



IACBE

International Assembly for Collegiate Business Education

Annual Report

Institution: Palm Beach Atlantic University

International Assembly for Collegiate Business Education
P.O. Box 3960
Olathe, Kansas 66063
USA

IACBE Annual Report
For Academic Year: 2009-10

This annual report should be completed for your academic business unit and submitted to the IACBE by November 1 of each year.

General Information

Institution's Name:		Palm Beach Atlantic University			
Institution's Address:		901 South Flagler Drive			
City:	West Palm Beach	State or Country:	Florida	ZIP/Postal Code:	33416
Name of Submitter:		Dr. Leslie Turner			
Title:	Interim Dean			Your Email:	Leslie_turner@pba.edu
Telephone (with country code if outside of the United States):	561-803-2470			Date Submitted:	March 10, 2011

Membership Status and Accreditation Information

A. Your membership status with the IACBE (mark one):

<input checked="" type="checkbox"/>	Accredited Member
<input type="checkbox"/>	Candidate for Accreditation
<input type="checkbox"/>	Educational Member

B. If applicable, when is your next institutional accreditation site visit? _____ Year

If applicable, when is your next reaffirmation of IACBE accreditation site visit? 2013 Year

C. If you are an accredited member of the IACBE:

Provide the website address for the location of your public notification of accreditation by the IACBE: <http://www.pba.edu/bus-accreditation>

Provide the website address for the location of your public disclosure of student achievement information: <http://www.pba.edu/bus-accreditation>

D. If you have received an accreditation letter from the IACBE Board of Commissioners with "notes" that identified areas needing corrective action, please list the number of the IACBE's Accreditation Principle for each note in the table below. Indicate whether corrective action has already been taken or that you have made plans to do so. (Add additional rows if necessary.)

<i>Commissioners' Notes</i>	<i>Action Already Taken</i>	<i>Action Planned</i>

Outcomes Assessment

E. Has your outcomes assessment plan been submitted to the IACBE?

x	Yes, it was included in the 2008/2009 self study report.	
	No. If no, when will the plan be submitted to IACBE?	

F. Is the original or revised outcomes assessment plan you submitted to the IACBE still current or have you made changes?

x	The outcomes assessment plan we submitted is still current.	
	Changes have been made and the revised plan is attached.	
	We have made changes and the revised plan will be sent to the IACBE by:	

G. Complete the Program-Level Intended Outcomes Form in Exhibit A and include it with this annual report to the IACBE. An example of a completed form can be found in Exhibit B.

Remember that your outcomes assessment plan needs to include two or more direct and two or more indirect measures of student learning. These measures should be used at the program level.

Examples of both direct and indirect student learning outcome measures are shown in the example of a completed form in Exhibit B. You will need to insert your own direct and indirect student learning outcome measures when completing the form.

At the bottom of the form, space is provided to identify changes and improvements that you plan to make as a result of your assessment activity.

Programmatic Information

H. Identify any significant changes that have taken place in your business programs during the reporting period.

1. Did you terminate any business programs during the reporting year?

	No
x	Yes. We discontinued Sport Management as a Track within the Management major.

2. Were changes made in any of your business majors, concentrations, or emphases?

x	No
	Yes. If yes, please identify the changes by adding an additional page to this document.

3. Were any new business programs (including new majors, concentrations, and/or emphases) established during the academic year?

x	No (skip to item 1 below)
	Yes. If yes, please identify the new programs on a separate sheet; answer item H-4 below.

4. If applicable, was approval of your institutional accrediting body required for any of these programs?

	No
	Yes. If yes, please fax, mail, or attach a copy of the material you sent to your institutional accrediting body to obtain approval.

Administrative Changes

- I. In the table below, identify any administrative changes that directly affect your academic business unit, including changes in your academic business unit's primary representative to the IACBE, your designated alternate to IACBE, your institution's chief executive officer and chief academic officer, and the head of your academic business unit (if different from the primary representative to the IACBE). If the incumbent in any of these administrative positions has changed, include the new incumbent's name, his or her title, telephone and fax numbers (with country code for institutions outside of the United States), and email address.

