



MARK KISLINGBURY ACADEMY OF COURT REPORTING

Program Information



JANUARY 11, 2021
MKACR

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Winter 2021 Quarter: Theory: Online Non-live ONLY, Speed Building: All Student Status'

Entrance Application Due: Monday, November 1st, by 12:00 pm Central Standard Time

Non- Refundable Registration Fee Due: Monday, November 1st

Entrance Exam Completion (must make a 70 or above for acceptance): Last day to submit
Tuesday, November 2nd

Enrollment documents & payment of 1st month's tuition due: Monday, November 15th

First Day of Class: Monday, December 6th

Spring 2022 Quarter: Theory: Online Non-live ONLY, Speed Building: All Student Status'

Entrance Application Due: Tuesday, February 1st, by 12:00 pm Central Standard Time

Non- Refundable Registration Fee Due: Tuesday, February 1st

Entrance Exam Completion (must make a 70 or above for acceptance): Last day to submit
Wednesday, February 2nd

Enrollment documents & payment of 1st month's tuition due: Monday, February 14th

First Day of Class: Thursday, March 17th

Summer 2022 Quarter: Theory: Online Non-live ONLY, Speed Building: All Student Status'

Entrance Application Due: Monday, May 2nd, by 12:00 pm Central Standard Time

Non- Refundable Registration Fee Due: Monday, May 2nd

Entrance Exam Completion (must make a 70 or above for acceptance): Last day to submit
Tuesday, May 3rd

Enrollment documents & payment of 1st month's tuition due: Monday, May 16th

First Day of Class: Monday, June 13th

2022-2023 Academic Calendar Year

Fall 2022 Quarter: Theory & Speed Building: Onsite, Online Live, Online Non-live

Entrance Application Due: Monday, August 1st, by 12:00 pm Central Standard Time

Non- Refundable Registration Fee Due: Monday, August 1st

Entrance Exam Completion (must make a 70 or above for acceptance): Last day to submit
Tuesday, August 2nd

Enrollment documents & payment of 1st month's tuition due: Monday, August 15th

First Day of Class: Wednesday, September 7th

Student Enrollment Types and what they mean:

Onsite:

This student status attends class in the traditional, in classroom way, and also must adhere to the onsite student attendance policy.

Theory students: **Only** can enroll for a **Fall Quarter start, which is September.**

Speed Building Transfer: You may enroll for any quarter start

Online Live:

This student status attends class via real time live stream while class is being given. You must be available to attend all classes via live stream and attendance is taken.

Theory students: **Only** can enroll for a **Fall Quarter start, which is every September.**

Speed Building Transfer: You may enroll for any quarter start.

Online Non Live:

This student status watches the recorded class videos that begin in each new academic year start (Fall Quarter).

Theory Students: You may enroll for any quarter start. If you begin in Winter, Spring, or Summer Quarters, you will be watching the class videos from the most recent September that has passed. You can not switch from non live to onsite or online live until you get to Speed Building because you will be in a different spot in Theory than our onsite students if you begin in Winter, Spring, or Summer Quarters. As an online non live student, you also receive four months to complete each

Theory/Academic course as opposed to the three months we complete each course in onsite/online live.

Speed Building Transfer: You may enroll for any quarter start.

Schedule of Classes: All classes are in CENTRAL STANDARD TIME

Beginning/Theory Students:

Quarters 1-3: Theory (M-F)

Quarters 2-3: Medical and English (only M-Th)

8:00 am CST – 9:20 am CST: Theory Class 1 with Mark Kislingbury

10:00 am CST – 10:50 am CST: Theory Class 2 with Alan Turboff

11:00 am CST – 11:50 am CST: Theory Class 3 with Alan Turboff

12:00 pm CST – 12:50 pm CST: English (Q3), Medical (Q2)

***Only in Quarters 2 and 3

Speed Building Students:

8:00 am CST – 8:50 am CST:

Low Speed (100-160wpm) w/Mary Beth Strong

High Speed (160-250wpm) w/Alan Turboff

9:00 am CST – 9:50 am CST:

High Speed (160-250wpm) w/Mary Beth Strong

Low Speed (100 – 160wpm) w/Alan Turboff

10:00 am CST – 10:50 am CST:

Live Tests (all speeds)- Onsite/Online Live students only w/Mary Beth Strong

8:00 am CST – 8:50 am CST:

Punctuation (M/W), Technology (T/TH) Only in Quarter 4 (first quarter of speed building)

General Information/Frequently Asked Questions:

Q: Are you accredited and do you participate in FAFSA or federal funding?

