students who began the program	Students Available for Graduation	150% Graduates	150% Completion Rate
2016	0	0	0	0
2017	0	0	0	0
2018	0	0	0	0
2019	0	0	0	0

Student's Initial: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.



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Job Placement Rates (includes data for the two calendar years prior to reporting)

Calendar Year	Number of Students Who Began Program	Number of Graduates	Graduates Available for Employment	Graduates Employed in the Field	Placement Rate % Employed in the Field
2018	0	0	0	0	0
2019	0	0	0	0	0

You may obtain from the institution a list of the employment positions determined to be in the field for which a student received education and training. To obtain this information, please contact school by phone (510-639-7879) or email (info@oikos.edu).

Gainfully Employed Categories (includes data for the two calendar years prior to reporting)

Part-Time vs. Full-Time Employment

Calendar Year	Graduate Employed in the Field 20-29 Hours Per Week	Graduates Employed in the Field at Least 30 Hours Per Week	Total Graduates Employed in the Field
2018	0	0	0
2019	0	0	0

Single Position vs. Concurrent Aggregated Position

Calendar Year	Graduate Employed in the Field in a Single Position	Graduates Employed in the Field in Concurrent Aggregated Positions	Total Graduates Employed in the Field
2018	0	0	0
2019	0	0	0



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Self-Employed / Freelance Positions

Calendar Year	Graduate Employed who are Self-Employed or Working Freelance	Total Graduates Employed in the Field
2018	0	0
2019	0	0

Institutional Employment

Calendar Year	Graduate Employed in the Field who are Employed by the Institution, an Employer Owned by the Institution, or an Employer who Shares Ownership with the Institution.	Total Graduates Employed in the Field
2018	0	0
2019	0	0

Student's Initial: _____ **Date:** _____

Initial only after you have had sufficient time to read and understand the information.

License-examination Passage Rate (continually administered examinations)

Calendar Year	Number of Graduates in Calendar Year	Number of Graduates Taking Exam	Number Who Passed First Exam Taken	Number Who Failed First Available Exam	Passage Rate
2018	0	0	0	0	0
2019	0	0	0	0	0

Licensure examination passage data is not available from the state agency administering the examination.

Student's Initials: _____ **Date:** _____

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Salary and Wage Information (includes data for the two calendar years prior to reporting)

Annual salary and wages reported for graduates employed in the field.

Calendar Year	Graduates Available for Employment	Graduates Employed in the Field	\$20,001	\$35,001	\$40,001	\$45,001	No Salary Information Reported
			- \$25,000	- \$40,000	- \$45,000	- \$50,000	
2017	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0

A list of sources used to substantiate salary disclosures is available from the school by calling 510-639-7879 or emailing info@oikos.edu.

Student's Initial: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.

Cost of Educational Program

Total charges for the program for students completing on time in 2018: \$42,774

Total charges may be higher for students that do not complete on time.

Total charges for the program for students completing on time in 2019: \$42,774

Total charges may be higher for students that do not complete on time.

Student's Initials: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.

Federal Student Loan Debt

Oikos University is eligible, but chooses not to participate in federal student aid programs. Therefore, students who attend this institution do not have federal student loans.

Student's Initial: _____ Date: _____

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Student Name – Print

Student Signature

Date

School Official

Date



Definitions

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If a student obtains a loan to pay for an educational program, the student will have the responsibility to repay the full amount of the loan plus interest, less the amount of any refund, and that, if the student has received federal student financial aid funds, the student is entitled to a refund of the money not paid from federal student financial aid program funds.



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SCHOOL PERFORMANCE FACT SHEET
 CALENDAR YEARS 2018 & 2019

The Master of Business Administration (2 years)

On-Time Completion Rates (Graduation Rates)

Calendar Year	Number of Students Who Began the Program	Students Available for Graduation	Number of On-Time Graduates	On-Time Completion Rate
2018	0	0	0	0
2019	0	0	0	0

Student's Initial: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.

Students Completing Within 150% of the Published Program Length

Calendar Year	Number of students who began the program	Students Available for Graduation	150% Graduates	150% Completion Rate
2016	0	0	0	0
2017	0	0	0	0
2018	0	0	0	0
2019	0	0	0	0

Student's Initial: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.



