

# Students



## Support for YOU

TCC offers comprehensive student support services to help ensure student success, including:

- Nationally accredited Early Learning Center for child care
- Counseling and Advising Center
- Career Center
- Access Services for students with disabilities
- Assessment Services for appropriate placement into classes
- Center for Academic Support and Achievement (CASA) and Multi-Ethnic and Cultural Affairs (MECA)
- International Student Services and Programs
- Free tutoring and writing services:
  - Writing and Tutoring Center (WTC)
  - Business Education Center (BEC)
  - Math Advising Resource Center (MARC)
- Learning Resource Center at the Gig Harbor Campus
- Re-entry Navigation
- Veterans Services
- Supplemental Instruction (SI)
- Computer Assisted Learning (CAL) Lab
- Cooperative Learning Center
- Peer Mentors
- TCC/THA College Housing Assistance program

and more ...

# Student Services

## Access Services

### Serving Students with Disabilities

TCC's Access Services assures that students with disabilities have equal access to programs and activities offered at the college.

Access Services staff coordinate services and foster student independence. To receive academic accommodations, students must provide official documentation to the disability specialist.

To learn about options and opportunities:

- visit Access Services, Bldg. 7
- call 253-460-4437
- visit [tacomacc.edu/tcc-life/campus-services/access\\_services](http://tacomacc.edu/tcc-life/campus-services/access_services).

## Career Center

The Career Center, located in Bldg. 7, offers extensive resources to assist students in making career and educational decisions including:

- Individual career assessment to explore interests, identify personal strengths and match skills with career opportunities
- Access to a Career Coach to help match students with TCC education pathways and careers
- Washington Occupational Information Services (WOIS), a system providing access to accurate, up-to-date occupational and educational information specific to Washington State
- Catalogs for colleges and universities; contacts for Washington schools
- Assistance in finding full-time, part-time, temporary and seasonal employment
- Assistance with job-search skills, including resume assistance and interviewing techniques
- Internships and volunteer opportunities

Learn more at [tacomacc.edu/tcc-life/career\\_center](http://tacomacc.edu/tcc-life/career_center).

## Center for Academic Support & Achievement (CASA) and Multi-Ethnic & Cultural Affairs (MECA)

CASA/MECA provides support services and activities designed to increase academic retention, persistence, graduation and/or transfer to four-year institutions for students who are people of color, first-generation, low-income, and/or part of special populations (including Men of Distinction, student athletes, undocumented students, College Bound Scholars, Passport Foster Youth, and Washington Opportunity Scholars).

Programs and services include:

- Academic and transfer advising
- Financial aid advising and grant/scholarship information
- Emergency book / calculator loans
- Computer and quiet study labs
- Group and peer mentoring

CASA/MECA staff also play a key role in campus cultural events and activities.

To learn more visit CASA/MECA (first floor of the Student Center, Bldg. 11) or online at [tacomacc.edu/academics-programs/academic-support/casa-meca](http://tacomacc.edu/academics-programs/academic-support/casa-meca).

## College Housing Assistance Program (CHAP)

TCC and the Tacoma Housing Authority have a partnership to provide rental assistance to homeless or almost homeless TCC students. Applications for homeless students can be accepted any time after the 10th day of classes. Applications for near homeless students are taken during open enrollment periods approximately 10 days after the start of fall 2018 and winter 2019 quarters.

Basic eligibility is enrollment in developmental and/or college level credits at TCC. There are also other eligibility criteria set forth by the Tacoma Housing Authority.

For more information visit [tacomacc.edu/academics-programs/academic-support/college\\_housing\\_assistance\\_program](http://tacomacc.edu/academics-programs/academic-support/college_housing_assistance_program).

