



WESTERN
COVENANT UNIVERSITY

Tel: (213) 293-1771 wcuniversity.edu info@wcuniversity.edu
3333 Wilshire Blvd, Suite 700 Los Angeles, CA 90010



School Performance Fact Sheet

Calendar Years 2021-2022

Western Covenant University

680 Wilshire Pl., Suite 310, Los Angeles 90005

T. (213) 293-1771

info@wcuniversity.edu

www.wcuniversity.edu



**SCHOOL PERFORMANCE FACT SHEET
CALENDAR YEARS 2021 & 2022**

B.A. in Business Administration
4 Years

On-Time Completion Rates (Graduation Rates)

Includes data for the two calendar years prior to reporting.

Calendar Year	Number of Students Who Began the Program	Students Available for Graduation	Number of On-Time Graduates	On-Time Completion Rate
2021	64	N/A	N/A	N/A
2022	75	N/A	N/A	N/A

**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 but is not equivalent to actual performance data. This program began in 2021. As of 2023, two full years for this program will be available.

Student's Initials: _____ 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
2019	N/A	N/A	N/A	N/A
2020	N/A	N/A	N/A	N/A
2021	64	N/A	N/A	N/A
2022	75	N/A	N/A	N/A

**Included if the program is more than one year in length.



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Student's Initials: _____ **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
2021	64	N/A	N/A	N/A	N/A
2022	75	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. Student can obtain this information on school website.

**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 but is not equivalent to actual performance data. This program began in 2021. As of 2023, two full years for this program will be available.

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
2021	0	0	0
2022	0	0	0

Single Position vs. Concurrent Aggregated Position

Calendar Year	Graduates Employed in the Field in a Single Position	Graduates Employed in the Field in Concurrent Aggregated Positions	Total Graduates Employed in the Field
2021	0	0	0
2022	0	0	0



Self-Employed / Freelance Positions

Calendar Year	Graduates Employed who are Self-Employed or Working Freelance	Total Graduates Employed in the Field
2021	0	0
2022	0	0

Institutional Employment

Calendar Year	Graduates 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
2021	0	0
2022	0	0

Student's Initials: _____ Date: _____

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**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 but is not equivalent to actual performance data. This program began in 2021. As of 2023, two full years for this program will be available.

This program may result in freelance or self-employment.

- ▮ The work available to graduates of this program is usually for freelance or self-employment.
- ▮ This type of work may not be consistent.
- ▮ The period of employment can range from one day to weeks to several months.
- ▮ Hours worked in a day or week may be more or less than the traditional 8-hour work day or 40-hour work week.
- ▮ You can expect to spend unpaid time expanding your networks, advertising, promoting your services, or honing your skills.
- ▮ Once graduates begin to work freelance or are self-employed, they will be asked to provide documentation that they are employed as such so that they may be counted as placed for our job placement records.
- ▮ Students initialing this disclosure understand that either a majority or all of this school's graduates are employed in this manner and understand what comprises this work style.

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

Only initial after you have had sufficient time to read and understand the information.



License Examination Passage Rates (includes data for the two calendar years prior to reporting)

First Available Exam Date	Date Exam Results Announced	Number of Graduates in Calendar Year	Number of Graduates Taking Exam	Number Who Passed Exam	Number Who Failed Exam	Passage Rate
N/A	N/A	N/A	N/A	N/A	N/A	N/A
N/A	N/A					
N/A	N/A					
N/A	N/A					
N/A	N/A	N/A	N/A	N/A	N/A	N/A
N/A	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: _____

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

OR

Calendar Year	Number of Graduates in Calendar Year	Number of Graduates Taking Exam	Number Who Passed First Available Exam	Number Who Failed First Available Exam	Passage Rate
20XX					
20XY					

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 Field	\$20,001 - \$25,000	\$35,001 - \$40,000	\$40,001 - \$45,000	\$45,001 - \$50,000	No Salary Information Reported
2021	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0

A list of sources used to substantiate salary disclosures is available from the school. Student can obtain this information on school website.

