

Washington Institute for Graduate Studies

Graduate Tax Program

Doctorate Degree in Taxation Bulletin No. 2

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Washington Institute reserves the right to make changes in this Bulletin, and in its scheduling, regulations, subject offerings, policies, faculty, tuition and charges without advance notice. However, the School will pro-actively make such inform available to students.

All correspondence, courses, course work and payments should be directed to
Washington Institute for Graduate Studies
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Washington Institute for Graduate Studies Mission Statement

Designed for attorneys, certified public accountants, financial advisors working in the field of taxation, and enrolled agents before the IRS, our mission is to provide a quality distance learning experience that is relevant, convenient and affordable.

A MESSAGE FROM WASHINGTON INSTITUTE

For more than 34 years, Washington Institute for Graduate Studies has been dedicated to delivering relevant, convenient and affordable content to busy tax professionals throughout the US, as well as other parts of the world. We offer a Master of Science in Taxation, as well as an outstanding research-based doctoral program, all achieved while earning required continuing professional education credits.

As Washington Institute's president since early 2008, I'm honored to build on this legacy of excellence, and enhance our institution's ability to serve all who wish to enrich their professional lives.

Students come to Washington Institute for many reasons, but our comprehensive treatment of topics and our people are key. Our courses, many exceeding 30 hours of lecture, coursework, case studies and exams, provide powerful learning; all delivered via DVD so students can pursue courses at times and days that consider their busy schedules. Our faculty members are recognized leaders in their fields. They are managers, advisors, auditors, published writers and accomplished scholars and instructors. Each brings practical, tested experience to their course.

As we move forward with an in-depth strategic planning process for the Institution, we'll continue looking for ways to enhance the educational value we provide to our students.

We look forward to welcoming you into the program!

Robert N. Hanson
President

WASHINGTON INSTITUTE . . . AN INTRODUCTION

Washington Institute offers a quality distance learning tax program to students throughout the United States as well as other parts of the world.

The Institute has designed its tax law program to meet the needs of students who desire an effective and convenient way to acquire advanced knowledge in the field of taxation. The school is proud of its ability to assist so many tax practitioners who desire to enhance their professional skills through distance learning. Washington Institute offers a Master of Science in Taxation for certified public accountants, attorneys and other tax professionals as well as a research-based doctoral program (Doctor of Taxation or Ph.D. in Taxation).

Since its inception in 1976, the School has been registered with either the Utah State Board of Regents or under the Utah Postsecondary Proprietary School Act (Title 53B, Chapter 5, Utah Code Annotated 1953) as a degree-granting institution. In 2002, regulatory oversight of all non-accredited proprietary schools in the State of Utah (which includes the School) was transferred from the Utah State Board of Regents to the Utah Department of Commerce, Division of Consumer Protection, which currently serves as the registering and regulatory agency in Utah. Since that time, Washington Institute has successfully registered under the Utah Postsecondary Proprietary School Act (Title 13, Chapter 34, Utah Code). In late 2008, the School moved its base of operation to California to better meet the needs of future students and faculty, as well as take advantage of peer-institution collaborations.

In our 34 year history, the School has never sought national accreditation. However, recently, the School began seeking national accreditation through an agency endorsed by the US Department of Education (this process is time-consuming and typically takes years to complete).

Washington Institute for Graduate Studies does not discriminate on the basis of any nationally recognized, protected status in its educational programs or in the provision of benefits and services to its students.

OUR DISTANCE LEARNING PROGRAM

The Doctoral Degree in Taxation Program at Washington Institute is available to students through mentored independent study. Our program is meant to serve the needs of students by providing an accessible, convenient, affordable, thorough, and quality Graduate Tax Program, but offered through independent study. Professionals are given the opportunity to achieve the valuable Doctorate Degree in Taxation without sacrificing the development of their practice, without having to spend thousands of dollars to move to another city or state, and without unduly disturbing their family and social lives - all this at a tuition rate which is considered to be most affordable, when compared with other tax programs. The entire program can be taken through independent study, never having to step foot on a campus.

