

Jefferson College

Credit for Prior Learning (CPL) Guide

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Preface

This Guide is designed to inform Jefferson College students, faculty, and staff of methods commonly used to obtain Credit for Prior Learning (CPL) at Jefferson College. It is an adaptation of the Missouri Credit for Prior Learning Model and the Colorado Community College Association's Credit for Prior Learning Handbook.

Transfer of Prior Learning Credit: Students should be advised that different colleges use different policies on the acceptance of Credit for Prior Learning. Jefferson College cannot guarantee the transferability of prior learning credit that has been awarded.

I. Prior Learning Definition

From the Missouri Credit for Prior Learning Model:

"Prior Learning is an alternative education or experience-based learning that has been attained outside the sponsorship of an accredited postsecondary education institution. Credit for Prior Learning (CPL) includes learning acquired from work and life experiences, community and volunteer extension courses, individual study and reading, civic, community and volunteer work, and participation in informal courses and in-service training sponsored by associations, business, government, and industry. CPL is not awarded for EXPERIENCE but for college-level LEARNING which entails knowledge, skills, and competencies that students have obtained as a result of their prior learning experiences."

II. Rationale for providing CPL

From the Missouri Credit for Prior Learning Model:

"The Missouri Community College Association supports the concept of life-long learning to meet the retraining, upgrading and personal enrichment needs of students. It is the policy of the Association that a student's experience outside the college classroom shall be evaluated for college credit."

"The need for a statewide standard for credit for prior learning assessment was presented to the 13 public two-year institutions during the fall of 2010, where for the first time, the institution leaders established a statewide career training consortium to compete for the [USDOL Trade Act Adjustment Community College Career Training (TAACCCT) grant], which Missouri received and named MoHealthWINs. One of the grant solicitation's key funding priorities was to increase attainment of degrees, certificates, and other industry-recognized credentials and better prepare the targeted population, and other beneficiaries, for high-wage, high-skill employment. One evidenced-based strategy presented was the utilization of granting academic credit for prior learning. The consortium leaders along with the support of the Governor's office, the Missouri Department of Economic Development, the Division of Workforce Development and the industry partners committed to improve retention and achievement rates and/or reduce time to completion by developing a statewide system standard of practices to award credit for prior learning." Jefferson College has adopted these standard practices to provide Credit for Prior Learning options to the students of Jefferson College.

III. Methods for Awarding CPL

Jefferson College uses several methods designed to grant college credit to students with a wide variety of educational experiences. Any student enrolled at Jefferson College who has or would like to participate in the following programs may be eligible:

- Standardized Tests
- Institutional Challenge Examinations
- Industry Credentials
- Published Guides
- Apprenticeship Training
- Portfolio Evaluation

Students are encouraged to consult with an academic advisor regarding the use of Credit for Prior Learning in their educational planning.

Any student requiring special accommodations should inform their advisor and the Accessibility Resource Office (ASII Room 303; phone 636-481-3158/797-3000, ext. 3158).

A. Standardized Tests

1. College-Level Examination Program (CLEP)

The College Level Examination Program (CLEP) is designed to evaluate the student's college-level learning, no matter how or where the learning took place. CLEP examinations, designed by the College Entrance Exam Board, are divided into two types, general and subject. Jefferson College will grant credit for subject exams.

When the exam is similar in content to a course offered by Jefferson College, credit will be equated to a specific course. When no course equivalent exists at Jefferson, credit may be granted as elective hours in the same field as the examination. Credit is recorded on the student's transcript and identified with "CPL" instead of a grade. Students who have college credit should note that credit will not be given for CLEP exams if the student has college credit for the equivalent course. See the current fee schedule on the Testing Center webpage for current testing fee.