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Student's Initials: _____ Date: _____

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Cost of Educational Program

Total charges for the program for students completing on-time in 2020 and 2021: \$41,902.50. Additional charges may be incurred if the program is not completed on-time.

Student's Initials: _____ Date: _____

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

Federal Student Loan Debt

Western Covenant 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 Initials: _____ 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, Suite 225, Sacramento, CA 95834, www.bppe.ca.gov, toll-free telephone number (888) 370-7589 or by fax (916) 263-1897.

Student Name - Print

Student Signature

Date

School Official

Date



**SCHOOL PERFORMANCE FACT SHEET
CALENDAR YEARS 2021 & 2022**

**B.Sc. in Computer Science
4 Years**

On-Time Completion Rates (Graduation Rates)

Includes data for the two calendar years prior to reporting.

Calendar Year	Number of Students Who Began the Program	Students Available for Graduation	Number of On-Time Graduates	On-Time Completion Rate
2021	2	N/A	N/A	N/A
2022	3	N/A	N/A	N/A

Student's Initials: _____ 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
2020	N/A	N/A	N/A	N/A
2021	2	N/A	N/A	N/A
2022	3	N/A	N/A	N/A

**Included if the program is more than one year in length.

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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
2021	2	N/A	N/A	N/A	N/A
2022	3	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. Student can obtain this information on school website.

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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
2021	0	0	0
2022	0	0	0

Single Position vs. Concurrent Aggregated Position

Calendar Year	Graduates Employed in the Field in a Single Position	Graduates Employed in the Field in Concurrent Aggregated Positions	Total Graduates Employed in the Field
2021	0	0	0
2022	0	0	0



Self-Employed / Freelance Positions

Calendar Year	Graduates Employed who are Self-Employed or Working Freelance	Total Graduates Employed in the Field
2021	0	0
2022	0	0

Institutional Employment

Calendar Year	Graduates 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
2021	0	0
2022	0	0

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

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- ▮ This type of work may not be consistent.
- ▮ The period of employment can range from one day to weeks to several months.
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- ▮ You can expect to spend unpaid time expanding your networks, advertising, promoting your services, or honing your skills.
- ▮ Once graduates begin to work freelance or are self-employed, they will be asked to provide documentation that they are employed as such so that they may be counted as placed for our job placement records.
- ▮ Students initialing this disclosure understand that either a majority or all of this school's graduates are employed in this manner and understand what comprises this work style.

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

Only initial after you have had sufficient time to read and understand the information.



License Examination Passage Rates (includes data for the two calendar years prior to reporting)

First Available Exam Date	Date Exam Results Announced	Number of Graduates in Calendar Year	Number of Graduates Taking Exam	Number Who Passed Exam	Number Who Failed Exam	Passage Rate
N/A	N/A	N/A	N/A	N/A	N/A	N/A
N/A	N/A					
N/A	N/A					
N/A	N/A					
N/A	N/A	N/A	N/A	N/A	N/A	N/A
N/A	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.

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

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

OR

Calendar Year	Number of Graduates in Calendar Year	Number of Graduates Taking Exam	Number Who Passed First Available Exam	Number Who Failed First Available Exam	Passage Rate
20XX					
20XY					

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 Field	\$20,001 - \$25,000	\$35,001 - \$40,000	\$40,001 - \$45,000	\$45,001 - \$50,000	No Salary Information Reported
2021	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0

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Student's Initials: _____ Date: _____

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Cost of Educational Program

Total charges for the program for students completing on-time in 2020 and 2021: \$45,712.50. Additional charges may be incurred if the program is not completed on-time.

Student's Initials: _____ Date: _____

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Federal Student Loan Debt

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Student Name - Print

Student Signature

School Official

Date

Date



**SCHOOL PERFORMANCE FACT SHEET
CALENDAR YEARS 2021 & 2022**

**M.A. in Religion
2 Years**

On-Time Completion Rates (Graduation Rates)

Includes data for the two calendar years prior to reporting.