As distinguishing features, our program offers students:

- At their request, up to three DVD courses within three years of their official acceptance date (see *DVD Course Offerings* for a listing of available, taped lectures);
- Phone/Video-conferencing for their dissertation defense – again, saving valuable time and expense associated with traveling to the State of Utah;
- Alumni discounts for courses for CLE/CPE purposes at a rate of \$100 per unit (now at \$396 for non-graduates) for up to 10 years after graduating.
- Money back, or tuition discount (\$1,000) for referring another student that applies and is accepted into either the Master's or Doctorate Program.

Students typically take 18 months to complete the doctorate program. A student may proceed faster or slower (but no longer than three years, commencing the day of enrollment). The school reserves the right to withdraw any student according to the withdrawal/dismissal policy listed in this bulletin. If the enrollee cannot begin her/his studies within three months after enrollment, the school must be notified. A student may take extra time he or she needs for emergencies, vacations, or particularly heavy work periods (i.e., tax return preparation).

PROGRAM CERTIFICATION

The institution is not accredited by a regional or national accrediting agency recognized by the U.S. Department of Education. Unlike some countries, the U.S. does not require institutions of higher learning to be accredited. However, the institution is currently pursuing national accreditation through an agency endorsed by the U.S. Department of Education.

Our courses are accepted for CLE purposes by the States of Florida, California and New York (the only states to which the School has formally applied). Washington Institute for Graduate Studies is also currently seeking registration with the National Association of State Boards of Accountancy (NASBA) for mandatory CPE credit. The application is pending.

State boards of accountancy and bar associations have final authority on the acceptance of individual courses for CPE/CLE credit. It is the responsibility of the student to check with their own State. Also, it is the student's responsibility to determine whether credits, degrees, or certificates from the institution will transfer to other institutions or meet employer's training requirements. This may be done by calling the prospective school or employer.

The Graduate Tax Program is officially registered with the United States Treasury Department to offer continuing education credit for Enrolled Agents before the Internal Revenue Service (Sponsor Organization Number 358).

STUDENT BODY

The composition of the Graduate Tax Program is 80% accountants (predominantly C.P.A.s), 15% lawyers, and about 5% have Bachelor's Degrees in other related subject areas. The following states and nations are represented in the student body: American Samoa, Alabama, Alaska, Arizona, Arkansas, California, Canada, Colorado, Connecticut, Delaware, Dominican Republic, England, Florida, France, Germany, Georgia, Ghana, Hawaii, Hong Kong, Idaho, Illinois, Indiana, Iowa, Italy, Japan, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, South Dakota, Seychelles, Switzerland, Taiwan, Tennessee, Texas, Utah, Vermont, Virginia, Washington, Washington D.C., West Virginia, Wisconsin and Wyoming. Over the past two year period, 25 doctorate students have enrolled and 6 have already graduated.

ADMISSIONS REQUIREMENTS

Students may enroll at any time of the year. Only the following persons may be formally admitted into the doctorate program in taxation:

1. Successfully pass a qualifying examination. The exam is open book and the student has three hours to complete it. The exam will cover the core topics (which correspond to the School's following courses, as further defined in this bulletin, *DVD Course Offerings*):
 - 601 – Taxation of Individuals
 - 602 – Business Expenses Deductions and Credits
 - 603 – Tax Accounting
 - 604 – Partnerships and LLCs
 - 605 – Corporations and Shareholders.

Although the exam is open-book, the student may not communicate with any individuals regarding the exam questions after starting the exam.

