

CURRY COLLEGE

WINTER INTERSESSION

TERM I: DECEMBER 7 - 28

TERM II: DECEMBER 7 - JANUARY 24

TERM III: JANUARY 5 - 24

DIVISION OF CONTINUING AND GRADUATE STUDIES

3 for 1 Winter Internship Tuition Program

The College will offer three-credit winter internships at a cost equivalent to a one-credit internship for the first three credits. If more than three internship credits are taken, each credit beyond three would be charged at the full per-credit tuition charge (i.e. a student registered for six credits of internship would be paying for four credits in total – three credits at the one credit rate and full price for the additional three credits). The tuition fee for one CE credit during the Winter 2021 semester is \$375. Therefore, students participating in the program will save \$750. Registration for winter internships will follow the same process as fall and spring internships. Plan your Winter Internship now and take advantage of this great opportunity.

For more information visit www.curry.edu/winterinternships

TERM I: DECEMBER 7 – 28

ACNT 1010 Financial Accounting Elizabeth Delano-Dykas 3 credits CRN 6102

Fully Online

An introduction to financial accounting through the preparation, use and interpretation of financial statements. The course focuses on key accounting concepts and procedures with a special emphasis on the accounting cycle. Topics include cash flows, accounts receivable, inventory and cost of goods sold, property, plant and equipment, long-term liabilities, issuance of stocks and bonds, and the distribution of income. Financial statement analysis is introduced through the use of financial ratios. The importance of ethics in financial reporting is discussed throughout. Required for Business Administration majors and minors.

BIOL/HW 2520 Nutrition Marcia Richards 3 credits CRN 6109/6110

Fully Online

Introduces students to the basics of human nutrition. Macro and micronutrients are studied regarding their role in human physiology and health. The relationship between the foods we eat and the nutrients derived from them are explored through the study of digestion and absorption. Nutrition during the various life stages and evidence-based research regarding the role of nutrients and disease prevention are also discussed. Students are able to apply concepts learned by assessing the adequacy of their own diets and by investigating a current nutrition topic. Prerequisite: Any 3- or 4- credit BIOL, CHEM, or SCI course and permission of the instructor.

BUS 3930 Management of International Business Tony Fabrizio 3 credits CRN 6104

Fully Online

Focuses on the principles of international business and the characteristics, which distinguish it from domestic business. Presents a broad overview of the organizations and institutions that comprise the global economy. Topics include international trade theory and practice; international law and multilateral institutions; foreign direct investment; regional integration and trade blocks; the global monetary system and its institutions; culture and politics. Required for Business Administration majors. This course meets the General Education International/Global Interdependence requirement. Prerequisites: BUS 1000 and BUS 1610.

BUS 3950 Business Ethics Steve Gunning 3 credits CRN 6103

Fully Online

Explores ethical concepts and issues related to management. Case analysis and problem-solving skills are further developed in order to comprehend the ethical and legal dimensions of business relationships: employer to employee, manager to stockholder, producer to consumer, corporation to the environment. Be forewarned: this is a journey that will cross into the dark side of business and management practices. Individual goals within the context of MGT 3950 include: to gain insight into the impact of your values/ethics on peers; to learn to explain and defend positions taken by means of solid case analysis, synthesis of facts, logical thinking and persuasion; to develop a tolerance for diverse values or ethics. Required for Business Management majors. Prerequisites: Most 2000-level prerequisite and major core requirements. (May be taken concurrently with MGT 3930 and MGT 3980).

TERM I: DECEMBER 7 – 28

CJ 2018 Ethics and Law Enforcement Daniel Paynich 3 credits CRN 6139

Fully Online

Explores the ultimate purpose of the criminal justice system (punishment or “restoration of the evil doer” or some combination) Examines a variety of ethical issues faced by law enforcement officials: The relationship between ethics and the law; the tension between personal ethics and social expectations; professional ethics; the use of force, especially deadly force; law enforcement, the community, and the common good; issues of race, gender, and class. Prerequisite: CJ 1000.

CRW 2300 Creative Writing I Kellie Cannon 3 credits CRN 6105

Fully Online

Explores in theory and practice the nature, value and the techniques of prose and poetry writing. This course meets the General Education Arts Breadth and Reading/Writing Enhancement requirements. Prerequisite: Six (6) credits of Writing/English at the 1000-level.

