



THE
**AMERICAN
COLLEGE**
OF FINANCIAL SERVICES®

PhD

Financial & Retirement Planning

STUDENT HANDBOOK

2019

THE PhD PROGRAM IS
FUNDED THROUGH
THE GENEROSITY OF



Mission Statements

Mission of The American College

... is to raise the level of professionalism in financial services by promoting ongoing education, ethical practices, and the pursuit of new knowledge for the benefit of society.

Mission of the PhD in Financial and Retirement Planning Program

... is to produce individuals who will expand existing knowledge, foster best practices, and cultivate ethical behavior in the financial and retirement planning industry through thought leadership and applied research.

Policy Overview

The rules and regulations appearing in this Handbook have been approved under the authority of The American College Board of Trustees and, therefore, constitute official College policy. All doctoral students should become familiar with the contents of this Handbook.

The regulations presented in this document outline both student rights and student responsibilities. The Handbook is a dynamic document. Changes are made as required in the Handbook to strengthen College procedures and students should be aware of changes that affect them. In that regard, please visit the web portal whenever you wish to review updates. Visually impaired students may contact the Registrar for alternative access.

The American College reserves the right to make changes to the Student Handbook at any time. All PhD students at The American College are responsible for knowing, understanding, and abiding by the terms of this Student Handbook.

Questions related to this handbook may be directed to: Executive Director of the PhD program, The American College, 270 S. Bryn Mawr Avenue, Bryn Mawr, PA 19010.

College-wide Policies

The following college-wide policies can be viewed in their entirety on The American College website.

[Academic Integrity](#)

Academic integrity means that students must demonstrate honest scholarship in all academic activities associated with The College. All academic work submitted for grading, assessment of student proficiency, or consideration as original research must be the result of an individual's own efforts. Academic dishonesty generally falls into one of three categories -- cheating, plagiarism, or falsification of information -- which are described in [The College's policy](#).

[Students with Disabilities](#)

Students with disabilities are served by the Professional Education Department (PED), which can be contacted at (888) 263-7265. PED is available to assist students, faculty, and College support staff in reaching a joint determination of academic accommodations for students with verifiable disabilities, where appropriate.

[Campus Security Policy and Procedures](#)

The American College is committed to creating and maintaining a safe and positive environment for all of our students, faculty, employees and visitors to the campus. Individuals are urged to report any incidents they believe potentially endanger the safety or security of any persons on campus.

[Student Policy and Information on Sexual Misconduct and Harassment](#)

It is the policy of The American College, in working to establish an environment of respect that is conducive to learning for every student, to view sexual misconduct and sexual harassment of students as unacceptable conduct that will not be tolerated. This policy includes all forms of sexual misconduct, sexual harassment, sexual assault, relationship violence, and sexual violence by students, faculty, employees, or third parties while engaged in College activities.

Grade Requirements and Academic Standing in the Graduate School

Students must earn the minimum grade requirement or above in each graduate course to remain in good academic standing. *If, however, a student earns one "C" or one "F", he/she will be placed on academic probation. In the event that a student earns two (2) "C"s, two (2) "F"s or a combination of the two grades, he/she will be withdrawn from the doctoral program.*

See also policies concerning *Academic Integrity*

Assessment of Student Learning

Student achievement of learning objectives is measured in a variety of formats. PhD students are assessed during on-campus residencies, as well as online via such activities as discussion forums, individual writing assignments and team research projects. Moreover, evaluation of learning in individual courses is accompanied by periodic assessment of student progress in meeting cumulative learning goals in their respective programs.

Grade Format

With the exception of the Comprehensive Exam, Dissertation I (Concept) and Dissertation II (Defense), doctoral students will receive one of the following letter grades at the end of each course: A, A-, B+, B, B-, C, F. The corresponding grading scale contains the numerical value of each letter grade. Evaluations of student performance on both the comprehensive exam and the doctoral dissertation are communicated as Pass/Fail.

Incomplete Grades

Incompletes are not granted automatically if a student has not completed course requirements in the time allotted for the course. A student must meet the following criteria to be considered for an "Incomplete" in lieu of a final course grade at the end of the course.

- student must be in good academic standing as measured by average course grade at the time of the request
- at least two-thirds of the course must be completed
- circumstances must be unforeseen and beyond the students control
- student agrees to fulfill remaining course requirements within 90 days following the last class

Outstanding coursework will be completed via a documented Individual Learning Contract (ILC) with the course instructor. The student must fulfill all course requirements by the deadline established by the instructor in order to receive a grade for the course. Students who fail to complete the course by the deadline will receive an automatic "F" for the course.

