



JOSEPH
BUSINESS SCHOOL

Catalog & Handbook

7600 West Roosevelt Road
Forest Park, IL 60130

Phone: 708-697-5440
Fax: 708-697-6222
Toll Free: 866-791-4JBS (4527)

www.jbs.edu

December 2020

Table of Contents

Institution Overview.....	3
Mission	3
History	3
Ownership	3
Board Members.....	3
Licensing	3
Location	4
Facilities & Equipment.....	4
Administrative Staff.....	4
Accreditation	4
Admissions.....	5
Admissions Requirements.....	5
Admissions Procedures.....	5
Academic Policies.....	7
Transfer of Credit.....	7
Student Privacy Policy/ FERPA and Student Records.....	8
Copyright Infringement Policy.....	9
Satisfactory Academic Progress.....	9
Make-up Work.....	11
Leave of Absence.....	11
Student Conduct.....	12
Dress Code.....	12
Student Services.....	13
Placement Assistance	13
Grievance/Complaint Procedure.....	13
Other Services.....	14
Financial Information and Policies	15
Financial Aid and/or Assistance.....	15
Payment Options and Procedures.....	16
Tuition Payment & Fee Payment Policy	16
Appendix A: Entrepreneurship Training	18
Appendix B: Continuing Education & Professional Development Courses Program	49
Appendix C: Workshops & Special Courses Programs.....	61
Appendix D: Business & Leadership Courses Programs.....	68
Appendix E: ELearning Programs/Courses	77
Addendum - Satisfactory Progress Policy For Veterans.....	82
Addendum - Compliance with 38 USC 3679(e) VA Pending Payment Compliance.....	83
Addendum - VA Refund Policy.....	84

Institution Overview

Mission

The Joseph Business School (JBS) is a world class institution that equips entrepreneurs and individuals using practical and biblical principles to raise up companies and create wealth to transform desolate places into flourishing communities for the glory of God.

History

The Joseph Business School Business and Entrepreneurship Campus program was established as a result of a vision given by God to Dr. Bill Winston and has been in operation since 1998. This program consists of a rigorous nine- month program with a biblically-based curriculum.

In 2005 the Illinois Small Business Development Center was implemented at The Joseph Center®.

In 2007, the Joseph Business School Business and Entrepreneurship Online program was officially launched.

In 2009, the initial Continuing Education and Professional Development programs were implemented.

In 2011, the Business and Entrepreneurship Campus program was approved by the State of Illinois Department of Veterans' Affairs.

In 2013, the Joseph Business School was awarded accreditation by the Accrediting Council for Continuing Education & Training (ACCET).

Ownership

The Joseph Business School is owned and operated by the non-profit entity, The Joseph Center®, Inc.

Board Members

The Board Members of The Joseph Center®, Inc. are:

William S. Winston, Chairman Jay Plourde, Member
Belinda A. Whitfield, Secretary Deloris Thomas, Member
Lawrence Bettendorf, Member Bill Walton, Member

The Advisory Board Members for the Small Business Development Center at The Joseph Center®, Inc are:

Melissa Brown Chris Hollingsworth
Brian Butler Deloris Thomas
Russell Bryant

Licensing

The Joseph Business School has been issued a Permit of Approval to operate by The Illinois Board of Higher Education, 1 N. Old State Capitol Plaza, Suite 300, Springfield, Illinois 62701.

Location

The Joseph Business School is located at: 7600 W. Roosevelt Road Forest Park, Illinois 60130
Phone: 708-697-5440

Facilities & Equipment

The Joseph Business School is housed in a modern, up-to-date, single-story facility located at Roosevelt Road and Des Plaines Avenue. There is ample parking available, including handicap accessible areas. The building in which the school is located is also wheelchair accessible. We maintain quality classrooms, and lecture halls that feature state-of-the-art electronic equipment, computers, and audio-visual services. There is a library resource center available to students in a setting that provides students the opportunity to study, as well as an area equipped with vending machines. Access to Windows-based computers, with up-to-date software, printers, projectors, reference books, and publications are provided. The building and classrooms are nonsmoking.

Administrative Staff

Name Title

Dr. William S. Winston Founder, Chairman & Chief Executive Officer

Dr. Deloris Thomas President & Chief Operating Officer

Dr. Irene Abrons Dean, Online Program, Innovative Programs & Wealth Creation Center Alleece

Baker Assistant Dean, Online Program & International Programs

Jacinth Katta Assistant Dean, Executive Accelerator Program & Assistant Marketing Coordinator Georgeil Thompson

Assistant Dean, Continuing Education Professional Development & Wealth Creation Center Dana Morales Online Program Coordinator & Office Manager

Christie McKinney-Evans Prayer Coordinator

David Ramseur Dean, Campus Program

Yolanda Thomas Campus Program Coordinator & Compliance Manager

Brenda Marion Campus Class Facilitator

Melissa Brown Dean, Illinois Small Business Development Center & Director Joseph Center Business Development

Chris Hollingsworth Director, Illinois Procurement Technical Assistance Center at JBS Brian

Butler Director, Illinois International Trade Center at JBS

Andy Pham Small Business Development Center Business Advisor

Brittney Manning Small Business Development Center Program Coordinator

Maria Rodriguez Receptionist/Customer Service Coordinator

Dr. E.L. Kornegay Director, R.I.S.E./CIC4T

Kelvin Coleman Minister, R.I.S.E./CIC4T

Elgin Humphrey Minister, R.I.S.E./CIC4T

Tiffiney Ross Administrator/Minister, R.I.S.E./CIC4T

Accreditation

The Joseph Business School is accredited by the Accrediting Council for Continuing Education & Training (ACCET). The Accrediting Council for Continuing Education & Training is listed by the U.S. Department of Education as a nationally recognized accrediting agency.

Admissions

Admissions Requirements

Business & Entrepreneurship Campus, Online, and Online-Spanish Programs Applicants must meet the following requirements - be at least 18 years old, at minimum, have a High School Diploma or GED certificate (transcript/official document or photocopy required), submit one written recommendation from an adult who is familiar with your character and work ethic and is not a relative, complete two essays, and submit the Application fee of \$25.

JBS Executive Accelerator Campus and Online

Other requirements for the Business & Entrepreneurship Online and Online-Spanish Programs include a personal email address and a desktop, laptop or tablet with sound capability. In order to access online coursework, sufficient technology and Internet access is required. The following list will help verify that you are adequately equipped - Microsoft® Office XP Professional or higher operating system, Microsoft® Word, Excel, Power Point and Access applications (Mac Users will require Microsoft® Office Suite for Mac, Microsoft® Word, Excel, Power Point and Access applications), latest version of programs such as Adobe Flash, Acrobat Reader, Java, etc. All of the technical specifications are on the institution's website and are available for inspection prior to applying for the program at - http://www.jbs.edu/training_et_onl_pr_technical1.php. For questions regarding these requirements, please email us at info@jbs.edu or call 708.697.5440.

We may also require an interview as a requirement for admission. Entrance exams are not a requirement of admission.

Continuing Education & Professional Development Program

Applicants must meet the following requirements - be at least 17 years old and obtain a passing grade on applicable Entrance Exam(s)

Workshops & Special Courses and ELearning Programs/Courses

Applicants must meet the following requirements - be at least 18 years old. Entrance exams are not a requirement of admission.

Admissions Procedures

The Business & Entrepreneurship Campus Program and The Business & Entrepreneurship Online and Online-Spanish Program Applications can be obtained in person, by mail or by visiting our website at www.josephcenter.org. For the Online program, the application must be completed online.

Completed applications can be submitted at any time for the Campus and Online Programs. Completed campus applications may be mailed, faxed, emailed or hand-delivered. For the Online Programs, completed applications must be submitted online. A complete admissions package (completed application along with all requirements, i.e. fee, essays, transcript, etc.) is forwarded to the Admissions Team for review. The review timeframe is up to 6 weeks.

For the Campus Program, acceptance status is communicated via email and standard written mail. For the Online Programs, acceptance status as well as all correspondence is communicated through email.

The Continuing Education & Professional Development Program, Workshops & Special Courses Programs, and ELearning Programs/Courses, Registration forms can be obtained in person, or completed online by visiting our website at www.jbs.edu.

Completed registration forms are accepted during enrollment periods and where applicable, up to the second week of the program, and may be completed online, mailed, or hand-delivered.

Acceptance status, where applicable, is communicated via email or in person.

The admissions process for all Joseph Business School Programs is the same for all potential students. However, it is important to note that students with special needs or those that require special accommodations should indicate in detail their requirements. Every effort will be made to accommodate students with special needs.

The Joseph Business School not discriminate on the basis of age, race, color, national and ethnic origins, sex, religion, or handicap in the administration of its educational programs or admission policies.

[the remainder of this page intentionally left blank]

Academic Policies

Transfer of Credit

Transfer of Credit to Business & Entrepreneurship Campus and Online Programs

The Business and Entrepreneurship Campus and Online program may accept Transfer of Credit of a prospective student to the school's program. Courses appropriate for transferring of credit are those in Feasibility, Marketing, and Finance. The transfer of credit may be awarded if the prospective student has completed compatible coursework in these areas and attained at least an 80 percent grade from another institution that is accredited by an agency that is recognized by the United States Department of Education. In addition the prospective student must submit an essay detailing how they've applied the principles of the subject to their business and also present the material to the Dean and applicable Faculty. There will be a \$50 fee for each course request. The grading will be done on a pass/fail basis.

All requests for transferring of credit must be submitted in writing and be accompanied by a catalog and course content from the originating institution. It is the student's responsibility to arrange for the School to receive an official transcript of his or her previous record. Requests will not be accepted once the program has commenced.

The maximum number of credits that may be transferred from other institutions is 30% of the total scheduled clock hours for the program.

The Joseph Business School Business and Entrepreneurship Campus and Online Program do not offer credit for non-credit coursework, work experience, or life experience.

The acceptance or denial of credit is determined by the Dean, who informs the student in writing of the decision. If a denial is determined the prospective student may appeal in writing to the Dean, within (7) calendar days of receiving the determination. The Dean will provide a decision in writing to the applicant within ten (10) calendar days of receiving the appeal.

If the applicant passes and credits are granted, the qualified applicant will be exempted from the course(s) and the tuition fees reduced accordingly. A grade of TC (Transfer of Credit) for the course(s) will appear on any transcript issued to them by The Joseph Business School.

To be eligible for graduation and receive a certificate of completion, a student with transferred credits, must meet the graduation requirements outlined in the catalog.

Transfer of Credit from Business & Entrepreneurship Campus and Online Programs

Transfer of credit is a privilege granted by the institution to which a student may seek admission. We will assist with the provision of course outlines and catalog and, for graduates, the provision of official transcripts which are not released until the program is completed. Applicants for transfer of credit to another institution should be aware that it is completely at the discretion of the other institution whether to accept credits from the Joseph Business School. Students or graduates should contact the institution to which they seek admission to inquire as to that institution's policies on credit transfer and acceptance.

Student Privacy Policy/FERPA and Student Records

Under the Family Educational Rights & Privacy Act of 1974 (FERPA), all students and parents (with the written consent of the student) have the right to inspect and review the student's education records, to request an amendment to the education records, and to request a hearing (if the request for an amendment is denied) to challenge the contents of the records on the grounds that the records are inaccurate, misleading, or violate the rights of the student.

Any student wishing to inspect his or her records, including grades and attendance, should arrange an appointment with the Program Coordinator to view the records. The student shall receive access within 30 days of the request.

If a student wishes to amend a record they believe is inaccurate they should appeal in writing to the Program Coordinator.

If the school decides not to amend the record as requested, the school will notify the student in writing of the decision and the student's right to a hearing regarding the request for amendment. Additional information regarding the hearing procedures will be provided to the student when notified of the right to a hearing.

Student records are confidential and no unauthorized person may view those records or be given information from them without the express written permission of the student.

Disclosure of Education Records

The Joseph Business School will disclose information from a student's education records only with the written consent of the student, except:

- To authorized representatives of the U.S. Department of Education, the Office of Inspector General, or state and local education authorities.
- To authorized representatives if it is in connection with financial aid that the student has applied for or received.
- To organizations that are conducting studies concerning the administration of student aid programs on behalf of educational agencies or institutions.
- To School officials who have a legitimate educational interest in the records. (A School official is a person employed by the School in an administrative, supervisory, academic, research, or support staff position. A School official may also be a person employed by or under contract with the School to perform a special task, such as the attorney or auditor).
- To officials of another school, upon request, in which a student seeks or intends to enroll.
- To accrediting organizations to carry out their functions.
- To authorized representatives in order to comply with a judicial order or a lawfully issued subpoena.
- To appropriate parties in a health or safety emergency.

The Joseph Business School may disclose, without consent, "directory" information such as a student's name, address, telephone number, date and place of birth, honors and awards, and dates of attendance. However, school must tell students about directory information and allow them a reasonable amount of time to request that the school not disclose directory information about them.

an alleged violation of FERPA. Correspondence should be addressed to:

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

Address Updates

It is the responsibility of the student to keep the School informed of up-to-date permanent and local address, telephone, and email information. All changes must be reported promptly. We will ensure that records are updated accordingly.

Copyright Infringement Policy

Students, faculty and staff using computers and networks at the Joseph Business School are responsible for complying with copyright laws.

The school's users should not download, upload, transmit, make available or otherwise distribute copyrighted material without authorization using the school's computer systems, networks, Internet access or storage media. This is inclusive of utilizing unlicensed/unauthorized peer-to-peer file services that would promote copyright infringement. Users who violate this policy are subject to disciplinary action as appropriate under the circumstances. Such disciplinary action may include suspension, dismissal and other legal actions.

In addition to the complaint being handled by The Joseph Business School, copyright owners may also take direct legal action against alleged infringers, and subpoena the school for information about people sharing files. The No Electronic Theft (NET) Act provides for serious criminal penalties, including a fine of up to \$250,000 and a potential jail sentence. Lack of knowledge about copyright infringement laws will not excuse one from legal consequences, or from action by the school. It is your responsibility to be aware of the legality of your actions.

Satisfactory Academic Progress

The Satisfactory Academic Progress Policy is applied consistently to all students. Satisfactory Academic Progress is measured in two ways:

- Qualitatively: The Average Grade is reviewed to ensure that the student is meeting the minimum 65 percent.
- Quantitatively: The student must earn at least 80 percent of the scheduled clock hours for the evaluation period.

A student must be meeting these standards to be considered as meeting Satisfactory Academic Progress and in 'Good Standing.'

Evaluation Periods

Students in all programs will be evaluated at increments of 25%, and at the end point (100%) of the

enrollment term. Consistent with SAP measurements, the evaluations will assess each student's progress against the qualitative and quantitative standards mentioned above.

