



Theologische Universiteit

GEREFORMEERDE KERKEN

Student Charter 2015-2016

This is the English version of the Student Charter of the Theological University of Kampen,
published on the university website:

It is a translation of the original Dutch version, which should be considered authoritative.

Approved by the University Representative Council
Ratified by the Board of Directors

d.d. 1 July 2015
d.d. 29 June 2015

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Introduction

This is the Student Charter as referred to in Article 7.59 of the Higher Education and Research Act (WHW). The Student Charter informs students at the Theological University of Kampen (TUK) of what can be expected of the University and what the University expects from them. The Charter contains a description of the rights and obligations of students and of the university's facilities.

The Education and Examination Regulations (EER) of the various faculties provide additional information and must be seen, according to aforementioned Article 7.59, as (part of) the degree programme-related section of the Student Charter.

Adoption and availability

The Board of Directors will ascertain annually whether and to what extent the charter requires revision according to current legislation. The (amended) Student Charter will be published on the university website at the start of the academic year. The Board of Directors will communicate any significant interim changes in the TUK news-letter. The Student Charter is determined by the Board of Directors with the consent of the University Representative Council. The regulations referred to in the Student Charter are published on the university website.

The Education and Examination Regulations as referred to in Art. 7.13, sub. 1 (WHW) are likewise published on the website.

This Student Charter is valid as of 1 September 2015.

1. General Information Theological University of Kampen

1.1 Mission and vision

The Theological University operates from the framework of the reformed confessions in the service of the gospel of Jesus Christ.

All those connected to the university perform their labour in awareness of their dependence on the triune God, Father, Son and Holy Spirit, trusting in the coming of God's Kingdom through Jesus Christ. This hope grants us the strength to work enthusiastically and in good spirits at fulfilling our mission. Students, lecturers and supporting staff enjoy a sense of fellowship by their faith in the gospel and by their willingness to render themselves in the service of the gospel.

The university performs its tasks for the church which, according to the word of Jesus Christ, is "*the light of the world*". The TUK is sensitive to the context of globalization and secularization in which the church lives and for the church's missionary calling and international ecumenical task.

This identity of the TUK results in three important characteristics of education and research:

1. Theological education and scholarly research are carried on in the context of a living relationship with God. All knowledge is related to spiritual knowledge of God. Throughout the education, the focus is on various academic disciplines of theology, as well as spiritual and personal development in relation to God and each other;
2. Theology requires a close reading of, and listening to, the Bible. The Bible is indispensable as God's revelation through which we can come to know Him. It is also vital for knowing the realities of church and creation, which are related to God. The Bible is decisive for all subjects studied. Personal reading of the Bible is practiced;
3. Theology is seen as being directly connected to the life of the Christian congregation as it exists in the world. This is expressed, among others, in the choice of subjects, literature and assignments.

In all faculties, the connection of Bible to life plays a central part. That also means that the study and interpretation of the Bible are constantly applied to the tasks of the church and Christians in their contemporary context.

The university is attentive to signals coming from the context of the churches and is prepared to learn from these. Work at the university is characterized by excellent cooperation between students, professors and supporting staff, directed towards establishing a productive academic atmosphere of work and thought, based on Christian spirituality and open communication, allowing all to fully contribute. All those involved are willing to devote themselves to this cause in recognition of the imperfect nature to which Christian fellowship, too, is subject. The university seeks to cooperate with related organisations, both national and foreign, in recognition of the vital importance of such cooperation for the proper fulfilment of its task.

1.2 Degree Programmes at the TUK

The TUK offers three academic degrees, which are accredited and acknowledged by the Dutch government. The programmes offered are a bachelor's degree in Theology, a master's degree in Theology (general) and a master's degree in Arts (Ministry Programme) with a view to ministry within the Reformed Churches (Liberated) of the Netherlands. The university is also able to offer a theological research profile and supervision of a PhD programme. The Theological University receives subsidies from the Dutch government.

The TUK is an institution of the churches and was founded by the Reformed Churches of the Netherlands (Liberated). One of the main functions of the university therefore is to train pastors to serve these churches. That being said, the university is also a simplex-ordo institution. This means that the academic training and the spiritual and practical (preparation for office) training are integrated, not separated.

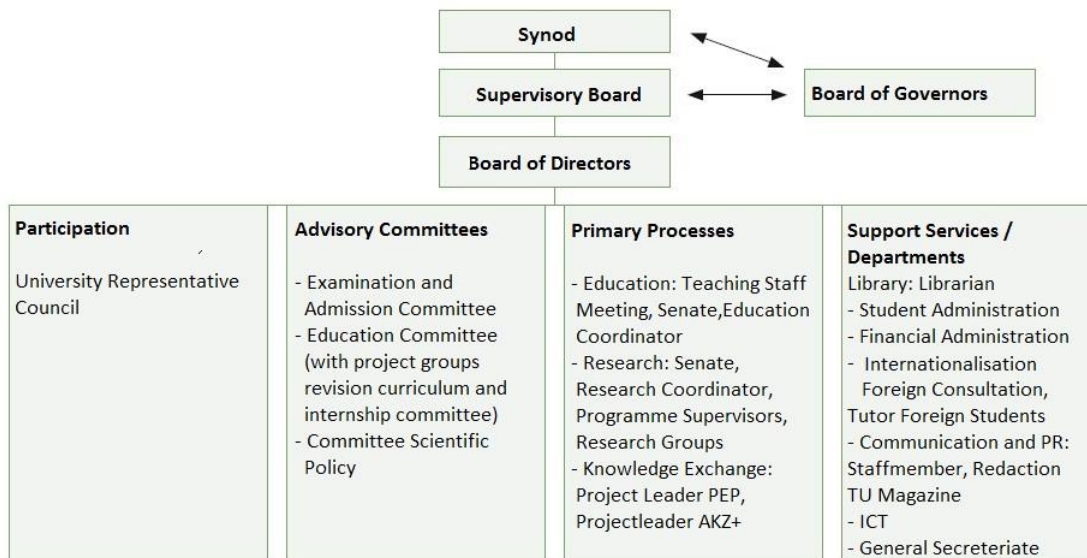
1.3 Identity of the TUK and admission

The TUK operates from a reformed conviction of life. Students belonging to one of the Reformed Churches in the Netherlands (Liberated), or one of the churches recognized by the general synod of the Reformed Churches of the Netherlands as churches of Jesus Christ who subject themselves to God's Word and are bound to the Reformed Confessions, are, at their initial registration, required to deliver a testimonial from their church council, regarding their profession and life of faith (ecclesiastical attestation).

A student not belonging to one of the aforementioned churches will be requested to sign a statement illustrating his positive attitude to the reformed character of the university and promising not to violate this of his/her account (see the TUK Statute, article 34).