Calendar Year	Number of Students Who Began the Program	Students Available for Graduation	Number of On-Time Graduates	On-Time Completion Rate
2021	42	12	0	0
2022	48	26	3	6.3%

Student's Initials: _____ 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	35	0	0	0
2019	48	3	0	0
2020	COVID 19 school closure	COVID 19 school	COVID 19 school	COVID 19 school closure
2021	42	12	0	0
2022	48	26	0	0

**Included if the program is more than one year in length.

Student's Initials: _____ 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
2021	42	0	0	0	0
2022	48	3	3	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. Student can obtain this information on school website.

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
2021	0	0	0
2022	0	0	0

Single Position vs. Concurrent Aggregated Position

Calendar Year	Graduates Employed in the Field in a Single Position	Graduates Employed in the Field in Concurrent Aggregated Positions	Total Graduates Employed in the Field
2021	0	0	0
2022	0	0	0



Self-Employed / Freelance Positions

Calendar Year	Graduates Employed who are Self-Employed or Working Freelance	Total Graduates Employed in the Field
2021	0	0
2022	0	0

Institutional Employment

Calendar Year	Graduates 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
2021	0	0
2022	0	0

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

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- ▮ The work available to graduates of this program is usually for freelance or self-employment.
- ▮ This type of work may not be consistent.
- ▮ The period of employment can range from one day to weeks to several months.
- ▮ Hours worked in a day or week may be more or less than the traditional 8-hour work day or 40-hour work week.
- ▮ You can expect to spend unpaid time expanding your networks, advertising, promoting your services, or honing your skills.
- ▮ Once graduates begin to work freelance or are self-employed, they will be asked to provide documentation that they are employed as such so that they may be counted as placed for our job placement records.
- ▮ Students initialing this disclosure understand that either a majority or all of this school's graduates are employed in this manner and understand what comprises this work style.

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

Only initial after you have had sufficient time to read and understand the information.



License Examination Passage Rates (includes data for the two calendar years prior to reporting)

First Available Exam Date	Date Exam Results Announced	Number of Graduates in Calendar Year	Number of Graduates Taking Exam	Number Who Passed Exam	Number Who Failed Exam	Passage Rate
N/A	N/A	N/A	N/A	N/A	N/A	N/A
N/A	N/A					
N/A	N/A					
N/A	N/A					
N/A	N/A	N/A	N/A	N/A	N/A	N/A
N/A	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: _____

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

OR

Calendar Year	Number of Graduates in Calendar Year	Number of Graduates Taking Exam	Number Who Passed First Available Exam	Number Who Failed First Available Exam	Passage Rate
20XX					
20XY					

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: _____

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)

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

Calendar Year	Graduates Available for Employment	Graduates Employed in Field	\$20,001 - \$25,000	\$35,001 - \$40,000	\$40,001 - \$45,000	\$45,001 - \$50,000	No Salary Information Reported
2021	0	0	0	0	0	0	0
2022	3	0	0	0	0	0	3

A list of sources used to substantiate salary disclosures is available from the school. Student can obtain this information on school website.

Student's Initials: _____ 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 2020 and 2021: \$27,267.50. Additional charges may be incurred if the program is not completed on-time.

Student's Initials: _____ Date: _____

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Federal Student Loan Debt

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Student Name - Print

Student Signature

School Official

Date

Date



**SCHOOL PERFORMANCE FACT SHEET
CALENDAR YEARS 2020 & 2021**

**Certificate in Pattern Making
1 Year**

On-Time Completion Rates (Graduation Rates)

Includes data for the two calendar years prior to reporting.

Calendar Year	Number of Students Who Began the Program	Students Available for Graduation	Number of On-Time Graduates	On-Time Completion Rate
2021	0	0	0	0
2022	0	0	0	0

Student's Initials: _____ 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
2021	0	0	0	0
2022	0	0	0	0

**Included if the program is more than one year in length.

Student's Initials: _____ 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
2021	0	0	0	0	0
2022	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. Student can obtain this information on school website.