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Job Placement Rates (includes data for the two calendar years prior to reporting)

Calendar Year	Number of Students Who Began Program	Number of Graduates	Graduates Available for Employment	Graduates Employed in the Field	Placement Rate % Employed in the Field
2018	0	0	0	0	0
2019	0	0	0	0	0

You may obtain from the institution a list of the employment positions determined to be in the field for which a student received education and training. To obtain this information, please contact school by phone (510-639-7879) or email (info@oikos.edu).

Gainfully Employed Categories (includes data for the two calendar years prior to reporting)

Part-Time vs. Full-Time Employment

Calendar Year	Graduate Employed in the Field 20-29 Hours Per Week	Graduates Employed in the Field at Least 30 Hours Per Week	Total Graduates Employed in the Field
2018	0	0	0
2019	0	0	0

Single Position vs. Concurrent Aggregated Position

Calendar Year	Graduate Employed in the Field in a Single Position	Graduates Employed in the Field in Concurrent Aggregated Positions	Total Graduates Employed in the Field
2018	0	0	0
2019	0	0	0



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Self-Employed / Freelance Positions

Calendar Year	Graduate Employed who are Self-Employed or Working Freelance	Total Graduates Employed in the Field
2018	0	0
2019	0	0

Institutional Employment

Calendar Year	Graduate Employed in the Field who are Employed by the Institution, an Employer Owned by the Institution, or an Employer who Shares Ownership with the Institution.	Total Graduates Employed in the Field
2018	0	0
2019	0	0

Student's Initial: _____ **Date:** _____

Initial only after you have had sufficient time to read and understand the information.

License-examination Passage Rate (continually administered examinations)

Calendar Year	Number of Graduates in Calendar Year	Number of Graduates Taking Exam	Number Who Passed First Exam Taken	Number Who Failed First Available Exam	Passage Rate
2018	0	0	0	0	0
2019	0	0	0	0	0

Licensure examination passage data is not available from the state agency administering the examination.

Student's Initials: _____ **Date:** _____

Initial only after you have had sufficient time to read and understand the information.

Salary and Wage Information (includes data for the two calendar years prior to reporting)



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 T.510-639-7879. Website: www.oikos.edu

Annual salary and wages reported for graduates employed in the field.

Calendar Year	Graduates Available for Employment	Graduates Employed in the Field	\$20,001 - \$25,000	\$35,001 - \$40,000	\$40,001 - \$45,000	\$45,001 - \$50,000	No Salary Information Reported
2018	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0

A list of sources used to substantiate salary disclosures is available from the school by calling 510-639-7879 or emailing info@oikos.edu.

Student's Initial: _____ Date: _____
Initial only after you have had sufficient time to read and understand the information.

Cost of Educational Program

Total charges for the program for students completing on time in 2018: \$27,002
 Total charges may be higher for students that do not complete on time.

Total charges for the program for students completing on time in 2019: \$27,002
 Total charges may be higher for students that do not complete on time.

Student's Initials: _____ Date: _____
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Federal Student Loan Debt

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Student's Initial: _____ Date: _____
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Oikos University

7901 Oakport St. Suite 3000, Oakland, CA 94621

T.510-639-7879. Website: www.oikos.edu

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Student Name – Print

Student Signature

Date

School Official

Date



Definitions

- “Number of Students Who Began the Program” means the number of students who began a program who were scheduled to complete the program within 100% of the published program length within the reporting calendar year and excludes all students who cancelled during the cancellation period.
- “Students Available for Graduation” is the number of students who began the program minus the number of students who have died, been incarcerated, or been called to active military duty.
- “Number of On-time Graduates” is the number of students who completed the program within 100% of the published program length within the reporting calendar year.
- “On-time Completion Rate” is the number of on-time graduates divided by the number of students available for graduation.
- “150% Graduates” is the number of students who completed the program within 150% of the program length (includes on-time graduates).
- “150% Completion Rate” is the number of students who completed the program in the reported calendar year within 150% of the published program length, including on-time graduates, divided by the number of students available for graduation.
- “Graduates Available for Employment” means the number of graduates minus the number of graduates unavailable for employment.
- “Graduates Unavailable for Employment” means the graduates who, after graduation, die, become incarcerated, are called to active military duty, are international students that leave the United States or do not have a visa allowing employment in the United States, or are continuing their education in an accredited or bureau-approved postsecondary institution.
- “Graduates Employed in the Field” means graduates who beginning within six months after a student completes the applicable educational program are gainfully employed, whose employment has been reported, and for whom the institution has documented verification of employment. For occupations for which the state requires passing an examination, the six months period begins after the announcement of the examination results for the first examination available after a student completes an applicable educational program.
- “Placement Rate Employed in the Field” is calculated by dividing the number of graduates gainfully employed in the field by the number of graduates available for employment.
- “Number of Graduates Taking Exam” is the number of graduates who took the first available exam in the reported calendar year.
- “First Available Exam Date” is the date for the first available exam after a student completed a program.
- “Passage Rate” is calculated by dividing the number of graduates who passed the exam by the number of graduates who took the reported licensing exam.
- “Number Who Passed First Available Exam” is the number of graduates who took and passed the first available licensing exam after completing the program.
- “Salary” is as reported by graduate or graduate’s employer.
- “No Salary Information Reported” is the number of graduates for whom, after making reasonable attempts, the school was not able to obtain salary information.