Repeating a Course

Masters students who earn an “F” in a required or elective course must repeat the course at full tuition cost. Students in the MSFS and MSM programs must earn a minimum grade of “C+” when retaking a course.

Doctoral students who earn a “C” in a course or below are required to repeat the course at full tuition cost. Students in the PhD program must earn a minimum of a “B-” when retaking a course. Doctoral students are limited to one course retake. *In the event that a student earns a second “C” in the repeated course, he will be withdrawn from the doctoral program.*

If the course that must be repeated is a prerequisite for another course(s), the student may not enroll in that course before successfully completing the repeated course with the minimum grade requirement or higher. Enrollment in courses for which the repeated course is not a prerequisite is permitted.

Scheduling a Repeated Course

Masters students should check the schedule for when the repeated course will be offered again.

Doctoral students should be aware that courses in the doctoral program are offered only once per cohort. In order to remain on schedule with their current cohort, students may need to repeat the course while taking a course with their assigned cohort. Moreover, a repeated course may not be available until after a student’s assigned cohort has completed its schedule of courses.

PhD Program Grading Scale

A	95 – 100	<u>“A” grades represent:</u> (1) Superior understanding of course material and evidence of ability to analyze critically and synthesize creatively; (2) Excellent techniques of scholarship in all projects; (3) Creativity, imagination, sound judgment, and intellectual curiosity in relating the course material to other areas of intellectual investigation.
A-	90 – 94	
B+	86 – 89	
B	83 – 85	<u>“B” grades represent:</u> (1) Evidence of ability to produce viable generalizations and insightful implications; (2) Good techniques of scholarship in all projects; (3) Sustained interest and the ability to communicate the ideas and concepts which are part of the subject matter of the course.
B-	80 – 82	
C	70– 79	<u>“C” grades represent:</u> (1) Minimal to moderate understanding of course material demonstrated by several errors in fact and judgment when discussing the content; (2) techniques of scholarship are emergent to fair; (3) minimal performance on related requirements for the course such as preparation, outside reading, and class participation.
		Doctoral students must re-take required courses for which a final grade of “C” or below has been assigned.
F	below 70	<u>“F” grades represent:</u> (1) A lack of understanding of the course material demonstrated by many errors in fact and judgment when discussing the material; (2) An inability to use sound techniques of scholarship; (3) Failure to meet the standard and fulfill the requirements of the course.
		Doctoral students must re-take courses for which a final grade of “F” has been assigned.

Grade Appeals

Students may file a grade appeal under the following conditions:

- error(s) in calculating the final grade or;
- the final grade was determined capriciously by the instructor

If the student can present evidence of the aforementioned conditions, he or she should try to resolve the issue with the relevant instructor. However, if the student is not able to achieve satisfaction, he or she should file an appeal with the director of their graduate program. After receiving the necessary documents, the program director will investigate the matter, or appoint one or more individuals to review the matter and resolve the issue.

All decisions concerning grade appeals are final.

Course Withdrawals

Students who withdraw from a course within the first three (3) weeks will receive a “W” on their transcript indicating that the student has withdrawn from the course. If a student leaves a course after the third week, the transcript will reflect the course grade at the time he withdrew from the course.

Withdrawing from the Doctoral Program

When a student encounters personal or professional challenges and obligations that necessitate discontinuing coursework, he may need to withdraw from the PhD program. Re-admission to the PhD program will be determined on a case-by-case basis.

Transfer of Credit

Incoming students may be eligible to transfer up to 9 graduate credits related to financial planning from a regionally-accredited institution. Consideration for transfer-of-credit applies only to the financial planning mastery requirement. Transfer of credit applies only to courses in which a student received a grade of “B-” or above. The College will review the title and course description for the course taken outside and compare those with the internal course (The American College) to which the student wishes to apply the credit. The College will also look at the institution at which the course was taken to verify that it is a regionally-accredited institution. Courses for which The College believes that there is at least a 75 percent overlap in content, and that the external institution is regionally accredited, then the transfer of credit is normally granted.