Students not meeting SAP requirements at any point of evaluation will be issued a warning and placed on 'Warning' status through the next evaluation period.

The 'Warning' period is a time of accelerated performance where affected students must remedy the cause of the warning while achieving the regular progress requirements for the warning period.

Warning Period

If a student fails to meet the Satisfactory Academic Progress standards at the evaluation point, he or she will be issued a warning and placed on 'Warning' status. Warning notifications will be sent to students via mail or email.

As part of the Warning status, students will be required to meet with the Director. During the meeting, the student and Director will create a plan for the student to achieve 'Good Standing' by the end of the 'Warning' period.

If the student fails to meet Satisfactory Academic Progress by the end of the warning period, he or she will face Academic Termination subject to an appeal.

If a student fails to meet Satisfactory Academic Progress at the end point of the enrollment term, the student will be granted an additional evaluation period to serve as the 'Warning' period. The additional evaluation period will be equal in length to the most recent evaluation period, but not exceeding 50% of the overall program, keeping within Maximum Time Frame (MTF) requirements.

Maximum Time Frame

Maximum Time Frame (MTF) is the maximum amount of time in which a student can successfully complete any of the programs offered at the school. The maximum time frame may not exceed 150% of the published length of the program as measured in clock hours. Specific MTF information for each program is available on the syllabus.

Return to Good Standing

If a student achieves Satisfactory Academic Progress by the end of the 'Warning' period, he or she will return to 'Good Standing'.

SAP Appeals

Students not meeting the Satisfactory Academic Progress standards are notified by means of a Warning letter or email from the Administrative Office. Students wishing to appeal the unsatisfactory academic progress determination must do so in writing, within ten (10) calendar days of receipt of the letter.

Appeals should be directed to the Dean. If the student is appealing the unsatisfactory progress determination on the basis of mitigating circumstances, appropriate documentation should be included with the written appeal. Such documentation might include a physician's statement, accident report, or other statements. The Dean will notify the student of their decision within 10 days of receiving the student's appeal. The Dean's decision is final.

In cases where an appeal is accepted, that student is placed on 'Probation' status through the next evaluation period. The institution will provide the student an Academic Plan that, if followed, will ensure the student meets Satisfactory Academic Progress standards by a specified time, and can return to

Academic Good Standing.

Academic Termination

If a student fails to return to Academic Good Standing at the end of a 'Warning' or 'Probation' period and does not successfully appeal that determination, he or she will face Academic Termination. In the case of Academic Termination, the last day of attendance (LDA) will be used to calculate the student's refund and/or balance due.

Make-up Work

It is the responsibility of the student to make arrangements with the instructor or the Dean to make-up missed class work for absences. The make-up class work must be completed outside of normally scheduled class time and by the end of the current period in which the time and class work was missed. Make-up hour deadline may be extended by the Dean.

In addition to make-up course work, students also have the opportunity to make-up class hours, as needed, to maintain Satisfactory Academic Progress standards. It is the responsibility of the student to make arrangements with the Dean to make up missed class hours. To make up class hours, the student must be engaged in an academic activity supervised by an instructor. Such activities could include, observation of video material, completing class exercises or other course-related assignments / material.

Leave of Absence

A leave of absence is a temporary break in a student's attendance during which she or he is considered to be continuously enrolled. Such a leave must comply with the following requirements:

- A student must request the leave of absence in writing in advance of the beginning date of the leave of absence, unless unforeseen circumstances prevent the student from doing so. If a student does not request a leave of absence within a timeframe consistent with the institution's consecutive absence policy, s/he must be withdrawn.
- Except under the circumstances as identified below, the leave of absence is limited to 180 calendar days in any 12-month period or one-half the published program length, whichever is shorter. Multiple leaves of absence may be permitted provided the total of the leaves does not exceed this limit.
- An enrolled student may be granted a leave of absence in emergency situations. A partial list of reasons a leave of absence may be granted are serious illness, accident or a death in the immediate family or military service.
- Unless otherwise stipulated and documented, the leave is not to extend beyond 50% of the length of period for which the student applied.
- The student must sign and date the leave of absence request and specify a reason for the leave, and provide supporting documentation as applicable. The reason must be specified in order for the institution to have a reasonable expectation of the student's return within the timeframe of the leave of absence as requested.

Joseph Business School Page 11 of 84

- Retroactive leaves are only granted in case of extreme emergencies, and based upon a student's written request.
- The student must attest to understanding the procedures and implications for returning or failing

to return to his/her course of study.

- An approved leave of absence may be extended for an additional period of time provided that the extension request meets all of the above requirements, and the total length of the leave of absence does not exceed the specified limit, as noted above.
- A student must contact the School to advise of their return to class and to set an appointment to determine what, if any, coursework needs to be made up and to complete a make-up schedule.
- A student must adhere to the timeframe determined for making up missed coursework upon return from leave of absence.
- A student who is not in class on their scheduled return date will be withdrawn from the School.
- The institution must document its approval of the leave of absence request in accordance with its published policy.
- The institution may not assess the student any additional charges as result of the leave of absence.

Student Conduct

We expect every student to conduct themselves to the best of their ability, in agreement with the teachings of Jesus, both on and off classroom premises. Conduct by a student deemed immoral or unethical will be considered grounds for immediate dismissal from the school. Honesty, integrity and respect for others and their property are of utmost importance. Confidentiality agreements must be signed upon enrollment or registration. Although we promote active networking, we consider pressuring fellow students with business propositions during class as inappropriate behavior.

Dress Code

Modesty and good taste should guide the dress and appearance of all students at the Joseph Business School. For the Business & Entrepreneurship Campus program business casual is recommended for the classroom except when students make class presentations. On these days more conventional business attire consistent with a godly and professional manner should be worn. No shorts, halter-tops, or low-cut tight fitting clothing will be allowed in the classroom.

Student Services

Placement Assistance

The Joseph Business School does not offer job placement assistance to nor guarantee employment

for students or graduates of any of its programs.

The goal of the Business and Entrepreneurship Campus and Online Programs are to produce entrepreneurs who will be able to receive God's direction and blessing so that they will be a blessing to the community, the nation and the world to such an extent that the world will recognize that they are under the anointing of God. Entrepreneurs are commonly self-employed.

Grievance/Complaint Procedure

Complaints against the school or instructors will be resolved in the following manner. If the student has a complaint against an instructor, the instructor and student should attempt to resolve the disagreement and if there is no consensus reached after attempting to resolve the dispute within a reasonable amount of time, the student and instructor should notify the department program coordinator. If there is a complaint against the school the student should contact the department program coordinator via email, phone, or U.S. mail immediately to rectify the situation. If the department program coordinator is unable to satisfactorily resolve either the instructor complaint or school complaint the Dean of the department should be contacted via email, phone, or U.S. mail immediately. If the Dean of the department is unable to satisfactorily resolve either the instructor complaint or school complaint the Vice President of the school should be contacted via email, phone, or U.S. mail immediately. If after review at that level, the matter is unresolved, then the student has the option to have their complaint shared with the President for final discussion. If after following this process, it is determined that the dispute cannot be resolved by the school's internal administration, the student has the right to file a complaint with one of the school's regulatory agencies. Complaints against this school may be registered with the Illinois Board of Higher Education by sending a letter to the following address located at:

Illinois Board of Higher Education
Division of Private Business and Vocational Schools
1 N. Old State Capitol Plaza, Suite 300
Springfield, IL 62701-1401
Telephone: (217) 782-2551
www.ibhe.org, or by accessing the IBHE online complaint system at <http://complaints.ibhe.org/>

Complaints against this school may be registered with the Accrediting Council for Continuing Education & Training (ACCET) by sending a letter to:

ACCET Chair, Complaint Review Committee
1722 N Street, NW
Washington, DC 20036
Telephone: (202) 955-1113
Fax: (202) 955-1118 or (202) 955-5306
Email: complaints@accet.org
Website: www.accet.org

Copies of formal notices of complaint procedures for ACCET and IBHE are kept on file in the Vice President's Office.

Other Services

We are here to help you succeed and make the most of your student experience. The Joseph Business School offers a range of services and resources to support you from your first day of school through graduation. For Business and Entrepreneurship campus students, those services include an Orientation where, students have an opportunity to register, ask questions, set goals, as well as be reminded of the School's and student's rights and responsibilities. Student Advisement is available via an assigned Business Advisor who can assist with homework and encouragement and other resources as needed.

Additional business advisement is available from the Joseph Center® Small Business Development Center. Often Accounting tutoring and document, spreadsheet and presentation software tutoring is offered. Course evaluations are conducted at the end of each course via an anonymous survey. Students are encouraged spiritually before each class by a Chapel service conducted by a Minister or via DVD recording. Students are encouraged to attend the Graduation ceremonies which are held twice per year on a Sunday in January and June.

For Business and Entrepreneurship campus, Continuing Education and Professional Development and Seminar/Workshop students there is a library resource center available in a setting that provides them the opportunity to study, as well as an area equipped with vending machines. Access to Windows based computers, with up-to-date software, printers, projectors, reference books, and publications are provided.

For Business and Entrepreneurship online students, services include academic counseling/tutoring with the online director if needed during director's office hours. Also, internet access to the online environment is available 24/7, 365 days/year.

[the remainder of this page intentionally left blank]

Financial Information and Policies

Financial Aid and/or Assistance

Title IV Federal Financial Aid

At this time, the Joseph Business School does not offer Title IV Federal Financial Aid.

Veterans Education Benefit

The Joseph Business School Business and Entrepreneurship Campus Program is approved for the GI Bill® education benefit by the State of Illinois Department of Veterans' Affairs. For this program, prospective students who are eligible may pay tuition with their Veterans Administration G.I. Bill® benefits. The prospective student is responsible for applying via the Veterans Administration website for benefits and then submitting certification documents to the School.

"GI Bill®" is a registered trademark of the U.S. Department of Veterans Affairs (VA). More information about education benefits offered by VA is available at the official U.S. government website at www.benefits.va.gov/gibill.

Scholarship

The JBS Entrepreneurship Campus Program provides scholarship money to students from privately donated funds when they are available through the JBS Scholarship Fund. Students are eligible to apply for this scholarship money as they are completing the program. The application will be due during the second half of Term 2 and awarded in Term 3.

To be eligible for the scholarship the student must be making Satisfactory Academic Progress and have an attendance record of at least 85%. Students receiving employee discount are not eligible to apply.

The award of the scholarship will be based on student's financial need, available funds, student's academic performance, class attendance and overall application. The maximum award will be \$1,000.00 per student unless otherwise specifically designated by donor.

Completed applications containing all requirements for a scholarship are judged by the Scholarship Committee.

Discounts

The Joseph Business School Business and Entrepreneurship Campus Program offers discounts to designated groups of prospective students. These groups are: employees of Living Word Christian Center, a non-denominational church; and members of Faith Ministries Alliance, an organization for churches and ministries. Both of these organizations were founded by Joseph Business School Founder and President, Dr. William S. Winston.

Combining

Scholarship cannot be combined with employee discount but can be combined with Faith Ministry Alliance discount.

Payment Options and Procedures

For certain programs of The Joseph Business School there are non-interest bearing installment

payment options made available for students. These programs are the Business & Entrepreneurship Campus and Online Programs and selected Continuing Education & Professional Development Programs. Tuition is not charged by payment periods or periods of obligation. If not otherwise noted, full tuition for the Program is due the first day of class.

Methods of payment accepted – cash, check, money order, credit card (Visa, MasterCard, American Express, Discover)

Tuition Payment & Fee Payment Policy

As stated in the Payment Options and Procedures section, payment of the full tuition for respective programs is due on or before the first day of class. For selected Programs installment payment options are made available.

For those students who elect to pay according to the Installment plan the following guidelines are applicable:

- Installment payments are due according to the installment payment option Schedule of Payments, with the final payment due at least one week or one month, where applicable, prior to graduation
- Prior to each installment payment date, students will be sent a statement showing a payment is coming due.
- An administrative fee and other applicable fees may be charged.

When a student selects to pay based on the Installment plan and misses the initial payment (which is due the first day of class), the student will have until the end of the 2nd class day to remit the full initial payment. If the student is still unable to pay, they will be subject to immediate dismissal from the program.

When a scheduled monthly electronic payment is returned as NSF a fee of \$30 is charged. The electronic payment is attempted again several days later and if returned as NSF another fee of \$30 is charged. The electronic payment is attempted a final time after several days and if returned as NSF a fee of \$30 is charged. A notification will be sent in these instances via email or regular mail. In the instance where a more frequently (bi-monthly, etc.) scheduled electronic payment is returned as NSF there is one attempt and a fee of \$30 is charged. A notification will be sent via email or regular mail.

If a student has missed two payments, the student will be immediately subject to suspension from the program.

Joseph Business School Page 16 of 84

If full payment of tuition and fees is not received by graduation, the student will not receive his/her certificate of completion. Students completing the academic requirements of the program at the discretion of the School Director may be given the option to sign a promissory note to complete their payments after the program classes end. Upon paying full balance agreed to on the promissory note the student will be eligible to receive their certificate.

In the event a student withdraws from the program, payment of tuition pursuant to the payment schedule remains in effect. Academic records, referrals, or transcripts will not be released until all financial obligations are paid in full. Records will be released upon receipt of payment. If payment is by check, checks must clear the bank prior to the release of records. Refunds on withdrawals are only

warranted in the event that the tuition balance is paid current.

[the remainder of this page intentionally left blank]

Joseph Business School Page 17 of 84

Appendix A: Entrepreneurship Training

Business & Entrepreneurship Campus Program and Courses

Attendance

Every student is expected and encouraged to maintain regular, consistent attendance, participate in all academic activities and complete all assignments in order to remain in good standing. Consistent attendance is essential to the development of intellectual and technical skills.

Students should attend classes on time and should not be absent for any session of instruction. Given that personal circumstances may arise, the student should call or make email contact to alert the school of an intended absence.

A student arriving any time after the scheduled start of class is considered tardy. A student leaving at any time before the official end of class is considered an "early departure". A student who is tardy or an "early departure" will have that time missed deducted from their total minutes attended. The total minutes attended are recorded and compared to total class minutes available to calculate the attendance performance total for each student.

Students must maintain a minimum of 80% attendance of the scheduled hours of the program for graduation/completion.

The unexplained absence of that student from the school for four consecutive classes without response by the next scheduled class, shall constitute constructive notice of withdrawal to the school and the student will be considered terminated from the program.