2. Previously earned a LL.M – Taxation; Master's of Science or Master's of Accountancy with an emphasis in Taxation (no less than 24 semester units).
3. Licensed Attorneys at Law, Certified Public Accountants, Certified General Accountants, Certified Management Accountants, Chartered Accountants, licensed Public Accountants, Enrolled Agents, Tax Court Practitioners, or the like, who have a Master's Degree, or
4. Persons holding a Master's Degree or its equivalent from a non-English speaking college (see Admission Requirements for Non-English Degrees) which degree is in a subject area considered to be sufficiently preparatory for doctorate-level studies (i.e., Business Administration, Finance, Investments, Banking, International Relations, Commerce, Government Studies, Public Administration, Economics, or the like).
5. Students will be expected to adhere to the Washington Institute for Graduate Studies Honor Code:

I pledge to strictly adhere to the following conditions:

- a) I will not divulge my username or password to anyone.
- b) I, and only I, will post answers to course assignments using my username and password.
- c) I, and only I, will take the on-line exams using my username and password.
- d) I understand that the on-line exams are open-book (notes from video lectures are allowed, too). However, I will not obtain the assistance of others (coaching, advising, suggesting) while taking the exams.
- e) I will not divulge the content of the on-line exams to any other person, whether enrolled in the program or not.
- f) I will report any violations of this honor code to the School's administration.

I understand the violation of this honor code will constitute a violation of the Washington Institute for Graduate Studies, Inc., Honor Code and I may be subject to dismissal.

ADMISSION REQUIREMENTS – NON-ENGLISH DEGREES

Applicants with a non-English degree must provide a certified English translation of the degree and the degree must be equivalent to a master's degree that follows our admission requirements. In addition, applicants whose native language is not English and who have not earned a degree from an institution where English is the principal language of instruction must have received a minimum score of 620 on the Paper-based Test of English as a Foreign Language (TOEFL), a minimum score of 105 on the Internet-based TOEFL, or 875 on Test of English for International Communication (TOEIC) OR must be a citizen of the U.S. and have been employed in a tax related field for a minimum of five years. Verification of citizenship and employment must be submitted.

REQUIREMENTS FOR THE DOCTORATE DEGREE IN TAXATION

The doctoral program in taxation at Washington Institute for Graduate Studies is designed to educate competent tax professionals that are uniquely prepared for this research-oriented degree. Student interested in pursuing the program will need to accomplish the following:

Pre-Enrollment Phase:

- Read information regarding the doctorate program, including *Admissions Requirements*.
- Fill out the Student Enrollment Agreement and send it to the School, along with a \$50 fee.
- If a student received a Master's Degree from a school other than Washington Institute, you will need to request transcripts to be sent directly to the School. Only official transcripts will be accepted.
- At this stage, each student will receive a formal letter of acceptance (contingent upon passing a qualifying examination). Upon receipt of this letter, the student will have 30 days from the date on the letter to successfully pass the qualifying examination and begin making their tuition payments.
- Each student must successfully pass a qualifying examination (70% or higher); the exam is open-book and will take approximately 3 hours.

PHASE I:

- The student will be assigned to a PhD Mentor/Advisor.
- The student must select a dissertation topic and call their assigned PhD Advisor to discuss the topic. Working with the Advisor, the student will refine the topic and begin his/her research.
- Under this supervision by the Advisor, the candidate must research and submit a book-length doctoral dissertation (roughly 300 pages), which is suitable for publication, on a tax subject approved in advance by the Advisor. The dissertation must be of scholarly quality and in approved manuscript style; several methods/formats may be acceptable (APA, MLA, Harvard, Chicago/Turbian, etc).

PHASE II:

- The student must schedule an oral defense, which usually takes between 2-3 hours. A student may elect to come to Salt Lake City, Utah (United States of America), or defend their dissertation via phone/video-conferencing. When a student is ready for the oral defense, (s)he will need to contact the School for instructions. Student preparation includes:
 - Confirmation of a date that works for the student, PhD Advisor and School President;
 - Student pays for/makes travel & lodging arrangements (if student desires to travel to Salt Lake for oral defense);
 - Thirty days prior to defense, the student sends four copies of dissertation to PhD Advisor and one copy to the School President (5copies total).
- Upon completion of the oral defense, the PhD Advisor will send a formal letter of the panel's decision.