1.4 Organisation Structure

The General Synod of the Reformed Churches (Liberated) directs, for an important part, within the qualitative limits of the government policies, the identity and course of the university. The Supervisory Board (plus the Board of Governors, which advises the Supervisory Board regarding the Reformed identity) and the permanent academic staff are appointed by, or by charge of, the Synod, (which, in turn, consists of the chosen representatives of the churches). The Organisation Structure of the university is as follows:



In the external management of the TUK, both the Supervisory Board and the Board of Governors are closely connected to the ins and outs of the university. The Supervisory Board normally convenes six times a year (more often in a year in which a general synod is held) and the Board of Governors four times a year. The Supervisory Board monitors general policy, personnel policy and finances, on the basis of management reports and the annual reports. The Board of Governors concerns itself, in particular, with the identity and the quality of the work at the TUK and delivers feedback on the curricula and the research programmes.

1.5. Locations

The university's educational programmes are offered at the following locations in Kampen:

- Broederweg 19
- Broederweg 15
- Groenestraat 160

2. Application, registration and tuition fees

2.1 Application

A prospective student can apply for a course up until, at the latest, 1st September of the academic year involved. Application should be executed through *Studielink*.

Those wishing to enrol as a student must meet with the educational requirements as described in the Education and Examination Regulations (EER).

A prospective student enrolling for the first-year curriculum of a bachelor education no later than 1st May, is allowed to participate in promotional activities and receive a study choice advice. A prospective student applying in the period between 1st May and 1st September may only take part in promotional activities in so far as they are still being organized in the period following enrolment. After application through *Studielink*, a student can receive an invitation from the TUK for a discussion regarding the choice of study.

A prospective student can enrol at a different bachelor programme than the initial application up until 30th September at the latest, if he can demonstrate that the new application is the result of termination of enrolment on the grounds of Article 7.8b, fifth subsection, at a time such that he could not apply before 1st September prior to the academic year for which he wishes to enrol.

2.2 Registration procedure and conditions

2.2.1. Registration per academic year

In order to take part in the education programme and make use of the university facilities, students must register anew each year. Statutory conditions for Higher Education apply to the registration at the Theological University of Kampen. This entails, among others, that the registration takes place per academic year and therefore needs to be renewed each year. Only after the conditions of admission have been met will the definitive enrolment take place.

Students register each year, according to the university's procedures, for the length of one academic year. The registration year starts on 1st September and ends on 31st August following. The statutory conditions are applicable to the enrolment at the TUK. Only students who are registered have a right to university facilities and receive a proof of enrolment from the administration.

Cancellation of the enrolment is not possible. Refunding of tuition fees is possible only for those registered as student and only in specific situations. To be ensured that you are enrolled at the start the academic year, the student must enter an official application for registration before that year and payment of tuition fees must have been made in full, or a standing order submitted authorizing the TUK to collect the payment from a bank account, either in one payment or in instalments.

To apply for enrolment at the university, you need to access the Dutch online application tool for higher education called *Studielink*.

In the following cases the student must enrol using *Studielink*. The student:

- is a prospective bachelor or master student with a Dutch prior education;
- is a prospective bachelor or master student with qualifications obtained outside the Netherlands;
- is already studying at the TUK. Through *Studielink* the student can renew his/her registration for the new academic year;
- has studied at the TUK in the past and wishes to continue the study after an interruption.

In the following cases the enrolment will not take place through Studielink, but through the student administration. The student is a:

- Subsidiary student taking a minor;
- Pre-master student;
- Foreign student.

It is possible to enrol in the course of the academic year for the remaining part of the year. However, this can only take place after consultation with the programme coordinator and with permission from the Admission Committee. Registration after the commencement date is only valid for the remaining part of the academic year. In such cases no course may be taken prior to the registration, no supervision received, no examinations and/or exams be taken and no work be admitted for assessment.

Registrations are processed by the student administration on behalf of the Board of Directors. No rights can be derived from communications, declarations, invitations and information from other staff.

Those who wish to enrol as student or external student at the TUK are expected to respect the principles and objectives of the institution. Admission can be rejected or withdrawn should the student concerned not respect the principles and objectives of the institution.

2.2.2 Enrolment following a binding negative study recommendation

The enrolment of a student who has been given a binding negative study recommendation will be terminated for the course concerned. The student cannot apply anew for this course, or, in the case of a time period connected to this binding negative study advice, only after that period has passed.

Should the student appeal against the binding study advice, he can make use of a provisional admission in order to prevent delay in his/her studies.

The student must place a request for provisional admission before the Examination Review Committee. The provisional admission entails: temporary admission to the buildings, the courses and other facilities during the appeal procedure with a view to study progress in the event that the binding negative study advice is retracted. The student can place a request for provisional admission before the Examination Review Committee. The provisional admission expires in the event that the binding negative study advice is not retracted and the student's appeal is declared invalid. Any results from the period of provisional admission are valid and can be used only if the negative study advice is retracted and the student is re-enrolled.

The request for appeal and the authorization for payment of tuition fees must be handed in at the start of the academic year. Should the binding negative study advice be retracted, the student (providing all other qualifications have been met) will be re-enrolled and the authorization used for payment of the fees. Should the binding negative study advice not be retracted, and the student's appeal is declared invalid, no use will be made of the authorization for payment of tuition fees.

2.3 Rights and obligations based on enrolment

Enrolment as a student will confer the following rights:

- The right to participation in education at the university;

- Access to and use of the university's building, collections, study facilities and student provisions. Improper use (e.g. causing damage) can lead to denial of admission to the provisions;
- Students have a right to supervision and participation in exams and examinations;
- Students have access to sufficient information on the course followed, to be found, among others, in the Prospectus and on the TUK website;
- In the scope of student participation, students have active and passive voting rights (passive voting rights if they are still to study for two years at the university after the commencement of the election);
- In the case of a decision by the Board of Directors to terminate the education programme: the possibility to complete the education programme within a reasonable time;
- Students have a right to protection of their personal data by the university.

Enrolment as a student will impose the following obligations:

- Commitment (active participation in the education with sufficient effort and obligation, if any, to attend courses);
- Passing on to the study coordinator all relevant study results obtained elsewhere if these have been obtained for subjects within the curriculum;
- Being available for study obligations;
- Prompt application for subjects and exams;
- Familiarity with the Students' Charter and compliance with the obligations for students ensuing from them;
- Familiarity with the information which you receive at your student's e-mail address and which is provided through university sources of information;
- Timely reporting to the student coordinator of any special circumstances that might possibly cause a delay in the studies.

2.4 Termination of enrolment in the course of the academic year

Your enrolment will be terminated with effect from the month after your request of termination. In the event that the student has not paid his or her statutory tuition fees or institution tuition fees, following a reminder, the Board of Directors may terminate the enrolment with effect from the second month following the date of the reminder.