The Dean may consider all special circumstances or hardships at his or her sole discretion. **Grading**

Grades will be assessed as follows:

<u>Letter Grade</u>	<u>Numeric Grade</u>	<u>Summary</u>
A	100-90	Excellent
B	89-80	Good
C	79-70	Average
D	69-65	Passing
F	below 65	Unacceptable

Grades will reflect each student's proficiency and performance in four key areas:

1. Understanding and applying business concepts
2. Individual effort and commitment
3. Class participation
4. Group activities

Joseph Business School Page 18 of 84

Additionally, Business & Entrepreneurship program grades for course work will be weighted by term as follows:

- Term I 20%
- Term II 40%
- Term III 40%

Students must submit all assignments within a given term. Term grades will become final 2 weeks after term ending date.

Homework Assignments

Homework is an essential part of the curriculum and learning process. Students are expected to fulfill all homework assignments. All homework must be typed in Microsoft Word, Excel, PowerPoint or Adobe Acrobat pdf documents and submitted via Populi on the due date. Please note that graders are not able view/open Open Document (.odt) or Mac formatted documents.

For your convenience, the extensions for formats that graders are able to view/open are as follows:

Word	.doc or .docx
Excel	.xls or .xlsx
PowerPoint	.ppt or .pptx
Adobe Acrobat	.pdf
Rich Text Format	.rtf

[the remainder of this page intentionally left blank]

Objective

To provide Business & Entrepreneurship Campus Program students with a process to have graded homework or presentations (work product) reviewed by the grader or instructor, when a student would like additional feedback or has questions about their resultant grade. These steps give the grader an opportunity to share additional detailed feedback on the student's work, while providing the student a chance to gain wisdom on improving their business vision.

These guidelines do not promise or guarantee that the grade will be changed, but a review of the

grade will occur and additional feedback given.

Process Steps

Student submits a written explanation of what area(s) they would like additional feedback and / or what their concerns are for their grade. This written statement should be submitted to the Program Coordinator via email with the completed homework assignment and graded feedback form. This submission must take place within 3 weeks of receiving the graded assignment.

The Program Coordinator will forward the written request for review to grader or instructor (whichever is appropriate based on assignment) and copy the student's advisor.

The Grader/Instructor will review the graded assignment and prepare additional feedback associated with the area(s) outlined in the written request.

The feedback is returned in writing or a discussion scheduled with the student based on mutual availability of Grader/Instructor and student.

After the feedback process is completed, if the student requires additional review they should send an email to the Dean (copying the Program Coordinator) explaining the reason for the request for further feedback and review.

Upon receipt the Dean would schedule a mutually convenient time to provide further feedback and discussion.

Closure

At the Conclusion of the steps outlined above, the Grader/Instructor or the Dean submits written outcome or resolution of the review process to the Program Coordinator and the student.

For Business & Entrepreneurship campus students, we ask that the following guidelines be followed when reaching out to their assigned Business Advisor regarding assistance with homework.

[the remainder of this page intentionally left blank]

1. Review the homework assignment and make an attempt at completing the assignment before requesting assistance.
2. If you need assistance with completing an assignment, please be proactive and call your advisor for assistance. Do not wait for them to contact you, nor wait until your next scheduled meeting.
3. Do not wait until the last minute (or last couple of days) before an assignment is due to begin working on the assignment to allow yourself ample time to work through whatever issues arise in completing the assignment.
4. Please allow up to 48 hours for your advisor to respond to your request. (This means that

advisors are expected to return calls, emails, etc. within 48hrs).

5. Whenever possible, provide your advisor with copies of material (via email if possible) that you will discuss with them when you have a question or need assistance. That way the advisor can be prepared to address the issue when they first respond.
6. Phone calls should be made between 9 a.m. to 8 p.m. unless prior arrangements have been made. Feel free to discuss days and times that work best for you.
7. As early as possible, consider scheduling meetings based on due dates for certain assignments. For example, students may want to automatically schedule meetings 1 week before all major papers or presentations (Feasibility, Marketing, Finance, Business Plan) are due.

Joseph Scholars (Honors)

At the end of the nine-month program, the top 5% of the class will graduate with the high distinction of Joseph Scholars. All scholars must also satisfactorily meet attendance and financial graduation requirements.

Graduation Requirements

In order to receive a Certificate of Completion in the Business and Entrepreneurship Campus Program, a student must satisfy all of the following:

- Complete all required courses with a minimum overall course average of 65 percent
- Attend at least 80 percent of the scheduled program class hours
- Pay all tuition fees and any incidental administrative charges due to the School.

Transcripts

Students may request a transcript by calling 708-697-5440, by emailing the school at info@jbs.edu or by mail. One copy is provided free upon completion of the program (additional copies are available for a cost of \$5.00 each). Transcripts will not be issued unless the student's financial obligations to the Institute are current at the time of request.

Transcript requests should include the following information:

- Full name under which enrolled at time of attendance
- Year of graduation or last date of attendance
- A daytime telephone number or email address
- An address where the transcript/record should be mailed to

Business & Entrepreneurship Campus Program Information

Program Overview

This program is designed to teach students how to apply biblical principles to business management and entrepreneurship. Students will explore entrepreneurship as a personal goal and analyze their potential as an entrepreneur.

Our curriculum is designed to teach students how to apply biblical principles to business management and entrepreneurship. In addition to the biblically based teachings and readings, we utilize a program developed by The Joseph Business School in conjunction with the Program for Acquiring Competence in Entrepreneurship, the Center on Education and Training for Employment and Ohio

State University (PACE – CETE/OSU).

Applied Teaching

The Joseph Business School Business and Entrepreneurship Campus Program's teaching methodology is designed to encourage hands-on, real-time application of each lesson shared during class. In addition to designated class time, students participate in individual research and development of their own business ideas in and outside of the classroom. Guest speakers and field trips also expose our students to successful entrepreneurs and businesses already in operation.

Who Should Attend

- Aspiring and Established Entrepreneurs
- Leaders who want to do business God's way using biblical principles
- Those with an entrepreneurial calling

Learning Objective

By completing our nine-month entrepreneurial training program, students will develop several critical business skills including:

- What it takes to become an entrepreneur
- What is needed to establish a business
- How to complete a comprehensive business plan
- How to apply key biblical principles for successful business ventures

Performance Objective

In addition to other skills not listed below, students will demonstrate their key competency in the following areas via writing a comprehensive business plan, completing in-class exercises and homework assignments:

- Analyzing business opportunities and evaluating their feasibility for forming a business to address the opportunity
- Analyzing a targeted business market and developing a plan to market products / services to that target
- Reviewing different legal structures for business and deciding best fit for their business ● Developing business forecasts and assumptions to compose a Financial plan for business profitability
- Conduct professional presentation of business content

Joseph Business School Page 22 of 84

Most importantly, JBS students accept the mission from God to be a blessing to their communities, nation, and the world as entrepreneurs.

Pre-Requisite: Computer File Management or equivalent skills, basic Microsoft Office Skills (Word and Excel if student chooses to use these applications for homework submissions), Internet access, Internet navigation skills, and email communication capability

Total Hours: This program is 161 clock hours

Total Program Length: 9 Months

Award: Graduates are awarded a Certificate of Completion upon satisfactory completion of all requirements.

Course Descriptions

Orientation

Orientation/Opening Day

In this course incoming students are welcomed and have an opportunity to enroll, ask questions, set goals, as well as be reminded of the School's policies and procedures and also the School's and student's rights and responsibilities. (4.5 clock hours)

Leadership and Organization

Christ and the Corporation

This course provides students with the wisdom and understanding of being an anointed entrepreneur called and appointed by God. Learn how to hear the voice of God. Discover the values and mindset that characterize Christian entrepreneurs. (2.75 clock hours)

Help for the Entrepreneur

This course explores the use of professional help, or technical assistance, in opening and operating a small business. Specifically, you learn what to look for when selecting professional help and what to consider in working effectively with these people after their services have been secured. You will also explore possible market contacts and technical assistance for international trade opportunities. (4.5 clock hours)

Human Resources

In this class students will write job descriptions for the various positions within their companies; develop a list of interview questions for potential new employees; review a job offer process; understand the recruiting process and pertinent background checks to conduct (2.75 clock hours)

Life as a Christian Entrepreneur

In this class students study examples of entrepreneurs who operate under the anointing and direction of God. Students hear experiences from the Founder of the school who implemented principles into real work examples. (2.75 clock hours)

Joseph Business School Page 23 of 84

Mission Statement

The purpose of this course is to begin the process for developing a Company Mission Statement. In the process the students gain knowledge of the connection between Vision and Mission Statements. (4.5 clock hours)

Prayer

In this class students are taught about the power of prayer in their businesses. They learn what, why, and how to pray for their businesses. (1.5 clock hours)

Time Management

In this class students are taught how to improve their personal productivity and effectiveness. They learn to redefine time, take dominion over time, effectively govern time, create time, restore order, and also identify the impact of time wasting activities. (4.5 clock hours)

Accounting and Finance

Customer Credit

Creating a successful customer credit program is crucial to long-term customer service success. In this class students learn the importance of offering customer credit; examine the criteria for granting credit; analyze the credit options available for small businesses; describe the use of credit records and analyze the procedures used for credit collections. (2.25 clock hours)

Finance Presentation

In this class students make a professional business presentation of their Financial Plan for their business. (7.5 clock hours)

Finance Workshop

During this class —students work on their Financial Plan assignment. (2.25 clock hours)

Financial Analysis

Students learn to discuss the responsibilities of the entrepreneur in managing the finances. They learn to select appropriate advisors to assist in their financial analysis; the importance of cash flow management; identify of financial control procedures; how to find cash flow patterns; analyze trouble spots in financial management; analyze financial statements; analyze financial management ratios applicable to a small business. (4.5 clock hours)

Financial Literacy

Students learn about Financial Literacy from a Spiritual perspective - understanding prosperity, the purpose of money, ways to get rid of the power of debt; and a Natural perspective - review of elements in a Credit Report and FICO scores, Rapid Debt Repayment Plans, attaining savings goals, identity theft (4.5 clock hours)

Joseph Business School Page 24 of 84

Financial Market & Stocks

Students receive an overview of the financial markets, learn the basics of how to select stocks with practical anointed application of choosing a portfolio, the reason you should consider the financial markets as one stream of income, and that God can prosper us financially to the degree our faith can believe and the knowledge we receive. (4.5 clock hours)

Financing the Business

Students learn how to determine options for financing their businesses; discuss the financial information included in a business plan; justify their financial projections; and discover how to take advantage of loan application packages. (2.25 clock hours)

Record Keeping I & II

During this class students learn the value of maintaining accurate records; determine all records needed for their businesses; and how to develop a strategic plan for managing their business records. (6.75 clock hours)

Business and Management

Be All You Can Dream

This all-day business simulation engages students in hands-on activities to experience the operation of an actual business. Students, working in teams, will run actual businesses in a mall setting. Teams will sell their business ideas to a panel of judges and awards will be given across several categories of performance. (7.5 clock hours)

Business Etiquette

In this course, students are taught the traditions of etiquette and protocol for a business setting. Topics covered include, Understanding Images, Professionalism, Networking, The Sales Call, International Dining, and Culture Shock. (5.5 clock hours)

Business Management

As an entrepreneur developing a strong leadership philosophy is a cornerstone of long-term success and profitability. In this class students learn how to develop their leadership abilities; identify the management responsibilities of entrepreneurs; implement decision-making processes to reach their business goals and objectives; design management tasks for their businesses; establish communication practices for their businesses; and develop a code of ethics for their businesses. (4.5 clock hours)

Eliminating Chance

During this class students learn how to minimize losses due to risks; prepare policies that will help minimize losses; determine the insurance needed for their businesses; and analyze the costs associated with risk management for their businesses. (4.5 clock hours)

Joseph Business School Page 25 of 84

Feasibility Study (Business Plan Overview)

This class teaches the importance of strategic planning in a business and explains how the business plan helps the entrepreneur. Students learn to assess their business idea and current market conditions to see if the idea is financial viable. (1.75 clock hours)

Negotiations Strategies

In this course students learn the definition of negotiation, how to prepare for negotiations, how negotiation relates to selling, and how to recognize and deal with negotiation tactics. (4.5 clock hours)

Presentation Skills

During this class students build their confidence in presenting to small and large groups. This course will also teach students how to use proven presentation techniques and software to help them communicate their business ideas effectively to any audience. (2.25 clock hours)

Legal

Legal

One of the biggest challenges entrepreneurs face is understanding and complying with the various rules and regulations affecting their businesses. In this class students develop legal policies for their businesses that comply with government regulations; identify the major contracts used in business; select the contracts that best suit their businesses; and determine the level of legal assistance needed for their businesses. (4.5 clock hours)

Types of Ownership

In this class students analyze the appropriate choices of ownership for their businesses; identify the steps necessary to file ownership for their businesses; define the policies and procedures necessary for successful multi-owner operations; and discuss reasons for obtaining outside assistance in determining ownership choices. (4.5 clock hours)

Marketing and Sales

Business Opportunities

In this class students learn to: Appraise the effects of business trends and changes; identify environmental and geographical opportunities; research the economic climate and consider the options available to them by operating their businesses. Students also learn how to apply creative thinking to expand the possibilities of their business ideas. (2.75 clock hours)

Business Opps/Feasibility Workshop

During this class —students work on their Business Opportunities and Feasibility assignments. (2.25 clock hours)

Joseph Business School Page 26 of 84

Marketing I & II

In Marketing I students discuss the effects of a customer-driven business plan. They evaluate their potential markets using decision-making tools; describe their product/service decisions, define their target markets and develop their marketing strategies. Successful branding and advertising is crucial to both the short-and long-term success of any business. In Marketing II students discuss the options available for promoting their businesses; analyze the costs of media options; discover promotional options that best match their target market and business image; learn techniques to prepare materials that represent their companies; develop promotional budgets and calendars; and identify strategies that evaluate promotional activity effectiveness. (13 clock hours)

Marketing Presentation

In this class students make a professional business presentation of their Marketing Plan for their business. (7.5 clock hours)

Marketing Workshop

During this class —students work on their Marketing Plan assignment. (2.25 clock hours)

Pricing

Students learn how to determine the costs that will affect pricing and identify factors that will affect their pricing strategies. In this class students will illustrate how markup strategies affect their pricing; design pricing incentives for their businesses; and determine the appropriate pricing strategies for their businesses. (2.25 clock hours)

Selling

During this class students define the role of selling in small business; analyze their products/services benefits; analyze potential customers; understand the steps of the selling process; and role-play selling their product or service to a potential client. (4.5 clock hours)

Developing and Writing a Business Plan

Business Plan Preparations

During this class —students work on their Business Plan assignment. (4.5 clock hours) *Business Plan Presentations*

In this class students make a professional business presentation of their Business Plan for their business. (7.5 clock hours)

Information Technology

Intro to eCommerce/eBusiness

In this class students receive an overview of the world-wide-web and the difference between eBusiness and eCommerce; they learn information on creating, promoting, and operating their website, low or no cost technology tools and resources and how to contract consulting or technical support. (4.5 clock hours)

Joseph Business School Page 27 of 84

Intro to Excel/PowerPoint

During this class students receive an overview on creating spreadsheets and presentations. (2.75 clock hours)

Other Skills

Field Trips

On Field Trips students visit an existing business where they're able to interact with the owners of the business or their representatives and ask questions. On these trips they gain a real-world perspective on many aspects of business including operations, marketing, and management. (5.5 clock hours)

Academic Calendar

Class Schedule

The Business and Entrepreneurship Campus Program academic calendar consists of three terms. Classes are held on Saturday beginning at 8:30 a.m. Course end times vary depending on the course but primarily are at 2:00 p.m., but could extend to 3:00 p.m., or as late as 5:00 p.m. Observed holidays and days on which no classes will be held are noted on the program academic calendar.

