

COMPLETION AND JOB PLACEMENT POLICY

Rationale: ACCET accredited institutions ensure the value and effectiveness of their course(s) and program(s) by regularly assessing, documenting, and validating the quality of the training services provided through completion rates, sponsor and student/graduate satisfaction, and, for vocational institutions, job placement rates. Credible completion and placement rates serve the students' best interests and, in turn, enhance public confidence in accredited institutions and the accreditation process.

Overview: As established in this policy document, the requirements are to be considered the minimum for meeting the ACCET standards. ACCET encourages member institutions to incorporate progressive policies, procedures and practices that enhance the completion and, where applicable, job placement prospects of their students.

The ACCET membership has made a commitment to the use of measurable outcomes as objective criteria for addressing the Standards for Accreditation. Accordingly, ACCET will carefully review documented completion rates and training-related job placements for eligible graduates of vocational training programs. The completion and placement benchmarks give institutions a guideline by which to evaluate and improve the performance of the programs they offer. These benchmarks are 67% for completion and 70% for placement.

Policy Requirements: All accredited institutions and those seeking ACCET accreditation will document completion rates for their programs. Additionally, all accredited institutions and those seeking ACCET accreditation offering vocational training will provide job placement assistance to all eligible graduates and document the results in order to demonstrate clear and positive outcomes from the training. Completion and placement records will be maintained in an orderly, comprehensive, and accurate manner for all students and must be verifiable. The completion and placement data must include sufficient information for regularly calculating the percentage for completion and training-related job placements in a prescribed format and time frame. (Vocational institutions will refer to Document 28.1 - Completion and Placement Statistics; avocational institutions will utilize internal means to compile completion data for review.)

Procedures: In order for ACCET and institutions to clearly communicate the requirements, conditions, and results in terms of completion and/or placement rates, data must be collected, documented, and analyzed by institutions on a regular basis. Document 28.1 is the data collection instrument to be used for all vocational programs covered by the policy. Data collection instruments utilized by avocational institutions for the purpose of documenting completion data will be internally developed and appropriate to the length of the program, terms of obligation, and graduation dates.

Reporting Requirements: Data collection instruments (Document 28.1 for vocational institutions) will be maintained at least every quarter, and should be utilized as management tools. Document 28.1(s) must be submitted to the ACCET office no later than May 1st unless otherwise directed by staff, and no sooner than four months after the last graduating cohort of each program of that year in conjunction with ACCET Document 12.c - Annual Completion and Placement Statistics Reporting.

Document 28.1 for vocational institutions and internally developed documents for avocational institutions will be made available at such other times upon request by ACCET, including submission for ACCET reporting, on-site evaluation team review, and team report responses. Data for vocational programs submitted to ACCET should be for cohorts graduating at least four months prior to submission to allow for 120 days after graduation for students to secure and maintain 30 days of paid training-related employment. The supporting documentation utilized by the school in the preparation of these forms must be prescribed by written school policy to assure accuracy and completeness.

Completion Definition: The number of participants who successfully complete the program/course/session for which they enroll.

Completion/Job Placement Benchmarks: The evaluation of the benchmarks applies to each program. Institutions with programs that fall below the stated benchmarks of 67% for completion and 70% for placement will be required, at a minimum, to complete a narrative report with a detailed analysis and explanation of the reasons for the below-benchmark rates. This report should provide any mitigating circumstances that are pertinent to the program(s) offered which do not meet the benchmarks. The report must also include an operational plan for improving these rates within a designated time frame. In order to assist member institutions in achieving improvement in their completion and placement rates, the following chart represents the reporting required of institutions and/or the action to be taken by ACCET in reference to rates below the benchmarks in the area of completion and placement.

Below Benchmark %	Reporting Required of Institution	Action Taken by ACCET
Job Placement: 56.1% - 69.9% and/or Completion: 53.1% - 66.9%	Narrative Report to include a management plan for definitive improvements with specific operational initiatives and time frames for reaching benchmarks.	Reporting Status
Job Placement: 56% and below and/or Completion: 53% and below	Narrative Report as above, as well as a detailed analysis of key functional/operational areas related to substandard outcomes including, but not limited to, admissions standards, curriculum objectives, instructional methodology and local market needs, with supporting documentation.	Program Probation

The completion and placement data and statistics, accordingly verified and documented, may be used by the institution and ACCET to inform the general public of the contributions made through quality-oriented, continuing education and training programs offered by ACCET accredited institutions. Information used for this purpose, relating to placement rates of an institution in a particular program/course, must provide the statistics for the prior year, in addition to any other longer-term

depiction of placement outcomes, in accordance with ACCET Document 30 – Policies for Recruiting, Advertising, and Promotional Practices, in order to assure an accurate presentation of historical placement trends. No guarantee of employment may be stated or implied.