TUITION AND FEES

The tuition for the doctoral program is \$7,500 and Washington Institute offers three tuition payment plans, as set forth below (note: all payments must be made in US dollars):

- 1) **2 Equal Payments** – A payment of \$3,750 per phase (each phase is described in this publication).
- 2) **Pay in Full** - A student may receive a 10% discount on tuition if the full amount is paid at the time of matriculation into the program. For example, instead of \$7,500, the total tuition for a student would be \$6,750 if paid in-full at the time of matriculation (this discount can't be combined with other offers and/or discounts).
- 3) **Monthly Installments** – Under this option, a 5.26% Finance Charge will be assessed and added to the tuition balance upon matriculation. The student is allowed to make equal, monthly installments for no more than 24 months until fully paid. The initial monthly payment is due once the student has been accepted and matriculated into the program. Subsequent monthly installments are processed on the 1st of each month (if paid by credit card) or the 15th of each month (if paid by ACH. . .automatic bank account debit).

Included in this amount are

- Doctorate Mentor/Supervisor
- Dissertation/Oral Defense Panel
- Phone/Video-conferencing for oral defense
- Up to 3 DVD courses/lectures
- Diploma
- Access to student section of website (review, exams, etc)

Additional fees include:

- | | |
|--|----------|
| • Application fee (must accompany all Enrollment Agreements) | \$50 |
| • A shipping and handling fee (per course) | Our Cost |
| • Insufficient funds fee | \$35 |
| • Late Payment Fee | \$20 |
| • International Student Surcharge (per shipped course) | \$75 |

FINANCIAL ASSISTANCE AND PLACEMENT

Outside of the *Tuition and Fees* section of this publication, Washington Institute does not provide financial assistance and does not assist in any type of student loans nor student loan deferrals, nor does it provide a placement service for its graduates.

DVD COURSE OFFERINGS

Doctoral Students may select their 3 courses from the following (none are required). DVD courses are sent to the student by US Postal Service. Expect 5-7 working days for shipment. The student must provide a physical mailing address for shipments (not a PO Box). Courses may be requested through the School's website. The courses are copyrighted by the School and should not be duplicated without written permission. The School continually seeks the highest level of quality while updating its courses and updates the major subjects at least once every two to three years.

- 601—Taxation of Individuals
- 602—Business Expenses, Deductions & Credits
- 603—Tax Accounting
- 604—Taxation of Partnerships & LLCs

- 605—Taxation of Corporations & Shareholders
- 606—Compensation, Benefits & Retirement Planning
- 607—Estate, Gift, Trust Taxation & Estate Planning
- 608—Taxation of Exempt Organizations
- 611—Federal Tax Practice & Procedure
- 619—Tax Planning Strategies
- 709—International Tax
- 710—Sales, Exchanges & Real Estate Taxation
- 716&717—Tax Court Litigation & Refund Litigation
- 718—Bankruptcy Tax Planning

The website includes the most current course listing for CPE, CLE and Semester Unit credit (some courses have handouts and/or outlines, which may also be accessed on the website).

TAX DEDUCTION: IMPROVEMENT OF PROFESSIONAL SKILLS

Educational expenditures for the maintenance or improvement of existing professional skills are tax deductible under Section 162 of the Internal Revenue Code, Treasury Reg. Section 1.162-5 (a) (1). The expenditures cannot be used to satisfy the minimum educational requirements of the taxpayer's trade or business and cannot constitute a program of study that would qualify the taxpayer for a new trade or business, *Federal Tax Deductions*, Comerford and Sacks, P. 499. Under this test, Washington Institute believes that for lawyers, accountants, and tax practitioners, who are currently practicing in these professions, and only updating or furthering their knowledge to better perform in their professions, and NOT attempting to expand into a new field of practice, the payment of tuition in this program is a fully deductible business expense.

