2021-202 Academic Catalog



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About This Catalog

This catalog presents current information about Cambridge College's academic programs, courses, resources, policies and procedures for the 2021-2022 academic year (September 1, 2021-August 31, 2022). This catalog has been compiled from the most accurate information available as of the date of publication.

By enrolling in the College, each student agrees to follow all College policies, practices and procedures.

The College reserves the right to change its programs, policies and practices at any time and without notice, in accordance with applicable law. The development, review and updating of College policies and procedures is an ongoing process. Official College policies may be viewed on the College's website.

This catalog does not constitute a contract, and shall not be construed as a binding agreement.

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Academic Calendar 2021-2022

Fall Term 2021-2022

July

01 Financial Aid (FAFSA) priority deadline for Fall 2021-2022

August

- 01 Bursar statements posted: Fall 2021-2022
- New student orientation—School of Education (5:00-7:00 pm)

September

- 01 Fall 2021-2022 term begins
- 01 Payment due to Bursar: Fall 2021
- 01 New student orientation—School of Psychology & Counseling (4:30 pm-8:30 pm)
- 01 New student orientation—School of Management (5:30-7:30 pm)
- 02 New student orientation—School of Undergraduate Studies (6:00-8:30 pm)
- 06 Labor Day: no classes, offices closed
- 06 CCG Fall 1 classes begin
- 06 CCG Grad Fall 1 and 1A classes begin
- 07 Fall term CC classes begin
- 09 Last day to Add/Drop CCG Fall 1 classes
- 09 Last day to Add/Drop CCG Grad Fall 1 and 1A classes
- 14 LAST DAY to ADD/DROP CC classes
- 20 DBA Session 4 classes begin
- 27 Last day to Add/Drop DBA Session 4 classes
- 30 Last day to waive health insurance for Fall 2021

October

- O1 Registration hold applied for non-payment; late payment fee applied (weekly thereafter)
- 10 CCG Grad Fall 1 classes end
- 11 Columbus Day/Indigenous Peoples' Day: classes held, offices closed
- 15 Grades due: CCG Grad Fall 1 classes
- 15 Financial aid—final deadline for all Fall 2021 documents
- 15 Intent to graduate forms for January graduates due to Registrar
- 18 CCG Grad Fall 2 classes begin
- 21 Last day to Add/Drop CCG Grad Fall 2 classes
- 31 CCG Fall 1 classes end

November

- 01 Financial aid (FAFSA) priority deadline for Spring 2022
- 01 CCG Fall 2 classes begin
- 01 Registration opens for Spring 2022 (9:00 am)
- 03 Grades due: CCG Fall 1 classes
- 04 Last day to Add/Drop CCG Fall 2 classes
- 11 Veterans Day-classes held, offices closed
- 19 CC Undergraduates—last day for portfolio submission
- 21 CCG Grad Fall 1A and Grad Fall 2 classes end
- 25-26 Thanksgiving Holiday: no classes, offices closed
- 26 Grades due: CCG Grad Fall 1A and Grad Fall 2 classes
- 28 DBA Session 4 classes end
- 29 CCG Grad Fall 3 classes begin

December

- 01 Bursar statements posted: Spring 2022
- 02 Last day to Add/Drop CCG Grad Fall 3 classes
- 03 Grades due: DBA Session 4 classes
- 06 ILP/ARP and Capstone due to faculty
- 16 Last day of CC graduate classes
- 20 Last day of CC undergraduate classes
- Dec. 21-Jan. 11 Winter recess
- Dec. 24-Jan. 2 no classes, offices closed
- 26 CCG Fall 2 classes end
- 29 Grades due: CCG Fall 2 classes
- 31 Grades due: CC Graduate and Undergraduate classes

January

- 02 Fall 2021 term ends
- 02 CCG Grad Fall 3 classes end
- 07 Grades due: CCG Grad Fall 3 classes
- 12 Fall term degree conferral