All such use of this information will be carefully monitored by institutions and ACCET to assure high ethical standards and the promotion of good will for the school and the accreditation process.

VOCATIONAL PROGRAMS:

Job-Placement Tracking: Document 28.1 for vocational institutions is premised on three concepts:

1. The number of starts, completions, and placements is tracked by the scheduled graduation date (month/year) as a cohort, not the start or placement date;
2. Compilation of this data is by individual program/course title;
3. Students who have completed the training (see definitions and explanations), but are unavailable for placement, may be designated as waivers according to ACCET policy, as detailed below.

Separate Document 28.1s must be submitted for each program as well as each program variation. Therefore, separate Document 28.1s must be provided for a full-time program and a part-time program, if the program lengths vary in weeks [e.g., the same 600-hour program being offered in a 24-week full-time (day) format and 30-week part-time (evening) format]. Separate Document 28.1s also must be submitted, if a program is delivered: (1) by interactive distance learning (IDL); (2) as a hybrid program, with a portion offered by IDL; and/or (3) as traditional classroom training. In addition, a separate set of Document 28.1s must be submitted for programs offered at each location (e.g. main campus, or branch campus).

The minimum information required to verify employment includes the following:

1. Name of student
2. Completion date
3. Program name
4. Employer information:
 - a. Employment start date
 - b. Job title and/or description of placement
 - c. Name of employer, mailing address, telephone number and email address
 - d. Employer contact
 - e. Method of verification (e.g. employer signature, telephone verification with employer, telephone verification with student, email with student or employer)
5. Documentation/attestation of self-employment, temporary employment, part-time employment, continuing employment, and waivers as prescribed herein. Note that the Commission will accept graduate email attestations and waivers received by the institution if the email address of the graduate includes an identifying component of the student's name (e.g. janesmith@email.com).

Waivers:

Completion: Students who are unable to complete the program may be counted as a completion waiver if supporting documentation is provided to demonstrate their inability to graduate based on the following criteria:

- Death
- Incarceration
- Active military duty
- Serious medical illness
- Relocation out of the area

Waivers that bring the percentage above 10% will result in adjusted waiver and completion rates and will be reviewed by the Commission.

Job Placement: Students who have completed training, but have waived placement assistance may be designated as placement waivers. ACCET has set a 15% maximum for the percentage allowed in the waiver column, all of which must be documented, including the student's signature, date, and notification of a specific reason. Waivers that bring the percentage above 15% will result in adjusted waiver and placement rates and will be reviewed by the Commission.

Criteria for Defining and Validating Job Placement: A graduate is considered placed when employed for 30 days in a paid training-related position. Training-related is defined by the vocational objectives of the program for which the graduate was enrolled, consistent with the program length, job title, and responsibilities. For example, a graduate of a Licensed Vocational Nurse program would be considered placed if he/she were employed for 30 days in a Vocational Nurse position. He/she would not be considered placed if employed as a Certified Nurse Assistant, Medical Assistant, Home Health Aide, or a Self-Employed Care Giver. Supporting documentation, including the job description of a program graduate, must demonstrate that the placement is training-related and consistent with the vocational objectives, content, and length of the graduate's program.

A graduate must also meet all required state and federal requirements, including licensure, as appropriate. Further, the institution is prohibited from paying any compensation or subsidy to an employer for hiring a graduate of the institution.

Full-Time Employment as a Placement: A graduate is considered placed upon the completion of 30 days of continuous full-time employment which is in a training-related field.

Self-Employment as a Placement: Students enrolling in a program for which self-employment is a common vocational objective must be so informed and acknowledge their understanding in writing, as follows:

1. At the time of enrollment, students must acknowledge their understanding in writing that self-employment is a common vocational objective of the program.
2. In addition to an employment verification, a student signed attestation is required. No sooner than 30 days following graduation, a graduate must acknowledge in writing that he/she is satisfied with

self-employment as a _____(e.g. massage therapist) and that he/she is making training-related income.