A: No, we are not accredited. We are recognized by TWC (Texas Workforce Commission) as a vocational college, and meet the standards and requirements set forth by that organization. No, we do not participate in FAFSA or any federal funding.

Q: Do you meet my state's requirements for CSR schools?

A: You will need to contact your state CSR board or look up that information individually. There is not national reciprocity for CSR's, which means each state develops and enforces their own standards and requirements. We teach to meet the Texas CSR exam and the RPR (National Court Reporters Organization) exam requirements. Usually, this is satisfactory in most states, but some states do have specific school requirements for their CSR's.

Q: Do you teach captioning or CART?

A: We do not teach the courses for certification in those specific career fields. Court reporting and stenography is, however, the foundation on which you will build the skills for those certifications, and our graduates who have wanted to go into realtime or captioning/CART have been able to do so within one to two years of graduation our program.

Q: How much time will I need to devote to this?

A: You will spend approximately four hours a day, five days out of the week on class and homework, and two hours on the other two days- at the required minimum. It is highly possible that you might find that you require more study and practice time than what we require at the minimum.

MKACR Program Courses

Beginning Court Reporting Machine Technology – Beginning Theory (Quarter 1)

Introductory course in conflict-free, real time stenographic machine shorthand writing. Chapters 1 to 33 of Mark Kislingbury's theory book, *Magnum Steno: Beginning Theory*, will be covered. Students will learn brief forms for writing thousands of the most common words and phrases and a phonetic-based system for writing all words. They will learn all keys on the stenographic machine, proper writing posture and form, read back and transcription of notes, and dictionary building. Concepts covered include: Philadelphia Shift, Finger Spelling, Numbers and Number Bar, and Introduction to Right-Hand Phrase Enders.

Intermediate Court Reporting Machine Technology – Intermediate Theory (Quarter 2)

Intermediate course in conflict-free, real time stenographic machine shorthand writing. Chapters 34 to 66 of Mark Kislingbury's theory book, *Magnum Steno: Beginning Theory*, will be covered. Students will continue to develop skills in high-level, efficient writing. Concepts covered include: Question and Answer Court Reporting Symbols; Q&A Extensions; Legal, Testimony, and Jury Charge Terminology; Prefixes and Suffixes; State Names; Common First and Last Names; Years in One Stroke; and Advanced Right-Hand Phrase Enders.

English Terminology 1 – (Quarter 2)

The field of court reporting demands exceptional English skills. This course will teach students to recognize and distinguish between homophones: words that sound the same/similar but are spelled differently and have different meanings. Students will learn the differences in meaning and spelling of hundreds of homophones, such as "slight" and "sleight;" "imminent" and "eminent;" "compliment" and "complement;" and "confirmation" and "conformation," in order to develop the ability to decipher correct homophones in context.

Medical Terminology 1 – (Quarter 2)

In this course students are given an overview of basic human physiology and its related medical terminology. Students study word structure, word roots, prefixes, and suffixes to learn proper pronunciation, spelling, and usage of medical terms. Knowledge of medical terms serves court reporting students well in both quality transcript production and certification testing.

Advanced Court Reporting Machine Technology – Advanced Theory (Quarter 3)

Advanced course in conflict-free, realtime stenographic machine shorthand writing. Chapters 67 to 94 of Mark Kislinsky's theory book, *Magnum Steno: Beginning Theory*, will be covered. Students have already learned to write on the stenographic machine at a high level, but the course in this module continues to develop mastery. Concepts covered include: Speaker Identification, Additional Finger Spelling, Advanced Prefixes and Suffixes, Common Countries and Regions, Geographical Directions, and Advanced Right-Hand Phrase Enders. Speed development ranges between 80 and 100 words per minute by end of course.