## Counseling Center

The Counseling Center staff offers a wide variety of services to students in an atmosphere of mutual trust and confidentiality. Services available to students include:

- Counseling to assist in educational planning and resolving problems relating to studies
- Counseling to address personal concerns
- Counseling to assist in choosing academic majors, programs or careers
- Counseling and support for veterans and military affiliated students
- Career interest assessment
- Current information on educational and career opportunities
- Classes in human development, career and life planning
- Special-interest workshops and class presentations
- Information on substance abuse prevention and recovery
- Referral to a wide variety of community resources when additional services are needed

Most Counseling Center services are free to enrolled students. For an appointment, call 253-566-5122 or stop by the Counseling Center in Bldg. 7.

Learn more at [tacomacc.edu/tcc-life/campus-services/counseling](http://tacomacc.edu/tcc-life/campus-services/counseling).

# Student Services

## Early Learning Center (ELC)

The Early Learning Center is a state-certified, accredited nonprofit campus center (Bldg. 3) that offers a high-quality, affordable child care program designed to enable parents to pursue education at TCC by providing a safe, nurturing environment for their children. Additional services provided by the Center include breakfasts, hot lunches and afternoon snacks; developmental screening assessment; and family resources and referrals. Spaces are also available to children of TCC staff and faculty. TCC students are given priority for enrolling their children.

The Center accepts children from one month to five years of age and provides a comprehensive program of activities suited to the developmental level of the children. Tuition is determined by a sliding fee scale, based on parent's income. Eligible four-year-olds can enroll in the preschool ECEAP program which provides 6½ hours of free preschool per day. Also, eligible children one month to three years of age may enroll in the Early Head Start program.

The ELC offers a camp at the beginning of the summer quarter for children who attend elementary school and who are between the ages of five and eight at the beginning of summer.

Center hours are 7:30 a.m.-5:30 p.m., Monday-Friday. Summer hours are 7 a.m.-5:30 p.m., Monday-Thursday.

Families using the Center are required to participate in a series of parent education courses or other activities to be determined.

Parents can place their children's names on the waiting list by calling the Center at 253-566-5180, coming to Bldg. 3, or visiting [tacomacc.edu/tcc-life/campus-services/childcare/](http://tacomacc.edu/tcc-life/campus-services/childcare/).

## Educational Talent Search

Educational Talent Search (ETS) is a federally funded TRIO program designed to assist 6th- through 12th-graders enrolled at Jason Lee Middle School and Stadium and Foss High Schools to better understand their educational opportunities and options.

ETS provides tutoring, academic advising, personal counseling, career and college preparation and mentoring and is committed to educational access, diversity, excellence and the belief that each student is a valuable member of the educational community. Contact ETS at 253-566-5110.

## International Student Services and Programs

Tacoma Community College provides a quality learning environment in which international students can pursue their educational objectives. The college is committed to international education as a means to promote cultural, political, and social awareness and understanding.

Through the college's International Student Services and Programs office (Bldg. 11), students receive support in a variety of areas including detailed assistance in admissions and registration, academic advising, and orientation to the campus and community. In addition, the office provides information on United States Citizenship and Immigration Services regulations.

Services for international students also include housing and activities. Students who request help with accommodations are matched with local families for home-stays or referred to nearby apartments. TCC's International Student Organization (ISO), a large and active student club, plans numerous events of special interest to international students.

TCC offers direct transfer agreements for international students transferring to the University of Washington–Tacoma, Saint Martin's University in engineering, Pacific Lutheran University, Washington State University, Brandman University, Central Washington University, Concordia University, Portland State University, Indiana University South Bend, and more.

For more information visit [tacomacc.edu/costs-admission/admission-process/international/](http://tacomacc.edu/costs-admission/admission-process/international/) or call 253-566-5190.

## Men's Services

Men are encouraged to call or stop by the Counseling Center in Bldg. 7 to inquire about resources addressing men's issues or concerns.

A men's support group is offered when interest is expressed. See also the Human Development course, Life Choices for Men (HD 116). TCC's Early Learning Center provides information on classes of interest to parents.

For more information call 253-566-5122.

## Women's Services

A variety of workshops, support groups and activities are planned on campus throughout the year to support women's interests.

Life Choices for Women (HD 116) is a class offered to assist women in transition. Women may call the Counseling Center at 253-566-5122 with questions about women's services. TCC's Early Learning Center provides information on classes of interest to parents.