Students in any program for which self-employment is not a common vocational objective and who at the conclusion of the program seeks self-employment related to the program must meet the above requirements noted in # 2 above.

Part-time or Temporary Employment as a Placement: In addition to an employment verification, a student signed attestation is required. After 30 days of employment on a part-time basis (as defined by the employer or graduate) or a temporary basis (working multiple sites through a temporary agency), the graduate must acknowledge in writing that he/she is satisfied with part-time or temporary employment as a _____(e.g. computer help desk technician) and that he/she is making training-relate income.

Self-Assessed Progress as a Placement Factor: Students graduating from a pilot program may experience significant delays in employment, as the FAA requires pilots to log a certain amount of flight time before attaining a commercial pilot's license. As a result, institution may allow students to attest to their progress in achieving the required flight time. These results may serve as measurable performance criteria of a graduate's self-assessment of progress during the period when he /she must build a record of experience (e.g. flight time) to be considered viable candidates by future employers.

Continuing Employment as a Placement: In addition to an employment verification, a student-signed attestation is required. No sooner than 30 days following graduation, after which a graduate communicates his/her intention to continue employment at the same company in a training-related position, the graduate must attest that he/she is satisfied with continuing employment as a _____(e.g. Pastry Chef) and that he/she is making training-related income.

DEFINITIONS AND EXPLANATIONS FOR DOCUMENT 28.1 - COMPLETION AND PLACEMENT STATISTICS

I. CALENDAR YEAR: 20__

II. MONTHLY UPDATE OF STATISTICS AS OF __/20__ (MO/YR)

III. MAIN CAMPUS: _____ BRANCH/AUX. CAMPUS: _____

Each main (free-standing) or branch campus will document the completion and placement information for that location on separate forms. Auxiliary Classrooms and Classroom Extensions are combined with main or branch campuses to which they are attached as they are considered part of a specified main or branch campus.

IV. PROGRAM/COURSE TITLE:

Completion and placement data are documented for each ACCET approved program/course taught and completed in the designated calendar year.

V. CLASSIFICATION OF INSTRUCTIONAL PROGRAM (CIP) CODE:

Each program must also be identified by the Classification of Instructional Program (CIP) Code which is the U.S. Department of Education's standard educational program classification system. This code is utilized by ACCET to assist in collecting, verifying, interpreting, and reporting instructional program data, including completion and placement data.

VI. STATISTICAL DATA FORMAT:

- A. **TOTAL # OF STARTS SCHEDULED TO GRADUATE:** A start is defined as any student who begins the program. (No shows or early withdrawals, supported by institutional policy, who receive a 100% refund of all tuition and applicable fees, less the registration/application fee, are not considered as starts.)

Gross = Total number of students who started the program.

Net = Gross starts + total # enrollee transfers "in" and/or – total # of enrollee transfers "out".

- B. **START:** Month (Mo) and year (Yr) of each cohort start.
- C. **SCHEDULED GRADUATION:** (Mo) and (Yr) using 100% of the published length of the program.
- D. **ENROLLEE TRANSFERS:** Enrollee Transfer In/Out columns are used for tracking those students whose expected graduation date or program/session changes during their course of study (e.g. transfer from full-time session to part-time session, transfer from the main campus to a branch campus, return from a leave of absence (LOA), repeat a course resulting in delayed graduation date, etc.).

IN: # of students who transfer into a scheduled graduation cohort from another program/session/cohort, or through the application of its transfer of credit policy to matriculated students from another institution.

OUT: # of students who transfer out of their scheduled-to-graduate cohort and into another program or cohort offered by the institution.

A clear and comprehensive audit trail must be consistently maintained for the tracking of all transfer in/transfer out students.

A student who re-enrolls in a program may be counted as a transfer if the institution can demonstrate that the student has retained their prior skill proficiency, and has potential to successfully complete the program. The student must re-enter on the same status (e.g. probation) that he/she was on when the student previously left the program.

E. # OF COMPLETIONS:

Column A. # of students who met the institution's graduation requirements including grade point average (GPA) and attendance and have completed the program within the maximum time frame.