CLEP Subject Exam	Semester Hours	Jefferson College Course Equivalency
General Biology	5	BIO 101 General Biology
Principles of Management	3	BUS 120 Principles of Management
Financial Accounting	3	BUS 240 Financial Accounting
Introductory Business Law	3	BUS 265 Business Law
General Chemistry	5	CHM 111 General Chemistry I
Info. Systems & Computer Applications	3	CIS 125 Computer Concepts & Applications
Principles of Macroeconomics	3	ECO 101 Macroeconomics
Principles of Microeconomics	3	ECO 102 Microeconomics
College Composition Modular*	3	ENG 101 English Composition I
English Literature	3	ENG 225 English Lit: Before 1800
English Literature	3	(or) ENG 226 English Lit: After 1800
American Literature	3	ENG 228 American Lit: Before 1865
	3	(or) ENG 229 American Lit: After 1865
French (Score 50 – 58)	5	FRN 101 Beginning French
Franch (Score FOL)	10	FRN 101 Beginning French
French (Score 59+)	10	& FRN 102 Intermediate French
Western Civilization I	3	HST 201 Ancient & Medieval Civilization
Western Civilization II	3	HST 202 Renaissance/Early Modern
Principles of Marketing	3	MGT 150 Marketing
College Algebra	3	MTH 134 College Algebra
Precalculus	5	MTH 141 Precalculus
Calculus	5	MTH 180 Calculus I
Introductory Psychology	3	PSY 101 General Psychology
Human Development	3	PSY 205 Human Development
Introductory Sociology	3	SOC 101 General Sociology
Spanish (Score 50–62)	5	SPN 101 Beginning Spanish
Spanish (Saara (2))	10	SPN 101 Beginning Spanish
Spanish (Score 63+)	10	& SPN 102 Intermediate Spanish

College-Level Examination Program (CLEP) Examinations:

- In order to receive credit for English Composition I, an essay, graded by Jefferson College English faculty, must be successfully completed in addition to receiving a passing score on the CLEP College Composition Modular Exam.
- 2. Advanced Placement (AP)

Sponsoring high schools that offer Advanced Placement (AP) classes provide for AP examinations at the end of the course. Students forward the results of the AP exams through the College Entrance Examination Board to Jefferson College. College credit is granted for students earning a minimum score of three (3) on the exam.

AP Exam	Semester Hours	Jefferson College Course Equivalency
Biology	5	General Biology
Chemistry	5	General Chemistry I
Economics		
Macroeconomics	3	Macroeconomics
Microeconomics	3	Microeconomics
English	6	English Comp. I & II
European History	3	Renaissance to Modern Europe
French	10	Beginning & Intermediate French
Human Geography	3	Geography general education credit
Mathematics		
Calculus AB	8	College Algebra/Calculus I
Calculus BC	10	Calculus I & II
Physics 1 and Physics 2	9	Elementary College Physics I & Elementary
		College Physics II
Physics C: Mechanics	5	General Physics I
Physics C: Mechanics	10	General Physics I & General Physics II
and Physics C: Electricity		
& Magnetism		
Psychology	3	General Psychology
Spanish	10	Beginning & Intermediate Spanish
U.S. Government and		U.S. and MO Governments and
Politics	3	Constitutions* or Political Science general
U.S. History	3	U.S. History I* or U.S. History II*

Advanced Placement (AP) Examinations:

3. International Baccalaureate (IB)

International Baccalaureate credit will be awarded for students who complete standard level or higher level IB subjects with a score of "4" or above. IB credit is counted toward graduation requirements on the same basis as credits earned in the classroom.

For more information, contact the Office of Registration & Student Records at (636) 481-3207/797-3000, ext. 3207.

4. American College Testing Proficiency Program (ACT-PEP/RCE/EXCELSIOR)

American College Testing Proficiency Program credit is awarded on a case-by-case basis. For more information, contact the Office of Registration & Student Records at (636) 481-3207/797-3000, ext. 3207.

5. DANTES Subject Standardized Test (DSST)

DANTES Subject Standardized Test credit is awarded on a case-by-case basis. For more information, contact the Office of Registration & Student Records at (636) 481-3207/797-3000, ext. 3207.