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
2021	0	0	0
2022	0	0	0

Single Position vs. Concurrent Aggregated Position

Calendar Year	Graduates Employed in the Field in a Single Position	Graduates Employed in the Field in Concurrent Aggregated Positions	Total Graduates Employed in the Field
2021	0	0	0
2022	0	0	0



Self-Employed / Freelance Positions

Calendar Year	Graduates Employed who are Self-Employed or Working Freelance	Total Graduates Employed in the Field
2021	0	0
2022	0	0

Institutional Employment

Calendar Year	Graduates 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
2021	0	0
2022	0	0

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

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This program may result in freelance or self-employment.

- ▮ The work available to graduates of this program is usually for freelance or self-employment.
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Student's Initials: _____ **Date:** _____

Only initial after you have had sufficient time to read and understand the information.



License Examination Passage Rates (includes data for the two calendar years prior to reporting)

First Available Exam Date	Date Exam Results Announced	Number of Graduates in Calendar Year	Number of Graduates Taking Exam	Number Who Passed Exam	Number Who Failed Exam	Passage Rate
N/A	N/A	0	0	0	0	0
N/A	N/A					
N/A	N/A					
N/A	N/A					
N/A	N/A	0	0	0	0	0
N/A	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: _____

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

OR

Calendar Year	Number of Graduates in Calendar Year	Number of Graduates Taking Exam	Number Who Passed First Available Exam	Number Who Failed First Available Exam	Passage Rate
2021	0	0	0	0	0
2022	0	0	0	0	0

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: _____

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)

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

Calendar Year	Graduates Available for Employment	Graduates Employed in Field	\$20,001 - \$25,000	\$35,001 \$40,000	\$40,001 \$45,000	\$45,001 \$50,000	No Salary Information Reported
2021	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0

A list of sources used to substantiate salary disclosures is available from the school. Student can obtain this information on school website.

Student's Initials: _____ 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 2020 and 2021: \$7,596. Additional charges may be incurred if the program is not completed on-time.

Student's Initials: _____ Date: _____

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

Federal Student Loan Debt

Western Covenant 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 Initials: _____ Date: _____

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



This fact sheet is filed with the Bureau for Private Postsecondary Education. Regardless of any information you may have relating to completion rates, placement rates, starting salaries, or license exam passage rates, this fact sheet contains the information as calculated pursuant to state law.

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, Suite 225, Sacramento, CA 95834, www.bppe.ca.gov, toll-free telephone number (888) 370-7589 or by fax (916) 263-1897.

Student Name - Print

Student Signature

School Official

Date

Date



Definition

- ▮ “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.



STUDENT'S RIGHT TO CANCEL

The student has the right to cancel the enrollment agreement and obtain a refund of charges paid through attendance at the first-class session, or the seventh day after enrollment, whichever is later. Those students who want to cancel the enrollment agreement or withdraw from the college shall obtain a refund by the following policies and procedures: The institution shall refund 100 percent of the amount paid for institutional charges, less a reasonable deposit or application fee not to exceed two hundred fifty dollars (\$250), if notice of cancellation is made through attendance at the first-class session, or the seventh day after enrollment, whichever is later. The institution shall also provide a pro rata refund paid for institutional charges for students who have completed 60 percent or less of the period of attendance. No refund is made after 60 percent of the attendance period is complete. Accordingly, the student must exercise his or her right to cancel or withdraw, and the refund policy by ___/___/____. In order to cancel this enrollment agreement with Western Covenant University, the student shall mail or deliver to the address on the first page of this agreement a signed and dated form of "Notice of Cancellation," "Leave of Absence" or "Withdrawal Notice" along with "Refund Application" to the attention of the Western Covenant University academic affair office. Then, the refund shall be made to the student within 45 days following Western Covenant University's receipt of the cancellation notice. The refund excludes nonrefundable registration fees. 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. If the student is eligible for a loan guaranteed by the federal or state government and the student defaults on the loan, both of the following may occur:

- (1) The federal or state government or a loan guarantee agency may take action against the student, including applying any income tax refund to which the person is entitled to reduce the balance owed on the loan.
- (2) The student may not be eligible for any other federal student financial aid at another institution or other government assistance until the loan is repaid.