Position	Name		Title
Telephone	Fax	Email	
Interim Dean	Leslie Turner		Interim Dean as of 6/15/2010
(561) 803-2450	(561) 803-2455	Leslie_turner@pba.edu	

Other Issues

- J. Briefly comment on other issues pertaining to your academic business unit that you would like to share with the IACBE.

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Exhibit B: Completed Program-Level Intended Outcomes Form - Undergraduate

Student Learning Information for the Major in Business Administration	
Mission of the School of Business:	<p>Through a Christ-centered educational experience, we prepare students to be ethical business leaders that will operate effectively in a global business and social environment. Graduates of the Rinker School of Business will be committed, compassionate, competent, and confident business professionals.</p> <p>Core Values</p> <ul style="list-style-type: none"> • Christ-centered. Everything that we do has Christ at the center. We integrate a Christian theistic worldview into business courses. • Business ethics. Our courses include Christian theism so as to develop business professionals with the highest ethical standards. • Focus on free enterprise. Our programs highlight the critical role of morality in the free enterprise system. • Development of student maturity. Our programs develop students who are: <ul style="list-style-type: none"> ○ Committed. Through our faculty's <u>counsel</u>, our students commit to invest the time and effort required to become ethical business leaders. ○ Compassionate. Through our faculty's <u>community involvement</u>, students demonstrate compassion for those in the business and social community. ○ Competent. Through our faculty's innovative <u>curriculum</u>, students display competence of leading issues in their chosen fields. ○ Confident. Through our faculty's <u>collegiality and scholarly commitment</u>, students develop confidence in their knowledge, skills, and abilities. • Research and consulting. Students and faculty serve the community by engaging in research and consulting projects.
Intended Student Learning Outcomes for the Major in Business Administration :	
1.	Students will exhibit business appropriate communication skills.
2.	Students will exhibit the ability to successfully perform in a group or team.
3.	Students will exhibit an understanding of elements, standards, and application of critical thinking.
4.	Students will exhibit business skills in the following areas: technology, research, finance, accounting, marketing, global business, management, and business law.
5.	Students will exhibit the ability to express a Christian Worldview as it relates to business practices.

Assessment Tools/Methods for Intended Student Learning Outcomes— Direct Measures of Student Learning	Performance Targets/Criteria for Direct Measures:	
1. Course rubric	75% of RSB students in the business capstone course will complete the assignment with a score of good or better in the first 4 learning outcomes above.	
2. Rinker Learning Assessment Test (RLAT)	Improvement in mean score from pre-test to post-test.	
Assessment Tools/Methods for Intended Student Learning Outcomes— Indirect Measures of Student Learning	Performance Targets/Criteria for Indirect Measures:	
1. IDEA evaluations	Establish baseline measures for use to compare future years.	
2. Employer evaluation	Establish baseline measures for use to compare future years.	
3. Internship reflection	Establish baseline measures for use to compare future years.	
4. Exit interviews	Establish baseline measures for use to compare future years.	
Summary of Results from Implementing Direct Measures of Student Learning:	Performance Target Was...	
	Met	Not Met
1. Course Rubric: Using the course rubric in our undergraduate business strategy capstone course, the percentage of students completing the assignments with a score of good or better exceeded 75% in each of the four measured categories.	X	
2. Rinker Learning Assessment Test: The RLAT assessment is an internally designed and administered test covering each major discipline. It is designed to be administered as a pre-test (Intro to Business) and post-test (Business Strategy). Since this was the first academic year we administered it, we are unable to compare pre-test to post-test for the same students. However, the senior-level students did have a higher mean score (15% points higher) than freshmen students. This is some evidence that students gain business skills and knowledge from the courses taken.	X	
Summary of Results from Implementing Indirect Measures of Student Learning:	Performance Target Was...	
	Met	Not Met
1. IDEA evaluations. In our Self Study Report of 2008-2009, we identified the indirect measures, but not the performance targets. For 2009-2010, our purpose was to collect base-line data. We accomplished this collection and will use this data to establish performance targets to be used in future years.	X	
2. Employer evaluation: In our Self Study Report of 2008-2009, we identified the indirect measures, but not the performance targets. For 2009-2010, our purpose was to collect base-line data. We accomplished this collection and will use this data to establish performance targets to be used in future years.	X	