A request to terminate the enrolment can be handed in to the student administration desk after this has been discussed with the programme coordinator. This discussion is not necessary if the student has passed the final examination. Bachelor or master students who have paid the statutory tuition fees have a right to restitution of tuition fees in the case of passing the examination (this does not apply to all other categories of students). After enrolment has been terminated, the tuition fees will be refunded for every month left of the academic year after your registration ends. No refund will take place if your registration ends with effect from July or August.

2.5 Tuition fees

The following statutory tuition fees apply for the academic year 2015-2016:

Full-time students € 1.951. Part-time students € 1.650. The institution tuition fees have been set at

€5.100. All registrations are subject to conditions. Further information about the conditions applicable to specific cases can be obtained from the student administration.

In general, tuition fees must have been paid prior to the commencement of the enrolment. Tuition fees will be paid to the university by an irrevocable authorization for collection of the fees. In the case of collection in instalments, the fees will be increased by €20 administration charges. These administration charges will be collected together with the first instalment. Direct debit authorization forms are due at the university before the start of the academic year, at the latest. The authorization cannot be revoked after the commencement of the academic year.

Whoever wishes to enrol for a second study programme (or parts thereof) at another university or higher education institution, can obtain proof of payment of tuition fees in the form of a 'Bewijs Betaald Collegegeld' (BBC). On the grounds of this proof, the other institution will then apply a reduction from payment of tuition fees to this institution by the amount already paid (in the case of higher fees) or exemption from payment (in the case of lower or equal fees). Conversely, students from other higher education institutions can also register for a second study programme at the TUK.

2.6 Certificate Students

Under certain conditions (conforming to the Certificate Student Regulations) it is possible to follow separate subjects from the TUK curriculum as a certificate student. The fees depend on the extent of the subject. Per European Credit (ECTS credit) an amount of € 100 is charged. If the certificate student takes part in the regular assessments of the subject concerned and sufficient results are achieved, a certificate will be awarded at the completion of the subject.

2.7 External students

An external student has a right to participate in exams and examinations but has no right to any kind of supervision, nor access to university facilities. The Board of Directors has fixed the tuition fee for external students for the academic year 2015- 2016 at € 1.300.

2.8 Additional costs

For bachelor students in year 3 and for students of the Master of Arts (Ministry) programme in year 3 an additional contribution of € 90 will be required for the compulsory week of retreat. In the case that the student lacks the means to pay this contribution, an application can be submitted to the TUK Exceptional Circumstances Fund.

2.9 Financial support

2.9.1 Exceptional Circumstances Fund

In some cases it is possible to apply to the TUK Exceptional Circumstances Fund for financial support. Students who do not qualify for the DUO (*Dienst Uitvoering Onderwijs*) procedures regarding delay in study progress may be eligible for support from this fund. Students can qualify for a grant from the

Exceptional Circumstances Fund in case of the following:

- a. Illness or pregnancy and labour of person concerned;
- b. Physical, sensory or other functional disorders of person concerned;
- c. Exceptional family circumstances;
- d. Membership of the board of a student society of some magnitude and with full legal rights, an Programme Committee or student council.
- e. activities of an administrative or social nature which, by judgement of the Board, help serve the interests of the university or of the educational field in which the student is studying,
- f. study delay which is the consequence of the university's actual organization of the education, among which the loss of accreditation of the degree programme in which the student is enrolled.

The regulations for the Exceptional Circumstances Fund can be found on the university website. The student wishing to qualify for a grant from the Fund should report the exceptional circumstance to the Board of Directors as soon as possible, or in any case within five months after the circumstance mentioned has arisen.

2.9.2 Studying abroad

In view of the increasing internationalization of education and research and the existing contacts between TUK and a number of foreign theological institutions, the policy of the Board of Directors is to encourage - particularly master - students wishing to fulfil part of their study abroad. This encouragement can result in a limited financial compensation of costs.

Conditions for approval and support for spending time abroad are:

- a. It concerns students with a maximum delay of 30 ECTS credits and an average grade of 7;
- b. The student has studied for at least one year at TUK;
- c. The student is in the 3rd year of the Bachelor of Theology programme, or the 2nd or 3rd year of the Master of Arts (Ministry) or Master of Theology (General) programme;
- d. The foreign programme must constitute a component of the TUK curriculum;
- e. The choice of foreign institution must occur in consultation with the International Officer and the educational coordinator of that subject;
- f. A programme proposal must be presented in good time to the Examination Review Committee for approval;
- g. All formalities must be arranged by the student himself (a step-by-step plan with overview of funds from which grants can be applied for, is available).

Financial support:

- a. can take place after approval by the Board of Directors of the student's proposed budget;
- b. provided that one adheres to the agreed programme and
- c. consists of a compensation of a maximum of 50 % of the travelling costs.

Application

If the student wishes to apply, it is recommended that he consult the International Office and the educational coordinator first. After this, the official application will follow, consisting of a well-motivated request to international Office, accompanied by an estimate of the costs. International Office will then decide on the application, in consultation with the Board of Directors. The student may submit the letter (digitally) to the International Office (international@tukampen.nl).

Applications must be submitted, at the latest, three months before commencement of the study abroad.

Related universities abroad

On the website you can find the full list of partner institutions.

<http://en.tukampen.nl/portal-informatiepagina/partner-institutions>

Europees Continent			
Staatsunabhängige Theologische Hochschule	Basel	contract	http://www.sthbasel.ch
Evangelische Theologische Fakultät	Leuven	Erasmus	http://www.etf.edu
Debreceni Református Hittudományi Egyetem	Debrecen	Erasmus	http://www.drhe.hu
Sárospataki Református Teológiai Akadémia	Sárospatak	Erasmus	http://www.srta.hu
Faculté Jean Calvin	Aix-en-Provence	contact	http://www.facultejeancalvin.fr
Freie Theologisch Hochschule	Gießen	contact	http://www.fthgiessen.de
Protestáns Teológiai Intézet	Cluj	contact	http://www.proteo.hu/elozo/index.php?oldal=holland
Faculté Libre de Théologie Evangélique	Vaux-sur-Seine		http://www.flte.fr

Verenigd Koninkrijk			
Union Theological College	Belfast	Erasmus	http://www.union.ac.uk
Highlands Theological College	Dingwall/Inverness	contact	http://www.htc.uhi.ac.uk
Wycliffe Hall	Oxford	contact	http://www.wycliffe.ox.ac.uk
Oak Hill	London		http://www.oakhill.ac.uk
All Nations	Ware/London		http://www.allnations.ac.uk
Trinity College	Bristol		http://www.trinity-bris.ac.uk
Spurgeon's College	London		http://www.spurgeons.ac.uk/