Spring Term 2022

January

- 01 Payment due to Bursar: Spring 2022
- 03 Spring 2022 term begins
- 03 DBA Session 1 classes begin
- 10 Last day to Add/Drop DBA Session 1 classes
- 10 CCG Spring 1 classes begin
- 10 CCG Grad Spring 1 and 1A classes begin
- 12 New student orientation—School of Psychology & Counseling (4:30 am-8:30 pm)
- 12 New student orientation—School of Management (5:30-7:30 pm)
- New student orientation—School of Education (5:00-7:00 pm)
- 13 New student orientation—School of Undergraduate Studies (6:00-8:30 pm)
- 13 Last day to Add/Drop CCG Grad Spring 1 and 1A classes
- 13 Last day to Add/Drop CCG Spring 1 classes
- 17 Martin Luther King, Jr. Day: no classes, offices closed
- 18 Spring term CC classes begin
- 25 LAST DAY to ADD/DROP CC classes
- 31 Last day to waive health insurance for Spring 2022

February

- O1 Registration hold applied for non-payment; late payment fee applied (weekly thereafter)
- 13 CCG Grad Spring 1 classes end
- 14 Intent to Graduate forms for June graduates due to Registrar
- 15 Financial aid—final deadline for all Spring 2022 documents
- 18 Grades due: CCG Grad Spring 1 classes
- 21 CCG Grad Spring 2 classes begin
- 21 Presidents' Day: classes held, offices closed
- 24 Last day to Add/Drop CCG Grad Spring 2 classes

^{*}Please note: CCG refers to Cambridge College Global, which includes New England Institute of Business at CC & CC Online classes

March

- 01 Financial aid (FAFSA) priority deadline for Summer 2022
- 06 CCG Spring 1 classes end
- 07 CCG Spring 2 classes begin
- 09 Grades due: CCG Spring 1 classes
- 10 Last day to Add/Drop CCG Spring 2 classes
- 13 DBA Session 1 classes end
- 18 Grades due: DBA Session 1 classes
- 27 CCG Grad Spring 1 and Grad Spring 2 classes end
- 28 DBA Session 2 classes begin

April

- 01 **Registration opens for Summer 2022** (9:00 am)
- O1 Grades due: CCG Grad Spring 1A and Grad Spring 2 classes
- 04 CCG Grad Spring 3 classes begin
- 04 Last day to Add/Drop DBA Session 2 classes
- 07 Last day to Add/Drop CCG Grad Spring 3 classes
- 08 CC Undergraduates—last day for portfolio submission
- 11 ILP/ARP and Capstone due to faculty
- 18 Patriots' Day: some classes held, offices closed
- 18-22 Spring break: some classes held, offices open

May

- 01 Bursar statements posted: Summer 2022
- 01 CCG Spring 2 classes end
- 02 CC Graduate classes end
- 04 Grades due: CCG Spring 2 classes
- 08 CCG Grad Spring 3 classes end
- 09 DBA Session 2 classes end (INC grade awarded)
- 09 Last day of CC undergraduate classes
- 09 Grades due & ILP/ARP and capstones submitted: CC Spring 2022 graduate classes
- 09 Spring 2022 term ends
- 10 Summer 2022 term begins
- 10 CCG Summer 1 classes begin
- 13 Last day to Add/Drop CCG Summer 1 classes
- 13 Grades due: CCG Grad Spring 3 classes
- 16 Grades due & capstones submitted:
- CC Spring 2022 undergraduate classes
 CCG Grad Summer 1 and 1A classes begin
- 30 Memorial Day: no classes, offices closed

June

- 05 Spring term degree conferral
- 12 Commencement exercises

Summer Term 2022

June

- 01 Payment due to Bursar: Summer 202
- 01 Financial aid—final deadline for all Summer 2022 documents
- 01 New student orientation—School of Psychology & Counseling (4:30-8:00 pm)
- 01 New student orientation—School of Management (5:30-7:30 pm)
- 02 New student orientation—School of Undergraduate Studies (6:00-8:30 pm)
- 02 New student orientation—School of Education (5:00-7:00 pm)
- 02 Last day to Add/Drop CCG Grad Summer 1 and 1A classes
- 06 Summer term CC classes begin
- 13 LAST DAY to ADD/DROP CC classes
- 20 DBA Session 3 classes begin
- 20 Juneteenth observed: no classes held, offices closed
- 20 Summer Institutes: Online course work begins
- 21 Intent to Graduate forms for August graduates due to Registrar
- 27 Last day to Add/Drop DBA Session 3 classes
- 27 Registration hold applied for non-payment; late payment fee applied (weekly thereafter)