STUDENT ENROLLMENT AGREEMENT

The Student Enrollment Agreement is available on our website or you may request one from the school. It needs to be filled out legibly and submitted, together with a non-refundable enrollment fee in the amount of \$50, to Washington Institute for Graduate Studies Inc. The Student Enrollment Agreement must be signed and dated. Students must request an official transcript from the school from which they received their qualifying degree (see Admission Requirements). The official transcript must be received by the school within two months of enrolling.

GRADING & DIPLOMA

The doctorate program grades on a pass/fail (no letter grades are issued). Because the program is so closely supervised by the Advisor/Mentor, each candidate is receiving input and suggested improvements along the way. If an oral defense is not delivered satisfactorily, the Advisor/Mentor and Panel typically will schedule another meeting, offering the candidate an opportunity to address unresolved issues and defend his/her dissertation.

The Doctorate Degree Diploma is designed to be an impressive and suitable memorial to the professional and academic accomplishment of the graduate. The Diploma declares the appropriate degree. . . Doctor of Taxation or Doctor of Philosophy in Taxation.

ADMINISTRATION AND FACULTY

The Chairman and President of Washington Institute for Graduate Studies is Robert N. Hanson. Mr. Hanson brings over two decades of business expertise to his role at the school and holds a BBA in Finance (NC Central University) and an MBA (University of New Haven). Through a distinguished career, Mr. Hanson's work has exposed him to some of the most progressive organizations in the country, including:

- Utah Valley University, as Executive Director of the UVU Foundation, overseeing all aspects of fundraising for the State's 2nd largest public university.
- Ohio State University's James Cancer Hospital planning/executing a \$600m capital expansion.
- DCH Health System (Alabama) overseeing all aspects of a capital campaign for a new \$40m Cancer Treatment Center.
- Arts councils and other health & human service organizations.
- United Ways in multiple states (NC, CT & OH).
- Laser Entertainment of the Carolinas, dba Ultrazone (Founder & CEO)

Mr. Hanson has been sought for a variety of boards (i.e., YMCA, NC Governor's SmartStart Initiative, Tuscaloosa's 211 Initiative, etc) and has chaired regional/national conferences and workshops around the country - primarily for fundraising professionals embarking upon complicated capital campaigns. Mr. Hanson is proud of his honorable service with the US Army's 82nd Airborne Division (3 years), as well as a mission for his church (2 years).

Other key personnel include: Kathryn Hanson (Academics and Admin), Wes Howell (Course Creation), Arthur McKinlay (Marketing), Bill Bridges (Program Accreditation/Certifications), Vincent Fordiani (Enrollment), Drew Williams (Program Expansion), Tim Schaap (Enrollment), Terri Hanson (Student Services) and Kyleigh Brashares (Student Services).

Washington Institute for Graduate Studies enjoys the close association of tax professionals that offer suggestions regarding curriculum, instructional techniques, and strategic direction/focus for the school. The adjunct faculty of the Graduate Tax Program of Washington Institute is as follows (in alphabetical order):

KULWANT SINGH BOORA is an Adjunct Professor of International Law with Washington Institute for Graduate Studies. Mr. Boora studied law at Sutton Coldfield College where he completed his Professional Diploma in Law and Higher Professional Diploma in conjunction with the Institute of Legal Executives Tutorial College of Law. After completing his law studies with Sutton Coldfield College, he furthered his legal education and went onto complete his Graduate Diploma in Law/CPE (Law Society of England and Wales Common Professional Examinations) with Hertfordshire University School of law. He also earned a Bachelor of Arts with Honors (B.A. Hons) from Staffordshire University. He has been a visiting lecturer at the University of Toledo, Ohio, and has served as a law tutor with ICLS and the National Association of Licensed Paralegals, England. He has also served as a judicial intern to a United States District Court Federal Judge and is also admitted as a Fellow and Legal Executive lawyer in the United Kingdom. Mr. Boora is also on the Washington Institute's International Advisory Board, where he advises on international regulations and policy.