Verenigde Staten/Canada			
Covenant Theological Seminary	St. Louis	contact	http://www.covenantseminary.edu
Canadian Reformed Theological Seminary	Hamilton	contact	http://www.canadianreformedseminary.ca/
Calvin Theological College	Grand Rapids		http://www.calvinseminary.edu
Westminster Theological Seminary	Philadelphia		http://www.wts.edu
Reformed Theological Seminary	Jackson		http://www.rts.edu
McMaster Divinity School	Ontario		http://www.macdiv.ca/home.php
Regent College	Vancouver		http://www.regent-college.edu
Trinity Evangelical Divinity School	Chicago		http://www.teds.edu
Wheaton College	Chicago		http://www.wheaton.edu
Fuller Theological Seminary	Pasadena		http://www.fuller.edu
Princeton	NY		http://www.princeton.edu

Overig			
Centro Presbiteriano de Pós-graduação 'Andrew Jumper'	Sao Paulo, Brazilië	contract	http://www.mackenzie.br/teologia.html
St Paul's University	Limuru, Kenia	contact	http://www.stpaulsylimuru.ac.ke
University of the Free State	Bloemfontein, Zuid Afrika	contact	http://theology.ufs.ac.za
Evangelical Theological Seminary	Cairo, Egypte	contact	http://willemjdewit.com/theology-cairo/

2.9.3 Student and conferences

The Board of Directors wishes to encourage students taking part in theological conferences etc., both in The Netherlands and abroad. This occurs through:

- Bringing Theological conferences to the students' notice;
- Compensating the attendance of a Theological Conferences with ECTS credits;
- Subsidizing the attendance thereof.

Applications for subsidy must be presented in advance in writing to the administrator (to be submitted to the secretarial office, providing information on the nature, the content and the costs of the conference. The administrator will assess each application separately and provide a subsidy of up to 50% of the total amount of the costs (travel, housing and registration fees) to a maximum of € 150. The amount of subsidy is stipulated, among others, by the budget and the total number of applications per conference per year.

2.9.4 Ecclesiastical study grant

Students lacking other financial resources or support during their study or a part thereof, and being completely or partly dependent upon this ecclesiastical study financing for their livelihood, and who are enrolled with the explicit aim, after their study, to make themselves available to be called to serve in ministry of the Reformed Churches in The Netherlands or a church in this country or abroad with which we maintain an official relationship, are eligible for an interest-free loan on the grounds of Article 19 of the Church Order. This *Regeling kerkelijke studiefinanciering voor theologische studenten van de Gereformeerde Kerken in Nederland* can be found on the website.

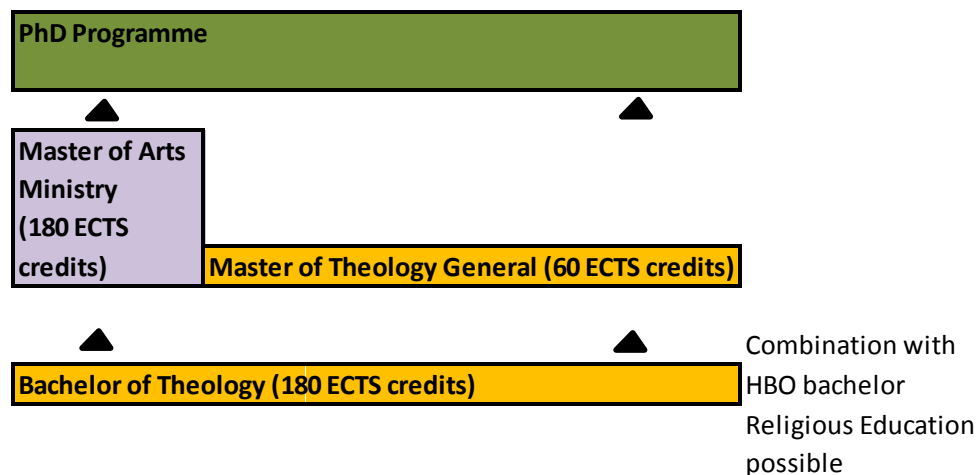
3. Degree Programmes at the TUK

3.1 TU Kampen's profile

The TUK offers three academic degrees, which are accredited and acknowledged by the Dutch government. The programmes offered are a bachelor degree in Theology, a master in general Theology and a master in Ministry with a view to ministry within the Reformed Churches (Liberated) of the Netherlands. The university is also able to offer a theological research profile and supervision in a PhD research programme and thesis. The university receives subsidies from the Dutch government.

One of the main functions of the university is to equip ministers for serving these churches. That being said, the university is also a simplex-ordo institution. This means that the academic training and the spiritual and practical (preparation for office) training are integrated, not separated.

3.2 Structure of the programmes



3.3 Bachelor's degree in Theology

The Bachelor of Theology programme consists of a two-year basic education, in which the student orientates himself on the different fields of theology and on several integrated themes. In the third year, the student chooses a profile connected with the work field in which the student wishes to become involved after completing the study and the required follow-up studies. During the three-year bachelor programme, specific attention is paid to development in reading the bible, acquiring academic skills and the spiritual and personal development of the student. The education is a full-time day education. In consultation, agreements can be made regarding part-time day education.

The Bachelor of Theology programme (BA of Theology) aims to provide the graduates with a theological training that will enable them to make the connection between life and Bible in an

academically responsible and skilled manner. On this basis students can then be allowed to participate in one of the Master's programmes, or offer their services to the professional market. The Bachelor's programme is primarily directed at moving on to the Master of Arts (Ministry) programme. Students are aware of this positive purpose, and many therefore choose the Minor for Ministry in the Bachelor programme. Of course it is possible that, upon completion of the programme, the student will wish to follow a profession. All the more so because, in connection with the *Vrije Universiteit* (VU) Amsterdam, we have developed an educational minor (2nd degree teacher of religion).

From this orientation and to this purpose, the student is provided with a basic formation in the most important theological disciplines and in the central areas and topics in which these are integrated. The programme also, to this end, caters to the necessary acquirement of knowledge in certain auxiliary disciplines (e.g. languages and subjects such as Philosophy and Sociology of Religion), the exercise of elementary academic skills and the development of an appropriate spiritual and professional attitude.

3.4 Master of Arts (Ministry Programme)

Our graduates are professionals who, at an academic, spiritual and practical level, are capable of serving the church as reformed minister and/or reformed theologian.

The general orientation of the programme is the acquisition of theological expertise. The programme is directly connected to this university's Bachelor of Theology programme, and is specifically directed towards the academic, spiritual and practical training of ministers of the Reformed Churches of the Netherlands (Liberated) and Reformed Theologians. Students are aware of this positive purpose, and consciously choose this Master. All men who graduate have the right to become a Minister, but this does not always take place. That women (as of yet) cannot become a minister in the Reformed Churches (Liberated) does not hold them back from studying in Kampen. 1 out of every 12 students is female. They generally find their field of work in ecclesiastical pastorate, catechism teaching, community work, education and journalism.