B. Retroactive Credit for Foreign Language

Retroactive Credit in Foreign Language may be earned if a student has had two or more years of high school French, German, or Spanish. A student who completes Intermediate French, German, or Spanish with a grade of "C" or better as his/her first foreign language course will be eligible to receive five hours retroactive credit for the course bypassed (Beginning French, German, or Spanish). After successful completion of Intermediate French, German, or Spanish). After successful completion of Intermediate French, German, or Spanish, a student should speak with his/her instructor about the application for retroactive credit. No grades are assigned for retroactive credit, but such credit is counted toward graduation requirements on the same basis as credits earned in the classroom.

Retroactive Credit for Math is available for those students who complete MTH161 Calculus for Business and Social Sciences, or MTH180 Calculus I, or BUS168 Business Statistics with a "C" or better and wish to also receive three credit hours of retroactive MTH134 College Algebra. Student who qualify for retroactive math credit should speak with his/her instructor upon successful completion of the higher level course. No grades are assigned for retroactive credit, but such credit is counted toward graduation requirements on the same basis as credits earned in the classroom.

C. Institutional Challenge Examinations

1. Departmental Examinations

Departmental Examinations are equivalent to the comprehensive final exam of the course. Examinations may be written, oral, demonstration, or a combination of all three. Examinations are evaluated by an area Associate Dean, faculty member, or designated subject matter expert.

Students who are considering Jefferson College Departmental Proficiency Examinations may initiate this procedure by completing an Application for Departmental Proficiency Examination. Contact the department's Associate Dean or appropriate faculty person for applications. The cost is \$45.00 per exam.

Departmental Examinations available:

- **CHM101** Intro to Chemistry
- MTH105 Industrial Math
- MTT108 Industrial Blueprint Reading

2. Computer Literacy Proficiency Examination

Students who indicate that they have sufficient computer knowledge have the opportunity to meet the Computer Literacy Proficiency requirement for graduation by taking the Microsoft Digital Literacy Certificate Exam. This exam is administered in any Jefferson College Testing Center. A testing fee of \$45.00 must be paid before the student takes this examination. The fee covers the cost of the test administration. Students must pass the exam with at least 80% mastery.

Students who complete the certificate exam at a Jefferson College Testing Center can receive credit for CIS125 Computer Concepts and Applications (3 credit hours) through Credit for Prior Learning. Upon passing the exam, students will pay the equivalent of one credit hour of in-district tuition to post the credit. Students must earn at least one credit hour at Jefferson College before the credit will be posted (per the Credit for Prior Learning guidelines). Students will have fulfilled the computer literacy proficiency requirement for graduation.

D. Industry Credentials

Students must supply documentation of any industry certifications awarded within the last 5 years to the Office of Registration & Student Records/Advising. Evidence of evaluation may also be required (e.g., exam scores). Credit will only be awarded for current, valid industry credentials.

Credential	Semester	Jefferson College Course Equivalency
	Hours	
ServSafe Food Protection for	1	CUL100 ServSafe Sanitation
Managers		
Certification with the National		EMT and PAR Credits
Registry of Emergency		
Medical Technicians		
Missouri POST Certification		LEA Credits depending on level

Approved* Industry Credentials:

CompTIA Network +	4	CIS147 Networking I
CompTIA A+	5	CIS130 Introduction to Information Technology
CompTIA Cloud+	4	CIS221 Virtualization and the Cloud
CISCO CCNA	4	CIS247 Networking II
Microsoft 365 Certified:	3	CIS252 Enterprise Client Administration
Modern Desktop		
Administrator Associate		
CompTIA Security+	4	CIS260 Information Systems Security
CompTIA Linux+	3	CIS275 Linux OS
CISCO CyberOps Associate	4	CIS263 Network Security
CompTIA CySA+	4	CIS264 Advanced Information Systems Security
CompTIA PenTest+	5	CIS277 Penetration Testing

* Credentials not listed on the Approved Industry Credentials table are evaluated on a case-bycase basis and may be eligible for credit, pending approval from the appropriate Associate Dean. The student should consult his or her advisor to determine the appropriate contact person.