July

- 01 Financial aid (FAFSA) priority deadline for Fall 2022
- 01 Registration opens for Fall 2022 (9:00 am)
- 03 CCG Summer 1 and Grad Summer 1 classes end
- 04 CCG Summer 2 classes begin
- 04 Independence Day observed: no classes, offices closed
- 05 Summer Institutes: Residency begins, new student orientation
- 06 Grades due: CCG Summer 1 classes
- O6 Summer Institutes: New student in-seat classes begin
- 07 Last day to Add/Drop CCG Summer 2 classes
- 08 CC Undergraduates—last day for portfolio submission
- 08 Grades due: CCG Grad Summer 1 classes
- 11 CCG Grad Summer 2 classes begin
- 14 Last day to Add/Drop CCG Grad Summer 2 classes
- 15 ILP/ARP and Capstone due to faculty
- 21 Summer Institutes: Returning student in-seat classes begin
- 24 Last day of CC graduate classes
- 27 Summer Institutes: Last day of in-seat classes/residency ends
- 30 Grades due: ILP/ARP & capstones submitted -
- CC Summer 2022 graduate classes

August

- 07 Last day of CC undergraduate classes
- 10 Summer Institutes: Online course work ends
- 12 Grades due and capstones submitted: CC Summer 2022 undergraduate classes
- 14 CCG Grad Summer 1A and Grad Summer 2 classes end
- 17 Grades due: Summer Institutes
- 19 Grades due: CCG Grad Summer 1A and Grad Summer 2
- 27 CCG Summer 2 classes end
- 28 DBA Session 3 classes end
- 30 Grades due: CCG Summer 2 classes
- 31 Summer term degree conferral; summer 2022 term ends

International Students Only

September 2021

- 17 Graduate students in final term Fall 2021: first day to apply for Optional Practical Training (OPT)
- 21 Undergraduate students in final term Fall 2021: first day to apply for OPT

February 2022

- O1 Graduate students in final term Spring 2022: first day to apply for OPT
- 08 Undergraduate students in final term Spring 2022: first day to apply for OPT
- 14 Graduate students in final term Fall 2021: OPT application deadline
- 18 Undergraduate students in final term Fall 2021: OPT application deadline

April 2022

25 Graduate students in final term Summer 2022: first day to apply for OPT

May 2022

Undergraduate students in final term Summer 2022: first day to apply for OPT

July 2022

- O1 Graduate students in final term Spring 2022: OPT application
- 08 Undergraduate students in final term Spring 2022: OPT application *deadline*

Accreditation and Authorization

Regional Accreditation

Cambridge College is accredited by the New England Commission of Higher Education (formerly the Commission on Institutions of Higher Education of the New England Association of Schools and Colleges, Inc.).

Accreditation of an institution of higher education by the Commission indicates that it meets or exceeds criteria for the assessment of institutional quality periodically applied though a peer review process. An accredited college or university is one which has available the necessary resources to achieve its stated purposes through appropriate educational programs, is substantially doing so, and gives reasonable evidence that it will continue to do so in the foreseeable future. Institutional integrity is also addressed through accreditation.

Accreditation by the Commission is not partial but applies to the institution as a whole. As such, it is not a guarantee of every course or program offered, or the competence of individual graduates. Rather, it provides reasonable assurance about the quality of opportunities available to students who attend the institution.

Inquiries regarding the accreditation status by the Commission should be directed to the administrative staff of the institution. Individuals may also contact:

New England Commission of Higher Education 3 Burlington Woods Drive, Suite 100, Burlington, MA 01803-4514 (781) 425-7785 E-Mail: info@neche.org

State Authorization

Massachusetts

All Cambridge College's degree programs are authorized by the Massachusetts Department of Higher Education (www.mass.edu). Cambridge College programs preparing students for educator licensure are approved by the Massachusetts Department of Elementary and Secondary Education and are subject to its regulations and standards.

In addition to the Cambridge campus, authorized instructional sites are located in Lawrence, Springfield, and collaborating hospitals.

Other State Authorization

Cambridge College is also currently authorized or licensed to operate in California and Puerto Rico.

California

Cambridge College is a private institution approved to operate by the California Bureau for Private Post-Secondary Education. Approval to operate means the college is compliant with the minimum standards contained in the California Private Postsecondary Education Act of 2009 (as amended) and Division 7.5 of Title 5 of the California Code of Regulations.