PRS 2230 Philosophy in Pop Culture Will Barnes 3 credits CRN 6106

Fully Online

An investigation of contemporary values and philosophic issues expressed through selected forms of contemporary art and lifestyle, including science fiction, pop music, film, video, consumer culture, etc. What is “pop” culture? What attitudes toward being human are expressed and marketed in popular culture today? What concepts and perspectives on human community and the cosmos are operative in “pop” culture? What tools does philosophy offer to critique contemporary culture? This course will offer opportunities for intergenerational dialogue and philosophic assessment of the values implicit in “pop” culture. This course meets the General Education Humanities Breadth requirement and may be Reading/Writing enhanced.

PSY 2125 Substance Abuse Counseling Ann Leonard-Zabel 3 credits CRN 6107

Fully Online

This course examines assessment, diagnosis and treatment modalities for counseling of individuals with substance use disorders. There will be an emphasis on the importance of comprehensive integrated treatment of individuals with co-occurring psychiatric and substance use disorders. Students will be introduced to prevention strategies, relapse prevention strategies, treatment planning, the importance of family therapy and self-help groups and how they relate to treatment outcome. Prerequisite: PSY 1030.

SOC 1100 Sociology of Popular Culture Sarah Augusto 3 credits CRN 6108

Fully Online

This course examines the social significance of popular culture historically and in the contemporary era. Topics covered include theories of popular culture. Distinctions between “high” and “low” culture, domination and resistance in popular culture, the effect of mass culture on contemporary society, fan cultures, and “textual poaching.” In our examination of popular culture we will also learn about sociological theories and concepts. This course meets the General Education Social Science Breadth and Information Literacy Enhancement requirements.

PAL 1230 Selected Topics in Learning Instructor TBD 0 credits

Fully Online

Individual tutorials arranged on an hourly basis for students with specific needs. Signature of the coordinator of ACP is required. Contact Coordinator of ACP for special information.

TERM II: DECEMBER 7 – JANUARY 24

AC 1030 Communication Technology Deanna Gordon 3 credits CRN 6126

Synchronous online learning times: Mondays, 5:30 - 7:30 pm

A foundation course combining communication and technology history, theory and practice. Covers the basics of utilizing and assessing a variety of digital resources. Students acquire and apply the communication skills and technologies that are integral to academic and career success. New and emerging communication technologies that aid in developing communication skills, such as persuasion and communication delivery to varied audiences, will be discussed. This course meets the General Education First Year Core Communication requirement.

AC 2050 The Art of Online Content Christopher McCusker 3 credits CRN 6125

Synchronous online learning times: Tuesdays and Thursdays, 9 am - noon

This course integrates Graphic Design and Web Design theories and processes. Three primary areas of creating an online presence will be discussed: Graphic (Visual) Design, Content Creation and Technology Tools. The process of Online Design will be discussed from an artist, user (viewer) and technical perspective. Students will create a website using effective Visual Design theories such as: color, balance, proximity, graphics, and layout as well as ADA compliance. Students will also create content that complies with web writing style and image standards that will target the specific needs of a specific audience. The resulting content and design will be published using an online web editor. The semester project will be an appropriate inclusion in the e-portfolio. This course meets the General Education Arts Breadth and Reading/Writing Enhanced requirements.

BUS 1610 Economics: Macro Ishani Tewari 3 credits CRN 6127

Fully Online

The study of economic analysis in theory and practice. The structure and determinants of a nation's income, employment, investment, and balanced growth. Required for Business Administration majors and minors. This course meets the General Education Social Science Breadth and Quantitative Literacy Enhancement requirements.

Prerequisite: Math Assessment

CJ 2100 Corrections Adam Stearn 3 credits CRN 6134

Fully Online

Critically examines institutional responses to crime and the systems created to sanction criminal offenders, including the history and practice of corrections intended to treat adult and juvenile offenders. Current evidence based best practices, including community -based alternatives and re-integration, will be examined. Correctional models from other countries will be explored in the context of social justice and the promotion of human rights.

Prerequisite: CJ 1000.