E. Published Guides

Military Educational and Training Credit

Military educational and training credit can be transcripted through the Community College of the Air Force (CCAF), the Army/American Council on Education Registry Transcript System (AARTS) and the Sailor/Marine American Council on Education Registry Transcript (SMART). Credit will be awarded based credit recommendations for military training schools or ACE occupational credit recommendations.

Community College of the Air Force (CCAF)

Jefferson College evaluates credit from CCAF in the same way as credit from any other accredited college or university. Academic credit may be awarded only for courses that directly apply to the student's declared certificate or degree program.

Army/American Council on Education Registry Transcript System (AARTS) and Sailor/Marine American Council on Education Registry Transcript (SMART)

From the Missouri Credit for Prior Learning Model:

"The purpose of AARTS and SMART is to provide recommended college credit for military occupational experience and training. The recommendations are made by the American Council on Education (ACE), which publishes a reference entitled: *Guide to the Evaluation of Educational Experiences in the Armed Services*, used by colleges and universities around the country. The ACE Guide is available on-line at http://www.acenet.edu/news-room/Pages/Military-Guide-Online.aspx"

F. Apprenticeship Training

The Jefferson College Apprenticeship Credit Option Program is designed for individuals who have completed apprenticeship training or are presently enrolled in an established apprenticeship program. The program allows an individual to transfer credit for his or her apprenticeship training to Jefferson College. Approved apprenticeship training is awarded 45 credit hours.

Eighteen hours of general education and computer literacy are required to complete the Associate of Applied Science degree. A student may distribute these 18 credit hours over a typical four-year apprenticeship program or can complete all of them in one or two semesters if his or her schedule allows.

A key element of the program involves recognizing the value and worth of apprenticeship onthe-job training by granting college credit for this work experience. The Program's Associate of Applied Science degree not only elevates the significance of individual apprenticeship training in the eyes of the community, but it also allows individuals to pursue an advanced degree and to increase their technical and related skills.

Students requesting credit for apprenticeship training must present their Journeyman card for verification to the Office of Registration & Student Records.

G. Portfolio Evaluation

Students may request credit for a course that does not have an established method for granting Credit for Prior Learning. In such instances, the student may submit a Portfolio of work for review by an Evaluation Committee, consisting of a Associate Dean and one or more faculty evaluators, as appropriate.

The following outlines the process for seeking credit by Portfolio Evaluation:

- 1. Student expresses interest in CPL.
- 2. Student meets with an advisor to determine the most appropriate method of CPL for the course(s).
- 3. If there is not an established method for obtaining CPL, the student may request a portfolio evaluation.
- 4. The advisor directs the student to the appropriate Associate Dean/Director for an initial meeting.
- 5. Associate Dean/Director explains the process of Portfolio Evaluation.
- 6. If the student commits to the process, Associate Dean /Director identifies faculty (one or two) to serve on evaluation committee.
- 7. Evaluation committee (Associate Dean/Director and evaluator(s)) meet to establish criteria.