From this orientation and with this aim, the student receives a 3-year master's education consisting of three elements:

1. Deepening of theological knowledge and skills, with focus on the ministerial practice;
2. Practical vocational training;
3. Academic education as theologian through specialization.

3.5 Master of Theology (General Programme) programme

The programme is directed towards the academic practice of the Reformed Theology. The programme offers deepening and specialization within one of the fields of theology. From the start, the student chooses one of the majors (main subjects). One first module of 6 ECTS credits is to be followed jointly by all students. During the rest of the programme the student follows the modules of his or her own major.

The majors are: Old Testament, New Testament, Systematic Theology, Church and Society, Church History, Church Polity, Practical Theology, Missional congregation, and Patristics (early church fathers). The programme is offered as a full-time day education, but it is possible, after consultation, to follow it on a part-time basis, by spreading out the modules over two years.

In connection with the mission of the institution, as well as in connection with the Bachelor programme, the student acquires such knowledge, insight, skills and attitudes that he or she:

- a) Can function independently in one of the fields of theology;
- b) Can qualify for a follow-up course for Theological research;
- c) Can, from a reformed conviction, apply his or her theological expertise in ecclesiastical or social functions and discussions.

After completing the programme, the student will receive a MA degree.

In the practice of ecclesiastical and social life, there are ample possibilities to take up a profession after following this programme. For example, graduates can take employment in functions at academic (university and higher education) or high school education. Moreover, graduates can find employment in all forms of 'church work' and in building up congregations, missionary activities, training, leadership positions in churches and Christian organizations, journalism, public offices and ethical or spiritual advice organs (in the business world, among others). It is also possible, after completing the master's programme, to continue the studies in the direction of a PhD programme. Moreover, this master's programme has often proved to be an 'enrichment master' for professionals who have been active in the theological (or adjacent) field for years and wish to apply the extra acquired expertise directly into their own professional context.

3.6 PhD Programme

After completing the master programme, it is also possible to continue the studies in the direction of pursuing a PhD, if the lecturer of the subject is prepared to supervise the study and the research proposal has been approved. Further information on applying for a PhD programme can be found at the secretarial office.

4. The education

4.1 Organization of the education

The study load of each programme is expressed in credits (ECTS credits), in accordance with Article 7.4 WHW. One ECTS credit is equal to 28 hours of study. Only a sufficiently completed educational programme will provide credits.

The study load of the programme as a whole, and of the separate courses, is mentioned in the Education and Examination Regulations (EER). The grounds for the estimation of the study load is included in the 'blokboeken'

In the Education and Examination Regulations (EER), the Board of Directors regulates whether the degree programmes have a full-time, a full-time and part-time, or a dual work structure.

As a rule, the tuition is in the Dutch language. An exception can be made in the following cases:

- a. At a foreign language course;
- b. At a guest lecture by a non-Dutch speaking lecturer;
- c. If necessary due to the specific nature, structure or quality of the tuition, or the origin of the students.

4.2 Internships and excursions, retreats

Internships outside the institution and excursions are only obligatory when they are a component of the degree programme. The Examination Review Committee is authorized to grant exemption of that obligation, whether or not with the charge of substitute requirements, according to the stipulations in the EER of the programme concerned.

Internship components of the education programme are included in the EER, in as far as they are a part of that programme.

Internships and excursions must be announced on time and in writing; this certainly applies if they are stipulated in the EER of the programme concerned.

On principle, all students have equal rights when the available internships are being assigned or divided.

The rights and obligations of the internship student with respect to the institution and the internship offering organisation are to be recorded in writing in an internship agreement.

4.3 Exams and examinations

4.3.1 Access to exams and examinations

In compliance with the more detailed regulations in the EER, authorized to take part in audits and examinations are those who meet the admission requirements for the programme concerned and are registered as student or external students.

Before the student is allowed to take a test, audit or examination, they must provide identification by means of a valid identification document as well as proof that he or she is entitled to the facilities concerned.

4.3.2 Data retention obligation and inspection by third parties

- Without prejudice to the provisions of the EER, the institution will retain the results or grades

upon which the issued certificates are based, for at least thirty years after the student has unenrolled.

- The institution keeps copies of certificates for at least thirty years.
- Without prior authorisation by the student, exams and reports may only be presented for inspection to employees of the university who need to have knowledge of it on account of their function, to examination, visitation, and accreditation committees or bodies and the Education Inspection.
- The regulation in paragraph 3 does not apply to graduation and internship reports and other assignments accessible to the public.

4.4 Examination Review Committees and examiners

For examination purposes, and purposes of organization and coordination of the exams, the Board of Directors will appoint an Examination Review Committee for every degree programme or group of programmes. The Board of Directors appoints the members of the Examination Review Committee, in compliance with the provisions in the WHW.

For the purpose of organization of the assessment test and audits, the Board of Directors will appoint an Examination Review Committee for every degree programme or group of programmes. The Examination Review Committee lays down rules for proper procedures during examinations and determines the measures to be taken in relation to this procedure. In the case of fraud on the part of a student, these measures may entail the revocation of his or her right to take one or more specified exams or examinations at the institution. The Examination Review Committee determines the period to which this measure applies; this period will be a maximum of one year.

4.5 Certificates and diplomas

4.5.1 Certificates and testimonials

1. A student who has successfully completed an examination and wishes to receive a certificate by way of proof, is required to submit a request to the Examination Review Committee through Student Administration. The Examination Review Committee will add the International Diploma Supplement (IDS) to this degree certificate.
2. On the degree certificate it will state:
 - a. which education programme from the 'Centraal register opleidingen hoger onderwijs' is concerned (Article 6.13 WHW);
 - b. which components were included in the examination;
 - c. which qualification is associated with that;
 - d. which degree is awarded; and
 - e. when the education programme has last been accredited or when the educational programme has passed the 'toets nieuwe opleiding' (referred to in Article 5 a paragraph 11 WHW).
3. On the International Diploma Supplement it states:
 - a. A description of the higher education in the Netherlands;
 - b. A description of the education of the Theological University of Kampen;
 - c. A description of the curriculum followed by the student;
 - d. A description of the results achieved by the student.
4. A student who has passed at least two examinations but has not met all the requirements for receiving a certificate, may on request receive a testimonial from the Examination Review Committee stating which examinations have been passed.

4.5.2 Application for a degree certificate

1. Accompanying the application request must be:
 - a. The proofs of passed exams;
 - b. The proof that the obligation of taking part in practical exercises has been met; and
 - c. The proofs of registration over the years in which education and examination facilities have been used.
2. Should the student not be able to submit the proofs of registration as referred to in the first paragraph under c, the Board of Directors can determine that the degree certificate can only be awarded after they are satisfied that payment of the tuition or institution or examination fees has taken place.