Students must be admitted to The American College before transfer of credit can be posted. Transfer-of-credit applications are available in the “Admissions” section of our website:

theamericancollege.edu/admissions/transfer-of-credit

Tuition

PROGRAM OF STUDY COMPONENT	CREDIT REQUIREMENT	APPROXIMATE COSTS*
▪Financial Services Mastery	▪ 12-credit minimum	\$ 6,400.00
▪Pre-doctoral Foundation	▪ 6 credits	3,000.00
▪Advanced Seminars	▪ 36 credits	40,200.00
▪Comprehensive Exam	▪ 0 credits	-
▪Dissertation Research	▪ 12 credits	13,400.00
▪PhD in Financial and Retirement Planning	▪ 66-credit minimum	\$63,000.00

Tuition Payment

Each course in the doctoral program is billed 6-weeks prior to the start date to ensure materials are received with enough time for preparation. It is the responsibility of the student to ensure proper billing/shipping information is on file. Failure to provide correct information will result in delayed registration and shipment of materials for the next course.

Students are guaranteed tuition rates based on their assigned cohort. If a student needs to reschedule or retake a course with another cohort, tuition rates at the time of registration will apply.

If a student decides to put the PhD program on hold until the next available cohort, a new rate schedule and updated course load may apply.

Financial Aid

The American College of Financial Services does not accept Title IV funding. Prospective students should inquire with the PhD program regarding availability of scholarships and fellowships. Financial support may also be available in the form of tuition reimbursement from private employers.

The Learning Environment

Cohort-based Learning

Each fall, one cohort of up to 16 students will begin the sequence of advanced courses starting with a required on-campus residency.

Time Commitment

Students should anticipate devoting 10 to 15 hours of personal study outside of each course per week.

Course Delivery Modes

Online

The PhD in Financial and Retirement Planning is a part-time program that is delivered primarily online. Courses are delivered via webinars that are typically scheduled for one night per week and supplemented with learning activities such as discussion forums and small projects that

students complete outside of scheduled class time. The American College uses Blackboard as its course management system and Adobe Connect for web-conferencing.

Residencies

All students are required to attend three (3) one-week residencies that are scheduled near the beginning, middle, and end of the advanced-course sequence in the doctoral program. Students take two courses simultaneously during each residency followed by scheduled webinars until the end of each course.

Course materials

Course syllabi can be accessed online via the Blackboard course site. Textbooks will be shipped approximately six weeks prior to the start of a course. When available, links to required articles will be located on Blackboard. Students are responsible to print hard copies of course documents as needed. If, however, these documents are not available online they will be shipped along with the required textbooks.

The Centers of Excellence

Leveraging its unique position as an industry insider, The American College bridges the gap between the worlds of academia and practice through its "Centers of Excellence". Major stakeholders in financial services such as New York Life, State Farm, and Penn Mutual have a vital connection to the College via the Centers. This important synergy helps ensure that research conducted by faculty and doctoral students is based on real industry challenges.

Library Resources

The Vane B. Lucas Memorial Library at The American College of Financial Services includes one of the most robust online collections of financial services information in the country.

Areas of specialization include economics, estate planning, insurance, management, retirement and pension planning, taxation, aging, wealth management, and the history of the financial services industry. In addition to a comprehensive collection of e-books, and The American College study materials, our scholarly databases link students directly to the most current financial services news and data from the world's top publications. Database resources such as EBSCOhost's Business Source Complete and Proquest's ABI/INFORM Global operate on both mobile and desktop platforms, and provide access to:

- Nearly 5,000 scholarly journals
- More than 3,000 trade journals and general business magazines
- Nearly 2,500 market research reports
- More than 9,000 Executive and Analyst interviews

Other student database resources include:

- A.M. Best's Library Center
- Morningstar Investment Research Center
- Westlaw Campus Research

Library resources are available 24/7 via the “Library” tab in Blackboard, or at library@theamericancollege.edu. Library staff are also available for in-person, phone and email assistance, 8:30 am to 4:30 pm Eastern Standard Time (EST), Monday through Friday.

Length of the Doctoral Program

Beginning with the first doctoral-level course, the PhD in Financial and Retirement Planning takes about 2.5 years to complete all coursework and the comprehensive examination process. Once a doctoral student passes the comprehensive exam, he/she becomes a candidate for the PhD degree. Doctoral candidates should anticipate an additional 2.5 to 4 years to complete the dissertation research requirement. Excluding termination from the doctoral program or extenuating circumstances, students have 7 years from the date in which they enroll in their first advanced (DP level) course to complete the doctoral program.

Coursework for the cohort that began its advanced studies in 2017 will continue through summer 2019. The College will not be offering DP level courses after that time. As indicated above, active students in the dissertation phase of their studies must complete their program within 7 years of their first enrollment.