[the remainder of this page intentionally left blank]

Joseph Business School Page 28 of 84
Class Calendar

Business & Entrepreneurship Campus Program Calendar 2020-2021					
Spring Session			Fall Session		
5/2/20		Orientation/ Opening Day	10/3/20		Orientation/ Opening Day
5/25/20		Memorial Day Observation – No Class	11/28/20		Thanksgiving Day Observation - No Class
5/26/20		Classes Resume	11/30/20		Classes Resume
7/4/20		4th of July Observation - No Class	12/26/20		Christmas Day Observation - No Class
7/6/20		Classes Resume	1/2/21		New Year's Day Observation - No Class
9/5/20		Labor Day Observation - No Class	1/4/21		Class Resumes
9/8/20		Classes Resume	3/20/21		No Class
9/12/20		No Class	3/22/21		Classes Resume

9/14/20		Classes Resume	4/3/21		Easter Observation - No Class
11/28/20		Thanksgiving Day Observation - No Class	4/5/21		Classes Resume
11/30/20		Classes Resume	5/29/21		Memorial Day Observation - No Class
12/26/20		Christmas Day Observation - No Class	6/6/21	Sunday	Graduation Ceremony
1/2/21		New Year's Day Observation - No Class			
1/10/21	Sunday	Graduation Ceremony			

Faculty

Instructors

Jenelle Alexander – Marketing Instructor, MBA, Accomplished business educator, mentor and author

Vickie Arrington – Finance Instructor, AS, BS, 30+ years mortgage banking experience, underwriting background

Ernest Baker – Finance Instructor, BA, BA, CPA with extensive finance, administrative and general management experience in several sectors. His areas of expertise include overall business operations, strategic financial planning, controls and systems

LaTasha Battle – Finance Instructor, BS, MBA, 15+ years of extensive non-profit and industry experience in general and regulatory accounting, financial analysis and reporting, and auditing

Ivy Bennett – Marketing Instructor, BA, MPH, MBA, 20+ years of experience in corporate marketing, expertise in financial services marketing, analytics and strategies

Melissa Duff Brown – Information Technology, Marketing Instructor, Expertise in marketing, sales, e commerce, and operations

Kelvin Bulger – Legal Instructor, BS, MS, JD, 20+ years of legal litigation experience

Edna Chapman – Finance Instructor, Organization, BSBA, MBA, Expertise in budgeting and planning, and small business consulting

Kim Clay – Marketing Instructor, BA, MS, MPH, Marketing communications professional with 23+ years of experience

Karen Coleman – Business & Management Instructor, 25+ years of analytical, managerial and leadership experience across numerous consumer marketing industries.

Cheryl Dixon – Organization Instructor, BA, HR Professional with 15+years in HR management, employment, training and development, performance management, team building and organizational effectiveness

Calib Donnell – Business & Management Instructor, BS, MS, 20+ years corporate sales experience,

including 12 years in sales management

Pierre Dunagan – Finance Instructor, 20+ years of experience in the financial industry

Demitrus Evans – Legal Instructor, BA, JD, LL.M., 15+ years of legal experience, including international law experience

Mark Ferguson – Organization Instructor, BA, MBA, Expertise in small business development

Diane Gist – Business & Management Instructor, BS, MS, Experienced business professional with 24+ years of experience in business development and human capital management

Mary Greene – Marketing Instructor, BS, MBA, Experienced sales manager with 15+ years of experience and expertise in achieving sales goals and relationship and team building.

Jackie Hall-Ashton – Finance Instructor, BS, Veteran training consultant and banker with 30+ years of human resources experience

Harvey Henderson – Information Technology Instructor, BS, 10+ years of experience in software sales/consulting

Tareema Jean Baptiste – Business & Management Instructor, Certified Business Etiquette and Protocol Consultant

Hiram Peacock – Legal Instructor, BS, JD, Patent attorney specializing in technology and consumer products with 10+ years corporate business and management experience

Joseph Business School Page 30 of 84

David Ramseur – Business & Management, Finance, Marketing Instructor, BS, MBA, Sales professional with 15+ years corporate sales experience in the computer and technology industries; Financial Analyst; Money Management experience

Darryl Reynolds – Marketing Instructor, BA, MBA, High performing business executive with experience in management, communication, and strategic development

Melzie Robinson - Business & Management Instructor, BE, MBA, Business consultant specializing in strategy, sales & marketing, organization, change management and diversity

Wendy Ryce-Smith – Organization Instructor, 25+ years of experience in management, sales/marketing, banking/finance, and consulting

Heather Schooler – Organization Instructor, BA, MBA, 20+ years of cross functional experience including teaching, training, consulting, project management and accounting.

Dr. Deloris Thomas – Marketing Instructor, BS, MBA, Strategic leader with diverse background in international and domestic operations, business/fund development, small business and community development and consumer products and technology industries

Bobbiette Turner – BA, MA, D.Ed., Veteran educator with 20+ years of experience

Donna Werner – Finance Instructor, MA, BA, Experience and leadership skills in business consulting, training, and financial services

Lee Werner – Finance Instructor, BS, MACD, Experience and leadership skills in business administration and finance

Carolyn Wilhight – Finance Instructor, BS, CPA, Financial services professional with leadership experience in managing products, product development, project management and sales support

Clinton Wilhight – Marketing Instructor, BS, MBA, Experienced marketing and sales professional with diverse leadership, business development and product management roles in leading CPG and technology companies

William S. Winston – Leadership Instructor, BA, Visionary Leader and School Founder; successfully developed large ministry and over 20 businesses

Larry Young – Finance Instructor, 20+ years of experience in the financial industry

Evaluators, Administrative

Lydel Blade Shantel Hampton Anissa Rindfleisch Doris Boulrece Tia Harrison Barbara Seales Dr. Adam Cockrell Victoria Hudson Karen Stewart Kimberly Crawford Jacquelyn Keys Yolanda Thomas Candy Gellineau Belinda Linzy Carol Thompson-Finn Gleatha Glispie Brenda Marion Colette Valrie Karen Gould Dorise Monroe Jenessa Wadlington Darius Grandberry Evelyn Moore-Jones Terry Watson Sherrette Griggley Sonja Nosworthy Darnell Williams Claudette Gunter Andy Pham

Joseph Business School Page 31 of 84

Class Size

The Business and Entrepreneurship Campus Program and Standalone Courses have an average class size of 25 to 45. In the classroom, the student-to-faculty ratio is on average 25:1.

Program Costs

The total cost for the Business & Entrepreneurship Campus Program is \$3535. This includes application fee of \$25 (non-refundable), System fee of \$63, Graduation fee of \$35 and Tuition & Materials \$3412 (Materials portion - \$185).

Application Fee \$25.00

System Fee \$63.00

Graduation Fee \$35.00

Materials \$185.00

Tuition \$3,227.00

Total \$3,535.00

One time tuition payments may be made by cash, personal check, money order, or credit card. Payment plan payments are made via the FACTS tuition management system and require a one time non-refundable fee of \$43.

Tuition Discounts

Prospective students for the Business and Entrepreneurship Campus Program and Courses in specific groups are able to receive tuition discounts. A prospective student who is an employee of Living Word Christian Center will receive a discount of 40%. A prospective student who is a member of Faith Ministries Alliance will receive a discount of 10% on tuition.

Cancellation and Refund Policy

Business & Entrepreneurship Campus Program

Students may submit notice of withdrawal verbally or in writing. If a student chooses not to provide notice of withdrawal verbally or in writing, the unexplained absence of that student from the school for four consecutive classes without response by the next scheduled class, shall constitute constructive notice of withdrawal to the school and the student will be considered terminated from the program.

When the notice of cancellation is given within the 5th calendar day after the date of enrollment but prior to the first day of class, all application-registration fees, tuition, and any other charges shall be refunded to the student. If books and materials provided by the school are part of the tuition; they must be returned, in original condition before the refund will be processed.

Joseph Business School Page 32 of 84

When notice of cancellation is given after the 5th day following enrollment but prior to the close of business on the student's first day of scheduled class attendance, the school may retain no more than \$100.00. (The Application Fee of \$25 is non-refundable. The Graduation Fee is refundable prior to graduation, if it has already been paid upon notification of cancellation.)

The student refund is based on a prorated amount of the full tuition plus prorated amount of total program material fees. Refunds and/or balances due do not reflect the tuition payment schedule.

Refunds are calculated based on the following schedule:

Tuition & Material Refund:

Before the first day of class 100%

After 4.5 hours through sixty percent (60%) of the term (96.6 hours), tuition and material charges will be a pro rata portion for the training period completed, plus ten percent (10%) of the unearned tuition for the period of training not completed.

After sixty percent (60%) of the term is completed, the student is entitled to zero (0) refund of tuition and material charges

A student who, on personal initiative and without solicitation enrolls, starts, and completes a course of instruction before the 5th day after the enrollment agreement is signed, is not subject to the refund provisions of this section.

Applicants not accepted by the school shall receive a refund of all tuition and fees paid within 30 calendar days after the determination of non-acceptance is made.

Application-registration fees shall be chargeable at initial enrollment and shall not exceed \$150 or 50% of the cost of tuition, whichever is less.

All deposits or down payments shall become part of the tuition and/or fees.

All student refunds shall be made by the school within 30 calendar days from the date of determination (DOD).

For purposes of refund calculation, the date the verbal or written notice was received will be considered the date of determination (DOD).

For an enrolled student, the refund due will be calculated using the last date of attendance (LDA) and

be paid within thirty (30) calendar days from the documented date of determination (DOD). The date of determination is the date the student gives written or verbal notice of withdrawal to the institution or the date the institution terminates the student, by applying the institution's attendance, conduct, or Satisfactory Academic Progress policy.

The school shall acknowledge a student's cancellation or withdrawal within 15 calendar days of the date of determination (DOD). Such written acknowledgement is not necessary if a refund has been mailed to the student within 15 calendar days of the DOD.

Joseph Business School Page 33 of 84

The school reserves the right to make refunds that exceed those prescribed in this section. The school shall refund all monies paid to it in any of the following circumstances:

- The school did not provide the prospective student with a copy of the student's valid enrollment agreement and a current catalog or bulletin and any supplements and errata sheets, including the academic calendar and fee schedule.
- The school cancels or discontinues the course of instruction in which the student has enrolled.
- The school fails to conduct classes on days or times scheduled, detrimentally affecting the student.
- The student is a no show or never starts training.
- The student starts training, but attends no more than 30% of program/course clock hours.

The school must refund any book and materials fees when: (a) the book and materials are returned to the school unmarked; and (b) the student has provided the school with a notice of cancellation. Only books and materials returned in like new condition (no highlighting, writing, or other damage) will be considered refundable.

[the remainder of this page intentionally left blank]

Business & Entrepreneurship Online and Business & Entrepreneurship Online Spanish Programs

Attendance

Every student is expected and encouraged to maintain regular, consistent attendance, participate in all academic activities and complete all assignments in order to remain in good standing. Consistent attendance is essential to the development of intellectual and technical skills.

Online student attendance is maintained through the online environment at <http://campus.jbs.edu/d2l/login>. The online program has three (3) Terms. Each Term contains discussion questions called "Dialogues". Dialogues pertain to key assignments within the period and will give each student the opportunity to share their understanding of the course objectives, to display critical thinking skills, and to encourage scholarly interaction among peers. Students are assigned a weekly Dialogue. They are to complete one (1) initial post on Wednesday of each week. In addition, students are also required to complete one (1) peer response post by Sunday of each week.

Dialogue = 1 Initial Post + 1 Peer Response

If a student misses 4 consecutive Dialogues, then the student will be subject to termination. The completion of each Dialogue counts toward the attendance grade calculation that is reported on the grade card at the end of each term. It is important that students complete each Dialogue by the assigned due date to maintain an 80% overall attendance rate for the entirety of the program.

The structure of this program is such that each class builds on the content presented in a previous session. It is therefore very important that students attend each class (complete each Dialogue).

The unexplained absence of a student from the school for four consecutive Dialogue submissions without response by the next scheduled class shall constitute constructive notice of withdrawal to the school and the student will be considered terminated from the program.

The Dean may consider all special circumstances or hardships at his or her sole discretion. **Grading**

Grades will be assessed as follows:

Letter Grade Numeric Grade Summary

- A 100-90 Excellent
- B 89-80 Good
- C 79-70 Average
- D 69-65 Passing
- F below 65 Unacceptable

Grades will reflect each student's proficiency and performance in four key areas:

1. Understanding and applying business concepts
2. Individual effort and commitment
3. Class participation
4. Group activities

Graduation Requirements

In order to receive a Certificate of Completion in the Business & Entrepreneurship Online Program, a student must satisfy all of the following:

- Complete all required courses with a minimum average in each course of 65 percent
- Attend at least 80 percent of the scheduled program class hours
- Pay all tuition fees and any incidental administrative charges due to the School.

Program Information

Program Overview

The Business & Entrepreneurship Online Program is a convenient alternative to our campus program. Students have access to the online environment 24 hours a day, 7 days a week through the Internet.

Who Should Attend

- Aspiring and Established Entrepreneurs
- Leaders who want to do business God's way using biblical principles
- Those with an entrepreneurial calling without a formal business background or training

By completing our online entrepreneurial training program, JBS students will develop several critical business skills including:

- What it takes to become an entrepreneur
- What is needed to establish a business
- How to apply key biblical principles for successful business ventures.

Students will also develop a comprehensive business plan that demonstrates their key competency in the following areas:

- Analyzing business opportunities and evaluating business options
- Determining the potential to expand their businesses into international trade markets ●
Preparing, analyzing and completing marketing, financial and legal strategies for their businesses
- Establishing human resource policies and procedures, and determining the management structure for their businesses
- Developing procedures for financial control and planning risk management strategies
- Determining competitive operational and logistical strategies for their businesses.

Most importantly, JBS students accept the mission from God to be a blessing to their communities, nation, and the world as entrepreneurs. JBS students rely on God to be their Provider and Counselor in their personal and professional lives.