RYAN BORNSTEIN is an advisory faculty member of Washington Institute for Graduate Studies PhD program. B.S. (Accounting, University of Delaware), LL.M. (Villanova Graduate Tax Program). He is a member of the law firm of Harvey Ballard & Bornstein, LLC and concentrates on estate and income tax planning in addition to estate administration. He focuses particularly on certain federal tax aspects of planning for substantial estates, including generation skipping transfer tax. He works with clients on tax-advantaged opportunities, analyzing stock option plans. He is Professor of Law with the Adjunct Faculty of the Graduate Tax Program at the Villanova University School of Law where he teaches Taxation of Property Dispositions. He has written a number of timely tax articles. He is admitted to the United States Tax Court and practices before the Internal Revenue Service, and is licensed to practice law in Pennsylvania and New Jersey.

THOMAS M. BRINKER, Jr., J.D., LL.M., C.P.A./PFS, ChFC, CFE, AEP, advisory faculty member Washington Institute, B.S. (Acct., Cum Laude, Saint Joseph's University), JD (International Law, Columbia Pacific University), M.S. (Acct., Widener University), M.S. (Taxation, Widener University), LL.M. (International Taxation, Regent University School of law), D.B.A. program (Acct. and Taxation, University of Sarasota), Ph.D. (Taxation, Washington Institute), professor of accounting and coordinator for the accounting program at Arcadia University, formerly with Coopers & Lybrand and Arthur Young & Co. Mr. Brinker is a member of the American and Pennsylvania Institutes of CPAs, the International Bar Association, and the Caribbean Bar Association. In addition to presenting nationally and internationally on various tax topics, he has published dozens of articles in numerous journals, including *The Journal of International Taxation*, *The Tax Advisor*, *The CPA Journal*, *The Journal of Practical Estate Planning*, and *The Journal of Financial Services Professionals*.

ROBERT S. BURDETTE, CPA, B.A. (Acct., Univ. of Utah), M.S. (Taxation, Washington Institute), Assistant Professor of Accounting at Salt Lake Community College, former member UACPA Taxation Committee, Who's Who in Finance and Industry, received the Teaching Excellence Award for Region 7 from the ACBSP in 2004, the Technology in Education Award in 2005 for work in developing distance education classes for SLCC and the Teaching Excellence Award from SLCC in 2006.

DARREN T. COLE holds a JD from Creighton University Law School (1994) and has taught as an adjunct professor at New Mexico State University, Purdue University, Indiana University and Columbia State College. His courses include Evidence, Constitutional Law, Criminal Law as well as Spanish Contract Language and Survival Spanish for Law Enforcement. He has also lectured or taught over 80 tax seminars in corporate or educational settings. Mr. Cole has served as Chief Legal Officer for Pioneer Title and Search Initiatives. Mr. Cole is currently the CEO of Strategica BPO Worldwide.

RICHARD M. EDMUNDS, C.P.A., B.S. (Acct., B.Y.U.), M. Acct. (Financial Audit, B.Y.U.), MBT (Taxation, University of Southern California), Sole Practitioner specializing in individual and closely-held company taxation.

CHRISTOPHER M. HARVEY, J.D., CPA, LL.M Taxation, managing member in the law firm of Harvey Ballard & Bornstein, LLC, Counsel to the law firm of Harvey, Casterline & Vallini, L.L.P. Formerly the managing partner of Harvey & Mortensen handling estate and tax planning for closely-held business owners and high net worth individuals. Worked as a certified public accountant for Price Waterhouse, L.L.P. in New York City and Chase Manhattan Bank. Bachelor of Science in Accounting (cum laude) from the University of Delaware and his Juris Doctor (magna cum laude) and Master of Laws in Taxation from the Villanova University School of Law where he was Associate Editor of the Law Review, Certified Public Accountant, admitted to the Pennsylvania and New Jersey bars and the United States Tax Court. Adjunct professor at Villanova University School of Law's Graduate Tax Program teaching Taxation of Property Dispositions, Income Taxation of Trusts and Estates, Post Mortem Estate Planning and Estate Planning for Small Business Owners.

