



Mchhari International College

P. O. Box SS-6901
Nassau, Bahamas

Academic Record Of
SHERRON LETTIA YOUNG

Student Number
BIB-2008-0691

Date of Birth
05/02/1983

Course Level:

Undergraduate

Semester Enrolled: January 2008
Printed: December 28, 2011

Programme:

Bachelor of Science Degree
International Banking & Finance

Major:

Compliance

Minor:

3.2 Second Class Honours (Upper Division)

Cumulative GPA:

April 2012

Academic Requirements Completed:

November 30, 2012

| COURSE TITLE | COURSE DIVISION | COURSE NO. | CREDITS ATTEMPTED | CREDITS EARNED | G.P.A. | GRADE |
|--------------|-----------------|------------|-------------------|----------------|--------|-------|
|--------------|-----------------|------------|-------------------|----------------|--------|-------|

SEMESTER I – January 2008

| | | | | | | |
|---------------------------|------------------|----------|---|---|-----|---|
| Use of English | GSD | 4111 | 3 | 3 | 3.4 | B |
| Finite Mathematics | GSD | 4112 | 3 | 3 | 2.0 | C |
| Organization & Management | BBA | 4111 | 3 | 3 | 4.0 | A |
| Total Hours: 108 | Total Credits: 9 | GPA: 3.1 | | | | |

SEMESTER II – May 2008

| | | | | | | |
|----------------------------------|-------------------|----------|---|---|-----|----|
| Approach to Critical Thinking | BCA | 4101 | 3 | 3 | 3.2 | B |
| Management Information Systems I | BIS | 4111 | 3 | 3 | 4.0 | A |
| Fundamentals of Accounting I | BAC | 4111 | 3 | 3 | 2.5 | B- |
| Business Finance | BFN | 4101 | 3 | 3 | 2.8 | B- |
| Total Hours: 144 | Total Credits: 12 | GPA: 3.1 | | | | |

SEMESTER III – September 2008

| | | | | | | |
|--------------------------------------|-------------------|----------|---|---|-----|---|
| Financial Economics | BFN | 4102 | 3 | 3 | 3.0 | B |
| Fundamentals of Accounting II | BAC | 4121 | 3 | 3 | 2.0 | C |
| Principles of Marketing Management | BEC | 4121 | 3 | 3 | 4.0 | A |
| Spanish for Business Communication I | LAN | 4111 | 3 | 3 | 3.0 | B |
| Total Hours: 144 | Total Credits: 12 | GPA: 3.0 | | | | |

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THE POINT OR GRADING SYSTEM

A grade of C or better is required for all courses which are pre-requisites to further courses in the student's primary programme. Only one grade of D will be tolerated in the student's primary core programme, provided that the course is not a pre-requisite to further courses in the programme.

The student's standing will be determined on the basis of the annual grade point average (GPA) as thus:

| | |
|---------------|-------------------------|
| 2.0 or better | Satisfactory Standing |
| 1.5 - 1.99 | Probationary Standing |
| 1.49 - 0 | Unsatisfactory Standing |

(Students in this category will be advised by their academic advisor on how to better their grades.)

EXAMINATION MARKINGS

1. Course Markings:

All courses will be graded by letters which are defined in percentages as follows, and please note that these letter grades are the basis for grading students' final examinations and calculating students' GPAs at the end of each semester.

| Percentage | Letter Grade | Description |
|-------------------|---------------------|--------------------|
| 90% - 100% | A | Distinction |
| 80% - 89% | B | Very Good |
| 70% - 79% | B- | Good |
| 60% - 69% | C | Satisfactory |
| 50% - 59% | D | Pass |
| Below 50% | F | Fail |

2. Final Examination:

The final examination mark is the average of all of the marks submitted by individual examiners. All of the examinations will be graded by letter grades only. These letter grades are defined as follows:

| Letter Grade | Description | Points |
|---------------------|--------------------|---------------|
| A | Distinction | 4.0 |
| B | Very Good | 3.0 |
| B- | Good | 2.5 |
| C | Satisfactory | 2.0 |
| D | Pass | 1.5 |
| F | Fail | 0 |

Average marks are determined by averaging the point values of all grades submitted and converting the result to a letter grade.

Important Note: All examination results from the course examination to the final examination must be approved and adopted by the College's Governing Board before it can be accepted as Official College result.