Pre-Requisite: Computer File Management or equivalent skills, basic Microsoft Office Skills (Word and Excel if student chooses to use these applications for homework submissions), Internet access, Internet navigation skills, and email communication capability

Total Hours: This program is 161 clock hours

Total Program Length: 9 Months

Award: Graduates are awarded a Certificate of Completion upon satisfactory completion of all requirements.

Module Course List

Orientation

Orientation

In this course incoming students are welcomed and have an opportunity to ask questions, set goals, as well as be reminded of the School's policies and procedures and also the School's and student's rights and responsibilities. (4.5 clock hours)

Leadership and Organization

Christ and the Corporation

This course will provide you with the wisdom and understanding of being an entrepreneur who is anointed, appointed, and called by God. Learn how to hear the voice of God. Analyze the differences of a Christian entrepreneur versus any other entrepreneur. (2.75 clock hours)

Human Resources

Write a job description for a position in your business. Develop a training program for employees. Develop a list of personnel policies for employees in your business. Develop an employee evaluation system. Plan a corrective interview. (2.75 clock hours)

Help for the Entrepreneur

Determine technical assistance needed for your business. Select and work effectively with professional consultants. Identify appropriate market contact and technical assistance for international trade. Identify networks to use in your business. Discuss free and purchased services. (4.5 clock hours)

Mission Statement

The purpose of this course is to begin the process for developing a Company Mission Statement. In the process the students gain knowledge of the connection between Vision and Mission Statements. (4.5 clock hours)

Prayer Video

In this class students are taught about the power of prayer in their businesses. They learn what, why, and how to pray for their businesses. (1.5 clock hours)

Time Management

In this class students are taught how to improve their personal productivity and effectiveness. They learn to redefine time, take dominion over time, effectively govern time, create time, restore order, and also identify the impact of time wasting activities. (4.5 clock hours)

Accounting and Finance

Customer Credit

Discuss the importance of offering customer credit. Examine the criteria for granting credit. Analyze the credit options for your small business. Describe the use of credit records. Analyze the procedures used for credit collections. (2.25 clock hours)

Finance Workshop

During this class —students work on their Financial Plan assignment. (2.25 clock hours)

Finance Presentation

In this class students create a video of a professional business presentation of their Financial Plan for their business. (7.5 clock hours)

Financial Analysis

Discuss the responsibilities of the entrepreneur in managing the finances. Select appropriate advisors to assist in your financial analysis. Explain the importance of cash flow management. Identify financial control procedures. Describe how to find cash flow patterns. Analyze trouble spots in financial management. Describe how to prepare an owner's equity financial statement. Analyze your financial statements. Analyze financial management ratios applicable to a small business. Compute and analyze break-even point. Review computer applications for financial management. (4.5 clock hours)

Financial Literacy

Students learn about Financial Literacy from a Spiritual perspective - understanding prosperity, the purpose of money, ways to get rid of the power of debt; and a Natural perspective - review of elements in a Credit Report and FICO scores, Rapid Debt Repayment Plans, attaining savings goals, identity theft (4.5 clock hours)

Financial Market & Stocks

Students receive an overview of the financial markets, learn the basics of how to select stocks with practical anointed application of choosing a portfolio, the reason you should consider the financial markets as one stream of income, and that God can prosper us financially to the degree our faith can believe and the knowledge we receive. (4.5 clock hours)

Determine options for financing your business. Discuss the financial information included in a business plan. Justify your financial projections. Explain the use of a loan application package. (2.25 clock hours)

Recordkeeping I & II

Explain the value of maintaining accurate records. Determine all records needed for your business. Develop a plan for managing your records. (6.75 clock hours)

Business and Management

Be All You Can Dream Forum

This forum engages students in a virtual/theoretical business simulation for a practical experience in the operations of an actual business. Students will work in teams to run actual businesses in a virtual/theoretical mall setting. Teams will sell their business ideas to a panel of faculty judges and awards will be given across several categories of performance. (7.5 clock hours)

Business Etiquette

In this course, students are taught the traditions of etiquette and protocol for a business setting. Topics covered include, Understanding Images, Professionalism, Networking, The Sales Call, International Dining, and Culture Shock. (5.5 clock hours)

Business Management

Develop your leadership philosophy. Identify management responsibilities of the entrepreneur. Implement the decision-making process for your business goals and objectives. Design management tasks for your business. Establish communication practices for your business. Develop a code of ethics for your business. (4.5 clock hours)

Eliminating Chance

Investigate how to minimize losses due to risks. Prepare policies that will help minimize losses. Determine the insurance needed for your business. Analyze the costs of risk management options. (4.5 clock hours)

Feasibility Study (Business Plan Overview)

This class teaches the importance of strategic planning in a business and explains how the business plan helps the entrepreneur. Students learn to assess their business idea and current market conditions to see if the idea is financially viable. (1.75 clock hours)

Negotiations Strategies

In this course students learn the definition of negotiation, how to prepare for negotiations, how negotiation relates to selling, and how to recognize and deal with negotiation tactics. (4.5 clock hours)

During this class students build their confidence in presenting to small and large groups. This course will also teach students how to use proven presentation techniques and software to help them communicate their business ideas effectively to any audience. (2.25 clock hours)

Legal

Legal

Acquire the information necessary to comply with the various rules and regulations affecting your business. Develop policies for your business to comply with government regulations. Identify contracts used in business. Select the contracts used in business. Determine the use of legal assistance for your business. (4.5 clock hours)

Types of Ownership

Analyze the appropriate choice of ownership for your business. Identify the steps necessary to file ownership for your business. Define policies and procedures for a successful multi-owner operation. Discuss reasons for obtaining outside assistance in ownership choices. (4.5 clock hours)

Marketing and Sales

Business Opportunities

Appraise the effect of trends and changes. Identify the environmental and geographical opportunities. Research the economic climate. Consider the options available in operating your business. Apply creative thinking to expand options for your business ideas. (2.75 clock hours)

Business Opps/Feasibility Forum

During this class students meet via video to discuss and work on their Business Opportunities and Feasibility assignments. (2.25 clock hours)

Marketing I – Analysis and Marketing II - Promotions

Discuss the effects of a customer-driven business plan. Evaluate your potential market using decision-making tools. Describe product/service decision. Define your target market. Develop your marketing strategy. Discuss the options for promoting your business. Analyze costs of media options. Discuss promotional options that best match your target market and image. Describe techniques to prepare materials that represent your image. Develop a promotional budget and calendar. Identify strategies to evaluate promotional activities.
(13 Total Clock Hours)

Marketing Presentation

In this class students create a video of a professional business presentation of their Marketing Plan for their business. (7.5 clock hours)

Marketing Workshop

During this class, students work on their Marketing Plan assignment. (2.25 clock hours)

Pricing

Determine the costs that will affect pricing. Identify other factors that will affect your pricing strategy.

Illustrate how markup strategies affect your pricing. Design pricing incentives for your business. Determine appropriate pricing strategies for a business. (2.25 clock hours)

Selling

Define the role of selling in your small business. Analyze your product/service to determine benefits. Analyze potential customers. Design policies and procedures that emphasize quality and service. Determine your competitive advantage. Demonstrate the steps of the selling process. Develop a plan for training and motivating salespeople. Develop a sales plan for your business. (4.5 clock hours)

Developing and Writing a Business Plan

Business Plan Preparations

During this class students meet via video to discuss and work on their Business Plan assignment. (4.5 clock hours)

Business Plan Presentation

In this class students create a video a professional business presentation of their Business Plan for their business. (7.5 clock hours)

Information Technology

Intro to eCommerce/eBusiness

In this class students receive an overview of the world wide web and the difference between eBusiness and eCommerce; they learn information on creating, promoting, and operating their website, low or no cost technology tools and resources and how to contract consulting or technical support. (4.5 clock hours)

Intro to Excel/PowerPoint

During this class students receive an overview on creating spreadsheets and presentations. (2.75 clock hours)

Other Skills

Field Trips

On Field Trips via video or audio, students are exposed to real-world perspectives on many aspects of business including operations, marketing, management, wisdom and other biblical principles. (8.25 clock hours)

The Business and Entrepreneurship Online and Business & Entrepreneurship Online Spanish Programs academic calendar consists of access to the online environment 24 hours a day, 7 days a week through the Internet.

Observed holidays are noted on the program academic calendar.

Class Calendar

Business & Entrepreneurship Online and Business & Entrepreneurship Online Spanish Program Calendar 2020-2021					
Spring Session			Fall Session		
4/4/20		Enrollment Opens/Orientation Week Begins	10/3/20		Enrollment Opens/Orientation Week Begins
5/25/20		Memorial Day Access to Online Classes Continues	11/26/20		Thanksgiving Day Observation - Access to Online Classes Continues
7/3/20		4th of July Access to Online Classes Continues	12/25/20		Christmas Day Observation - Access to Online Classes Continues
9/7/20		Labor Day Access to Online Classes Continues	1/1/21		New Year's Day Observation - Access to Online Classes Continues
11/26/20		Thanksgiving Day Observation - Access to Online Classes Continues	4/5/21		Easter Observation - Access to Online Classes Continues
12/25/20		Christmas Day Observation - Access to Online Classes Continues	5/31/20		Memorial Day Observation - Access to Online Classes Continues
1/1/21		New Year's Day Observation - Access to Online Classes Continues	6/6/21		Graduation Ceremony
1/10/21		Graduation Ceremony			

Faculty

Dr. Irene M. Abrons Melissa Duff Brown Dr. Deloris Thomas Ivy Bennett Andy
Pham Pastor Ray Thomas **Administrative**

Alleece Baker Dana Morales

Program Costs

The total cost for the Business & Entrepreneurship Online or Business & Entrepreneurship Online Spanish Program is \$3535.00. This includes an application fee of \$25 (non-refundable), System fee of \$63, Graduation fee* of \$35 and Tuition & Materials fees of \$3412.00 (Materials portion \$185).

Application Fee \$25.00
System Fee \$63.00
Graduation Fee* \$35.00 (including shipping)
Materials \$185.00
Tuition \$3227.00
Total \$3535.00

** - Additional shipping costs may apply*

One time tuition payments may be made by credit card. Payment plan payments are made via the FACTS tuition management system and require a one-time non-refundable fee of \$43.

Cancellation and Refund Policy

Business & Entrepreneurship Online and Business & Entrepreneurship Online Spanish Programs
Students may submit notice of withdrawal verbally or in writing. If a student chooses not to provide notice of withdrawal verbally or in writing, the unexplained absence of that student from the school for four consecutive Dialogue submissions without response by the next scheduled class, shall constitute constructive notice of withdrawal to the school and the student will be considered terminated from the program.

When the notice of cancellation is given within the 5th calendar day after the date of enrollment but prior to the first day of class, all application-registration fees, tuition, and any other charges shall be refunded to the student. If books and materials provided by the school are part of the tuition; they must be returned, in original condition before the refund will be processed.

When notice of cancellation is given after the 5th day following enrollment but prior to the close of business on the student's first day of scheduled class attendance, the school may retain no more than \$100.00. (The Application Fee of \$25 is non-refundable. The Graduation Fee is refundable prior to graduation, if it has already been paid upon notification of cancellation.)

The student refund is based on a prorated amount of the full tuition plus prorated amount of total program material fees. Refunds and/or balances due do not reflect the tuition payment schedule.

Refunds are calculated based on the following schedule:

Tuition & Material Refund:

Before the first day of class 100%

After 4.5 hours through sixty percent (60%) of the term (96.6 hours), tuition and material charges will be a pro rata portion for the training period completed, plus ten percent (10%) of the unearned tuition for the period of training not completed.

After sixty percent (60%) of the term is completed, the student is entitled to zero (0) refund of tuition and material charges

A student who, on personal initiative and without solicitation enrolls, starts, and completes a course of instruction before the 5th day after the enrollment agreement is signed, is not subject to the refund provisions of this section.

Applicants not accepted by the school shall receive a refund of all tuition and fees paid within 30 calendar days after the determination of non-acceptance is made.

Application-registration fees shall be chargeable at initial enrollment and shall not exceed \$150 or 50% of the cost of tuition, whichever is less.

All deposits or down payments shall become part of the tuition and/or fees.

All student refunds shall be made by the school within 30 calendar days from the date of determination (DOD).

For purposes of refund calculation, the date the verbal or written notice was received will be considered the date of determination (DOD).

For an enrolled student, the refund due will be calculated using the last date of attendance (LDA) and be paid within thirty (30) calendar days from the documented date of determination (DOD). The date of determination is the date the student gives written or verbal notice of withdrawal to the institution or the date the institution terminates the student, by applying the institution's attendance, conduct, or Satisfactory Academic Progress policy.

The school shall acknowledge a student's cancellation or withdrawal within 15 calendar days of the date of determination (DOD). Such written acknowledgement is not necessary if a refund has been mailed to the student within 15 calendar days of the DOD.

The school reserves the right to make refunds that exceed those prescribed in this section.

The school shall refund all monies paid to it in any of the following circumstances:

- The school did not provide the prospective student with a copy of the student's valid enrollment agreement and a current catalog or bulletin and any supplements and errata sheets, including the academic calendar and fee schedule.
- The school cancels or discontinues the course of instruction in which the student has enrolled.
- The school fails to conduct classes on days or times scheduled, detrimentally affecting the student.
- The student is a no show or never starts training.
- The student starts training, but attends no more than 30% of program/course clock hours.

The school must refund any book and materials fees when: (a) the book and materials are returned to the school unmarked; and (b) the student has provided the school with a notice of cancellation. Only books and materials returned in like new condition (no highlighting, writing, or other damage) will be considered refundable.

[the remainder of this page intentionally left blank]

0	0	0	0	0	0	0	0	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
---	---	---	---	---	---	---	---	-----	-----	-----	-----	-----	-----	-----	-----	-----

Appendix B: Continuing Education & Professional Development Courses Program

Attendance

Every student is expected and encouraged to maintain regular, consistent attendance, participate in all academic activities and complete all assignments in order to remain in good standing. Consistent attendance is essential to the development of intellectual and technical skills.

Students should attend classes on time and should not be absent for any session of instruction. Given that personal circumstances may arise, the student should call or make email contact to alert the school of an intended absence.

A student arriving any time after the scheduled start of class is considered tardy. A student leaving at any time before the official end of class is considered an “early departure”. A student who is tardy or an “early departure” will have that time missed in class counted as being absent for a pro-rata percentage of the class. A penalty factor is used in conjunction with time missed in class to arrive at an exact percentage of class absence. The details of the calculation are outlined in the Attendance Calculation Policy. This percentage of a class being absent is recorded and cumulated with other absences to arrive at an on-going attendance performance total for each student.

Students must maintain a minimum of 80% attendance of the scheduled hours of the program for graduation/completion.