4.5.3 Fraud and revocation of degree certificate

1. In case of fraud by a student, the Examination Review Committee of an education or group of educations can take measures. Supplementary to the prescribed in the EER, fraud is understood to be an action, or failure to act, on the part of a student, whereby a correct assessment of his or her knowledge, insight and skills is made impossible, in full or in part.
2. If the student has committed fraud during (a part of) the examination, the Examination Board can sanction the student with exclusion from (further) participation in the examination for a period of up to 12 months.
3. If the fraud is only discovered after the examination, the Examination Review Committee can stipulate that the certificate is withheld from the student, or the Board can determine that the certificate only be awarded to the student concerned upon a (renewed) taking of the examination (or components thereof, to be determined by the Board) in the manner stipulated by the Examination Board.
4. Before taking a decision based on paragraph 2 or 3, the Examination Review Committee must hear the student. The Examination Review Committee must immediately inform the student of the decision in writing, and, if possible, in person.

4.5.4 Degrees and titles

1. The Board of Directors awards the Bachelor's degree to those students who have successfully completed the Bachelor of Theology programme. The title Bachelor of Arts in Theology will be awarded, and may be used; it is to be placed after the name.
2. The Board of Directors awards the Master's degree to those students who have successfully completed the Master of Theology (General Programme). The title Master of Arts in Theology will be awarded and may be used; it is to be placed after the name.
3. The Board of Directors awards the Master's degree to those students who have successfully completed the Master of Arts (Ministry Programme). They will be awarded the title Master of Arts in Theology and Ministry and are entitled to use this title; it is to be placed after the name.

5. Right to a quality education

5.1 Right to a 'feasible' programme

- A degree programme is devised in such a way that a student is able to meet the required credits based on the study load designated to an academic year.
- The Board of Directors ensures a regular and timely (i.e. before the end of the academic year) assessment of the EER. Particular attention must be paid to the time required for the study load.
- The Board of Directors will, well before the start of the academic year, make public the educational programmes and outlines of the Education and Examination Regulations (EER). This will be done in such a way that the student can form an informed impression about content and structure of the education programme and examinations.
- The overview published by the Board of Directors publishes will relate to:
 - the education offered by the university, including the organization and implementation of the education, the educational facilities, the degree programmes, and if applicable, the international aspects;
 - the Education and Examination Regulations (EER);
 - the education programmes for which a recommendation regarding the continuation of studies is to be issued at the end of the first year of enrollment, which could result in a binding negative study recommendation, as well as the regulations accompanying this procedure;
 - the annual university calendar, course schedules and holidays.

5.2 Right to quality education

- The Board of Directors ensures that the education programmes are accredited in accordance with the legal requirements.
- The assessment and implementation of self-evaluation in preparation of the accreditation occurs, among others by means of students' assessment of the quality of the education.
- The outcomes of the accreditation are public.
- Each student is given opportunity annually to submit a written appraisal concerning the quality of a number of components (determined annually) of the followed education programme.
- In consultation with the Education Committee, the Programme Director determines how and when the students will be informed about the items of action as a result of the outcome of the student evaluations.
- In the institution's institution plan is included the proposed policy regarding the quality of education and research, especially in the light of the results of quality assessments and other data regarding the quality of the institution, among which the conducted personnel policy. The annual report also informs about the process of the execution of this institution plan.

5.3 Right to affordable education

- The registration is not dependent on any other financial contribution than the statutory tuition fees, the institutional rate or the examination fee.
- The costs of the educational needs for personal use, such as books, materials and remaining

necessities required to be able to partake of the education, the exams, or the examinations of the education programme for which the student is registered, are at the student's own expense.

- The height of the contributions for excursions, introduction days, project weeks and internships, together with the remaining costs for educational materials must stand in reasonable proportion to the standard compensation of the study financing.
- The Board of Directors will provide the student, well before the commencement of the academic year, with a written overview of the costs for educational materials and of the financial sums involved.

5.4 Right to study supervision

Students are entitled to study supervision and to the services of a programme coordinator and a student pastor. Personal circumstances of the students concerned, including their ethnic or cultural background, will be taken into particular consideration by the supervisor.

The Board of Directors determines the policy concerning the study supervision during the different phases of the study, such as the first-year curriculum, the continuing phase, the internship, the graduation and the international exchange period.

In the EERs, the individual study supervision and monitoring of the study progress are arranged in further detail per study course.

5.4.1 Mentoring and personal development

Personal development is a component of the bachelor programme.

In, for example, the final 8th term of the bachelor programme, this is described as the ability to reflect upon the relationship with oneself, with fellow-beings and with God, and the willingness to grow in that relationship. To this end, certain subjects are employed, directed towards personal development and student advice in the form of personal interviews and, from Bachelor 2 on, a subject directed towards personal functioning. Both the subjects and the individual assignments and interviews are part of the bachelor programme and participation is necessary in order to obtain the required credits in Bachelor year 2. The learning pathway of personal functioning starts in bachelor year 1 with (work) lectures in study skills and continues in Bachelor year 2 and 3 in the contact hours regarding personal functioning. In all years, students work with a study adviser (mentor).

Also in the Master of Arts (Ministry, personal functioning is part of the programme and attention is paid to this in various modules and study advice time.

5.5 Study progress

The programme coordinator follows and advises students during their education. The students can contact the programme coordinator to discuss the planning and the progress of the study. TUK uses a professional student registration and re-enrolment programme, *Trajectplanner*, as a result of which it is possible, at any desired time, to get a picture of the student's study progress. Every year, in September, an overview of the results is handed to the student. Should the student observe a difference between the test certificates received by him/her and the tracking overview, he can contact student administration.

5.5.1 Study progress assessment

The programme coordinator records the study progress at the end of each academic year of each student registered at the institution to which Article 9.5 paragraph 5 *Wet Studiefinanciering 2000* applies and informs the student about this before November 1st of the calendar year in which the

academic year concerned has come to an end.

The Board of Directors will inform the DUO which student(s) has/have not met the required study progress norm and will do so before November 1st of the calendar year in which the academic year has come to an end. The student(s) concerned will be informed about this.

The Board of Directors also communicates to the student(s) concerned what the consequences are for the financial aid of person(s) concerned and which vocational route is open to them. In determining the study progress, education units which have not been concluded within the academic year are taken into account, as well as the fact that the Examination Review Committee can determine that not every test has to be completed successfully

The Board of Directors will, before the end of the second month following the month in which a student has successfully completed his graduation examination, notify the DUO and report this to the person concerned.

5.6 Study advice

A recommendation regarding the continuation of studies, within or outside the institution, is to be issued to every student at the end of the first year of enrolment for the first-year curriculum. This recommendation is determined and issued by the Examination Review Committee. To each student who does not wind up the first-year curriculum in the first year of enrolment, but who has not received a binding negative study recommendation, can be issued with the above mentioned recommendation, as long as he/she has not successfully completed the first-year final test. This study recommendation can be linked to an exclusion as is described in the Education and Examination Regulation (EER).