Any questions a student may have regarding this catalog that have not been satisfactorily answered by the institution may be directed to the Bureau for Private Postsecondary Education at 2535 Capitol Oaks Drive, Suite 400, Sacramento, CA 95833 • P.O. Box 980818, West Sacramento, CA 95798-0818 • www.bppe.ca.gov • 916-431-6959 • 1-888-370-7589 • fax 916-263-1897.

As a prospective student, you are encouraged to review this catalog prior to signing an enrollment agreement. You are also encouraged to review the School Performance Fact Sheet, which must be provided to you prior to signing an enrollment agreement.

A student or any member of the public may file a complaint about this institution with the Bureau for Private Postsecondary Education by calling 1-888-370-7589 or by completing a complaint form, which can be obtained on the bureau's Internet web site www.bppe.ca.gov.

Puerto Rico

The Puerto Rico Board of Postsecondary Institutions (www.ce.pr.gov) has authorized Cambridge College to offer selected programs.

The President's Welcome



Deborah C. Jackson President

Dear Students,

On behalf of the Board of Trustees and the entire College community, it is my pleasure to welcome you to Cambridge College. We look forward to working with you to help you succeed in your academic studies and advance your professional pursuits.

I am thrilled that you are also joining us during our 50th anniversary! Since we opened our doors in 1971, we have supported the incredible potential of adult learners helping them to discover unchartered capacity, determination and resilience. With programs in five schools – School of Undergraduate Studies, School of Education, School of Management, School of Psychology and Counseling, and the recently acquired New England Institute of Business, we have the programs available that will help you to grow and develop, explore new interests and succeed in the professional career to which you aspire. Our programs are offered in a schedule designed to fit your busy life at a competitively affordable tuition.

Cambridge College is a pioneering institution that continues to charge forward with continued growth in student population, new state-of-the-art facilities and expansion of academic programs that meet the interests and needs of both our students and their future employers.

Our top priority is your academic success, which will position you to achieve your professional goals. Our academic programs are taught by expert faculty who bring a wealth of experience and knowledge into the classroom and are leaders in their fields. Their classrooms will provide you with a rich and unique learning environment where you will discover what it is like to be driven by excellence and innovation. In addition to support in the classroom, faculty, staff, and student support services are available to assist you with all other aspects of college life, including financial aid, academic success coaching, and career resources, to name a few.

Thank you for choosing Cambridge College! I hope to meet you over the course of the year as we celebrate our Golden Anniversary and I especially look forward to congratulating each and every one of you as you cross the stage at Commencement to receive your diploma—a symbol and acknowledgment of your hard work and dedication. In the meantime, may your journey at Cambridge College be a rich and rewarding one.

Sincerely,

Deborah C. Jackson President



Cambridge College Celebrates 50 Years!

Cambridge College was established in 1971 by a group of educators as the Institute of Open Education, an innovative graduate program offering advanced degrees to teachers and non-traditional adult learners, such as students older than the typical first-time college student, including many with previous college experience but no credential. The founding mission shaped the early institution and continues to guide the College today: *To provide academically excellent, time-efficient, and cost-effective higher education for a diverse population of working adults for whom those opportunities may have been limited or denied.* The mission reflected the essence of Cambridge College's teaching and learning model, characterized by open admission with student-centered, career-oriented academic instruction.

Today, Cambridge College remains a pioneer in higher education focused solely on adult learners. We offer undergraduate and graduate programs tailored to the needs of adult students focused on advancing their careers to meet the demands of tomorrow's workforce. As a fully accredited private non-profit institution with five schools – School of Undergraduate Studies, School of Education, School of Management, School of Psychology and Counseling, and the recently acquired New England Institute of Business, Cambridge College was created to advance the lives and careers of adult learners. Classes are offered across flexible schedules and modalities in five locations (Boston, Lawrence, Springfield, MA; Rancho Cucamonga, California; and San Juan, Puerto Rico) and 100% online through NEIB.

For 50 years, the College has maintained its commitment to open enrollment and continues to prioritize the needs of the diverse, working adult students it has always served, who now number over 36,000 alumni.

Mission

To provide academically excellent, time-efficient, and cost-effective higher education for a diverse population of working adults for whom those opportunities may have been limited or denied.