The unexplained absence of that student from the school for three consecutive classes without response by the next scheduled class, shall constitute constructive notice of withdrawal to the school and the student will be considered terminated from the program.

The Dean may consider all special circumstances or hardships at his or her sole discretion.

Grading

Grades will be assessed as follows:

Letter Grade Numeric Grade Summary

- A 100-90 Excellent
- B 89-80 Good
- C 79-70 Average
- D 69-65 Passing
- F below 65 Unacceptable

The Professional Development courses in the Continuing Education & Professional Development Programs use a Pass/Fail grading system. A grade of P (Pass) or F (Fail) will be recorded upon completion for these courses.

Graduation Requirements

In order to receive a Certificate of Participation for the Continuing Education and Professional Development enrichment programs, a student must satisfy all of the following: • Complete program coursework with a minimum average of 65 percent

- Attend at least 80 percent of the scheduled program class hours
- Successfully meet the progressive milestone requirement
- Pay all registration fees and any incidental administrative charges due to the School

Learning Objective

By completing the Continuing Education & Professional Development Program, students will develop knowledge and understanding in several areas including:

- Computer Technology
- General Education Development
- Professional Development

Program Information

Personal Computing & Software

MS Office Access

This is an introductory course to MS Office Access. Students will learn essential tools needed to work with database and Big Data. This course will teach students how to develop the ability to create forms and modify database tables and fields. Students will also learn how to create and modify queries, display, share, import and export data and much more. (54 clock hours)

MS Office Suite

This course will provide hands-on experience with business applications software such as word processing, spreadsheets, database, and presentation programs using Microsoft Word, Excel, PowerPoint and Access. In this course students will learn how to create and edit formatted text documents using a word processor, create formatted worksheets files with formulas, functions and charts using spreadsheet software, create reports, records, and labels using database software, create, format, and run a presentation using presentation software, and exchange data between software programs. (54 clock hours)

MS Office Excel

This course will provide a general introduction into using Microsoft Excel to create, edit and print various spreadsheets and graphs. You will become familiar with the components of Excel and use them to create professional spreadsheets. (54 clock hours)

MS Office Word

This course will provide a general introduction into using Microsoft Word to create and edit simple documents; format documents; add tables and lists; add design elements and layout options; and proof documents. (54 clock hours)

MS Office PowerPoint

This course will provide a general introduction into using Microsoft PowerPoint to create, edit and print presentations. Students will become familiar with the components of PowerPoint as a presentation tool. (54 clock hours)

Introduction to Computers I & II

In the Introduction to Computers I course, students explore the basic concepts of personal computing and computer information systems. The focus is on the basics of computer literacy, identifying the components of a computer system, identifying the types of software and their purpose, exploring the Internet, using Email, and keyboarding. In the Introduction to Computers II course, which is a continuation of Introduction to Computers I, students cover the basics of word processing and spreadsheets. They will obtain an introduction to the fundamentals of file management, word processing using MS Word and basic spreadsheets using MS Excel. (54 clock hours)

Computer Training

Basic Data Communications

This course presents the fundamentals of Business Data Communications and Networking. Students will receive an overview of the field of voice and data technology. Topics include: applications, user requirements; internet and information highway technologies, local area networks, circuits, voice networks, their management and operation. Successful completion of this course will provide each student with the knowledge of how to design a computer network, a fundamental for careers in information technology. (54 clock hours)

Graphic Design with a Web Focus

This course will provide students an introduction to several applications from Adobe CS5. Adobe Creative Suite contains the leading tools for creating content for print and digital presentation. Fireworks, Flash, Dreamweaver and Photoshop are featured. The coursework covers the basics of graphic and web design principles including color, HTML/CSS, typography, designing layouts, logos and web pages, basic framing and architecture and an introduction to e-commerce. Graphic and web design is a part of every industry, by the completion of this course, you will have an understanding of where and how these skills apply as a member of the workforce or as an entrepreneur. (57 clock hours)

Introduction to Coding Course

This course introduces students to the basics of coding using Microsoft's TouchDevelop platform, an easy-to-use visual game designer which can be used on any device. This course is intended to spark interest in coding and is not intended to build mastery of skills. This course introduces students of all ages who are new to coding. (18 clock hours)

.NET & Gaming Development Fundamentals Course

This is an introductory course to programming designed as an entry-level training for students seeking to build careers in gaming with a focus inclusive of general gaming conceptualization; identifying and managing game requirements; game output design, components, interface development and functionality. (63 clock hours)

Database Administration Fundamentals Course

This is an introductory course to programming designed as an entry-level training for students seeking to build careers in gaming with a focus inclusive of general gaming conceptualization; identifying and managing game requirements; game output design, components, interface development and functionality. (63 clock hours)

HTML5 & APP Development Fundamentals Course

This is an introductory course to web development designed as an entry-level training for students seeking to build careers in web development with a focus inclusive of interactive web page design; working with XML, data objects, WCF; working with data; client-side scripting; troubleshooting and debugging web applications; configuring and deploying web applications. (65 clock hours)

IT Security Fundamentals Course

This is an introductory course to security designed to introduce students to the basics for understanding security for internet environments. This course focuses on the design, implementation and management of security protocols and is not intended to build mastery of skills. This program utilizes faith-integrated project-based and inter-disciplinary learning units designed to energize ideas and the imagination leading to technological innovation with the understanding of technology as a God-given gift that can be used to fulfill the divine mandate to create and to prosper. The program utilizes classroom lectures cohort activities, field trips, guest speakers, laboratory assignments, and in-class lab demonstrations to train students on the practical aspects of computing for innovation leading to technological entrepreneurship. (63 clock hours)

Software Development Fundamentals Course

This program is a course designed as an entry-level training for students seeking to build careers in software development and entrepreneurship with a focus inclusive of APPS, gaming, cloud, web, mobile device technologies. This program utilizes faith-integrated project-based and inter-disciplinary learning units designed to energize ideas and the imagination leading to technological innovation with the understanding of technology as a God-given gift that can be used to fulfill the divine mandate to create and to prosper. The program utilizes classroom lectures cohort activities, field trips, guest speakers, laboratory assignments, and in-class lab demonstrations to train students on the practical aspects of computing for innovation leading to technological entrepreneurship. (65 clock hours)

This is an introductory course to web development designed as an entry-level training for students seeking to build careers in web development with a focus inclusive of interactive web page design; working with XML, data objects, WCF; working with data; client-side scripting; troubleshooting and debugging web applications; configuring and deploying web applications. (65 clock hours)

General Education Enhancement

General Education / Adult Literacy

The General Education/Adult Literacy program is designed to prepare students to pass the General Education Development (G.E.D.) examination. The Common Core Standards of Language Arts, Mathematical Reasoning, Science, Social Studies, and Critical Thinking are the basis for this course. Computer skills are also emphasized. This course is designed for students who are 17 years of age or older. (90 clock hours)

Spanish 101

This level 1 course is designed to take students from understanding common Spanish words to being able to write and converse in Spanish. (20 clock hours)

Spanish 102

This level 2 course is designed to take students from understanding common Spanish words to being able to write and converse in Spanish. (20 clock hours)

Professional Development

Management & Leadership

In this workshop students can gain knowledge to boost their performance and effectiveness as leaders. They obtain techniques to assist their staff in achieving maximum productivity. They also learn what it means to train their staff to be the CEO of their assignments. Also they acquire strategies to position themselves for advancement and understanding of how to develop and lead a high performance team and much more. (27 clock hours)

Time Management & Organization

In this workshop students will learn how to improve their personal productivity and effectiveness. The teaching will stimulate the desire for change by offering wisdom, revelation and practical application for effective goal setting, planning, organization and decision making while demonstrating how time wasting activities can significantly impact ones finances. (24 clock hours)

Career Exploration & Job Search Skills

In this workshop students identify employment opportunities that align with gifts, talent and

transferable skills. Students also learn to research companies, gain an understanding of effective techniques for conducting a successful job search, ways to avoid costly mistakes, how to effectively generate leads through personal contacts, effective job search techniques and more. (12 clock hours)

Interviewing Success

In this workshop students learn effective preparation techniques, to script answers to common interview questions, interview do's and don'ts, what questions to ask and follow-up techniques. (12 clock hours)

Writing a Winning Resume

In this workshop students learn the types and use of various resume formats, how to effectively draft resume and cover letter content, and effective distribution methods. (15 clock hours)

Goal Setting God's Way

In this workshop students discover God's plan for their career. They identify gifts talents and transferable skills, develop plan for growth and sustainability, and set career goals based on biblical principles and promises Students will gain functional insight and tools to understand their spiritual gifts and how they impact career choices, an appreciation of how personal characteristics and skills influence career development, to combine their gifts in the process of establishing personal and career goals, and learn to implement sound goal setting strategies that are specific, measurable, achievable, realistic and timely. (18 clock hours)

Academic Calendar

Program Schedule

The Continuing Education & Professional Development Programs academic calendar consists of some single day sessions, and multi-week sessions. Classes are held on various days of the week and Saturdays and in the a.m. and p.m. timeframes. For example: Monday at 6:30 p.m. – 9:30 p. m. or Saturday at 9:00 a.m. – 12:00 p. m.

Observed holidays and days on which no classes will be held are noted on the program academic calendar.

[the remainder of this page intentionally left blank]

Continuing Education & Professional Development Courses Programs Calendar 2020

1/1/20	Wednesday	New Year's Day Observation – Programs closed
1/2/20	Thursday	Programs Resume
1/20/20	Monday	Dr. Martin Luther King's Birthday Observation - Programs closed
1/21/20	Tuesday	Programs Resume
2/17/20	Monday	President's Day Observation - Programs closed
2/18/20	Tuesday	Programs Resume
4/10/20	Friday	Good Friday Observation – Programs closed
4/13/20	Monday	Programs Resume
5/25/20	Monday	Memorial Day – Programs closed
5/26/20	Tuesday	Programs Resume
7/3/20	Friday	4th of July Observation - Programs closed
7/6/20	Monday	Programs Resume
9/7/20	Monday	Labor Day Observation - Programs closed
9/8/20	Tuesday	Programs Resume
11/26/20	Thursday	Thanksgiving Day Observation - Programs closed
11/27/20	Friday	Thanksgiving Day Observation - Programs closed
11/30/20	Monday	Programs Resume
12/24/20	Thursday	Christmas Eve Observation - Programs closed
12/25/20	Friday	Christmas Day Observation - Programs closed

12/28/20	Monday	Programs Resume
12/31/20	Thursday	New Year's Eve Observation – Programs closed

[the remainder of this page intentionally left blank]

Joseph Business School Page 55 of 84

Faculty

Professional Development

Dr. Elaine J. Blair Olivet Jones Geil Thompson Devina Ware Dr. Tanesha House Dr. E.L. Kornegay Jr. Gwendolyn Tidwell

Technology

Geri Alexander Phyllis Flynn Geil Thompson
Melissa Duff Brown Melvin Phillips LoAnna Warren
Jeffrey Connor Yolanda Thomas

Class Size

The teacher to student ratio consists of primarily three scenarios. For the multi week and multi month courses the ratios are approximately one teacher to thirty students.

For the General Education Diploma Readiness course the maximum ratio is one teacher to eight students. The rationale for this is to afford the instructors the opportunity to provide the best learning opportunity for the students.

[the remainder of this page intentionally left blank]

Program Costs

All materials are included in the course fee.

Name	Program Cost
MS Office Access	\$199
MS Office Excel	\$199
MS Office PowerPoint	\$199
MS Office Suite	\$299
MS Office Word	\$199
Introduction to Computers I & II	\$100
Basic Data Communications	\$299
Graphic Design with a Web Focus	\$699
Introduction to Coding	\$50
.NET & Gaming Development Fundamentals	\$1,056
Database Administration Fundamentals	\$1,056
HTML5 & APP Development Fundamentals	\$1,056
IT Security Fundamentals	\$1,056
Software Development Fundamentals	\$1,056
Web Development Fundamentals	\$1,056
General Education/Adult Literacy	\$0
Spanish 101	\$99
Spanish 102	\$99
Management & Leadership	\$99
Time Management & Organization	\$99
Career Exploration & Job Search Skills	\$10
Interviewing Success	\$10

Writing a Winning Resume	\$10
Goal Setting God's Way	\$50

[the remainder of this page intentionally left blank]

Joseph Business School Page 57 of 84

Cancellation and Refund Policy

Students may submit notice of withdrawal verbally or in writing. If a student chooses not to provide notice of withdrawal verbally or in writing, the unexplained absence of that student from the school for three consecutive classes without response by the next scheduled class, shall constitute constructive notice of withdrawal to the school and the student will be considered terminated from the program.

When the notice of cancellation is given within the 5th calendar day after the date of enrollment but prior to the first day of class, all application-registration fees, tuition, and any other charges shall be refunded to the student. If books and materials provided by the school are part of the tuition; they must be returned, in original condition before the refund will be processed.

When notice of cancellation is given after the 5th day following enrollment but prior to the close of business on the student's first day of scheduled class attendance, the school may retain no more than \$100.00.

The student refund is based on a prorated amount of the full tuition plus prorated amount of total program material fees. Refunds and/or balances due do not reflect the tuition payment schedule.

Refunds are calculated based on the following schedule:

Tuition & Material Refund:

Before the first day of class 100%

After 3 hours through sixty percent (60%) of the program pro rata portion of registration for the training period completed, plus 10% of the unearned tuition for the period of training not completed.

After sixty percent (60%) of the program is completed, the student is entitled to zero (0) refund of tuition and material charges

A student who, on personal initiative and without solicitation enrolls, starts, and completes a course of instruction before the 5th day after the enrollment agreement is signed, is not subject to the refund

provisions of this section.

Applicants not accepted by the school shall receive a refund of all tuition and fees paid within 30 calendar days after the determination of non-acceptance is made.

Application-registration fees shall be chargeable at initial enrollment and shall not exceed \$150 or 50% of the cost of tuition, whichever is less.

All deposits or down payments shall become part of the tuition and/or fees.

All student refunds shall be made by the school within 30 calendar days from the date of determination (DOD).

For purposes of refund calculation, the date the verbal or written notice was received will be considered the date of determination (DOD).

Joseph Business School Page 58 of 84

For an enrolled student, the refund due will be calculated using the last date of attendance (LDA) and be paid within thirty (30) calendar days from the documented date of determination (DOD). The date of determination is the date the student gives written or verbal notice of withdrawal to the institution or the date the institution terminates the student, by applying the institution's attendance, conduct, or Satisfactory Academic Progress policy.

The school shall acknowledge a student's cancellation or withdrawal within 15 calendar days of the date of determination (DOD). Such written acknowledgement is not necessary if a refund has been mailed to the student within 15 calendar days of the DOD.

The school reserves the right to make refunds that exceed those prescribed in this section.