5.7 Studying with a disability/functional restriction

The TUK considers a disability/functional restriction to be a handicap or chronic disease that could cause a delay in the study progression. A student with a handicap/function restriction had best communicate this directly at the start of the study to the programme coordinator, so that the institution is aware from the start of all the possibilities and can in this way take the necessary measures.

5.8 Student pastor

There is a student pastor working within the university, who will pay individual pastoral visits, periodically and on request.

6. Student facilities

The following student facilities are provided for students and certificate students:

6.1 Building and opening hours

The university building is open from Monday to Friday from 8.00 to 17.00 hours. During holidays, and on the Friday following Ascension Day, the building is closed. In the summer months (July/August) the building closes for two to three weeks, and one or one-and-a-half week around Christmas and New Year's Day.
(See the annual calendar for abovementioned matters and other specific data).

6.2 Library and reading rooms

Lending books that are in the university's possession is free. When applying for books from other libraries, the university library mediates for students and lecturers. If fees are charged, however, these are for the applicant.

The visiting hours of the library are:

- on Monday, Tuesday and Friday from 9.00 to 17.00 hours.
- on Wednesday and Thursday the library is open from 9.00 to 21.00 hours. The lending counter is closed at 17.00 hours.

The reading rooms in the Linneweeversgildehuys are open daily from 9.00 hours to 16.45 hours.

6.3 Student card

At the beginning of the academic year, each student receives a student card. The student card is necessary for identification purposes at exams and exams. The student card contains a bar code, enabling the student to use the copying and print facilities and lend books in the library.

6.4 Copying machines

In the library and in the TUK entrance hall, there are copying machines for student use.

6.5 Study materials

Readers and period books are made available digitally.

6.6 ICT and internet facilities

The university makes a number of ICT and internet facilities available to students and co-workers. These are meant as support of study and business processes, thus improving the quality of the study activities and business processes.

7. Code of Conduct

7.1 Basic code of conduct

Students must adhere to the customary general standards and rules of decency in dealing with other members of the university community and using the university's facilities. Each student is expected to participate in the education in a way that shows respect for fellow students, lecturers and other employees. Students must follow instructions and rules of their lecturers and the staff charged with the management and care of university facilities and buildings.

Violation of these rules can result in the student being denied access to the buildings and grounds and facilities, wholly or in part, by the Board of Directors.

7.2 ICT regulations/code of conduct

Students are expected to make use of these facilities in a responsible manner.

7.3 Harassment (sexual intimidation)

The university has a special complaints policy regarding harassment (*Policy on harassment and bullying*). Students who are subjected to this sort of behaviour may turn to the confidential adviser (see 'addresses and contact data' in the Prospectus and on the TUK website). It is also possible to lodge a complaint with the complaints committee which has been established for this purpose.

Students, lecturers, other employees and directors can approach the confidential inspectors of the Inspectorate of Higher Education when problems occur in or around the university in the field of sexual harassment or abuse, violence, gross bullying, extremism and radicalism. The confidential inspector is available during office hours at telephone number 0900-1113111 (local tariff).

7.4 Privacy

Every student is entitled to inspect the personal data held by the TUK administration as well as the data regarding the student's study progress. This data is only accessible to employees of the university who, on account of their function, are required to have access. The student has the right to request that data concerning him/herself be improved, supplemented or removed in the case of the data being factually incorrect or incomplete, not relevant to the purpose of registration, or have been included contrary to a statutory regulation. Data from a university registry will be disclosed to a third party only in as far as this results from the purpose of the registration, is required in accordance with a statutory regulation and occurs with the authorization of the person concerned.

8. Management and participation in decision-making

8.1 Board of Directors of the University

The Board of Directors has been charged with the management and supervision of the TUK. In the management and supervision regulations, determined by the Board of Directors, the outlines of the management and organization of the university are regulated. Various (participation) councils/committees are involved in the activities of the Board of Directors.

8.2 University Representative Council

Both students and staff take membership in this University Representative Council. The University Representative Council advises the Board of Directors concerning, for **example**, cooperation with other institutions or the educational policy. The University Representative Council has right of approval with respect to some matters and right of advice with others. See the regulation concerned.

8.3 Education Committee

The Education Committee evaluates the education and makes proposals for improvement of structure, quality and programme feasibility of the education. It advises the Board of Directors regarding the Education and Examination Regulation (EER) and the annual assessment of the EER. The Education Committee advises, and is accountable to, the Board of Directors. The Education Committee consists of students, members of the educational staff and a member of the education supporting staff. The Programme Director of the university is entitled to attend the meetings in an advisory function. Project groups for the revision of the Bachelor and of the Master of Arts (Ministry Programme)s reside under the Education Committee. See the regulation concerned.

8.4 Admission Committee

The Admission Committee is responsible for dealing with admission requests to one of the TUK's educational programmes. See the regulation concerned for further information.

9 Legal protection

9.1 Possibilities

A student who considers his interests to have been violated, has various possibilities to have his or her rights enforced. The student may submit a complaint, objection or appeal against the decision taken, or omission to do so, by a body of the university. This can be done on the grounds of the Higher Education and Research Act (WHW) and the regulations based upon it. The legislator has prescribed which body is authorized to handle complaints, objections, or appeals. In order to prevent the student himself having to determine which body is authorized to handle his or her complaint, objection or appeal, the legislator has prescribed that the institutions of higher education should establish an unequivocal facility where students may submit a complaint, objection or appeal. It is up to this facility to pass on the submitted complaint, objection or appeal to the appropriate party. The TUK has, to this end, opened the facility of a complaints desk (in the form of an e-mail address). The legal protection of the student can follow an internal or external route. 'Internal' means that a complaint or dispute is presented to the appropriate party within the university to be dealt with. The student can also follow the external appeal procedure, the Appeals Tribunal for Higher Education (the CBHO in The Hague). For the external procedure, it is not necessary for the student to lodge the complaint through the complaints desk. The procedure for submitting and dealing with a complaint and the commissions concerned are discussed below.

9.2 Complaints desk

The TUK has set up a complaints desk, to which students can present a matter in writing. This facility is the e-mail address: klachtenloket@tuk.nl. The secretarial office manages this e-mail address and is responsible for passing the matter on to the authorized committee. A matter can consist of a complaint or a dispute (see below). It goes without saying that a student should first contact the person to whom the matter is related or the one who, on account of the position, is most qualified to deal with it. In the case of a complaint of a sensitive nature, however, or if discussing the matter with the person involved does not produce the desired result, it is then obvious that the student should go directly to the complaints desk.