English Terminology 2 – (Quarter 3)

A continuation of English Terminology 1, students will recognize and distinguish between homophones: words that sound the same/similar but are spelled differently and have different meanings. Students will learn the differences in meaning and spelling of hundreds of homophones, in order to perfect the ability to decipher correct homophones in context.

Medical Terminology for Court Reporters 2 – (Quarter 3)

A continuation of Medical Terminology 1, this course covers more medical terminology. Students study word structure, word roots, prefixes, and suffixes to learn proper pronunciation, spelling, and usage of medical terms. Knowledge of medical terms serves court reporting students well in both quality transcript production and certification testing.

Speed Building 1 (Quarter 4)

In this course students begin to develop speed in machine shorthand writing, with particular emphasis on Mark Kislinsky's speedbuilding methods. Students are given question and answer, literary, and jury charge dictation material at speeds of 80 to 120 words per minute. Students will be taught to apply the rules of grammar, spelling, and punctuation to produce quality transcripts. For successful completion of this course, 95%

accuracy on 5 minutes of unfamiliar dictation at 100 wpm Literary/120 wpm Jury Charge/ 140 wpm Testimony is required.

Court Reporting Punctuation (Quarter 4)

In this course students will learn how to punctuate spoken language according to the rules of English. Special consideration is given to punctuation for the spoken word, versus the written word, given how spoken language can deviate from standard English sentence construction. Students explore difficult punctuation scenarios from actual transcripts, including broken, layered, and incoherent speech; and discuss proper punctuation. Concepts covered include: proper placement of periods, commas, dashes, semicolons, quotation marks, etc.

Court Reporting Technologies (Quarter 4)

Students will learn how to use DigitalCAT court reporting software, including but not limited to: writing realtime; creating, building, and maintaining dictionaries; editing; formatting; using keyboard macros; and using, making, and launching macros from the steno machine. A basic computer skills review is included in this course.

Speed Building 2 (Quarter 5)

In this course students continue to develop speed in machine shorthand writing, with particular emphasis on Mark Kislingbury's speedbuilding methods. Students are given question and answer, literary, and jury charge dictation material at speeds of 120 to 160 words per minute. Students will continue to apply the rules of grammar, spelling, and punctuation to produce quality transcripts. For successful completion of this course, 95% accuracy on 5 minutes of unfamiliar dictation at 120 Literary/140 Jury Charge/160 Testimony is required.

Speed Building 3 (Quarter 6)

In this course students continue to develop and finalize speed requirements in machine shorthand writing. Students are given question and answer, literary, and jury charge dictation material at speeds of 140 to 180 words per minute. Students will continue to apply the rules of grammar, spelling, and punctuation to produce quality transcripts. For successful completion of this course, 95% accuracy on 5 minutes of unfamiliar dictation at 140 Literary/160 Jury Charge/180 Testimony is required.

Speed Building 4 (Quarter 7)

In this course students continue to develop and finalize speed requirements in machine shorthand writing. Students are given question and answer, literary, and jury charge dictation material at speeds of 160 to 200 words per minute. Students will continue to apply the rules of grammar, spelling, and punctuation to produce quality transcripts. For

successful completion of this course, 95% accuracy on 5 minutes of unfamiliar dictation at 160 Literary/180 Jury Charge/200 Testimony is required.

Court Reporting Procedures (Quarter 7)

This course addresses the role of the court reporter on the job. Students will learn how to properly perform features of a court reporting job, including how to mark and handle exhibits, identify multiple speakers, swear in witnesses, and format transcripts. Attorney-court reporter interaction is covered, and absolute professionalism in dress and action is emphasized

Speed Building 5 (Quarter 8)

In this course students continue to develop and finalize speed requirements in machine shorthand writing. Students are given question and answer, literary, and jury charge dictation material at speeds of 180 to 225 words per minute. Students will continue to apply the rules of grammar, spelling, and punctuation to produce quality transcripts. For successful completion of this course, 95% accuracy on 5 minutes of unfamiliar dictation at 180 Literary/200 Jury Charge, and 95 % accuracy on two 5 minute tests plus 97% accuracy on another 5 minute test at 225 Testimony is required.