- 8. Student meets with the evaluation committee. During this meeting, established criteria to demonstrate mastery of each expected learning outcome are discussed. However, the student may request consideration of alternate criteria to demonstrate mastery of expected learning outcomes. <u>Appendix 2: Portfolio Evaluation Agreement</u> is completed for each course for which credit is sought. Copies are retained by all parties.
- 9. Student takes payment slip(s) to cashier and pays evaluation fee(s).
- 10. Student submits portfolio(s) to Associate Dean /Director, along with receipt(s) of paid evaluation fee(s).
- 11. Associate Dean /Director provides evaluator(s) with portfolio(s) and Portfolio Evaluation Agreement(s).
- 12. Evaluator(s) review(s) portfolio(s) in accordance with terms outlined in the Portfolio Evaluation Agreement(s).
- 13. During the initial review process, the evaluator(s) may determine that one or more outcomes is not fully demonstrated by the portfolio submission. In such a case, the evaluator(s) may request additional supporting documentation from the student and conduct one supplemental review.
- 14. Evaluation committee prepares <u>Appendix 3: Portfolio Evaluation Report</u> for each course portfolio and submits to Associate Dean /Director.
- 15. Associate Dean /Director submits Order for Payment for evaluator compensation to Dean. Dean signs and forwards to VP of Instruction. VP of Instruction signs and forwards to Payroll.
- 16. If credit is <u>not</u> approved, Associate Dean /Director notifies student.
- 17. If credit is approved, Evaluation Committee completes <u>Appendix 4: Credit for Prior</u> <u>Learning Recommendation Form</u>.
- 18. Associate Dean/Director signs Credit for Prior Learning Recommendation Form and sends to Dean, along with a copy of the Portfolio Evaluation Report(s).
- 19. Dean signs Credit for Prior Learning Recommendation Form and sends to VP of Instruction, along with a copy of the Portfolio Evaluation Report(s).
- 20. VP of Instruction signs Credit for Prior Learning Recommendation Form and sends to the Office of Registration & Student Records.
- 21. Office of Registration & Student Records posts CPL to student record.
- 22. All portfolios will be maintained in the Dean's office of the applicable program.

Evaluation Fee:

There is a fee for evaluating student portfolios, which is equivalent to one credit hour of indistrict tuition at Jefferson College for each course for which credit is being sought.

IV. Standards for Awarding CPL

- A. Academic credit will be awarded only for those courses directly applicable to curriculum requirements at the college of enrollment and to the student's declared certificate or degree program as outlined in college publications.
- B. A student may use CPL to fulfill all degree/certificate graduation requirements except for mandatory institutional requirements.
- C. CPL may be applied toward the courses in the AA, AFA, AS, AAT, or AAS degree or Certificate programs only for the purpose of satisfying prerequisites or graduation requirements.
- D. All work assessed for CPL must meet or exceed "C" level work. "C" level work criteria shall be determined by Jefferson College faculty, Associate Dean, or Evaluation Committee.

V. Policy & Procedures

- A. At least one credit hour must be successfully completed and transcripted on the student's records before any Credit for Prior Learning (CPL) can be awarded. The process may be initiated in advance, but the CPL credit will not be awarded until this credit hour requirement is met.
- B. For all prior learning credit awarded, the course number, course title, number of semester hours, and grade of "CPL" will be posted on the student's transcript and labeled CPL.
- C. The College's residency requirement specifies that a minimum of 15 credit hours must be completed at Jefferson College for graduation. Students may not fulfill the College's residency requirement using CPL, with the exception of Apprenticeship credit.
- D. If CPL is applied to the AA, AFA, AS, AAT, or AAS degree or Certificate requirements, transferability and transfer guarantees may be affected. The student should consult his or her advisor and the receiving institution for details.
- E. All portfolios, documentation, and files regarding a student's CPL will be maintained in the Dean's office of the applicable program.
- F. A student appealing a CPL decision should contact the Office of Registration & Student Records at (636) 481-3207/797-3000, ext. 3207.
- G. Prior learning experiences shall be evaluated only if requested by the student.