COM 3015 Advanced Public Speaking Sharon Sinnott 3 credits CRN 6140

Synchronous online learning times: Mondays, 6 – 9:15 pm

This course is designed to build and expand upon COM 2010: Public Speaking. The chief emphasis is placed upon the understanding and application of the principles of effective speech communication and public speaking by preparing carefully delivered speeches that are appropriate for your audience, the speech purpose, and the assignment. Attention will be given to public speaking strategies, research, the "3 Vs" of message impact (visual, vocal, verbal), supplemental media use (e.g. PowerPoint), and the effective delivery of different types of speeches used extensively in business and the professions. Prerequisite: COM 2010 or permission of instructor.

TERM II: DECEMBER 7 – JANUARY 24

CRW 3490 Memoir & Life Writing Susan Nagelsen 3 credits CRN TBD
Fully Online
Puts memories and discoveries about one's life into words for readers to think about in terms of their own experiences. Emphasis on writing scenes that typify one's life. Prerequisite: Six (6) credits of Writing/English at the 1000-level

GEN 1000 First Year Inquiry Julia Sloan 3 credits CRN 6135
Fully Online
This first-year course introduces students to the liberal arts through examination of topical, relevant, real-world issues through a focused disciplinary and broader interdisciplinary perspective. Using common readings, speakers, and information drawn from liberal arts disciplines, students will explore their own ideas and assumptions while discussing ways in which information offers deeper understanding and insight into their lived experiences - personal or educational. Additionally, throughout the course, information literacy and portfolio development will be introduced as students retrieve and evaluate information, and demonstrate their learning.

LDR 2500 Leading Change John DiCicco 3 credits CRN 6128
Fully Online
This course offers students an opportunity to develop the knowledge base necessary to lead and manage organizational change. The course begins with exploring the drivers and technologies most influencing organizational change today. Organizational strategies and structures and the optimal design for an organization will be addressed. The course will apply classic and contemporary change models, while evaluating both small and large-scale corporate change efforts. The dynamics of change at the individual level will also be examined, as well as strategies to manage people through this change process. The format of this course will be interactive, with the goal of producing a degree of change in the understanding, skills and capabilities of each participant with respect to managing change.

MATH 1150 Statistics I Thomas Gorsuch 3 credits CRN 6133
Synchronous online learning times: Wednesdays, 5:30 – 8:30 pm
Explores the collection, organization, analysis, and inference of data in multiple contexts through statistical methods. Requires students to discuss quantitative results, interpret multiple representations (symbolic, graphical, numerical, verbal) of quantitative information, and solve problems using quantitative methods, particularly linear regression and correlation, the construction of confidence intervals, and tests of hypotheses. This course meets the General Education First Year Core Quantitative Literacy requirement. Prerequisite: Successful completion of MATH 1000 or demonstrated proficiency on the Mathematics Assessment.

MIS 1010 Managing with Information Systems Shavi Cooray 3 credits CRN 6129
Fully Online
This course teaches students about the manager's role in designing information systems that truly satisfy the information needs and strategies of the business. It teaches students how to effectively manage information and information systems. Some management efforts involve interviewing stakeholders to analyze a business challenge from different perspectives and map the steps of a business process that could solve the problem. This task leads to the identification of information requirements that should be fulfilled by the proposed solution, as well as the assessment of how these requirements vary across management levels or functional areas. Students will learn how to map and design the flow of information requirements in business processes using appropriate software tools. Students will also learn about developments in technologies such as databases, artificial intelligence, ERPs, CRMs and collaborative project management tools. This is followed by students learning how to strategically evaluate these technologies and determine which may support the information requirements of a given situation.