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STUDENT'S RIGHT TO CANCEL

The students have the right to cancel the agreement and receive a full refund of tuition before the first class every semester and before materials are received. Cancellation is effective on the date the written notice of cancellation is hand-delivered to registrar's office at: 7850 Edgewater Dr. Oakland, CA 94621 or emailed to info@oikos.edu. The student has the right to cancel and obtain 100 percent of the amount paid for institutional charges, less a reasonable deposit or application fee not to exceed two hundred fifty dollars (\$250), when a notice of cancellation is made through attendance at the first class session, or the seventh day after enrollment, whichever is later. _____(initial)

If a student obtains a loan to pay for an educational program, the student will have the responsibility to repay the full amount of the loan plus interest, less the amount of any refund, and that, if the student has received federal student financial aid funds, the student is entitled to a refund of the money not paid from federal student financial aid program funds.



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SCHOOL PERFORMANCE FACT SHEET

CALENDAR YEARS 2018 & 2018

The Doctor of Ministry (5 years)

On-Time Completion Rates (Graduation Rates)

Calendar Year	Number of Students Who Began the Program	Students Available for Graduation	Number of On-Time Graduates	On-Time Completion Rate
2018	5	5	1	20%
2019	0	0	0	0

Student's Initial: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.

Students Completing Within 150% of the Published Program Length

Calendar Year	Number of students who began the program	Students Available for Graduation	150% Graduates	150% Completion Rate
2016	1	1	0	0%
2017	3	3	0	0%
2018	5	5	1	20%
2019	0	0	0	0

Student's Initial: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.



Job Placement Rates (includes data for the two calendar years prior to reporting)

Calendar Year	Number of Students Who Began Program	Number of Graduates	Graduates Available for Employment	Graduates Employed in the Field	Placement Rate % Employed in the Field
2018	5	1	1	1	100%
2019	0	0	0	0	0

You may obtain from the institution a list of the employment positions determined to be in the field for which a student received education and training. To obtain this information, please contact school by phone (510-639-7879) or email (info@oikos.edu).

Gainfully Employed Categories (includes data for the two calendar years prior to reporting)

Part-Time vs. Full-Time Employment

Calendar Year	Graduate Employed in the Field 20-29 Hours Per Week	Graduates Employed in the Field at Least 30 Hours Per Week	Total Graduates Employed in the Field
2018	0	1	1
2019	0	0	0

Single Position vs. Concurrent Aggregated Position

Calendar Year	Graduate Employed in the Field in a Single Position	Graduates Employed in the Field in Concurrent Aggregated Positions	Total Graduates Employed in the Field
2018	1	0	1
2019	0	0	0



Self-Employed / Freelance Positions

Calendar Year	Graduate Employed who are Self-Employed or Working Freelance	Total Graduates Employed in the Field
2018	1	1
2019	0	0

Institutional Employment

Calendar Year	Graduate Employed in the Field who are Employed by the Institution, an Employer Owned by the Institution, or an Employer who Shares Ownership with the Institution.	Total Graduates Employed in the Field
2018	1	1
2019	0	0

Student's Initial: _____ **Date:** _____

Initial only after you have had sufficient time to read and understand the information.