VI. Process for Student to Request CPL

A. Review the current college catalog to view CPL options for specific programs.

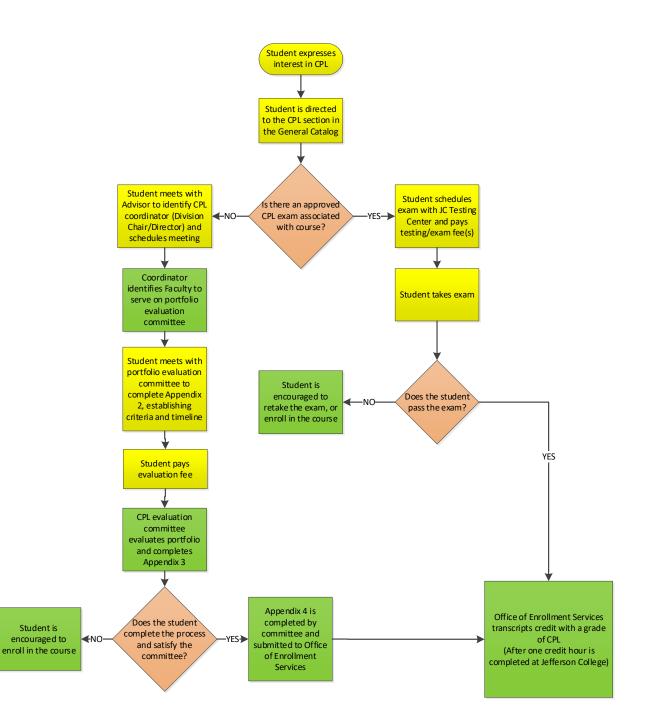
- B. Look at the course requirements for your degree or certificate program.
- C. Determine the course(s) for which you may have equivalent, college level knowledge.
- D. Meet with an academic advisor to discuss the different methods and steps for requesting CPL and for transfer information.
- E. Determine which method you wish to use to obtain CPL credit.
- F. If you choose Standardized Testing, contact the Jefferson College Testing Center at (636) 481-3147/797-3000, ext. 3147 for details.
- G. If you choose Published Guides, contact the Office of Registration & Student Records at (636) 481-3207/797-3000, ext. 3207 for details.
- H. If you pursue the Challenge Exam or Portfolio option, consult with your advisor to determine the appropriate next point of contact.
- I. Refer to <u>Appendix 1: CPL Process Flowchart</u> to help guide you through the process.

VII. Process for Faculty to Secure Approval for CPL

- A. Faculty will submit a Record of Action to the Curriculum Committee, proposing approval of a particular CPL method (departmental proficiency exam, industry certification, etc.)
- B. Faculty will follow the established procedure for submitting proposals to the Curriculum Committee, as outlined in the official Curriculum Committee Submission Process.
- C. Proposals generally require a minimum of three months review before being presented to Curriculum Committee for approval.
- D. Any approved method for awarding CPL may be proposed.

VIII. Appendices

Appendix 1: CPL Process Flowchart



Appendix 2: Portfolio Evaluation Agreement

Portfolio Evaluation is intended for use only in cases where there is no other established credit for prior learning method available. (CLEP test, Industry Certification, Departmental Examination, Published Guide, etc.)

Part I: Student Information

Student Name:		
Student V-Number:		
Part II: Evaluation Committee	Information	
Evaluator:		
Second Evaluator (Optional):		
Division Chair/Director:		
Part III: Course for which cred	it is sought	

Part IV: Criteria for granting credit

List all course outcomes from official course syllabus and indicate how student will demonstrate mastery of each outcome. Be specific about what documentation or materials will be provided by the student to support each outcome. Attach official course syllabus.

Course Outcome	Method(s) of Evaluation

Part V: Date by which student must meet outlined criteria:

Part VI: Evaluation Fee: _____

(Equivalent to one credit hour of in-district in-district tuition for each course for which credit is being sought. \$175 for a tier 1 course; \$230 for a tier 2 course; and \$295 for a tier 3 course.)

Part VII: Acceptance of Terms

I agree to the terms outlined in this document. I understand that I am not guaranteed academic credit as a result of the portfolio evaluation I understand that I must complete at least one credit course before these credit(s) will be awarded.