TERM II: DECEMBER 7 – JANUARY 24

- NSG 3470 Health Policy and Finance Susan Natale 3 credits CRN 6136**
Fully Online
This course provides the student with an overview of the development, implementation, and evaluation of health policy on local, national, and global levels. The student considers the impact of health care policies on a variety of stakeholders including patients and families, care providers, insurers, and local and international regulators. Discussions of the impact of health financing and reimbursement in both public and private health care delivery organizations in the United States and countries around the world allows the student to develop insight into considerations for individual nursing practice. Through local, national, and international insight, the student advocates for patients in various healthcare systems. This course meets the General Education International/Global Interdependence requirement. Prerequisite: all 2000 level NSG courses.
- PAL 1230 Selected Topics in Learning Instructor TBD 0 credits**
Fully Online
Individual tutorials arranged on an hourly basis for students with specific needs. Signature of the coordinator of ACP is required. Contact Coordinator of ACP for special information.
- PSY 2400 Human Development Karen Hussar 3 credits CRN 6132**
Fully Online
The course will focus on cognitive, physical, emotional and social changes over the life span. Emphasis will be placed on the psychological issues relevant to each stage in the life cycle. Prerequisite: PSY 1030.
- SA 1800 Drawing Heather Davis 3 credits CRN 6130**
Synchronous online learning time Monday & Wednesday 4-6:30 pm
Introduces drawing techniques and explores the particular quality and expressiveness of a variety of drawing media — pencil, ink, charcoal, and conte crayon. Students practice drawing skills with emphasis on compositional principles and the development of visual sensitivity. Students are expected to purchase supplies. This course meets the General Education Arts Breadth requirement.
- SPAN 2200 The Culture of Spain Jeff Di Iuglio 3 credits CRN 6131**
Synchronous online learning time Monday & Wednesday 4-6:30 pm
Who are the real Spaniards and how does Spain relate to Latin America and the greater Hispanic world? Beginning with an overview of Spain's history, geography, language, and religion, this course will examine Spain's development and transformation into a thoroughly modern, creative, and dynamic nation. Through various media – readings, film, visual arts, and music – we will attempt to define this very old, yet at the same time, modern culture. Taught in English. No previous study of Spanish required. This course meets the General Education International/ Global Interdependence requirement. Prerequisite: Sophomore standing or departmental approval
- WRIT 1400 Reading, Writing, and Research I Susan Nagelsen 3 credits CRN 6137**
Fully Online
This course serves as an introduction to the kinds of reading and writing students will be expected to do in college. Emphasis on the developing confidence as writers, especially students' identities as writers through practice and reflection. This course will present strategies for critical reading, purposeful revision, and reflection. This course meets the General Education First Year Core requirement. Prerequisite: Successful completion of WRIT 1060 or demonstrated proficiency on the Writing Assessment

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WRIT 1500 Reading, Writing, and Research II Courtney Beggs 3 credits CRN 6138

Fully Online

Advancing concepts introduced in WRIT 1400, this course focuses on research writing at the college level. Emphasis will be placed on developing a sound research process from inquiry to final product using strategies for applying research methods in order to locate, critically read, evaluate, and incorporate texts. Focus will be on presenting research in a comprehensive research writing project using appropriate rhetorical conventions. This course meets the General Education First Year Core requirement. Prerequisite: WRIT 1400 or equivalent course experience.

TERM III: JANUARY 5 - 24

AC 2010 Identity Theft Paul Hayes 3 credits CRN 6111

Synchronous online learning times: Tuesdays, 5:30 – 8:30 pm

Identity theft is rapidly emerging as a serious threat in our society. This course is designed to give students a better understanding of this “faceless crime” and how to fight against ID thieves. Students will examine current methodologies developed by the Federal Trade Commission and the local law enforcement agencies assigned to combat ID theft. Students will learn how this crime is committed and how to protect personal assets, as well as gain an understanding of the types of ID thieves and their typical backgrounds. Knowledge of Microsoft Windows and basic PC skills is required.

ACNT 1011 Managerial Accounting Debra Petrizzo 3 credits CRN 6112

Fully Online

An introduction to managerial accounting emphasizing how managers use accounting information to further organizational goals related to planning, controlling & decision-making. Topics include fundamental cost terminology, cost behavior, product costing, profit planning and budgeting, cost-volume-profit analysis, standard costs, segment reporting, differential analysis, and performance measurement techniques. Emphasis is also placed on the preparation & analysis of internal accounting reports. Ethical and international issues are discussed throughout. Required for Business Management majors. Prerequisite: ACNT 1010.

BUS 2000 Management Theory & Practice Arthur Graziano 3 credits CRN 6113

Fully Online

This course will explore the theories and practices of management that are used in the organization and management of profit and non-profit businesses and institutions. The course will focus on the four primary management ‘functions’ of planning, leading, organizing and controlling the resources and operations of the organization. The role of the manager and skills that are needed to succeed at different levels of the organization will be addressed. Emphasis will be placed on oral and written communication and effective group interaction. Prerequisite: BUS 1000.