Continuous Enrollment in Dissertation Research

All PhD candidates must be enrolled in DP 2300 Dissertation Proposal and DP 2400 Dissertation Defense while working on the doctoral dissertation. First-time enrollment in DP 2300 and DP 2400 allows one year to complete the dissertation proposal and one year to complete the dissertation defense. Following initial enrollment in either the proposal or the defense portion of the dissertation, doctoral candidates are permitted a maximum of four 3-month extensions (1 additional year) for DP 2300 and four 3-month extensions (1 additional year) for DP 2400 within the 7-year deadline for their respective cohort.

Beginning January 1, 2019, PhD candidates enrolled in either DP 2300 or DP 2400 for more than one year will be required to pay the current re-schedule/re-take fee of \$125 on a quarterly basis. Excluding failure to pass DP 2300 or DP 2400, candidates may obtain up to four 3-month extensions to complete either the dissertation proposal or dissertation defense. If a candidate anticipates that he or she will need more time to complete the dissertation proposal or defense, the candidate must notify their committee chairperson at least 30 days before June 30 which is the end of the second quarter.

PhD candidates must obtain written permission from their dissertation chairperson to continue to work on their dissertation in the third and/or fourth quarter of the extension year. The chairperson’s decision is based on the role of extenuating circumstances and/or an objective evaluation of the candidate’s ability to complete the dissertation requirement within the remaining timeframe. If the chairperson denies permission to re-enroll in either DP 2300 or DP 2400, the candidate will be immediately dismissed from the doctoral program. Moreover, if

permission is granted, failure to re-enroll within one week of the chairperson's decision will result in immediate dismissal from the doctoral program.

Curriculum

Financial Services Mastery

The minimum requirement in financial planning mastery is twelve (12) credits of master's-level coursework or the equivalent from a regionally accredited college or university. Students will be evaluated on a case-by-case basis to determine graduate credit requirements for the personal financial planning mastery requirement.

Doctoral Foundation

GS 1198 Foundations of Quantitative Analysis

This course is designed for three purposes. The first is to provide students with a review of basic mathematical terminology and process. The second is to highlight the relevance of statistical analysis in the fields of financial and retirement planning. The third is to introduce the student to the concepts of descriptive statistics and basic probability. This includes the concepts of inference and its importance in thinking about data, and the distinction between discrete and interval variables. To facilitate calculations in class, students are expected to bring a calculator to the class.

GS 1398 Foundations of Knowledge and Research

This course explores the nature of knowledge; how we obtain it and what justifies our belief in its credibility. Given the PhD's emphasis on empirical research, this course helps students move beyond personal experience to determine the standards of evidence that should be used to critically analyze and evaluate the validity of truth claims.

Advanced Seminars

DP 1000 Financial Planning

This course examines the major issues and seminal articles in the field of financial planning. Literature from numerous domains of financial planning will be reviewed including retirement, tax, investments, risk management and insurance. The course provides an introduction to reading and processing financial planning journal articles.

DP 1100 Accumulation and Distribution of Financial Assets

The first part of this course is a broad survey of the investments literature. It emphasizes topics that are relevant to household financial decision-making and portfolio management. The second part of this course examines the literature on strategies used to decumulate a household's investment portfolio over the retirement period.

DP 1200 Applied Statistics

This course covers statistical methods for researchers. No particular background will be supposed, but some experience with probability and statistics will make things easier. The focus will be on choosing appropriate methods and on implementing the methods in a statistical software package (SAS), but some attention will be paid to interpreting and writing up results. Comparison of samples, correlation analysis, and regression analysis will be covered for categorical, continuous, and multivariate data. The course will focus on the practical use of statistics in understanding and producing research as well as its

utility in applied contexts. The course will touch on assumptions violations and treatment as they apply specifically to multivariate regression analysis.

DP 1300 Ethics

The financial planning professional faces a series of unique ethical challenges during the course of their practice. Many factors, including; heightened regulatory scrutiny, economic pressures and an aging population, have increased the need for ethical behavior and consumer demand for practitioners who adhere to the highest ethical principles. In this seminar, students will study models of ethical decision-making and apply these models to ethical challenges they face in their daily business practice. Student will also investigate the regulatory framework that governs the financial services industry and explore how changes in regulation will impact their practice.

DP 1400 Research Methods I

This course covers the methodologies involved in doctoral level research. Covered will be the outline of the research process, including data collection, summary and analysis and interpretation; as well as assessing the limitations of the completed research. The course will also cover the necessary pieces of a research report. Prerequisite: DP 1200 Applied Statistics.