## Student Services

### Re-entry/New Chances

At TCC, we welcome students from all walks of life, including those who have been involved with the criminal justice system. Our New Chances program provides personalized support for students in Pierce County to pursue their education after release from incarceration.

We know that education is an important stepping stone to a better life. We also know how challenging it can be to attend school while working and re-entering the community. We are here to help. You'll work with our Re-entry Navigator, who will link you to the resources you need.

For information send an email to [reentry@tacomacc.edu](mailto:reentry@tacomacc.edu).

### Safe Zone

Safe Zone is a campus-wide initiative to support LGBTQ+ students by identifying and training advocates among TCC faculty and staff. Participants are familiar with resources and issues specifically affecting LGBTQ+ individuals, and commit themselves to creating a safe environment for all students at TCC. Through its network of allies and advocates, Safe Zone strives to:

- Make issues around gender and sexual identity visible and positive
- Help LGBTQ+ students identify allies on campus
- Provide resources and support for LGBTQ+ students and advocates alike
- Create a stronger sense of community through greater understanding of LGBTQ+ culture

Staff and faculty displaying the Safe Zone sticker have completed training and confirmed their commitment to the program's mission.

More information can be found at [tacomacc.edu/tcc-life/safe\\_zone](http://tacomacc.edu/tcc-life/safe_zone).

### SPRUCE Eligibility Requirements

All of the requirements apply as of the first day of classes for the quarter enrolled. You must:

- be a Washington State resident
- be 21 years or older
- not have attended college or community college for the previous six months
- not be receiving or eligible to receive unemployment compensation
- have been unemployed or underemployed for the previous six months
- have a monthly household income at or below 200% Federal Poverty level (qualify for food stamps)

For more information visit [tacomacc.edu/costs-admission/financial-aid/spruce](http://tacomacc.edu/costs-admission/financial-aid/spruce) or call the EOC at 253-566-5201.

## Other Services

### College Bookstore

New and used textbooks for TCC courses may be purchased in the Bookstore, Bldg. 11. Art and classroom supplies, nursing uniforms and postage stamps are also available. Anyone can place special book orders through the Bookstore.

Students can order textbooks online approximately four weeks before classes start. The online store [tacomacc.edu/resourcesandservices/bookstore](http://tacomacc.edu/resourcesandservices/bookstore) also provides an assortment of clothing, supplies, TCC imprinted items, graduation regalia and bargain books. Orders can be shipped or picked up in-store or at the Gig Harbor Campus.

Coffee, drinks and a variety of snacks are available in the Convenience Store, located inside the Bookstore.

### Food Court

The TCC Food Court is located in the Opgaard Student Center, Bldg. 11.

The Food Court is closed on professional development days, and hours vary on mid-quarter educational planning days, on holidays, and during finals week and summer quarter.

Additionally, food and beverage machines are located in many buildings on campus.

### ID Cards

Photo identification cards providing access to TCC's library, computer lab and fitness center, are available through the Campus Public Safety office, Bldg. 14.

# Student Policies and Notices

## Parking on Campus

Students are required to display a parking permit when parking in designated student parking areas (unmarked spaces). Administrators, faculty, and staff are required to have valid parking permits which authorizes their vehicles to park in designated administrative or faculty/staff designated parking spaces. Failure to obtain a permit or to adhere to parking and traffic rules and regulations may result in fines or other penalties. Security and parking information is given to students during registration and to employees at the time of employment.

Parking permits may be obtained through the Public Safety office in Bldg. 14.

## Public Safety Office

TCC's Public Safety office is responsible for:

- providing a safe and healthy educational and working environment for students and employees,
- maintaining TCC's accident prevention program,
- and the protection of people and property.

Public Safety employees maintain parking controls, enforce traffic laws, investigate accidents, maintain a lost and found department and handle emergency situations.

Students and staff are encouraged to report any unusual campus incidents by calling 253-566-5111. The backup number is 253-495-4146.