BUS 3980 Senior Seminar Tony Fabrizio/Steve Gunning 3 credits CRN 6114

Fully Online

Uses cases and field-based projects that require integration of the skills and knowledge acquired in the various management disciplines to develop solutions to complex, organizational problems. Involves financial analysis, forecasting, strategic planning, and knowledge of the organizational dynamics that exist between and among functional departments. Strategy development and implementation viewed as central to effective decision-making and the development of a “general manager’s” perspective are emphasized. Required for Business Administration seniors. Prerequisites: 2000-level prerequisite and major core requirements. Department approval required.

TERM III: JANUARY 5 - 24

CJ 2008 Wrongful Convictions Philip McCue 3 credits CRN 6122

Fully Online

According to the National Registry of Exonerations, there are more than 2400 recorded exonerations with over 22,000 years lost and an unknown amount of individuals who remain in prison for crimes that they did not commit. The objectives of this course include: understanding the various causes of wrongful convictions (false confessions, ineffective assistance of counsel, unreliable witness identifications, junk science, public corruption, etc.); understanding current law and criminological research on wrongful convictions; and applying that law and research to real-life wrongful conviction stories.

CRW 2350 Writing Poetry Lindsay Illich 3 credits CRN 6116

Fully Online

Engages students in writing poetry and includes extensive in class discussion of the students' own poems and proposed methods of revision. Experimental forms are included, as well as work in more traditional forms. This course meets the General Education Arts Breadth and Reading/Writing Enhancement requirements. Prerequisite: Six (6) credits of Writing/English at the 1000-level or permission of instructor.

EXP 2340 Intro to Experiential Learning Ryan Theroux 3 credits CRN 6115

Fully Online

Introduction to Experiential Learning is a pre-requisite course for students interested in pursuing an internship. Students who are interested in participating in an internship in the near future should enroll in this course. Topics include goal setting, internship requirements and professionalism.

HW 1000 Personal Health Melissa Weinstein 3 credits CRN 6124

Fully Online

This course will introduce the student to all the major areas of health and how they affect their lives. Health promotion, wellness and empowerment will be discussed and analyzed in relation to each health component. Upon completion of this course, students will have a better understanding of the importance their personal decisions make on their health. This course meets the General Education Wellness requirement.

HW 2150 Holistic Health Katherine Morrison 3 credits CRN 6123

Fully Online

This course will introduce and explore the concepts of holistic health and its philosophical underpinnings. Sample issues include trends in holistic health care, the science of holistic health, views of health and wellness, examination of the impact of Western and non-Western values and belief systems, creation of healthier workplaces with holism, critical assessment of research and evaluation of treatment options. Selected integrative health modalities will be explored. Issues will be studied with both a personal wellness focus and a focus on working with health care consumers for wellness promotion. Discussion, writing, reading, and reflective practice will be the main learning activities. It is recommended that the student have completed HW 1000 prior to taking this course.

PAL 1195 Connections to Learning Diane Webber 3 credits CRN TBD

Synchronous online learning times: Tuesdays and Thursdays, 8 – 9 pm

This course fortifies the academic and personal learning foundation built by students during previous college experiences. Students will develop deeper self-understanding, as well as discover effective learning habits through metacognitive reflections. The online course provides individualized support and instruction for students in small groups providing opportunities to participate in a learning community, to explore technologies that may facilitate reading, writing, and listening skills, to establish goals for upcoming academic work, and to deepen personal self-knowledge. Students earn 3 credits for this elective course which is open to students registered in PAL.

PAL 1230 Selected Topics in Learning Instructor TBD 0 credits

Fully Online

Individual tutorials arranged on an hourly basis for students with specific needs. Signature of the coordinator of ACP is required. Contact Coordinator of ACP for special information.