Internship (Quarter 8)

In the student's internship course, the student will shadow a court reporter for no less than 40 hours and produce a 30 page salable transcript from one of the depositions that is sat in during said internship. The shadowed court reporter will have to fill out a student evaluation sheet for the internship. The 40 hours can be done all together in one week, or broken up over time. This course is only done once the student reaches their test out speeds towards the end of the program.

Program Completion

The program is designed to be completed in 24 months (2 years), but can be completed faster dependent on how fast a student tests out of their speeds. Below is a recommended completion plan to finish the program in 2 years. Please keep in mind that it can take longer depending on each individual student (withdrawal, leave of absence, building finger speed, etc.).

MKA Program 2 Year Completion Plan Guideline

Quarter 1

- Beginning Court Reporting Machine Technology

Quarter 2

- Intermediate Court Reporting Machine Technology
- English Terminology 1
- Medical Terminology for Court Reporters 1

Quarter 3

- Advanced Court Reporting Machine Technology
- English Terminology 2
- Medical Terminology for Court Reporters 2

Quarter 4

- Speed Building 1 (100 Literary/120 Jury Charge/140 Testimony)*
- Court Reporting Punctuation
- Court Reporting Technologies

Quarter 5

- Speed Building 2 (120 Lit./140 JC/160 Test.)

Quarter 6

- Speed Building 3 (140 Lit./160 JC/180 Test.)

Quarter 7

- Court Reporting Procedures
- Speed Building 4 (160 Lit./180 JC/200 Test.)

Quarter 8

- Internship
- Speed Building 5 (180 Lit./200 JC/225 Test.)

Quarter 9 (optional)

- Speed Building 6 (200 Lit./220 JC/250 Test.)
- Speed Building 7 (220 Lit./240 JC/280 Test.)

*please note that those are the speeds you need to test out of, not start at.

Please keep in mind that this course plan is for finishing this program in 24 months (2 years), with Theory taking nine months.

****Online non live students have four months to complete the Theory/Eng/Med courses versus the three months online live/onsite students do it in. If you take a year to complete Theory (vs. the nine months onsite and online live students finish it in), and would like to complete the program in two years, you would need to get through Speed Building in a year.**

*****In calculating hours for attendance, EVERYONE is on a three month quarter.**

Transferring, Waiving, or Testing Out of Courses:

Testing Out:

If you would like to test out of English or Medical Terminology courses we have a test for each subject that you may request to take.

Waiving:

The only time we will waive English or Medical is if:

1. You have a Bachelor's degree in English or Biology-Physiology/Anatomy related
2. You have worked in either field extensively.
3. You have taught extensively in the education field (applicable for English or if you were a high school anatomy teacher for Medical)

Transferring:

If you would like to transfer any courses from another **court reporting** program, I will need your transcript showing your completion and grade of at least C or above.

Tuition and Scholarships

Tuition is the same across the board regardless of the type of student (online and onsite) you choose to be. Tuition also remains the same throughout enrollment, and is paid on a monthly basis. (Due on the 1st, late by the 5th of each month.)

Beginning Students

\$500/month for beginning students new to court reporting and students who have not spent \$10,000 or more at another court reporting program.

Transfer Students (Have spent \$10,000 or more at another court reporting school)

\$300/month for students who have attended another court reporting school and have spent at least \$10,000 (you are required to provide documentation to obtain this pricing).

Professional Court Reporters

\$250/month for professional court reporters only who would like to relearn only Theory using Mr. Kislingbury's method.

Auditing Students – Theory only

\$150/month for students who would like to audit the Theory course. Auditing means that you will not turn in homework, tests for grading, or be held to an academic standard. You will progress at completely your own pace. You may still do onsite, online live, or online non live as an auditing student and you will receive the same study resources. This option is mainly for working court reporters looking to integrate the Magnum Steno Theory with their own.