Student:	Date:
We, the undersigned, find the terms outlined processes outlined herein.	in this document acceptable and agree to the
Evaluator:	Date:
Second Evaluator (Optional):	Date:
Division Chair/Director:	Date:

Part VIII: Payment Slip

Detach and submit with payment to cashier. Return receipt of payment to Associate Dean/ Program Director to commence evaluation.

Payment amount: _____

Payment description: Portfolio Evaluation Fee – Enter Student's Name Here

 Fund:
 1

 Org:
 1

 Acct:
 403209 – Summer Term, 405209 – Fall Term, 407209 – Spring Term

 Prog:
 95

Appendix 3: Portfolio Evaluation Report

Student Name:

Student V-Number:

Course for which credit is sought:

Course Outcome	Method(s) of Evaluation	Was the measure met?

Based on my (ou	ur) review. it has l	peen determined that (st	tudent)
	,		

the official outcomes of (course) ______

Evaluator:	Date:
Second Evaluator (Optional):	Date:
Division Chair/Director:	Date:

NOTE: If credit is recommended, attach a copy of the Portfolio Evaluation Report to the Credit for Prior Learning Recommendation form.

Appendix 4: Credit for Prior Learning Recommendation Form

Jefferson College

Credit for Prior Learning Recommendation

Student Name:	Student I	D: Date:
Course(s) for which credit is recommended	Credit award	Basis for credit recommendation
		Non-credit Transcript
		Competency List
		ASE Recommendation(s)
		Industry Certification(s)
		Portfolio Evaluation
		Retroactive Credit
		\Box Other (Please explain below)

Rationale:

If the credit recommendation has been determined using any method other than those listed above, please provide a thorough explanation of the methods used for determining the credit recommendation.

Required approvals:	
I recommend the credit award(s) outlined herein:	
	Recommending Jefferson College Representative
I approve the credit award(s) outlined herein:	
	Approving Associate Dean
Enrollment Services Use Only	

Credit awarded \Box *by:* Enrollment Services Representative

Appendix 5: Credit for Prior Learning Estimated Fee Schedule

Fees associated with Credit for Prior Learning are only estimates and are subject to change.

Testing Fees	Testing Fee
College-level Examination Program	See Testing Center Fee Schedule
Institutional Challenge Examinations	\$45.00 Testing Fee
Portfolio Evaluation Fee	Equivalent to one credit hour of in-district tuition for each course for which credit is being sought. \$175 for a tier 1 course; \$230 for a tier 2 course; and \$295 for a tier 3 course.
Posting Fees	Posting Fee
International Baccalaureate	No Fees
American College Testing Proficiency Program	No Fees
DANTES Subject Standardized Test	No Fees
Advanced Placement	No Fees
Industry Credentials	No Fees
Military Training (AARTS, CCAF & SMART)	No Fees
Apprenticeship Training	No Fees
Credit Awarded Through Portfolio Evaluation	No Fees

Jefferson College does not discriminate, and prohibits discrimination, on the basis of age, ancestry, color, creed, disability, genetic information, marital status, national origin, pregnancy, race, religion, sex, gender identity or expression, sexual orientation, or covered veteran status in employment or in admission to any educational program or activity of the College, as required by Title IX, Title VI, Title VII, Section 504, The Americans with Disabilities Act Amendments Act (ADAAA), the Age Discrimination in Education Act, the Age Discrimination in Employment Act (ADEA), and the Missouri Human Rights Act. Note: If accessibility services are needed, contact the Accessibility Resource Office, ASII Room 303, (636) 481-3158 or <u>aro@jeffco.edu</u>. (Seven days advance notice required for sign language interpretation services).

This workforce solution was funded by a grant awarded by the U.S. Department of Labor's Employment and Training Administration. The product was created by the grantee and does not necessarily reflect the official position of the U.S. Department of Labor. The U.S. Department of Labor makes no guarantees, warranties, or assurances of any kind, express or implied, with respect to such information, including any information on linked sites and including, but not limited to, accuracy of the information or its completeness, timeliness, usefulness, adequacy, continued availability, or ownership.



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