BONITA L. HATCHETT, LL.M. (Labor and Employment and Certificate in Employee Benefits Law, Georgetown University Law Center), J.D. (Rutgers University Law Center), B.A. (Religious Studies, University of Michigan), partner in the Employee Benefits practice at the law firm of Bell, Boyd & Lloyd LLC, Chicago, Illinois.

W. KEVIN JACKSON, Esq. of the law firm of Jensen, Duffin, Carman, Dibb & Jackson, B.S. (Finance, Univ. of Utah), J.D. (B.Y.U.), LL.M. (Taxation, Boston Univ.), Dean of the Graduate Tax Program of Washington School of Law.

DAVID S. KERZNER, Esq. Principal, The Law Offices of David S. Kerzner, BA (Hons. Bus. Adm., Western), LL.B. (Queen's University), LL.M. (International, New York University), LL.M. (Taxation, New York University). Member of the bars of New York, Ontario, and Roll of Solicitors of England & Wales. Formerly with KPMG LLP, Washington National Tax, Washington D.C. Mr. Kerzner is a Professor Emeritus with Washington Institute for Graduate Studies.

KEVIN A. KYLE, Esq., of the firm of Green Schoenfeld & Kyle LLP, Fort Myers, Florida, B.B.A., Accounting (with highest distinction), Emory University, Atlanta, Georgia; J.D. (with honors), University of Florida, Gainesville, Florida; LL.M. (Taxation), New York University, New York, New York; Florida Board Certified Tax Attorney; Florida Board Certified Wills, Trusts and Estates Attorney.

RALPH B. LARSEN, C.P.A. of the accounting firm Ralph B. Larsen, CPA, B.S. (Acct., Univ. of Utah), M.B.A. (Univ. of Utah), M.B.A. (Univ. Utah), M.S. (Taxation, Washington Institute), UACPA and AICPA, former acting Comptroller of the 12th Coast Guard District, Commanding Officer, USCG Reserve, former Vice-Pres., Emery Energy, Inc.

PHILIP LERNER, Esq. (New York), CPA (New York & New Jersey), B.A. (Brooklyn College), M.S. Taxation (Washington School of Law, Summa Cum Laude), J.D. (Brooklyn Law School), LL.M. Taxation (Washington School of Law, Suma Cum Laude). Admitted to practice law in all State Courts in the State of New York, U.S. Tax Court, U.S. Court of Federal Claims, U.S. District Courts, the Southern District of New York and the Eastern District of New York, the U.S. Court of Appeals, Second Circuit and the U.S. Supreme Court. Member of the American Bar Association, the New York County Lawyers Association, the American Institute of Certified Public Accountants and the New York State Society of Certified Public Accountants. Former chairman of the tax sub-committee, Estates, Gifts, and Trusts, New York County Lawyers Association, Former Trustee Heisman Memorial Trust.

BRUCE L. OLSON, Esq., shareholder with law firm of Ray, Quinney & Nebeker, B.S. (Acct., Magna Cum Laude, B.Y.U.), J.D. (Cum Laude, B.Y.U.), Fellow, American College of Tax Counsel, Chair, Nonprofit/Tax-exempt Section Utah State Bar, Former Chair, Tax Section Utah State Bar, Member, IRS Central Mountain Exempt Organization Council, Former Chair, IRS Dallas Key District Exempt Organization Council, Former Chair ABA Tax Liaison Committee (Southwest Region), Former Chair, Salt Lake IRS District Advisory Council, Former Chair, IRS Southwest Region Bar Association, Original Member, IRS Ogden Service Center Advisory Council, Former Chair Utah Limited Liability Company Act Revision Committee, Principal drafter, Utah Revised Nonprofit Corporation Act, Utah Editor, Limited Liability Company Law, Aspen Law Publishers, Colonel, United States Army Reserve.