| COURSE TITLE | COURSE DIVISION | COURSE NO. | CREDITS ATTEMPTED | CREDITS EARNED | G.P.A. | GRADE |
|--|-------------------|------------|-------------------|----------------|--------|-------|
| SEMESTER IV – January 2009 | | | | | | |
| Introduction to Business Law | BEC | 4126 | 3 | 3 | 3.3 | B |
| Managerial Decision Making | BMS | 4206 | 3 | 3 | 3.0 | B |
| Commercial Bank Management | BIB | 4201 | 3 | 3 | 3.5 | B |
| Introduction to Business Statistics | BBA | 4212 | 3 | 3 | 2.0 | C |
| Total Hours: 144 | Total Credits: 12 | GPA: 3.0 | | | | |
| SEMESTER V – May 2009 | | | | | | |
| Micro-Economic Analysis | BMS | 4213 | 3 | 3 | 2.8 | B- |
| Operations Management | BMS | 4214 | 3 | 3 | 4.0 | A |
| Total Quality Management | BMS | 4221 | 3 | 3 | 4.0 | A |
| Total Hours: 108 | Total Credits: 9 | GPA: 3.6 | | | | |
| SEMESTER VI – September 2009 | | | | | | |
| Human Resources Management | BHR | 4121 | 3 | 3 | 4.0 | A |
| Corporate Finance | BIB | 4201 | 3 | 3 | 3.2 | B |
| Investment Finance | BFN | 4202 | 3 | 3 | 2.0 | C |
| Total Hours: 108 | Total Credits: 9 | GPA: 3.1 | | | | |
| SEMESTER VII – January 2010 | | | | | | |
| Retail Banking | BIB | 4202 | 3 | 3 | 4.0 | A |
| Trust Administration | BIB | 4203 | 3 | 3 | 3.0 | B |
| International Banking Operations | BIB | 4304 | 3 | 3 | 3.3 | B |
| Money & Capital Markets | BIB | 4305 | 3 | 3 | 3.6 | B |
| Total Hours: 144 | Total Credits: 12 | GPA: 3.5 | | | | |
| SEMESTER VIII – May 2010 | | | | | | |
| Applied Macro Economics | BBA | 4315 | 3 | 3 | 2.5 | B- |
| Business Policy and Strategy | BBA | 4326 | 3 | 3 | 3.4 | B |
| Introduction to Organizational Behaviour | BMS | 4328 | 3 | 3 | 4.0 | A |
| Total Hours: 108 | Total Credits: 9 | GPA: 3.3 | | | | |
| SEMESTER IX – January 2011 | | | | | | |
| Legal Compliance and Business Ethics | BLC | 4112 | 3 | 3 | 3.4 | B |
| Banking Technology | BIB | 4307 | 3 | 3 | 4.0 | A |
| Spanish for Business Communication II | LAN | 4328 | 3 | 3 | 3.0 | B |
| Advanced Financial Management | BMS | 4413 | 3 | 3 | 2.0 | C |
| Total Hours: 144 | Total Credits: 12 | GPA: 3.1 | | | | |

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| COURSE TITLE | COURSE DIVISION | COURSE NO. | CREDITS ATTEMPTED | CREDITS EARNED | G.P.A. | GRADE |
|--------------|-----------------|------------|-------------------|----------------|--------|-------|
|--------------|-----------------|------------|-------------------|----------------|--------|-------|

SEMESTER X – September 2011

| | | | | | | |
|--------------------------------|------------------|----------|---|---|-----|---|
| Anti-Money Laundering | BML | 4111 | 3 | 3 | 4.0 | A |
| Foundations of Risk Management | BLC | 4212 | 3 | 3 | 3.3 | B |
| Advanced Business Law | BAC | 4414 | 3 | 3 | 3.0 | B |
| Total Hours: 108 | Total Credits: 9 | GPA: 3.4 | | | | |

SEMESTER XI – January 2012

| | | | | | | |
|---------------------------|-------------------|----------|---|---|-----|---|
| Sociological Perspectives | BMS | 4411 | 3 | 3 | 3.5 | B |
| International Business | BBA | 4412 | 3 | 3 | 3.2 | B |
| Undergraduate Thesis | BBA | 4999 | 9 | 9 | 3.0 | B |
| Total Hours: 180 | Total Credits: 15 | GPA: 3.2 | | | | |

TOTAL CREDITS ATTEMPTED: 120
TOTAL CREDITS EARNED: 120

SHERRON LETITIA YOUNG
 NASSAU, BAHAMAS

FINAL OVERALL GRADE: 3.2 Second Class Honours (Upper Division)
 ***** END OF TRANSCRIPT *****


 ACADEMIC REGISTRAR

NOTIFICATION OF RESULTS

At the end of each course examination, students will be notified of their exam results in points and letter grades, which help the students to keep track of their GPA throughout the duration of their course.

However, on completion of their various courses, which is their final examination, they will be notified of their results after having completed all other requirements for the award of the College, in degree categories which is based on the letter grade/points on their final examination. These categories are as follows:

| <u>Categories</u> | <u>Points</u> |
|--|-------------------------|
| I. First Class | 3.6 - 4.0 |
| II. Second Class (A) Upper Division (B) Lower Division | 3.0 - 3.5 2.6 - 2.99 |
| III. Third Class | 2.5 |
| IV. Pass (Non-continuation Pass) | 1.5 |
| V. Fail | 0 |
| VI. Exempted because of Prior Learning Experience | PLF |
| VII. Transfer of Credits | TC |
| VIII. Professional Development | PD |

Please note that for the award of Bachelor's Degree, Section 2 - Final Examinations under Examinations applies, after all requirements for the award of the honors have been fulfilled. These requirements include:

- I. Accepted pre-requisite to the Bachelor's Degree Programme.
- II. Completion of the College's approved credit ratings.
- III. At least 75% participation in all courses leading to the award of the Bachelor's Degree.
- IV. Satisfactory completion of the Dissertation
- V. All examinations must be moderated and marked by external examiners that are approved by MI College's Board of Governors.
- VI. MI College Board of Governor's approval of the final exam, and finally the award of the Bachelor's Degree (Honors).