DP 1500 Econometrics

This course begins with a review of the linear regression model, its assumptions, and how to perform sound empirical tests when those assumptions are violated. Students will also learn nonlinear models. Instrumental variables and dummy variables will also be discussed. As an applied course in econometrics, this course will involve considerable use of statistical software. Prerequisites: DP 1200 Applied Statistics and DP 1400 Research Methods I.

DP 1600 Aging

This course addresses many issues faced when financial services professionals work with an older population. Topics include, what does the older population look like today, what is successful aging, and what are the physical and psychological changes that older people face. The course also addresses some of the challenges this group faces including a loss of financial capacity, the need for help with tasks of daily living, and proper health insurance coverage. Another important focus is happiness in retirement, including topics affecting life satisfaction such as work in retirement, and living arrangements. A final theme is working with advisors, focusing on the role of the financial advisor and communicating with clients.

DP 1700 Personal Tax Planning

Examines the advantages and disadvantages of sophisticated techniques for improving income in retirement through qualified charitable split-interest arrangements, life insurance and nonqualified deferred compensation. Specific topics include charitable unitrusts, annuity trusts, and gift annuities; evaluating the viability of life settlement agreements including best industry practices. Also covers supplemental retirement income through such nonqualified plans as severance pay, golden parachutes, stock options, and restricted stock plans and ESOPs.

DP 1800 Public Policy in Financial and Retirement Planning

This course will cover the need for development of sound, creative policies to address the common need for economic security, financial planning, health care, and quality of life.

DP 2000 Behavioral Finance

Behavioral finance explores how deviations from the classic model of rationality impact decision making processes and outcomes. Researchers in behavioral finance challenge the assumption that human decision makers are self-interested, utility maximizers with unlimited cognitive resources and

demonstrate that decision-making is impacted by various biases and heuristics. In this seminar, we will examine behavioral finance literature and apply its conclusions with special attention to the practice of financial planning. Prerequisite: DP 1100 Seminar in Accumulation & Distribution of Financial Assets.

DP 2100 Research Methods II

This course is intended for students to write their first draft of Introduction and Literature Review supporting their dissertation. Students will also discuss peers literature reviews. Prerequisite: DP 1400 Research Methods I.

DP 2198 Doctoral Research

Special challenges in conducting original research are explored with an emphasis on writing the dissertation proposal. Students will have the opportunity to learn from fellow researchers while gaining invaluable feedback on the direction of their topic's conceptual framework and research design strategy.

DP 2200 Comprehensive Exam

See separate document for specific information

DP 2300 Dissertation - Part I: Proposal & Planning

See separate document for specific information

DP 2400 Dissertation - Part II: Defense & Delivery of Final Document

See separate document for specific information

Dissertation Evaluations

DP 2300 Dissertation Proposal

Dissertation Pre-proposal

Although not required, PhD candidates are allowed one pre-proposal webinar to be used as a "trial-run" in order to receive general feedback from faculty attendees and other doctoral candidates. The pre-proposal is not graded.

Formal Dissertation Proposal

PhD candidates are to contact Tara Talley to schedule the formal presentation of his or her dissertation proposal. Dissertation proposal webinars should be scheduled at least two weeks prior to the proposal presentation. The candidate must submit a copy of the dissertation proposal and accompanying slides to Tara as soon as the proposal webinar is scheduled.

Candidates are to prepare a 20-25 minute presentation of the dissertation proposal that will be followed by an opportunity to field questions from attendees. After the Q & A portion of the proposal presentation, the candidate and all attendees exit the webinar while members of the dissertation committee remain to deliberate the proposal outcome.

Following deliberation with committee members, the dissertation chairperson assigns a pass/fail grade to the dissertation proposal. Final decisions must be unanimous. The chair notifies the candidate to discuss the committee's decision and submits the final grade for DP

2300.

Final Decisions

Pass

- If minor editing of the dissertation proposal is required, committee members may vote to “pass” the candidate.

Contingent Pass

- If moderate editing of the dissertation proposal is required, committee members may vote to “pass” the candidate pending the required changes, or the members vote to approve the written dissertation, while the chair withholds his vote, pending final approval of the revised proposal.

Fail without Re-take

- In the event that the committee votes to fail the student on the written dissertation proposal and/or the proposal defense, *the committee is under no obligation to permit the candidate to repeat either portion of the proposal evaluation*. Failure to pass the dissertation proposal will result in immediate termination from the doctoral program.