3. Internship reflection: In our Self Study Report of 2008-2009, we identified the indirect measures, but not the performance targets. For 2009-2010, our purpose was to collect base-line data. We accomplished this collection and will use this data to establish performance targets to be used in future years.	X	
4. Exit interviews. At the time the exit interviews were to be conducted, the Rinker School of Business was in the midst of turnover in the leadership of the school. This lead to the exit interviews not being conducted for 2009-2010.		X
5. FAPR: In our Self Study Report of 2008-2009, we identified the indirect measures, but not the performance targets. For 2009-2010, our purpose was to collect base-line data. We accomplished this collection and will use this data to establish performance targets to be used in future years.	X	
6. Operational measures: In our Self Study Report of 2008-2009, we identified the indirect measures, but not the performance targets. For 2009-2010, our purpose was to collect base-line data. We accomplished this collection and will use this data to establish performance targets to be used in future years.	X	
Proposed Courses of Action for Improvement in Areas for which Performance Targets Were Not Met:		
4. Exit interviews will be conducted for 2009-2010 and future years.		

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Exhibit B: Completed Program-Level Intended Outcomes Form - MBA

Student Learning Information for the Major in Business Administration	
Mission of the School of Business:	<p>Through a Christ-centered educational experience, we prepare students to be ethical business leaders that will operate effectively in a global business and social environment. Graduates of the Rinker School of Business will be committed, compassionate, competent, and confident business professionals.</p> <p>Core Values</p> <ul style="list-style-type: none"> • Christ-centered. Everything that we do has Christ at the center. We integrate a Christian theistic worldview into business courses. • Business ethics. Our courses include Christian theism so as to develop business professionals with the highest ethical standards. • Focus on free enterprise. Our programs highlight the critical role of morality in the free enterprise system. • Development of student maturity. Our programs develop students who are: <ul style="list-style-type: none"> ○ Committed. Through our faculty's <u>counsel</u>, our students commit to invest the time and effort required to become ethical business leaders. ○ Compassionate. Through our faculty's <u>community involvement</u>, students demonstrate compassion for those in the business and social community. ○ Competent. Through our faculty's innovative <u>curriculum</u>, students display competence of leading issues in their chosen fields. ○ Confident. Through our faculty's <u>collegiality and scholarly commitment</u>, students develop confidence in their knowledge, skills, and abilities. • Research and consulting. Students and faculty serve the community by engaging in research and consulting projects.
Intended Student Learning Outcomes for the Major in Business Administration :	
1. Students will demonstrate professional communication and teamwork skills.	
2. Students will exhibit successful problem recognition, task management, and strategic integration tools.	
3. Students will display sound, critical thinking, decision making skills using both qualitative and quantitative techniques.	
4. Students will exhibit the ability to express a Christian Worldview as it relates to business practices.	
Assessment Tools/Methods for Intended Student Learning Outcomes— Direct Measures of Student Learning	Performance Targets/Criteria for Direct Measures:

1. Course rubric in MBA Strategy course	75% of RSB students in the MBA capstone course will complete the assignment with a score of good or better in the first 3 learning outcomes above.	
2. Course rubric in MBA Business Research Course	75% of RSB students in the MBA capstone course will complete the assignment with a score of good or better in the first 3 learning outcomes above.	
2. Rinker Learning Assessment Test (RLAT)	Improvement in mean score from pre-test to post-test.	
Assessment Tools/Methods for Intended Student Learning Outcomes— Indirect Measures of Student Learning	Performance Targets/Criteria for Indirect Measures:	
1. IDEA evaluations (across several dimensions)	Establish baseline measures for use to compare future years.	
3. Faculty Annual Performance Report (FAPR)	Establish baseline measures for use to compare future years.	
4. Operational measures	Establish baseline measures for use to compare future years.	
Summary of Results from Implementing Direct Measures of Student Learning:	Performance Target Was...	
	Met	Not Met
1. Course Rubric: Using the course rubric in our MBA strategy capstone course, the percentage of students completing the assignments with a score of good or better exceeded 75% in each of the four measured categories.	X	
2. Course Rubric: Using the course rubric in our MBA business research course, the percentage of students completing the assignments with a score of good or better exceeded 50% in each of the four measured categories.	X	
3. Rinker Learning Assessment Test: The RLAT assessment is an internally designed and administered test covering each major discipline. It 2008-2009, we designed and used the undergraduate RLAT exam. We then intended to use that experience to build a graduate version of the RLAT for MBA students. That test was not completed during 2009-2010.		X
Summary of Results from Implementing Indirect Measures of Student Learning:	Performance Target Was...	
	Met	Not Met
1. IDEA evaluations. In our Self Study Report of 2008-2009, we identified the indirect measures, but not the performance targets. For 2009-2010, our purpose was to collect base-line data. We accomplished this collection and will use this data to establish performance targets to be used in future years.	X	
2. FAPR: In our Self Study Report of 2008-2009, we identified the indirect measures, but not the performance targets. For 2009-2010, our purpose was to collect base-line data. We accomplished this collection and will use this data to establish performance targets to be used in future years.	X	