** If you are looking to audit for Speed Building, we do **not** offer that option as Mark has Magnum Steno (www.magnumsteno.com), which is a Speed Building resource for people looking to build their speeds at their own pace. In combination with that, you can also purchase EV360 through the College of Court Reporting, which is what our Speed Building students use, to track your progress with your speed. (<https://ultimate.ev360es.com/>) As an auditing student, we would not offer EV360 to you because you will not be paying for our instructors to grade your tests via the software.

There is a non refundable \$100.00 registration fee.

Payment Options: We accept: check, money order, cashier's check, and card (credit/debit)

Scholarships:

Scholarships from the school are given on a case by case, need basis and only after completion of an interview scheduled with school administration.

Project Steno: We are a partner school with Project Steno, who sometimes has a tuition assistance program or other scholarship opportunities. Please see their website, www.projectsteno.org, for more information.

Student Books and Equipment Purchase List

Books:

- **Course: Theory**
 - **You will need this for the first day of class.**
 - **Magnum Steno Theory book * Students enrolling for Fall 2021 and beyond need the FOURTH EDITION. It will not be available for purchase until August 2021. If you purchase a prior edition, Magnum Steno will NOT exchange or refund for an incorrect purchase, you will have to purchase the 4th edition.**
 - You can purchase this at www.magnumsteno.com, Store
 - You will receive a student discount code in your instructional enrollment email.
- **Course: Medical Terminology**
 - **You will need this in your second quarter.**
 - Medical Terminology: A Short Course (5th edition) by Davi-Ellen Chabner. *MUST BE THE 5th Edition
 - You can purchase this on Amazon, Ebay, or any online book retailer that you can find that carries this edition of the book. Price can vary depending on if you buy it new or used.
- **Course: English Terminology**
 - This is an optional purchase and not required for the course. If you would like to use it to supplement the course, you will not use it until your second quarter of Theory.
 - How to Say It and Write It Correctly NOW (2nd Edition) by Dr. Santo J. Aurelio. **MUST BE THE 2nd Edition
 - You can search the same online retailers for copies of this book. Price may vary.

Equipment: (You will need these for your first day of class.)

▪ **Laptop:**

- 1. Must **NOT** be a Mac, a netbook or chromebook. **MUST** run on Windows, Vista, 7,8, or 10
- 2. Should have at least one USB port, 8 GB or more of RAM, at least a 256 GB SSD drive, and a 2.0+ GHz processor.
- 3. Microsoft Office and PDF reader required.

▪ **CAT Software:**

- DigitalCAT student software can be purchased at www.stenovations.com

- **Writer:** (You may use any make/model of writer as long as it has the required features below; whether it is a professional/student writer and/or new/used, is your preference choice.)

Required features:

- 1. Extended asterisk key to the right;
- 2. Extended -DZ keys;
- 3. Realtime cable.

Recommend Writer models and purchasing sites:

Recommended models: Luminex/Luminex CSE, Wave, Diamante

Recommended purchasing sites:

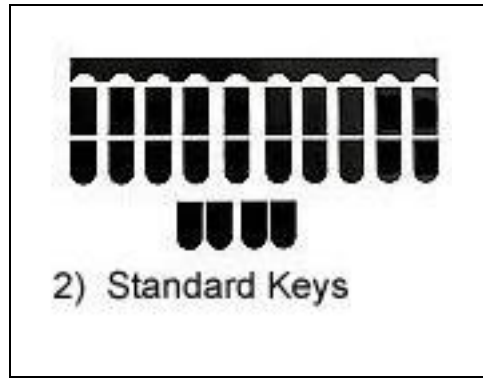
www.stenograph.com

www.acculaw.com

www.stenoworks.com

Kimi's Court Reporter Thrift Shop – Facebook Group

Below, you will see what a standard steno writer keyboard looks like:



The extended keys we ask for can be seen below. What we ask for is keyboard #6 in our writer requirements, but keyboard #4 will also work just as well.