RYAN PACE, Esq., attorney Of Counsel with the law firm of Smith Knowles P.C., B.S. (Finance, University of Utah), M.T. (Taxation, Arizona State University), J.D. (with honors, Washburn University), LL.M. (Taxation, New York University).

RICHARD J. SPEAD, PhD, MST, PA, EA, CFE, DABFA, ATA, ATP, ABA, FACFEI, Managing Member of Richard J. Spead & Company, the Spead Tax Group, PLLC (Tax, Insolvency and Reorganization Accountants); Licensed to Practice as a Public Accountant by the State of New Hampshire; Enrolled to practice before the Internal Revenue Service; Certified Fraud Examiner; Diplomat of the American Board of Forensic Accountants; Accredited Tax Advisor; Accredited Tax Preparer; Accredited Business Accountant; Advanced Studies Harvard Law School Program of Instruction for Lawyers; Master of Science in Taxation, Summa Cum Laude (Washington School of Law); Doctor of Philosophy in Taxation, with Honors (Washington School of Law); published author of numerous tax articles and a nationally known lecturer on bankruptcy and tax related issues.

REFUND, WITHDRAWAL, DISMISSAL AND COMPLAINT RESOLUTION POLICIES

Refund Policy: If within ten business days, commencing the day of enrollment, the student wishes to withdraw, he/she may do so with no further obligation. A written statement of withdrawal must be received by mail, email or fax to meet these terms. If a student would like to withdraw within the 10 day period and a course has already been shipped to the student, the course must be returned within 14 days or the student will remain obligated. If the student meets these conditions for withdrawal, all money paid towards tuition (excluding shipping costs associated with delivered courses) will be refunded.

Please Note: In order for the refund policy to apply, the date postmarked on the envelope or the date on the fax transmittal or email of the written statement of withdrawal must be within the required time period stated above.

Withdrawal/Dismissal: Students who have not made their scheduled payment(s) may be withdrawn from the program and their account sent to collections. Students who have not made progress in their research and remained in touch with their Advisor in a year's time may be withdrawn. Students who have made payment(s) and have not completed the program within three years may be withdrawn. If the student falls outside the three year time-frame, he/she must pay a \$1,000 reinstatement fee. Also, a student that violates the honor code may face dismissal.

Complaint Resolution Policy: The objective of this complaint resolution policy is to provide a mechanism that is easy to use, enables students to resolve complaints in a timely manner, and addresses the complainant's interests in fairness and objectivity. Students are encouraged to raise their concerns early and Staff is required to respond to complaints immediately. When complaints are addressed at the time they arise, they can often be resolved informally.

The following procedure will be followed upon receipt of a complaint. Washington Institute will

1. Ask that the complainant voice his/her concern in writing.
2. Investigate the merits of the complaint (which could include detailed, in-depth discussion with the instructor, the complainant and/or other students, or any other investigation method deemed appropriate).
3. Notify the complainant of the status of the investigation process.

If the complaint has merit and a resolution can be negotiated, it will be done and the matter will be considered resolved. Complainant will be notified of the decision in writing.

If the complaint has merit, and a resolution cannot be negotiated, the complaint will be forwarded to the President for further investigation and resolution.

If the complaint is deemed not merited, the matter will be forwarded to the President for further investigation. After the President's independent investigation, if the complaint is found to be not merited, the student will be informed in writing and the matter will end.

Students who desire more information should contact the office of the Academic Affairs and Administration and ask to speak with Kathryn D. Hanson at 858-546-2838 (khanson@wsltax.org).

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