Values

Cambridge College is a responsive learning community, where adult learners can find ways to make the personal and professional changes they need to achieve their goals. Learning at Cambridge College takes place in an atmosphere of true diversity, where students support each other in a collaborative learning process that respects their needs and values along with their prior learning and life experiences. The College's innovative adult-centered learning model links theory and practice, helping students to acquire the academic credentials they seek, enrich their lives and careers, and become leaders in their communities.

History

In 1971, a small group of educators created an educational institution, now known as Cambridge College, whose primary mission was to provide educational opportunities and degree attainment for working adults who did not have ready access to higher education. The art and science of helping adults learn became the foundation of education philosophy at the institution. By blending theory and practice in a developmental and participatory approach, this group of educators developed "the teaching/learning model" specifically for adult learning and to benefit those who may not have had opportunities for a college education.

The College was first known as The Institute of Open Education within Newton College of the Sacred Heart, and later became part of the Antioch University Network. In 1981, it became an independent, private non-profit institution with the new name of Cambridge College. A Master of Education was the initial degree program launched at the graduate level; it successfully supplied the growing need for teachers, especially in urban settings. The mission and philosophy of the College drew the attention of students from businesses, non-profit and social service agencies, and other professions. As this learning community grew, the College expanded to offer a broad range of academic programs, including the Master of Business Administration, Bachelor of Arts, Bachelor of Science, and Certificate of Advanced Graduate Studies.

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Today, Cambridge College also serves the educational needs of students outside of its main campus location in Boston, Massachusetts. The College has regional locations in Springfield and Lawrence, Massachusetts, and in California and Puerto Rico. The College aspires to be a visionary organization and learning community for its constituents. Through the dynamic learning processes that are the foundations of our educational model, and our dedication to our mission, we believe we are serving and transforming the lives of adult learners across the national landscape.

On March 13, 2020, Cambridge College acquired the assets of the New England Institute of Business following the unanimous votes of each institution's boards of trustees. This momentous decision brought together two institutions with a combined 150 years serving adult learners pursuing meaningful careers.

Distinctive Teaching/Learning Model

The College's innovative adult-centered learning model links theory and practice, helping students to acquire the academic credentials they seek, enrich their lives and careers, and become leaders in their communities. This model of adult learning has proven resilient and adaptable to new content areas and a variety of learning formats throughout Cambridge College's history. Cambridge College is a learning community in which adult learners experience educational practices that honor and empower them. The College believes that each person can learn regardless of one's age, life history, current circumstances, or past academic experience. Each student's uniqueness, capabilities and experiences are valued in the classroom communities. Our programs develop and enhance skills, competencies, attitudes, values and habits of mind, all enabling our students to competently meet personal needs and professional challenges.

Our coursework is designed to promote collaborative learning, support the use of technology, and to increase content expertise. The real-world diversity of our classrooms provides rich opportunities for examining socially constructed learning in individual research projects and team-based assignments. The majority of our faculty are experienced professionals who bring both academic and professional perspectives to the classroom, thus allowing our students to study current trends in the field. Faculty members and program chairs work with students to build the competencies needed for academic and career success.

High Quality and Engaging Student-Faculty Relationship

According to the Council for Adult and Experiential Learning, reducing barriers for adult students means recreating the roles of faculty to be more facilitators of student learning and less lecturers, and to instill in them the freedom to learn from students without professional embarrassment. By recognizing adult learners as potential co-creators of knowledge and connecting their real life experience to academic theory, students will be able to continually enrich and contribute to their learning process and feel motivated to persist in their educational pursuits.

At Cambridge College, many of our students report that the dynamic learning process has transformed their professional and personal lives. The distinctiveness and efficiency of this model has been long substantiated by our student population; our students regularly praise the quality of the relationships they enjoy with the faculty and highlight it as one of the defining and unique characteristics of a Cambridge College education. Our alumni re-engage with Cambridge College because they see the College not only as an inspiring institution where they acquired their priceless education but also as a community of genuinely caring individuals who continue to believe in, nurture, and admire their resiliency, abilities, and well-deserved accomplishments.

College Profile

Our Students

Adults — Cambridge College draws a highly diverse population of adults who are serious about learning and earning the degree credentials they need to advance their careers and change their lives. Cambridge College attracts adults based on our goal-directed programming, our experienced faculty, and flexible scheduling.

Diverse — Our students are quite diverse in terms of their age, educational background, professional attainment, race, ethnicity, and language, and bring to class a wealth of personal experiences.