Column B. # of students who were dropped from the program, but were placed in training-related positions. Placement verification is required. Note that column 5B completers are counted towards the institution's completion rate, but are not included in the placement statistics.

Column C. # of students counted as a completion waiver (with supporting documentation) up to 10% of net starts. Waivers that exceed the 10% will result in an adjusted waiver and completion rate and will be reviewed by the Commission.

F. % OF COMPLETIONS: $\text{Total (5A + 5B) / (\# Net Starts - 5C) in the specified mo/yr x 100.}$

G. # OF WAIVERS: # of students who waived placement assistance (requires graduate signed/dated documentation) up to 15% of eligible completers. Waivers that exceed the 10% will result in adjusted waiver and completion rates and will be reviewed by the Commission.

H. % OF WAIVERS: $\text{\# of Waivers / Total \# of Completions in Column 5A x 100.}$

I. # OF ELIGIBLE COMPLETIONS: Total # of Completions in Column 5A minus (-) # of documented Waivers

J. TOTAL # OF PLACEMENTS: # of Eligible Completions placed in training-related employment, as defined herein.

K. % OF PLACEMENTS: $\text{Total \# of Placements / \# of Eligible Completions x 100.}$

Completion and Placement Statistics (Document 28.1)

Calendar Year: 2015

Update as of: 09:17 AM EDT on 27 Apr 2016

Meredith Manor International Equestrian Centre, ACCET ID: 242
 147 Saddle Lane
 Waverly WV 26184

Location: Meredith Manor International Equestrian, Waverly, WV (Main)

Program: Comprehensive Riding Master III

Program status: Active

Full-Time: Yes Part-Time: Title IV: Yes International Students:

Classification of Instructional Programs (CIP) Code: 01.0507

(1) TOTAL # STARTS SCHED TO GRAD		(2) START	(3) SCHEDULED GRADUATION	(4) ENROLLEE TRANSFERS		(5) TOTAL # OF COMPLETIONS			(6) % OF COMPLETION WAIVERS	(7) Eligible for Completion	(8) % OF COMPLETIONS	(9) # OF WAIVERS	(10) % OF WAIVERS	(11) # ELIGIBLE FOR PLACEMENT	(12) TOTAL # OF PLACEMENTS	(13) % OF PLACEMENTS
(GROSS)	(NET)	(MO) (YYYY)	(MO) (YYYY)	(IN)	(OUT)	(A)	(B)	(C)								
			Jan 2015													
			Feb 2015													
11	8	Sep 2013	Mar 2015		3	4	2		0.0	8	75.00%		0.00%	4	4	100.00%
			Apr 2015													
			May 2015													
10	8	Nov 2013	Jun 2015		2	3	2		0.0	8	62.50%	1	33.33%	2	2	100.00%
			Jul 2015													
9	7	Mar 2014	Aug 2015		2	1	4		0.0	7	71.43%		0.00%	1	1	100.00%
			Sep 2015													
			Oct 2015													
5	3	Jun 2014	Nov 2015		2	3			0.0	3	100.00%		0.00%	3	1	33.33%
			Dec 2015													
35	26	Summation:			9	11	8		0.00%	26	73.08%	1	9.09%	10	8	80.00%
		ADJUSTED Waiver Rates:														

Completion and Placement Statistics (Document 28.1)

Calendar Year: 2015

Update as of: 09:17 AM EDT on 27 Apr 2016

Location: Meredith Manor International Equestrian, Waverly, WV (Main)

Program: Comprehensive Riding Master VI

Program status: Active

Full-Time: Yes Part-Time: Title IV: Yes International Students:

Classification of Instructional Programs (CIP) Code: 01.0507

Meredith Manor International Equestrian Centre, ACCET ID: 242

147 Saddle Lane

Waverly WV 26184

(1) TOTAL # STARTS SCHED TO GRAD		(2) START	(3) SCHEDULED GRADUATION	(4) ENROLLEE TRANSFERS		(5) TOTAL # OF COMPLETIONS			(6) % OF COMPLETION WAIVERS	(7) Eligible for Completion	(8) % OF COMPLETIONS	(9) # OF WAIVERS	(10) % OF WAIVERS	(11) # ELIGIBLE FOR PLACEMENT	(12) TOTAL # OF PLACEMENTS	(13) % OF PLACEMENTS
(GROSS)	(NET)	(MO) (YYYY)	(MO) (YYYY)	(IN)	(OUT)	(A)	(B)	(C)								
			Jan 2015													
			Feb 2015													
	2	Sep 2013	Mar 2015	2		2			0.0	2	100.00%		0.00%	2	2	100.00%
			Apr 2015													
			May 2015													
	2	Nov 2013	Jun 2015	2		2			0.0	2	100.00%		0.00%	2	2	100.00%
			Jul 2015													
	0	Mar 2014	Aug 2015	1	1						0.00%					0.00%
			Sep 2015													
			Oct 2015													
			Nov 2015													
			Dec 2015													
	4	Summation:		5	1	4			0.00%	4	100.00%		0.00%	4	4	100.00%
		ADJUSTED Waiver Rates:														

Completion and Placement Statistics (Document 28.1)

Calendar Year: 2015

Update as of: 09:17 AM EDT on 27 Apr 2016

Location: Meredith Manor International Equestrian, Waverly, WV (Main)

Program: Comprehensive Riding Master VI

Program status: Active

Full-Time: Yes Part-Time: Title IV: Yes International Students:

Classification of Instructional Programs (CIP) Code: 01.0507

Meredith Manor International Equestrian Centre, ACCET ID: 242

147 Saddle Lane

Waverly WV 26184

(1) TOTAL # STARTS SCHED TO GRAD		(2) START	(3) SCHEDULED GRADUATION	(4) ENROLLEE TRANSFERS		(5) TOTAL # OF COMPLETIONS			(6) % OF COMPLETION WAIVERS	(7) Eligible for Completion	(8) % OF COMPLETIONS	(9) # OF WAIVERS	(10) % OF WAIVERS	(11) # ELIGIBLE FOR PLACEMENT	(12) TOTAL # OF PLACEMENTS	(13) % OF PLACEMENTS
(GROSS)	(NET)	(MO) (YYYY)	(MO) (YYYY)	(IN)	(OUT)	(A)	(B)	(C)								
			Jan 2015													
			Feb 2015													
	2	Jun 2014	Mar 2015	2		2			0.0	2	100.00%		0.00%	2	2	100.00%
			Apr 2015													
			May 2015													
	4	Sep 2014	Jun 2015	4		4			0.0	4	100.00%		0.00%	4	4	100.00%
			Jul 2015													
			Aug 2015													
			Sep 2015													
			Oct 2015													
	2	Mar 2015	Nov 2015	2		1	1		0.0	2	100.00%		0.00%	1	1	100.00%
			Dec 2015													
	8	Summation:		8		7	1		0.00%	8	100.00%		0.00%	7	7	100.00%
ADJUSTED Waiver Rates:																

Completion and Placement Statistics (Document 28.1)

Calendar Year: 2015

Update as of: 09:17 AM EDT on 27 Apr 2016

Meredith Manor International Equestrian Centre, ACCET ID: 242
 147 Saddle Lane
 Waverly WV 26184

Location: Meredith Manor International Equestrian, Waverly, WV (Main)

Program: Riding Master I-VI

Program status: Active

Full-Time: Yes Part-Time: Title IV: International Students: Yes

Classification of Instructional Programs (CIP) Code: 01.0507

(1) TOTAL # STARTS SCHED TO GRAD		(2) START	(3) SCHEDULED GRADUATION	(4) ENROLLEE TRANSFERS		(5) TOTAL # OF COMPLETIONS			(6) % OF COMPLETION WAIVERS	(7) Eligible for Completion	(8) % OF COMPLETIONS	(9) # OF WAIVERS	(10) % OF WAIVERS	(11) # ELIGIBLE FOR PLACEMENT	(12) TOTAL # OF PLACEMENTS	(13) % OF PLACEMENTS
(GROSS)	(NET)	(MO) (YYYY)	(MO) (YYYY)	(IN)	(OUT)	(A)	(B)	(C)								
			Jan 2015													
			Feb 2015													
10	4	Nov 2014	Mar 2015	4	10	3	1		0.0	4	100.00%		0.00%	3	3	100.00%
			Apr 2015													
			May 2015													
10	8	Mar 2015	Jun 2015	4	6	7	1		0.0	8	100.00%	1	14.29%	6	6	100.00%
			Jul 2015													
5	8	Jun 2015	Aug 2015	5	2	4	2		0.0	8	75.00%	1	25.00%	3	2	66.67%
			Sep 2015													
			Oct 2015													
7	5	Sep 2015	Nov 2015	5	7	2	1		0.0	5	60.00%		0.00%	2	1	50.00%
			Dec 2015													
32	25	Summation:		18	25	16	5		0.00%	25	84.00%	2	12.50%	14	12	85.71%
ADJUSTED Waiver Rates:																