9.2.1 Complaint: definition and consideration

Great dissatisfaction expressed by a student regarding a service, behaviour, act or situation which complainant has experienced in his or her dealings with the university and for which he cannot find a solution within the university. 'Omission' also constitutes a behaviour.

A student's complaint is taken into consideration by the Board of Directors. The university must ensure an adequate consideration of oral and written complaints concerning behaviour of the university and those working under its responsibility.

9.2.2 Dispute: definition and consideration

A dispute consists of a difference of opinion between a person and an authorized party within the university. As a rule, a dispute is preceded by a decision. Within disputes, a distinction can be made between disputes which - in short - are related to an assessment of the student's performance and other disputes which are of a more general nature.

- *Disputes related to assessment of a student's performance.* This category of disputes regards, for example, disputes as a result of a decision by the Examination Review Committee or examiner. The Board of Directors will present these disputes to the Examination Appeals Board for consideration.

- *Disputes of a more general nature, for which the Board of Directors is the designated authorized party.* Other disputes can be, for example, disputes about the amount of the (institutions) tuition fees or the reimbursement of costs made. These disputes are presented by the Board of Directors to the Disputes Committee. The Disputes Committee advises the Board of Directors concerning the dispute. The Board of Directors will await Disputes Committee's recommendation before making a decision.

9.3 Authorization of the Board of Directors in relation to the Disputes Committee

Based on the law, The Board of Directors is entitled to make decisions regarding the following matters and concerns:

- Reduction and exemption of tuition fees;
- Enrolment and un-enrolment;
- Financial support and
- Violation of house rules and disciplinary regulations.

The student may object against these decision to the Board of Directors. For the consideration of the objection and the making of a decision, the Board of Directors will submit the objection to the Disputes Committee. On the basis of the recommendation of the Disputes Committee, the Board will make a final decision. The student can follow the external appeal procedure against this decision, at the Appeals Tribunal for Higher Education (CBHO).

9.3.1 Disputes Committee

The consideration of a dispute by the Disputes Committee leads to a recommendation to the Board of Directors, which will make a final decision about the matter at hand. The Committee will attempt to ascertain whether an amicable settlement between parties is possible. Regarding a ruling on a dispute, the student can follow the external appeal procedure, the Appeals Tribunal for Higher Education (CBHO) against this ruling.

9.4 Authorization of the Examination Review Committee in relation to the Appeals Tribunal for Higher Education (CHBO).

Based on the law and the Examination Review Committee Regulations, the Examination Review Committee (EC) is authorized to make decisions regarding the following:

- The ERC determines whether a student meets the conditions set by the Education and Examination Regulation (EER) with respect to knowledge, insight and skills necessary to obtain a degree.
- The ERC will award a degree certificate as proof that the examination has been successfully taken, after the Board of Directors has declared that the procedural requirements for awarding the certificate have been met.
- The ERC may rule, according to the regulations set by the Board of Directors regarding the request of the person applying for the certificate, not, as yet, to award the certificate.
- The ERC guarantees the quality of the exams and examinations.
- The ERC determines directives and guide-lines within the framework of the Education and Examination Regulation to assess and judge the result of exams and examinations.
- The ERC is responsible for granting exemption for sitting for one or more exams.
- The ERC decides on granting permission for a student to select units of study to define their own programme, which will include an examination resulting in a degree.

- In the case of fraud on the part of a student, the ERC can take the measure of revocation of his or her right to take one or more specified test(s) or examinations, during a period determined by the ERC up to a maximum of one year. The ERC may propose to the Board of Directors the termination of the enrolment of any student committing serious fraud

The student objecting to this decision, can follow the external appeal procedure, the Appeals Tribunal for Higher Education (CBHO). A student can also submit a request to the ERC to consider revision of the decision by the ERC or the examiners.

9.4.1 Examination Appeals Board (EAB)

The Examination Appeals Board is authorized to make decisions regarding disputes about the assessment of the students' achievements. The EAB is authorized to make the following decisions:

- A decision concerning binding recommendations on continuation of studies (Article 7.8b paragraph 3 and 5 WHW);
- A decision with regard to notifying the DUO that the student has successfully taken his graduation examination (Article 7.9d WHW);
- A decision, not of a general scope, relating to prior education and admission requirements taken on the basis of title 2 of chapter 7 of the WHW, with a view to the admission to examinations;
- A decision based on additional investigation on the basis of which the EAB can stipulate that the owner of a Higher Secondary Education (VWO) certificate who does not meet the admission requirements for a programme at the TUK, may, nevertheless, enrol, on condition that the investigation proved that requirements have been met that are comparable in content (Article 7.25 paragraph 4 WHW);
- Decisions of the Examination Review Committee and examiners;
- Decisions by a committee appointed by the EAB regarding the university entrance examination or *colloquium doctum* (Article 7.29 sub. 1 WHW);
- A decision, taken on the basis of Article 7.30a and 7.30b WHW, regarding admission to the master.

The EAB has the task to investigate whether or not an amicable settlement can be reached between the student and the party that made the disputed ruling. The EAB carries out a limited review and is authorized to quash the disputed decision. Then the party that has made the disputed decision will have to make a new decision, taking into account the ruling of the EAB.

9.5 The Appeals Tribunal for Higher Education (the CBHO in The Hague).

The Appeals Tribunal for Higher Education (CBHO) is authorized to rule on all disputes on the grounds of the WHW or regulations based on it relating to matters between the student and the university. Hereby applies, however, that all possibilities offered by the internal legal protection procedures must be exhausted. The Appeals Tribunal for Higher Education (CBHO) can, for example, rule on disputes relating to the following subjects: tuition fees or examination fees, financial support, exemptions, enrolment, contributions and violations of the university's house rules and rules of order. See for further information: <http://www.cbho.nl>.

10. Appendices

The most recent version of the following regulations, referred to in the Charter, are appendices to the Student Charter:

- Education and Examination Regulation TU Kampen for
 - a) Bachelor of Theology 2015-2016
 - b) Master of Theology (general) 2015-2016
 - c) Master of Arts (Ministry) 2015-2016
- 'Regeling kerkelijke studiefinanciering voor theologische studenten van de gereformeerde kerken in Nederland' (22 March 2013)
- TUK Policy on Harassment and Bullying (4 February 2013, Dutch Version)
- Legal Protection of Students Regulations (26 August 2014, Dutch Version)
- University Representative Council Regulations (13 January 2012, Dutch Version)
- Education Committee Regulations (11 July 2012, Dutch Version)
- Admission Committee Regulations (30 July 2014, Dutch Version)
- Examination Review Committee Regulation (15 June 2011, Dutch Version)
- Exceptional Circumstances Fund Regulations (15 April 2013, Dutch Version)
- Disputes Regulations (23 August 2012, Dutch Version)
- Examination Appeal Board (Regulation Cobex) Regulations (26 August 2014, Dutch Version)