Committed — Our adult students have made a commitment to their education while working, parenting, and participating as members of their community.

Student Diversity

Cambridge College was once again named one of the top 100 colleges and universities in the United States that conferred the most degrees to minority students.

Master's Degrees

	to African Americans		to Native Americans	to two or more races	to Minority Students
Education	n/a	25th	n/a	n/a	50th
Mental and Social Health Services & Allied Professions	7th	12th	11th	16th	10th
Psychology	71st	n/a	n/a	86th	100th

Source: *Diverse Issues in Higher Education* magazine (http://diverseeducation.com/top100).

Faculty Profile

More than 400 active full- and part-time professors (Academic Year 2017-2018); many are active professionals working in their field.

Full-time faculty

- 17 full-time faculty members college-wide
- 82% with a doctorate or other terminal degree
- 53% female, 47% male
- 31% minority
- average tenure 24 years

Part-time faculty

- more than 380 active part-time faculty college-wide
- 55% with a doctorate or other terminal degree
- 99% with at least a master's degree
- 56% female, 44% male
- 33% minority
- average tenure 7 years

Campus Life

Cambridge College locations are in urban settings. Our beautiful new Hood Park central campus in Boston offers a host of amenities, including bright and comfortable gathering areas, large flexible classrooms, state of the art technology, the CC Bistro where fresh food can be grabbed on the run or enjoyed in nearby eating spaces, a CC shop, where college accessories and apparel can be purchased, ample free parking and so much more. Each regional center has a student lounge and vending machines, and public eateries are nearby.

Housing — Cambridge College does not require or provide dormitories and/or student housing, nor does it have responsibility to find or assist enrolled students in finding housing.

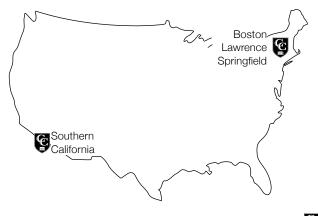
Boston, MA Location

Cambridge College's four schools are located in the new central campus located in the heart of Boston's historic Charlestown, MA. Our Hood Park campus is easily accessible to communities throughout Greater Boston and the surrounding areas and is easily accessible from various points in and around Greater Boston. The campus is in close proximity to Assembly Row, which features a broad range of retailers, entertainment options, and restaurants.

- School of Undergraduate Studies
- School of Education
- School of Management
- School of Psychology & Counseling
- The New England Institute of Business at Cambridge College (Online)

Regional Locations

Our students and alumni have urged Cambridge College to bring its academic programs and culture of adult learning to the people of their own cities and states. Each Cambridge College location offers academic programs established at the main campus, selected to serve local needs, and authorized by state education authorities.





Academic Schedule

Convenient evening, weekend, and online classes accommodate students' work schedules.

Three terms/year — Fall and spring terms are 15 weeks for undergraduate programs, and 14 weeks for graduate programs. The summer term is nine weeks for undergraduate programs and seven weeks for most graduate programs.

Cambridge College Global (CCG) class sessions vary depending on academic level. Undergraduate courses are eight-weeks long and are offered six times per year (twice per term). CCG graduate courses are five-weeks long and are offered eight times per year. Doctoral courses are ten-weeks long and are offered four times per year.

Student Demographics Academic Year 2019-2020

			All
Under	graduate	Graduate	Students
Enrollment/number of students School of Undergraduate Studies		1024	1024 346
Business	295 . 1745	238	533
Student status full-time part-time	90% 58% 47%	74% 62% 58%	80% 60% 54%
with student loan debt	49%	69%	63%
Median age	34	36	36
Gender 73% .27			
Student to faculty ratio	247	703	

Financial Aid and Debt

	2017-2018	2018-2019	2019-2020
Financial aid recipients: undergraduate			
graduate	udent loan dek 76% . 33% . with debt—a ree \$29,228 . \$38,582 .	ot 70% . 67% . verage amou \$31,789 . \$31,884 .	49% 69% <i>unt:</i> \$29,153 \$31,376
undergraduategraduate			
	FY 2015	FV2016	FY2017
Three-year cohort default rat			8.1%
Student Diversity 2019-2020	te 7.5% .	8.2% .	All
Student Diversity 2019-2020	tive 7.5%	Graduate	All Students<1%

Title II pass rates for the Communication and Literacy Skills Massachusetts Test for Educator Licensure (MTEL)......94%