Admission Requirements and How to Apply

Admission Eligibility Requirements:

- Prospective student must have a high school diploma or GED
- Earn a 70 or above on the Entrance Exam
- Meet all deadlines for each step of the application/enrollment process

How to Apply:

Please see the Enrollment Deadlines Calendar found by clicking the School Information page on the homepage of www.mkcourtreporting.com to see deadline dates and times for your chosen quarter of application.

Please make sure you are checking your email spam/junk folder in case any communication is accidentally bounced there. We will not extend any deadlines due to unread or bounced emails.

Step 1: Request Entrance Application from info@mkcourtreporting.com OR download from the School Information page on our website. Complete and return by application deadline time and date.

- You will need to download a PDF reader on your computer if you do not have one to fill out the Entrance Application. (Adobe Reader is free- just google “Adobe Reader Free Download”.)
- Please enter the email address you would like ALL correspondence regarding MKA to go to.

Step 2: Payment of Non- Refundable Registration Fee (\$100.00) by deadline.

- You will receive an invoice AFTER turning in your application.

Step 3: Complete and Submit the Entrance Exam by the deadline. You must make a 70 or above in order to be accepted to the program for enrollment.

- After we receive and process your payment, you will then receive an email invitation to take the Entrance Exam.

Please allow 24-48 business hours to receive this email invitation.

- Read the information in the email and follow all directions included to take the Entrance Exam. The exam is timed and proctored.
- You must make a 70 or above on this exam to be eligible for enrollment. It covers grammar, spelling, homophones, some history and geography, and reasoning skills. It is 100 multiple choice questions and should not take longer than an hour to complete. These questions are general knowledge and reasoning based on the educational level of a high school graduate or GED equivalent.
- After you have taken the entrance exam, please give us 2-5 business days to get back to you regarding the next steps.

Please allow 24- 48 business hours of processing time at each step as we complete work during school business hours which are Monday – Friday, 7 am – 4 pm Central Standard Time. (Not including holidays and Quarter Breaks.)

Frequently Asked Questions Regarding Admissions

1. What if I fail the entrance exam?
 - a. You are not eligible for enrollment for that quarter.
2. If I fail is the registration fee refundable?
 - a. No, it is non-refundable.
3. If I fail the entrance exam, can I take it again?
 - a. Yes, you may take it again, but not for that quarter enrollment period. You may try again for the next quarter enrollment after the enrollment for the current quarter is closed. For example, if I fail the entrance exam for Winter Quarter entry, I can take the exam again

after the enrollment period for Winter Quarter is over for a Spring Quarter enrollment. You will need to contact info@mkcourtreporting.com to request being put on the next quarter's enrollment list- we will not automatically assume you want to be put on another list.

4. Do I have to pay the registration fee again if I fail the test?
 - a. Yes, the registration fee is non-refundable and you must pay it with each application to enroll.

5. What if I miss the testing and/or registration fee deadline?
 - a. You will not receive enrollment documents or be able to enroll for that quarter. You may email info@mkcourtreporting.com to request placement on the next quarter's enrollment list.

Mark Kislingbury Academy

2021-2022 Academic Calendar

September '21						
Su	M	Tu	W	Th	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

October '21						
Su	M	Tu	W	Th	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

November '21						
Su	M	Tu	W	Th	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

December '21						
Su	M	Tu	W	Th	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

January '22						
Su	M	Tu	W	Th	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

February '22						
Su	M	Tu	W	Th	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28					

March '22						
Su	M	Tu	W	Th	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

April '22						
Su	M	Tu	W	Th	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

May '22						
Su	M	Tu	W	Th	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

June '22						
Su	M	Tu	W	Th	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

July '22						
Su	M	Tu	W	Th	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

August '22						
Su	M	Tu	W	Th	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			
	5		7			

	First Day of Class for Respective Quarter		Winter Holiday – School/Office Closed
	Last Day of Class for Respective Quarter		Entrance Application due by 12pm CST; Registration fee (\$100.00) due by end of day
	School/Office Closed - Holiday		Last day to take and submit Entrance Exam (only if you have met entrance application and registration fee payment deadline)
	Quarter Break- Onsite/Online Live Students: No Class/School		All enrollment documents and 1 st month's tuition payment due for next Quarter start