3. Operational measures: In our Self Study Report of 2008-2009, we identified the indirect measures, but not the performance targets. For 2009-2010, our purpose was to collect base-line data. We accomplished this collection and will use this data to establish performance targets to be used in future years.	X	
Proposed Courses of Action for Improvement in Areas for which Performance Targets Were Not Met:		
3. As of the end of 2009-2010, the MBA version of RLAT was not completed. (Direct Measure #3)		

Academic Year 2009-2010 Learning Outcomes Assessment

Undergraduate

Coverage of Core Curriculum in Courses

Table A Learning Outcomes per Core Business Course	ACG 2013	ACG 2023	BUS 3193	BUI 2633	BUE 2353	BUE 2343	BUF 2173	BUM 2183	BUM 4303	BUR 2153	BUS 1183	BUSV 4713	BUS 2013	BUS 3053	BUS 2133
Students will exhibit business appropriate <i>communication skills</i>				X	X	X		X	X	X	X	X		X	
Student will exhibit the ability to successfully perform in a <i>group or team</i>		X		X	X	X			X	X					
Students will exhibit and understand elements, standards, and application of <i>critical thinking</i>	X	X			X	X		X	X			X		X	
Students will exhibit business skills in the following areas:															
<i>Technology</i>						X								X	X
<i>Research</i>					X	X			X				X	X	X
<i>Finance</i>		X				X	X		X						
<i>Accounting</i>	X	X							X						
<i>Marketing</i>										X	X				
<i>Global Business</i>				X							X				
<i>Management</i>								X	X		X				
<i>Business Law</i>			X		X						X				
Students will exhibit the ability to express a <i>Christian Worldview</i> as it relates to business practices	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X

Direct Measures:

Business Strategy Course Rubric

Table B Capstone Course Rubric Results				
	Group Case		Group Industry Project	
	08/09	09/10	08/09	09/10
Communication	84%	82%	80%	76%
Group Skills	87%	80%	84%	80%
Critical Thinking	81%	80%	83%	80%
Core Business Skills	88%	78%	87%	82%

Rinker Learning Assessment Test Results

Table C <i>RLAT Course Grades</i>		
	Intro to Business	Business Strategy
A	50%	38%
A-	8%	0%
B+	8%	0%
B	23%	35%
B-	0%	6%
C+	8%	0%
C	0%	12%
C-	0%	0%
D+	0%	6%
D	0%	0%
D-	0%	0%
F	2%	0%

Table D <i>RLAT Scores by Discipline and Overall</i>		
	Intro to Business	Business Strategy
Intro to Business	63%	85%
Macroeconomics	43%	48%
Microeconomics	42%	51%
Financial Accounting	47%	66%
Managerial Accounting	56%	62%
Global Business	37%	62%
Finance	30%	40%
Information Systems	43%	61%
Marketing	36%	79%
Statistics	38%	53%
Business Res. Methods	41%	57%
Management	49%	73%
Leadership & Ethics	38%	48%
Business Law I	31%	39%
Business Strategy	23%	76%
Overall Mean Score	41%	56%

Indirect Measures:

Communication Skills As Assessed in IDEA Evaluations

Table E						
Developing skill in expressing myself orally or in writing (Question 28)						
Respondents (Total #)	No Apparent Progress	Slight Progress	Moderate Progress	Substantial Progress	Exceptional Progress	Omitted
ALL RSB (1,408)	8.5%	8.5%	17.9%	22.7%	41.1%	1.4%
Internship (27)	0.0%	11.1%	14.8%	40.7%	33.3%	0.0%

Table F						
As a result of taking this course, I have developed my ability to organize my thinking through the process of writing (Question 51)						
Respondents (Total #)	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Omitted
ALL RSB (1,408)	6.2%	8.5%	18.8%	22.0%	30.2%	14.3%
Internship (27)	3.7%	7.4%	18.5%	51.9%	14.8%	3.7%

Team Collaboration Skills As Assessed in IDEA Evaluations

Table G						
Formed "teams" or "discussion groups" to facilitate learning (Question 5)						
Respondents (Total #)	Hardly Ever	Occasionally	Sometimes	Frequently	Almost Always	Omitted
ALL RSB (1,408)	9.6%	5.7%	12.9%	17.7%	53.0%	1.2%
Introduction to Business (80)	0.0%	1.3%	11.3%	18.8%	66.3%	2.5%

Table H						
Formed "teams" or "discussion groups" to facilitate learning (Question 5)						
Respondents (Total #)	Hardly Ever	Occasionally	Sometimes	Frequently	Almost Always	Omitted
ALL RSB (1,408)	9.6%	5.7%	12.9%	17.7%	53.0%	1.2%
Strategy (44)	0.0%	0.0%	4.5%	18.2%	75.0%	2.3%

Critical Thinking Skills As Assessed in IDEA Evaluations

Table I						
Learning to analyze and critically evaluate ideas, arguments, and points of view (Question 31)						
Respondents (Total #)	No Apparent Progress	Slight Progress	Moderate Progress	Substantial Progress	Exceptional Progress	Omitted
ALL RSB (1,408)	5.2%	6.3%	15.9%	24.9%	46.7%	1.1%
Strategy	0.0%	0.0%	4.5%	34.1%	59.1%	2.3%

Table J						
As a result of taking this course, my thinking in this subject are is more focused and systematic (Question 48)						
Respondents (Total #)	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Omitted
ALL RSB (1,408)	3.2%	3.2%	15.1%	25.6%	38.7%	14.2%
Strategy (44)	0.0%	0.0%	4.5%	25.0%	22.7%	47.7%

Table K						
As a result of taking this course, I find I am better able to take seriously and weigh views of others (Question 49)						
Respondents (Total #)	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Omitted
ALL RSB (1,408)	4.3%	4.3%	19.9%	24.4%	32.9%	14.2%
Strategy (44)	0.0%	0.0%	9.1%	18.2%	25.0%	47.7%

Table L						
In this course, I improved my ability to give sound reasons for my beliefs and opinions regarding issues in this subject area (Question 50)						
Respondents (Total #)	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Omitted
ALL RSB (1,408)	3.8%	4.5%	18.3%	25.4%	33.6%	14.3%
Strategy (44)	0.0%	0.0%	6.8%	20.5%	25.0%	47.7%

Christian Integration As Assessed in IDEA Evaluations

Respondents (Total #)	N	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Omitted
ALL RSB	1,408	4.2%	5.1%	14.5%	24.4%	36.6%	15.2%
Accounting	225	3.1%	4.0%	13.8%	24.0%	41.3%	13.8%
Business Law	57	1.8%	0.0%	3.5%	24.6%	57.9%	12.3%
Economics	99	0.0%	4.0%	23.2%	27.3%	35.4%	10.1%
Finance	222	14.9%	9.9%	19.8%	20.3%	22.1%	13.1%
International	168	3.6%	6.0%	13.1%	20.8%	39.3%	17.3%
Management	362	1.4%	2.8%	10.2%	22.4%	40.9%	22.4%
Marketing	170	2.9%	2.9%	10.6%	31.8%	40.0%	11.8%
Research/Stat	114	3.5%	12.3%	25.4%	25.4%	24.6%	8.8%
Sport Mgt	0						