TERM III: JANUARY 5 - 24

- PRS 2210 Ethics** Will Barnes 3 credits CRN 6118
Fully Online
Ethics is the study of human and humane activity, an inquiry into the determination of the will. This course examines major theories that describe and set norms for forming moral judgments. Questions raised will include: Are humans inherently selfish? How does one decide the correct path – by predicting the consequences of actions or by examining the actions themselves? A portion of the course is devoted to recent developments in virtue theory, and ancient tradition that examines the intentions of the moral agent rather than consequences or acts. This course meets the General Education Humanities Breadth and Reading/ Writing enhancement requirements.
- PRS 2510 Intro to New Testament** Paba DeAndrado 3 credits CRN 6117
Fully Online
A study of the various writings included in the New Testament in light of their historical and cultural settings. Gives attention to their literary, theological, and socio-political aspects in an attempt to relate early Christian religious perspectives to human experience in both the ancient and the modern world. This course is recommended for students with sophomore standing or above. This course meets the General Education Humanities Breadth requirement and may be Reading/Writing enhanced.
- PSY 2090 Personality** Liz Carey 3 credits CRN 6120
Fully Online
This course examines several theoretical perspectives on the development of personality and abnormal behavior. This course reviews both historical and current trends in personality psychology (from phrenology to constructivism) and encourages students to understand the social climate that may shape the dominant beliefs of the personality psychologists. Prerequisite: PSY 1030.
- PSY 3350 Health Psychology** Liz Carey 3 credits CRN 6119
Fully Online
This course critically examines the history of health psychology, major theories in the field and methods of applying health psychology knowledge to promoting health and preventing disease. Particular attention will be given to the roles of individual, social, cultural and economic factors. Topics include global communicable and chronic diseases, stress and coping, HIV and AIDS, risky behaviors, cardiovascular disease, chronic pain, and cancer. Prerequisite: Any 2000-level PSY course.
- SOC 1000 Introduction to Sociology** Karen Lischinsky 3 credits CRN 6121
Fully Online
This course serves as an introduction to the discipline of Sociology. Sociology is the study of human interaction and society. This includes both the power of individual actors and larger structures within society. Often times we may understand our decisions and actions to be entirely and exclusively our own, when in fact they are the complicated product of the interaction between ourselves and the institutions and structures of our society. In this course, we will begin to understand the interaction between society and the individual, and how sociologists study and explain social phenomena. Key concepts introduced include: culture, groups, socialization, social interaction, institutions, and inequality. This course meets the General Education Social Science Breadth and Information Literacy Enhancement requirements. Not open to students who have taken SOC 1000: Perspectives on Society and Culture or SOC 1000: Social Life.
- SRM 2030 Sport & Rec Facility Management** Natalie West 3 credits CRN 6144
Fully Online
This course focuses on the principles and practices necessary to plan, develop, promote, operate and maintain sporting events, athletic centers and recreational facilities. Emphasis is on issues concerning personnel, finance, profitability, security, concessions, convention centers, event scheduling, equipment management, facilities maintenance and topics related to liability and risk management. Prerequisite: SRM 1000.

Winter Intersession Financial and Academic Policies

Registration Information

Online - Curry Students should log on to the MyCurry Student Portal, and click on the Course Registration icon to access the Course Registration Request System. From there students can search for and select courses, and submit registration requests to the Continuing Education Office.

Students taking their first course at Curry should go to the Continuing Education page on the Curry website at www.curry.edu/cegrad. At the top of the page click on Course Schedules, scroll down to Schedules/Key Dates/Registration then select Guest Registration Portal to select and submit course registration requests.

By Phone - Milton (617) 333 - 2364 or Plymouth (508) 747 - 2424

Tuition Cost: \$375/credit. Please note that payment is due at time of registration and Winter Intersession courses are not eligible for Financial Aid.

Refund Policy

Full refunds will be made only if a course is cancelled; if a student withdraws from a course before the course begins; or, if it is confirmed by the end of the add-drop period that the student has not attended.

The following refund policies apply to fully online courses:

If student drops after the course begins and before the end of Week 1: 75% refund.

After this deadline, students are financially responsible for the full cost of the course.

Add/Drop

You must contact the Continuing and Graduate Studies Office to add or drop a course. Permission to add an intersession course after the start day varies from class to class. Contact the Office of Continuing and Graduate Studies to inquire about adding a specific class. Students who want to drop a course from their schedule must do so prior to the start of the term. A student is financially responsible for any course(s) that are not officially dropped before the first day of the course.

Grade/Pass/Fail

Only Continuing Education courses outside of the student's major may be declared Pass/Fail. Only one course each semester may be graded in this manner. The deadline for declaring is the same as the withdrawal deadlines outlined in the Key Dates section. Please request the form from any Continuing and Graduate Studies Office.

Withdrawal

You must contact the Continuing and Graduate Studies Office to withdraw from a course. Students will receive a "W" for a grade. Please refer to the Refund Policy section of this Schedule Guide for specific withdrawal deadlines.