Completion and Placement Statistics (Document 28.1)

Calendar Year: 2015

Update as of: 09:17 AM EDT on 27 Apr 2016

Meredith Manor International Equestrian Centre, ACCET ID: 242
 147 Saddle Lane
 Waverly WV 26184

Location: Meredith Manor International Equestrian, Waverly, WV (Main)

Program: Equine Science Master

Program status: Active

Full-Time: Yes Part-Time: Yes Title IV: Yes International Students: Yes

Classification of Instructional Programs (CIP) Code: 01.0507

(1) TOTAL # STARTS SCHED TO GRAD		(2) START	(3) SCHEDULED GRADUATION	(4) ENROLLEE TRANSFERS		(5) TOTAL # OF COMPLETIONS			(6) % OF COMPLETION WAIVERS	(7) Eligible for Completion	(8) % OF COMPLETIONS	(9) # OF WAIVERS	(10) % OF WAIVERS	(11) # ELIGIBLE FOR PLACEMENT	(12) TOTAL # OF PLACEMENTS	(13) % OF PLACEMENTS
(GROSS)	(NET)	(MO) (YYYY)	(MO) (YYYY)	(IN)	(OUT)	(A)	(B)	(C)								
			Jan 2015													
			Feb 2015													
			Mar 2015													
			Apr 2015													
			May 2015													
6	5	Sep 2014	Jun 2015		1	5			0.0	5	100.00%	1	20.00%	4	3	75.00%
			Jul 2015													
1	2	Dec 2014	Aug 2015	1		0		1	50.0	1	0.00%					0.00%
			Sep 2015													
			Oct 2015													
4	4	Mar 2015	Nov 2015			3	1		0.0	4	100.00%		0.00%	3	3	100.00%
			Dec 2015													
11	11	Summation:		1	1	8	1	1	9.09%	10	90.00%	1	12.50%	7	6	85.71%
ADJUSTED Waiver Rates:																

Completion and Placement Statistics (Document 28.1)

Calendar Year: 2015

Update as of: 09:17 AM EDT on 27 Apr 2016

Meredith Manor International Equestrian Centre, ACCET ID: 242
 147 Saddle Lane
 Waverly WV 26184

Location: Meredith Manor International Equestrian, Waverly, WV (Main)

Program: Shoeing Short Course

Program status: Active

Full-Time: Yes Part-Time: Title IV: International Students: Yes

Classification of Instructional Programs (CIP) Code: 01.0507

(1) TOTAL # STARTS SCHED TO GRAD		(2) START	(3) SCHEDULED GRADUATION	(4) ENROLLEE TRANSFERS		(5) TOTAL # OF COMPLETIONS			(6) % OF COMPLETION WAIVERS	(7) Eligible for Completion	(8) % OF COMPLETIONS	(9) # OF WAIVERS	(10) % OF WAIVERS	(11) # ELIGIBLE FOR PLACEMENT	(12) TOTAL # OF PLACEMENTS	(13) % OF PLACEMENTS
(GROSS)	(NET)	(MO) (YYYY)	(MO) (YYYY)	(IN)	(OUT)	(A)	(B)	(C)								
			Jan 2015													
			Feb 2015													
2	1	Nov 2014	Mar 2015		1	1			0.0	1	100.00%		0.00%	1	1	100.00%
			Apr 2015													
			May 2015													
1	1	Mar 2015	Jun 2015						0.0	1	0.00%					0.00%
			Jul 2015													
2	2	Jun 2015	Aug 2015			2			0.0	2	100.00%		0.00%	2	1	50.00%
			Sep 2015													
			Oct 2015													
3	3	Sep 2015	Nov 2015			2			0.0	3	66.67%		0.00%	2	2	100.00%
			Dec 2015													
8	7	Summation:			1	5			0.00%	7	71.43%		0.00%	5	4	80.00%
		ADJUSTED Waiver Rates:														