Tacoma Community College, its employees and its students adhere to a variety of policies. The major policies of the college are posted at [tacomacc.edu/about/policies/](http://tacomacc.edu/about/policies/).

## Student Right to Know

Information required under the Student Right to Know Act is available on the college website. This includes:

- Campus Safety and Substance Awareness
- Student Right to Know Guide
- Completion and Graduation Rules

Additional information is available in the Student Services Administration office in Bldg. 7 and Safety and Security office in Bldg. 14. The Equity in Athletics Disclosure Act Report is available in the Athletic Department, Bldg. 20.

## Policy Appeals

The college provides a process for students to appeal operating policies or procedures. Appeals are typically addressed to the manager responsible for administration of the specific policy or procedure. Policy and procedure appeals are usually subject to strict time limits – it is important to act upon a concern as soon as it develops.

Some of the rules by which TCC operates are based on state or federal laws; in most situations, laws may not be appealed. To find out who to contact regarding a particular appeal, contact the office of the Vice President for Student Services in Bldg. 7.

## Code of Student Conduct

Admission to Tacoma Community College carries with it the presumption that the student will conduct himself/herself as a responsible member of the college community.

The Code of Student Conduct identifies the responsibilities of students according to state law and college policy. The provisions of the code apply to all students whenever they are on the college campus or engaged in college-sponsored activities or functions.

Students who commit any of the following offenses are subject to disciplinary action:

- Personal offenses (such as assault, disorderly, drunken or abusive conduct, false complaint or alarm, illegal assembly, trespass, sexual harassment, and possession of or use of firearms)
- Property offenses (such as theft, intentional or grossly negligent damage or destruction of college property, and unauthorized use of college equipment)
- Status offenses (such as cheating, plagiarizing, or tendering; forgery or alteration; use, possession, selling, or being under the influence of narcotics; being under the influence of alcoholic beverages except when official approval has been given; use, possession or distribution of alcoholic beverages on campus; failure to comply with directions of an authorized college official; smoking in "no smoking" areas; and unauthorized occupancy of a college facility)

Requests by students or college employees to initiate disciplinary proceedings should be submitted in writing to the Student Conduct Administrator or designee within 10 instructional days of the date the

## Student Policies and Notices

petitioner became aware or could have become aware of the alleged violation of the code.

A student is subject to disciplinary warning, probation, suspension or expulsion for violating any of the above listed offenses. The Code of Student Conduct identifies the due process guaranteed to students who are charged with violating provisions of the code.

The college's Code of Student Conduct is available in the office of the Vice President for Student Services in Bldg. 7 and on the college website at [tacomacc.edu/about/policies/code-of-student-conduct](http://tacomacc.edu/about/policies/code-of-student-conduct).

### Leave for Faith and Conscience

Students are entitled to up to two days of excused absences per calendar year for reasons of faith or conscience or for organized activities conducted under the auspices of a religious denomination, church, or religious organization. Each holiday taken under this policy must be taken as a whole day, i.e., the day may not be divided into hours and taken piecemeal. Per RCW 1.16.050 and Substitute Senate Bill 5173 absences occurring under this policy shall not adversely impact a student's grade.

The Leave for Faith and Conscience notification form is available in Enrollment Services, Bldg. 7 or on the student portal.

### Equal Opportunity Employer and Educator

The principles of equal employment opportunity, affirmative action and nondiscrimination are fundamental to the mission, goals and objectives of Tacoma Community College. The college complies with applicable federal and state laws designed to promote equal employment opportunity and affirmative action.

- It is the policy of Tacoma Community College to provide an environment in which faculty, staff and students can work and study free from harassment or discrimination.
- The college will assure equal employment opportunity and prohibit discrimination in employment on the basis of race, ethnicity, religion, national origin, gender, sexual orientation, gender identity, age, marital status, status as a disabled or Vietnam era veteran, the presence of a sensory, mental or physical disability or genetic information.
- The college will integrate the principles of diversity into all facets of the college. We strive to eliminate barriers to employment which artificially restrict hiring, promotion, recruitment, and tenure and to create an organization that reflects the diversity of the client constituencies we serve. Further, the college is committed to creating a climate in which diversity is valued and fostered, exposure to differing cultures and peoples is viewed as a key component of the employment experience, and that the college seeks to strengthen and expand the diversity of faculty, staff and students wherever possible.