The school shall refund all monies paid to it in any of the following circumstances:

- The school did not provide the prospective student with a copy of the student's valid enrollment agreement and a current catalog or bulletin and any supplements and errata sheets, including the academic calendar and fee schedule.
- The school cancels or discontinues the course of instruction in which the student has enrolled.
- The school fails to conduct classes on days or times scheduled, detrimentally affecting the student.
- The student is a no show or never starts training.
- The student starts training, but attends no more than 30% of program/course clock hours.

The school must refund any book and materials fees when: (a) the book and materials are returned to the school unmarked; and (b) the student has provided the school with a notice of cancellation. Only books and materials returned in like new condition (no highlighting, writing, or other damage) will be considered refundable.

Continuing Education & Professional Development Student Success Data

New starts	Re-enrollments	Transferred into the courses of instruction from other courses of instruction at the school	Total number of students admitted during the reporting period (the number of students reported under item Enrollment History plus the number of additions reported)	Transferred out of the Course of Instruction to another course of instruction	Completed or Graduated from Course of Instruction	Withdrawn from the School	Are Still Enrolled	# Placed in their Field of Study	# Placed in a related field	# Placed out of field	# not available for placement due to personal reasons	# not employed	# of students who took a state licensing examination/professional certification exam	# who passed state examination/professional certification	# of graduates who self placed in the field without using school's placement assistance	The average starting salary of graduates
5	0	0	5	0	5	0	0	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

Appendix C: Workshops & Special Courses

Programs Attendance

Every student is expected and encouraged to maintain regular, consistent attendance, participate in all academic activities and complete all assignments in order to remain in good standing. Consistent attendance is essential to the development of intellectual and technical skills.

Students should attend classes on time and should not be absent for any session of instruction and given the length of the Workshops & Special Courses Programs, students are expected to attend and participate in the program as scheduled. Given that personal circumstances may arise, the student should call or make email contact to alert the school of an intended absence.

A student arriving any time after the scheduled start of class is considered tardy. A student leaving at any time before the official end of class is considered an “early departure”. A student who is tardy or an “early departure” will have that time missed in class counted as being absent for a pro-rata percentage of the class. A penalty factor is used in conjunction with time missed in class to arrive at an exact percentage of class absence. The details of the calculation are outlined in the Attendance Calculation Policy. This percentage of a class being absent is recorded and cumulated with other absences to arrive at an on-going attendance performance total for each student.

Students must maintain a minimum of 80% attendance of the scheduled hours of the program for graduation/completion.

The unexplained absence of that student from the school for three consecutive classes without response by the next scheduled class shall constitute constructive notice of withdrawal to the school and the student will be considered terminated from the program.

The Dean may consider all special circumstances or hardships at his or her sole

discretion. *[the remainder of this page intentionally left blank]*

Joseph Business School Page 61 of 84

Grading

The Workshops & Special Courses Programs use a Pass/Fail grading system. A grade of P (Pass) or F (Fail) will be recorded upon completion.

Graduation Requirements

In order to receive a Certificate of Participation in Workshops & Special Courses Programs a student must satisfy all of the following:

:

- Obtain a grade of Pass
- Attend at least 80 percent of the scheduled course or program class hours •
- Pay all fees and any incidental administrative charges due to the school

Learning Objective

By completing the Workshops & Special Courses Programs, students will develop knowledge and understanding in several areas including:

- Business Finances and Financing
- Business Start-Up and Planning
- Certification
- Business and Marketing on the Internet
- Patents and Intellectual Property

Program Information

All About Patents

This program provides the attendees with an introduction to intellectual property and how it affects the life of a business. Attendees will learn the difference between patents, trademarks, and copyrights. They also gain an understanding of the rights of the creator, how to protect those rights, and the duration of the protection. (3 clock hours)

ABC's of Certification

This program provides an overview of the business certification process and helps an owner determine if certification is right for their business. Attendees will gain an understanding of how certification can be important for a business, what types of certifications are available, the requirements for each and how to apply. (2 clock hours)

ABC's of Accounting

The goal of this program is to provide the business owner with an overview of a business's financial cycle. Topics covered include: Income Statement-What it Is & What it Tells You, Balance Sheet – Is your company moving toward sustainability?, Breakdown of Assets & Liabilities, and, What are Ratios and What They Tell You?. (2.5 clock hours)

Social Media, Using the Internet

This program will cover social media, why it is important and what constitutes a social media campaign. Additionally, top social media sites and tools for business will be reviewed. (1.5 clock hours)

Joseph Business School Page 62 of 84

Financial Mastery for the Entrepreneur

This program is a financial literacy series for emerging entrepreneurs and established business owners. Topics covered includes: Basic Record Keeping, Accounting for Non-Accountants, Business vs. Personal Credit, How to Finance Your Business, How to Plan Properly, Monitor Your Financial Position, and Manage Your Cash Flow. (28 clock hours)

eCommerce, eBusiness, and the Internet

This program will define the difference between eBusiness and eCommerce for the Business Owner. Attendees will gain an understanding of the World Wide Web, how to create and operate a website, how to promote your website and business, low or no cost technology tools, information on resources and how to hire technical/consulting support. (5.5 clock hours)

Intellectual Property

This program will provide the business owner or inventor with an understanding of their rights as the creator, how to protect those rights, and the business side of bringing a concept to market. Participants will learn the difference between patents, trademarks and copyrights. You will also gain an understanding of how to prepare a patent application, how to perform your own patent or trademark search, how to evaluate your idea's commercial potential. (12 clock hours)

Lender's Forum

The Lender's Forum is an informational program designed for commercial lenders, offering presentations and updates from various Government financing organizations. Organizations presenting at the forums include: U.S. Small Business Administration, SBA 504 Corporations, Illinois Small Business Development Centers, and Illinois Department of Commerce and Economic Opportunity. (3 clock hours)

Qualify for 8A Certification

This training program is designed to help small businesses understand the 8(a) Business Development program. By completing this training program, students will gain an understanding of the 8(a) business development program. Topics include: 8(a) program purpose, How the 8(a) program works, eligibility requirements for the 8(a) program application process for the 8(a) program, Key Questions and Answers, and Resources and available Assistance. (1 clock hours)

Government Contracting

This training program is designed to help small businesses understand government contracting programs. It is about helping small firms learn about and take advantage of government contracting programs. By completing this training program, students will gain an understanding of the components of the government contracting process. Topics include: Federal contract markets and opportunities, Prime contract and subcontracting assistance programs, SBA's certification programs 8(a) and HUBZone, WOSB program and the veteran owned small business programs (VOSB & SDVOSB). (3.75 clock hours)

Start Your Business in IL

This program provides the emerging entrepreneur with an overview of the required components for opening a business in Illinois. Topics include Characteristics of a Business Owner, How to determine the Feasibility of a Business Idea, Overview of a Business Structure, Components of a Business Plan, Options for Financing a Business, and Legal Requirements in the State of Illinois. (3 clock hours)

Academic Calendar

Program Schedule

The Workshops & Special Courses Programs academic calendar consists of some single day sessions, and also monthly sessions. Classes are held on various days of the week and Saturdays and in the a.m. and p.m. timeframes. For example: Thursday at 6:00 p.m. – 9:30 p. m. or Saturday at 9:00 a.m. – 12:00 p. m.

Observed holidays and days on which no classes will be held are noted on the program academic calendar.

Program Calendar

Workshops & Special Courses Programs Calendar 2020		
1/1/20	Wednesday	New Year's Day Observation – Programs closed
1/2/20	Thursday	Programs Resume
1/20/20	Monday	Dr. Martin Luther King's Birthday Observation - Programs closed
1/21/20	Tuesday	Programs Resume
2/17/20	Monday	President's Day Observation - Programs closed

2/18/20	Tuesday	Programs Resume
4/10/20	Friday	Good Friday Observation – Programs closed
4/13/20	Monday	Programs Resume
5/25/20	Monday	Memorial Day – Programs closed
5/26/20	Tuesday	Programs Resume
7/3/20	Friday	4th of July Observation - Programs closed
7/6/20	Monday	Programs Resume
9/7/20	Monday	Labor Day Observation - Programs closed
9/8/20	Tuesday	Programs Resume
11/26/20	Thursday	Thanksgiving Day Observation - Programs closed
11/27/20	Friday	Thanksgiving Day Observation - Programs closed
11/30/20	Monday	Programs Resume
12/24/20	Thursday	Christmas Eve Observation - Programs closed
12/25/20	Friday	Christmas Day Observation - Programs closed
12/28/20	Monday	Programs Resume
12/31/20	Thursday	New Year's Eve Observation – Programs closed

Joseph Business School Page 64 of 84

Faculty

Melissa Duff Brown Brian Butler Hiram Peacock
 Russell Bryant Chris Hollingsworth Andy Pham

Class Size

The Workshops & Special Courses Programs have class sizes ranging from 5 to 50 for most workshops. The ratio of student to teacher ranges from 5:1 to 50:1.

Program Costs

The Workshops & Special Courses Programs costs are as follows:

Name	Costs
All About Patents	\$50
ABC's of Certification	\$25
ABC's of Accounting	\$25
Social Media Using the Internet	\$25
eCommerce, eBusiness, and the Internet	\$50
Financial Mastery for the Entrepreneur	\$150
Intellectual Property	\$199
Lender's Forum	\$0
Qualify for 8A Certification	\$15
Government Contracting	\$15
Start a Business in Illinois Workshop	\$0

Joseph Business School Page 65 of 84

Cancellation and Refund Policy

The Workshops & Special Courses Program reserves the right to cancel or reschedule any workshop or special course, and in these instances registrants will receive a full refund. If a student cannot attend a program that they have registered for, they should contact the School to indicate that they will not be in attendance.

When a student makes a cancellation seven (7) or more days before a workshop or special course, they will receive a refund less a \$25 administrative fee for courses that cost more than \$25. No refunds are available less than even (7) days before a workshop or special course.

IL Small Business Development Center Student Success Data

Enrollment History – All courses except those listed below *:

Number of students enrolled last year: 37

Number of students who did complete the course of enrollment: 37

Percentage of students who did complete the course of enrollment as 100% compared to the number of students enrolled during the past fiscal year

** Enrollment History is based on terms in our calendar year 2019.*

[the remainder of this page intentionally left blank]

Joseph Business School Page 66 of 84

IL Small Business Development Center Student Success Data

Enrollment History - *ABC's of Accounting, Social Media Using the Internet, Financial Mastery for the Entrepreneur, eCommerce, eBusiness, and the Internet* only*:

Number of students enrolled last year: 0

Number of students who did complete the course of enrollment: 0

Percentage of students who did complete the course of enrollment as 0% compared to the number of students enrolled during the past fiscal year

** Enrollment History is based on terms in our calendar year 2019.*

Illinois Board of Higher Education Reporting Period – July 1, 2018 - June 30, 2019

Number of additions during the year due to:		Status of Students	Placement Status	State Licensin g/Professional Certification Exam Results	Self Placed	Average Starting Salaries										
New starts	Reenrollments	Transferred into the courses of instruction from other courses of instruction at the school	Total number of students admitted during the reporting period (the number of students reported under item Enrollment History plus the number of additions reported)	Transferred out of the Course of instruction to another course of instruction	Completed or Graduated from Course of Instruction	Withdrew from the School	Are Still Enrolled	# Placed in their Field of Study	# Placed in a related field	# Placed out of field	# not available for placement due to personal reasons	# not employed	# of students who took a state licensing examination/professional certification examination	# who passed state licensing examination	# of graduates who self placed in the field without using school's placement assistance	The average starting salary of graduates employed
0	0	0	0	0	0	0	0	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

Appendix D: Business & Leadership Courses

Programs Attendance

Every student is expected and encouraged to maintain regular, consistent attendance, participate in all academic activities and complete all assignments in order to remain in good standing. Consistent attendance is essential to the development of intellectual and technical skills.

Students should attend classes on time and should not be absent for any session of instruction and given the length of some of the Business & Leadership Courses Programs, students are expected to attend and participate in the program as scheduled. Given that personal circumstances may arise, the student should call or make email contact to alert the school of an intended absence.

A student arriving any time after the scheduled start of class is considered tardy. A student leaving at any time before the official end of class is considered an “early departure”. A student who is tardy or an “early departure” will have that time missed in class counted as being absent for a pro-rata percentage of the class. A penalty factor is used in conjunction with time missed in class to arrive at an exact percentage of class absence. The details of the calculation are outlined in the Attendance Calculation Policy. This percentage of a class being absent is recorded and cumulated with other absences to arrive at an on-going attendance performance total for each student.

Students must maintain a minimum of 80% attendance of the scheduled hours of the program for graduation/completion.

The unexplained absence of that student from the school for three consecutive classes without response by the next scheduled class shall constitute constructive notice of withdrawal to the school and the student will be considered terminated from the program.

The Dean may consider all special circumstances or hardships at his or her sole

discretion. *[the remainder of this page intentionally left blank]*

Grading

The Business & Leadership Courses Programs use a Pass/Fail grading system. A grade of P (Pass) or F (Fail) will be recorded upon completion.