Employer Evaluations

Evaluation Criteria	5		4		3		2		1	
	Exceptional		Exceeded Expectations		Met Expectations		Below Expectations		Unacceptable	
	Spr 2010	Sum 2010	Spr 2010	Sum 2010	Spr 2010	Sum 2010	Spr 2010	Sum 2010	Spr 2010	Sum 2010
Job performance	86%	67%	14%	14%	0%	19%	0%	0%	0%	0%
Ability to learn	76%	68%	19%	27%	5%	5%	0%	0%	0%	0%
Reliability/Attendance	67%	73%	29%	9%	5%	14%	0%	5%	0%	0%
Written comm. skills	52%	55%	38%	36%	10%	9%	0%	0%	0%	0%
Verbal comm. skills	52%	59%	43%	36%	5%	5%	0%	0%	0%	0%
Teamwork skills	67%	73%	33%	14%	0%	14%	0%	0%	0%	0%
Leadership skills	33%	48%	62%	19%	5%	29%	0%	5%	0%	0%
Interpersonal Skills	71%	64%	29%	23%	0%	9%	0%	0%	0%	5%

Graduate – MBA

Direct Measures:

Table O - Results: 2008/2009 – 2009/2010 <i>Capstone Course Rubric Results</i>				
	Group Case		Group Industry Project	
	08/09	09/10	08/09	09/10
Communication	84 %	82%	80 %	76%
Group Skills	87 %	80%	84 %	80%
Critical Thinking	81 %	80%	83 %	80%
Core Business Skills	88 %	78%	87 %	82%

Table P Business Research Methods Course Rubric Results	
	Percent Scoring Good
Use reference material in explaining analytical concepts	73%
Demonstrates understanding of analytical concepts	68%
Applies critical thought in analyzing information	66%

Indirect Measures:

Communication Skills As Assessed in IDEA Evaluations

Table Q						
Developing skill in expressing myself orally or in writing (Question 28)						
Respondents (Total #)	No Apparent Progress	Slight Progress	Moderate Progress	Substantial Progress	Exceptional Progress	Omitted
ALL MBA (432)	4.2%	4.6%	18.8%	30.8%	40.3%	1.4%

Table R						
As a result of taking this course, I have developed my ability to organize my thinking through the process of writing (Question 51)						
Respondents (Total #)	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Omitted
ALL MBA (432)	2.3%	4.9%	20.6%	28.7%	31.5%	12.0%

Team Collaboration Skills As Assessed in IDEA Evaluations

Table S						
Formed "teams" or "discussion groups" to facilitate learning (Question 5)						
Respondents (Total #)	Hardly Ever	Occasionally	Sometimes	Frequently	Almost Always	Omitted
ALL MBA (432)	6.5%	4.9%	11.6%	21.5%	54.2%	1.4%

Critical Thinking Skills As Assessed in IDEA Evaluations

Table T						
Learning to analyze and critically evaluate ideas, arguments, and points of view (Question 31)						
Respondents (Total #)	No Apparent Progress	Slight Progress	Moderate Progress	Substantial Progress	Exceptional Progress	Omitted
ALL MBA (432)	0.9%	5.3%	14.6%	31.0%	46.8%	1.4%

Table U						
As a result of taking this course, my thinking in this subject are is more focused and systematic (Question 48)						
Respondents (Total #)	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Omitted
ALL MBA (432)	1.4%	1.4%	12.3%	31.7%	42.1%	11.1%

Table V						
As a result of taking this course, I find I am better able to take seriously and weigh views of others (Question 49)						
Respondents (Total #)	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Omitted
ALL MBA (432)	1.6%	2.1%	18.3%	33.3%	32.9%	11.8%

Table W						
In this course, I improved my ability to give sound reasons for my beliefs and opinions regarding issues in this subject area (Question 50)						
Respondents (Total #)	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Omitted
ALL MBA (432)	1.4%	3.0%	16.7%	34.0%	33.3%	11.6%

Christian Integration As Assessed in IDEA Evaluations

Table X						
Christian principles/ideas were integrated into this course (Question 55)						
Respondents (Total #)	No Apparent Progress	Slight Progress	Moderate Progress	Substantial Progress	Exceptional Progress	Omitted
ALL MBA (432)	6.1%	5.3%	19.7%	25.8%	32.1%	11.1%