Fail with Re-take

- A second opportunity to present a dissertation proposal may occur in instances where the chairperson determines that the candidate is able to substantively address dissertation committee concerns within the allotted timeframe. If permission to present the dissertation proposal again is granted, the candidate may present no sooner than one month and no later than 6 months after the first attempt. Failure to pass the dissertation proposal on the second attempt will result in immediate termination from the doctoral program.

DP 2400 Dissertation Proposal

Formal Dissertation Defense

PhD candidates are to contact Tara Talley to schedule the formal presentation of his or her dissertation defense. Dissertation defense webinars should be scheduled at least two weeks prior to the presentation. The candidate must submit a copy of the dissertation including all research results and conclusions along with accompanying slides to Tara as soon as the dissertation defense is scheduled.

Candidates are to prepare a 20-25 minute presentation of the dissertation research emphasizing the major research question(s), hypotheses, research design, data analyses, results, and final conclusions. The dissertation defense will be followed by an opportunity to field questions from attendees. After the Q & A portion of the defense, the candidate and all attendees exit the webinar while members of the dissertation committee remain to deliberate the final outcome.

Following deliberation with committee members, the dissertation chairperson assigns a pass/fail grade to the dissertation defense. Final decisions must be unanimous. The chair notifies the candidate to discuss the committee's decision and submits the final grade for DP 2400.

Final Decisions

Pass

- If minor editing of the dissertation proposal is required, committee members may vote to “pass” the candidate.

Contingent Pass

- If moderate editing of the dissertation is required, committee members may vote to “pass” the candidate pending the required changes, or the members vote to approve the written dissertation, while the chair withholds his vote, pending final approval of the revised dissertation.

Fail without Re-take

- In the event that the committee votes to fail the student on the written dissertation and/or the defense, *the committee is under no obligation to permit the candidate to repeat either portion of the evaluation*. Failure to pass the dissertation defense will result in immediate termination from the doctoral program.

Fail with Re-take

A second opportunity to defend the dissertation may occur in instances where the chairperson determines that the candidate is able to substantively address dissertation committee concerns within the allotted timeframe. If permission for a final attempt to defend the dissertation is granted, the candidate may present no sooner than one month and no later than 6 months after the first attempt. Failure to pass the dissertation defense on the second attempt will result in immediate termination from the doctoral program.

Technology Requirements

All incoming doctoral students will be using a significant amount of technology. The minimum technology requirements for doctoral students are outlined below.

Windows

- 1.4GHz Intel® Pentium® 4 or faster processor (or equivalent) for Microsoft® Windows 7, Windows 8 or Windows 8.1
- Windows 10, 8.1 (32-bit/64-bit), 8.0 (32-bit/64-bit), Windows 7 (32-bit/64-bit)
- 512MB of RAM (1GB recommended) for Windows 7 or Windows 8
- Microsoft Internet Explorer 8 or later; Windows Edge browser; Mozilla Firefox; Google Chrome

Mac OS

- 1.83GHz Intel Core™ Duo or faster processor
- 512MB of RAM (1GB recommended)
- Mac OS X 10.8, 10.9, 10.10
- Mozilla Firefox; Apple Safari; Google Chrome

Internet Connection

- Minimum requirements (30 mbps) DSL Connection

Software Packages

- Microsoft® Office including: PowerPoint, Excel, Word
- Anti-Virus software

*Statistical Analysis System (SAS) Version 9.3 (software will be supplied by The College)

*SAS 9.3 supports the following client operating systems- Microsoft® Windows® XP and Microsoft® Windows® Vista 32-bit products; Microsoft® Windows® XP Professional, updated with Service Pack 2; Microsoft® Windows® Vista – Enterprise, Business, and Ultimate Editions; Microsoft® Windows® XP and Microsoft® Windows® Vista x64 products; Microsoft® Windows® XP Professional for x64 systems; Microsoft® Windows® Vista for x64 systems – Enterprise, Business and Ultimate Editions. SAS Support for Windows® 7 Windows® 7 Professional, Ultimate, and Enterprise: Supported in SAS 9.3 Foundation products; Note that SAS 9.3 for Windows® cannot be run on Windows® 2000 or earlier operating systems, on Windows® XP or Vista Home Editions, or on Intel® Itanium® based 64-bit systems; Monitors supported- SVGA (resolution of 800x600 or higher)