Learning Objective

By completing the Business & Leadership Courses Programs, students will develop knowledge and understanding in several areas including:

- Spiritual Strategies Using Biblical Principles
- Personal Finances
- Build the Global Presence of a Business
- Driving and Measuring Growth
- Expand Capacity to Think Strategically

Course/Program Information

JBS Executive Accelerator Program

JBS Executive Accelerator Program Online

JBS Executive Accelerator or JBS Executive Accelerator Online programs are six-week programs designed to provide established entrepreneurs opportunities to learn how to accelerate and position their business to dominate and transform communities. Through the interactive learning and peer perspective, participants will gain a growth plan toolkit designed to take their businesses to the next level as a strategic leader, producing new solutions to the challenges faced by today's society. (90 clock hours)

Financial Foundations for Wealth Creation

Financial Foundations for Wealth Creation course focuses on the ability to manage personal finances through education about basic budgeting, investing, personal credit, real estate, retirement and tax planning. In this course students will learn to evaluate barriers to entry and potential markets using decision-making tools like cash flow statements and budgets. (3 clock hours)

Spiritual Strategies for Business Success

In this course, leaders are taught spiritual strategies using biblical principles such as hearing the voice of God, spiritual weapons in the marketplace, spiritual transformation, prayer for the entrepreneur and business leader, developing a relationship with God for business success, and writing the vision. This course positions leaders to identify and overcome hindrances to their spiritual transformation and become conquerors in the marketplace. (3 clock hours)

[the remainder of this page intentionally left blank]

Business Management

As an entrepreneur developing a strong leadership philosophy is a cornerstone of long-term success and profitability. In this class students learn how to develop their leadership abilities; identify the management responsibilities of entrepreneurs; implement decision-making processes to reach their business goals and objectives; design management tasks for their businesses; establish communication practices for their businesses; and develop a code of ethics for their businesses. (4.5 clock hours)

Business Opportunities

In this class students learn to: Appraise the effects of business trends and changes; identify environmental and geographical opportunities; research the economic climate and consider the options available to them by operating their businesses. Students also learn how to apply creative thinking to expand the possibilities of their business ideas. (2.75 clock hours)

Christ and the Corporation

This course provides students with the wisdom and understanding of being an anointed entrepreneur called and appointed by God. Learn how to hear the voice of God. Discover the values and mindset that characterize Christian entrepreneurs. (2.75 clock hours)

Financial Analysis

Students learn to discuss the responsibilities of the entrepreneur in managing the finances. They learn to select appropriate advisors to assist in their financial analysis; the importance of cash flow management; identify of financial control procedures; how to find cash flow patterns; analyze trouble spots in financial management; analyze financial statements; analyze financial management ratios applicable to a small business. (4.5 clock hours)

Financing the Business

Students learn how to determine options for financing their businesses; discuss the financial information included in a business plan; justify their financial projections; and discover how to take advantage of loan application packages. (2.25 clock hours)

Global Strategies

The Global Strategies course builds student competencies in understanding the critical steps to explore and build a global presence of a business. (4.5 clock hours)

Help for the Entrepreneur

This course explores the use of professional help, or technical assistance, in opening and operating a small business. Specifically, you learn what to look for when selecting professional help and what to consider in working effectively with these people after their services have been secured. You will also explore possible market contacts and technical assistance for international trade opportunities. (4.5 clock hours)

Life as a Christian Entrepreneur

In this class students study examples of entrepreneurs who operate under the anointing and direction of God. Students hear experiences from the Founder of the school who implemented principles into real work examples. (2.75 clock hours)

Joseph Business School Page 70 of 84

Marketing I

In Marketing I students discuss the effects of a customer-driven business plan. They evaluate their potential markets using decision-making tools; describe their product/service decisions, define their target markets and develop their marketing strategies. Successful branding and advertising is crucial to both the short-and long-term success of any business. (6.5 clock hours)

Marketing II

In Marketing II students discuss the options available for promoting their businesses; analyze the costs of media options; discover promotional options that best match their target market and business image; learn techniques to prepare materials that represent their companies; develop promotional budgets and calendars; and identify strategies that evaluate promotional activity effectiveness. (6.5 clock hours)

Mission Statement

The purpose of this course is to begin the process for developing a Company Mission Statement. In the process the students gain knowledge of the connection between Vision and Mission Statements. (4.5 clock hours)

Negotiations Strategies

In this course students learn the definition of negotiation, how to prepare for negotiations, how negotiation relates to selling, and how to recognize and deal with negotiation tactics. (4.5 clock hours)

Financial Literacy

Students learn about Financial Literacy from a Spiritual perspective - understanding prosperity, the purpose of money, ways to get rid of the power of debt; and a Natural perspective - review of elements in a Credit Report and FICO scores, Rapid Debt Repayment Plans, attaining savings goals, identity theft (4.5 clock hours)

Selling

During this class students define the role of selling in small business; analyze their products/services benefits; analyze potential customers; understand the steps of the selling process; and role-play selling their product or service to a potential client. (4.5 clock hours)

[the remainder of this page intentionally left blank]

Academic Calendar

Program Schedule

The Business & Leadership Courses Programs academic calendar consists of some single day sessions, and also monthly sessions. Classes are held on various days of the week and Saturdays and in the a.m. and p.m. timeframes. For example: Thursday at 6:00 p.m. – 9:30 p. m. or Saturday at 9:00 a.m. – 12:00 p. m.

Observed holidays and days on which no classes will be held are noted on the program academic calendar.

Program Calendar

Business & Leadership Courses Programs Calendar 2020

1/1/20	Wednesday	New Year's Day Observation – Programs closed
1/2/20	Thursday	Programs Resume
1/20/20	Monday	Dr. Martin Luther King's Birthday Observation - Programs closed
1/21/20	Tuesday	Programs Resume
2/17/20	Monday	President's Day Observation - Programs closed
2/18/20	Tuesday	Programs Resume
4/10/20	Friday	Good Friday Observation – Programs closed
4/13/20	Monday	Programs Resume
5/25/20	Monday	Memorial Day – Programs closed
5/26/20	Tuesday	Programs Resume
7/3/20	Friday	4th of July Observation - Programs closed
7/6/20	Monday	Programs Resume
9/7/20	Monday	Labor Day Observation - Programs closed
9/8/20	Tuesday	Programs Resume
11/26/20	Thursday	Thanksgiving Day Observation - Programs closed
11/27/20	Friday	Thanksgiving Day Observation - Programs closed
11/30/20	Monday	Programs Resume
12/24/20	Thursday	Christmas Eve Observation - Programs closed
12/25/20	Friday	Christmas Day Observation - Programs closed

12/28/20	Monday	Programs Resume
12/31/20	Thursday	New Year's Eve Observation – Programs closed

Joseph Business School Page 72 of 84

Faculty

Earline Abrons Wilonda Cannon Dr. Felicia Owens Dr. Deloris Thomas Dr. Irene M. Abrons
 Vanessa Dukes Andy Pham Pastor Ray Thomas LaTasha Battle Chris Hollingsworth Attorney
 Karen Porter Geil Thompson Melissa Duff Brown Jacinth Katta David Ramseur Jeri Toliver
 Brian Butler LaKesha Lundy Attorney Shanita Shaw Jeffrey Wilson

Class Size

The Business & Leadership Courses Programs have class sizes ranging from 5 to 50 for most classes. The ratio of student to teacher ranges from 5:1 to 50:1.

Program Costs

The Business & Leadership Courses Programs costs are as follows:

Name	Costs
JBS Executive Accelerator	\$5,500
JBS Executive Accelerator Online	\$5,500
Financial Foundations for Wealth Creation	\$50
Spiritual Strategies for Business Success	\$50
Business Management	\$135
Business Opportunities	\$99
Christ & the Corporation	\$99
Financial Analysis	\$135
Financing the Business	\$75
Global Strategies	\$135

Help for the Entrepreneur	\$135
Life as a Christian Entrepreneur	\$99
Marketing I	\$199
Marketing II	\$199
Mission Statement	\$135
Negotiation Strategies	\$135
Selling	\$135

Cancellation and Refund Policy

Students may submit notice of withdrawal verbally or in writing. If a student chooses not to provide notice of withdrawal verbally or in writing, the unexplained absence of that student from the school for three consecutive classes without response by the next scheduled class, shall constitute constructive notice of withdrawal to the school and the student will be considered terminated from the program.

When the notice of cancellation is given within the 5th calendar day after the date of enrollment but prior to the first day of class, all application-registration fees, tuition, and any other charges shall be refunded to the student. If books and materials provided by the school are part of the tuition; they must be returned, in original condition before the refund will be processed.

When notice of cancellation is given after the 5th day following enrollment but prior to the close of business on the student's first day of scheduled class attendance, the school may retain no more than \$100.00.

The student refund is based on a prorated amount of the full tuition plus prorated amount of total program material fees. Refunds and/or balances due do not reflect the tuition payment schedule.

Refunds are calculated based on the following schedule:

Tuition & Material Fee Refund

- Before the first day of class 100%
- After 1 hour through sixty percent (60%) of the program pro rata portion of registration for the training period completed, plus 10% of the unearned tuition for the period of training not completed.
- After sixty percent (60%) of the term is completed, the student is entitled to zero (0) refund of tuition and material charges

A student who, on personal initiative and without solicitation enrolls, starts, and completes a course of

instruction before the 5th day after the enrollment agreement is signed, is not subject to the refund provisions of this section.

Applicants not accepted by the school shall receive a refund of all tuition and fees paid within 30 calendar days after the determination of non-acceptance is made.

Application-registration fees shall be chargeable at initial enrollment and shall not exceed \$150 or 50% of the cost of tuition, whichever is less.

All deposits or down payments shall become part of the tuition and/or fees.

All student refunds shall be made by the school within 30 calendar days from the date of determination (DOD).

For purposes of refund calculation, the date the verbal or written notice was received will be considered the date of determination (DOD).

Joseph Business School Page 74 of 84

For an enrolled student, the refund due will be calculated using the last date of attendance (LDA) and be paid within thirty (30) calendar days from the documented date of determination (DOD). The date of determination is the date the student gives written or verbal notice of withdrawal to the institution or the date the institution terminates the student, by applying the institution's attendance, conduct, or Satisfactory Academic Progress policy.

The school shall acknowledge a student's cancellation or withdrawal within 15 calendar days of the date of determination (DOD). Such written acknowledgement is not necessary if a refund has been mailed to the student within 15 calendar days of the DOD.

The school reserves the right to make refunds that exceed those prescribed in this section.

The school shall refund all monies paid to it in any of the following circumstances: • The school did not provide the prospective student with a copy of the student's valid enrollment agreement and a current catalog or bulletin and any supplements and errata sheets, including the academic calendar and fee schedule.

- The school cancels or discontinues the course of instruction in which the student has enrolled.
- The school fails to conduct classes on days or times scheduled, detrimentally affecting the student.
- The student is a no show or never starts training.
 - The student starts training, but attends no more than 30% of program/course clock hours.

The school must refund any book and materials fees when: (a) the book and materials are returned to the school unmarked; and (b) the student has provided the school with a notice of cancellation. Only books and materials returned in like new condition (no highlighting, writing, or other damage) will be considered refundable.

[the remainder of this page intentionally left blank]

Appendix E: ELearning Programs/Courses

Attendance

Every student is expected and encouraged to maintain regular, consistent attendance, participate in all academic activities and complete all assignments in order to remain in good standing. Consistent attendance is essential to the development of intellectual and technical skills.

For ELearning Program/Courses, attendance is defined and maintained by a combination of the following: the completion and submission of the assigned coursework on or before the course end date and the learning management system tracking of user progress percentage, which is comprised of the amount of times the student user clicks in each module and the amount of times a student user logs into the learning management system.

Grading

Grades will be assessed as follows:

Letter Grade Numeric Grade Summary

A	100-96	Excellent
B	95-91	Good
C	90-86	Average
D	85-80	Passing
F	below 80	Unacceptable

Graduation Requirements

In order to receive a Certificate of Participation in ELearning Programs.Courses a student must satisfy all of the following:

:

- Obtain a cumulative course grade of at least 80 percent
- Complete all assigned coursework and quizzes/exams with a grade of at least 80 percent for each individual activity
- Review a minimum of 80 percent of all course module items within the learning management system
- Pay all fees and any incidental administrative charges due to the school

Learning Objective

By completing the ELearning Programs/Courses students will develop knowledge and understanding in several areas including:

- Spiritual Strategies Using Biblical Principles
- Identify the key components of a sales meeting / encounter
- Identify the essential components of a mission statement
- The importance of Vision

Program/Courses Information

Christ and the Corporation

This course provides students with the wisdom and understanding of being an anointed entrepreneur called and appointed by God. Learn how to hear the voice of God. Discover the values and mindset that characterize Christian entrepreneurs. (2.75 clock hours)

Life as a Christian Entrepreneur

In this class students study examples of entrepreneurs who operate under the anointing and direction of God. Students hear experiences from the Founder of the school who implemented principles into real work examples. (2.75 clock hours)

Mission Statement

The purpose of this course is to begin the process for developing a Company Mission Statement. In the process the students gain knowledge of the connection between Vision and Mission Statements. (4.5 clock hours)

Selling

During this class students define the role of selling in small business; analyze their products/services benefits; analyze potential customers; understand the steps of the selling process; and role-play selling their product or service to a potential client. (4.5 clock hours)

Spiritual Strategies for Business Success

In this course, leaders are taught spiritual strategies using biblical principles such as hearing the voice of God, spiritual weapons in the marketplace, spiritual transformation, prayer for the entrepreneur and business leader, developing a relationship with God for business success, and writing the vision. This course positions leaders to identify and overcome hindrances to their spiritual transformation and become conquerors in the marketplace. (3 clock hours)

[the remainder of this page intentionally left blank]

Academic Calendar

The ELearning Programs/Courses academic calendar consists of access to the elearning environment 24 hours a day, 7 days a week through the Internet. Observed holidays are noted on the program academic calendar.

ELearning Programs/Courses 2020		
1/1/20		New Year's Day Observation – Access 24/7
1/2/20		Access 24/7
1/20/20		Dr. Martin Luther King's Birthday Observation - Access 24/7
1/21/20		Access 24/7
2/17/20		President's Day Observation - Access 24/7
2/18/20		Access 24/7
4/10/20		Good Friday Observation – Access 24/7
4/13/20		Access 24/7
5/25/20		Memorial Day – Access 24/7
5/26/20		Access 24/7
7/3/20		4th of July Observation - Access 24/7
7/6/20		Access 24/7
9/7/20		Labor Day Observation - Access 24/7
9/8/20		Access 24/7
11/26/20		Thanksgiving Day Observation - Access 24/7
11/27/20		Thanksgiving Day Observation - Access 24/7
11/30/20		Access 24/7

12/24/20		Christmas Eve Observation - Access 24/7
12/25/20		Christmas Day Observation - Access 24/7
12/28/20		Access 24/7
12/31/20		New Year's Eve Observation – Access 24/7

Faculty

Dr. Irene M. Abrons
 Dave Ramseur
 Pastor Ray Thomas
 Dr. William Winston

Joseph Business School Page 79 of 84

Program Costs

All materials are included in the course fee.

Name	Program Cost
Christ and the Corporation	\$99
Life as a Christian Entrepreneur	\$99
Mission Statement	\$135
Selling	\$135
Spiritual Strategies for Business Success	\$135

Cancellation and Refund Policy

No refunds will be given for online course or workshop registrations once the course has been accessed. Any corresponding time limit given to complete the online portion of the course is not extendable. Students must be able to complete courses within the specified time frame, prior to purchase/registration, and have the availability of the appropriate skills testing designee (if one is required for the specific course you have purchased). The Joseph Business School is not responsible for your local computer equipment functionality and/or internet availability and do not provide technical support for any of the programs/courses.

If a student needs to drop a course prior to the start date, students must give the office at least (5) business days prior to the start of the course or workshop. Any tuition paid toward the class will be kept on credit at the school for up to one year, to be applied to a future class.

If the student fails to notify the office (5) business days prior to the start of the course, the tuition is non-refundable and non-transferable. If a student applies for a course or workshop within (5)

business days of the class and decides to drop the class, the tuition is non-refundable and non transferable.

If a student drops the course or workshop on the day of the first class or after, the full tuition is non refundable, non-transferable, and will not be kept on file for a future course or workshop.

[the remainder of this page intentionally left blank]