License-examination Passage Rate (continually administered examinations)

Calendar Year	Number of Graduates in Calendar Year	Number of Graduates Taking Exam	Number Who Passed First Exam Taken	Number Who Failed First Available Exam	Passage Rate
2018	N/A	N/A	N/A	N/A	N/A
2019	N/A	N/A	N/A	N/A	N/A

Licensure examination passage data is not available from the state agency administering the examination.

Student's Initials: _____ **Date:** _____

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Salary and Wage Information (includes data for the two calendar years prior to reporting)

Annual salary and wages reported for graduates employed in the field.

Calendar Year	Graduates Available for Employment	Graduates Employed in the Field	\$20,001 - \$25,000	\$35,001 - \$40,000	\$40,001 - \$45,000	\$45,001 - \$50,000	No Salary Information Reported
2018	1	1	0	0	0	0	1
2019	0	0	0	0	0	0	0

A list of sources used to substantiate salary disclosures is available from the school by calling 510-639-7879 or emailing info@oikos.edu.

Student's Initial: _____ Date: _____

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Cost of Educational Program

Total charges for the program for students completing on time in 2018: \$19,520
 Total charges may be higher for students that do not complete on time.

Total charges for the program for students completing on time in 2019: \$ 19,520
 Total charges may be higher for students that do not complete on time.

Student's Initials: _____ Date: _____

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Federal Student Loan Debt

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Student Name – Print

Student Signature

Date

School Official

Date



Definitions

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SCHOOL PERFORMANCE FACT SHEET
 CALENDAR YEARS 2018 & 2019

English as a Second Language (648 hours)

On-Time Completion Rates (Graduation Rates)

Calendar Year	Number of Students Who Began the Program	Students Available for Graduation	Number of On-Time Graduates	On-Time Completion Rate
2018	0	0	0	0%
2019	0	0	0	0%

Student's Initial: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.

Job Placement Rates (includes data for the two calendar years prior to reporting)

Calendar Year	Number of Students Who Began Program	Number of Graduates	Graduates Available for Employment	Graduates Employed in the Field	Placement Rate % Employed in the Field
2018	0	0	0	0	0
2019	0	0	0	0	0

Gainfully Employed Categories (includes data for the two calendar years prior to reporting)

Part-Time vs. Full-Time Employment

Calendar Year	Graduate Employed in the Field 20-29 Hours Per Week	Graduates Employed in the Field at Least 30 Hours Per Week	Total Graduates Employed in the Field



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2018	0	0	0
2019	0	0	0

Single Position vs. Concurrent Aggregated Position

Calendar Year	Graduate Employed in the Field in a Single Position	Graduates Employed in the Field in Concurrent Aggregated Positions	Total Graduates Employed in the Field
2018	0	0	0
2019	0	0	0

Self-Employed / Freelance Positions

Calendar Year	Graduate Employed who are Self-Employed or Working Freelance	Total Graduates Employed in the Field
2018	0	0
2019	0	0

Institutional Employment

Calendar Year	Graduate Employed in the Field who are Employed by the Institution, an Employer Owned by the Institution, or an Employer who Shares Ownership with the Institution.	Total Graduates Employed in the Field
2018	0	0
2019	0	0

Student's Initial: _____ Date: _____

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License-examination Passage Rate (continually administered examinations)

Calendar Year	Number of Graduates in Calendar Year	Number of Graduates Taking Exam	Number Who Passed First Exam Taken	Number Who Failed First Available Exam	Passage Rate
2018	N/A	N/A	N/A	N/A	N/A
2019	N/A	N/A	N/A	N/A	N/A

Licensure examination passage data is not available from the state agency administering the examination.

Student's Initials: _____ **Date:** _____

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Salary and Wage Information (includes data for the two calendar years prior to reporting)

Annual salary and wages reported for graduates employed in the field.

Calendar Year	Graduates Available for Employment	Graduates Employed in the Field	\$20,001 - \$25,000	\$35,001 - \$40,000	\$40,001 - \$45,000	\$45,001 - \$50,000	No Salary Information Reported
2018	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0

A list of sources used to substantiate salary disclosures is available from the school by calling 510-639-7879 or emailing info@oikos.edu.

Student's Initial: _____ **Date:** _____

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Cost of Educational Program

Total charges for the program for students completing on time in 8 \$7,200
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Total charges for the program for students completing on time in 2019: \$7,200
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 Date

 School Official

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_____ (initial)

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