- The college is committed to creating a culture and environment that respects and values individual differences as well as encourages the productive potential of every employee.
- The college seeks to address challenges, further our objectives and develop a culture welcoming to all who enter. The diversity of the college has a direct correlation to the excellence of services provided to students to meet their needs culturally, economically and socially.

The college maintains a program of affirmative action as provided for by state and/or federal law. This policy is applicable to the college's educational programs and activities; student services and financial aid programs; use of facilities, purchasing, contracting and facilities construction activities, and all areas of employment. The college is committed to protecting the rights and dignity of each individual in the campus community, and will not tolerate discrimination of any kind at any level.

Individuals who feel they are being discriminated against are encouraged to seek help. For more information contact one of the following offices:

- Vice President for Student Services, 253-566-5115, or
- Vice President for Human Resources and Legal Affairs, 253-566-5054.

The college's policy statement and procedures for filing discrimination complaints is available from TCC administrative offices, the office of the Vice President for Student Services, the ASTCC President's office, the Counseling Center, the Library, and Human Resources.

# Student Policies and Notices

## **Nondiscrimination and Harassment Policy and Grievance Procedure (Title IX)**

Tacoma Community College recognizes its responsibility for investigation, resolution, implementation of corrective measures, and monitoring the educational environment and workplace to stop, remediate, and prevent discrimination on the basis of race, color, national origin, age, perceived or actual physical or mental disability, pregnancy, genetic information, sex, sexual orientation, gender identity, marital status, creed, religion, honorably discharged veteran or military status, or use of a trained guide dog or service animal.

To this end, Tacoma Community College has enacted policies prohibiting discrimination against and harassment of members of these protected classes. Any individual found to be in violation of these policies will be subject to disciplinary action up to and including dismissal from the college or from employment. The policy in its entirety is available at [tacomacc.edu/about/policies/nondiscrimination-and-harassment-policy-and-grievance-procedure](http://tacomacc.edu/about/policies/nondiscrimination-and-harassment-policy-and-grievance-procedure).

## **Use of Student Artifacts**

Some student assignments may be referenced as artifacts and analyzed in conjunction with the college seeking accreditation renewal; needing to demonstrate evidence of expected performance; subjecting itself to external review by accrediting bodies; and/or sharing best practices and lessons learned with other higher education professionals. By attending classes at TCC, students agree to allow access and reference to assignments, usage patterns, and share content and/or information as needed to facilitate such processes and the continuous improvement of college programs.

## **Family Educational Rights and Privacy Act (FERPA)**

The Family Educational Rights and Privacy Act requires institutions of higher education to establish written policies and guidelines governing the review, inspection, release, amendment and maintenance of student educational records.

Tacoma Community College has established policies and guidelines to ensure that the education records of its students are treated responsibly in accordance with the act and U.S. Dept. of Education regulations.

TCC directory information can be released without a student's permission. It includes student names, degrees and awards. TCC will also confirm dates of attendance, dates of birth, major field of study, participation in officially-recognized sports and activities, and most recent previous educational institution attended. Release of non-directory information requires a release signed by the student.

Students should be advised that military recruiters may request and receive address and phone listings as well as the above directory information without a signed release.

A student may request directory information be withheld from public release by filing an annual request with the Registrar in Bldg. 7. However, the college may authorize designated persons and agencies access to students' educational records under certain conditions listed in the college policy without the student's consent.

Copies of the college's student educational records policies and procedures may be obtained from the office of the Vice President for Student Services in Bldg. 7.

Students may file complaints concerning alleged failures by the college to comply with the Act or regulations promulgated there under with the United States Dept. of Education (FERPA), Office of the Review Board, Washington, D.C. 20202.

## **HIV/AIDS**

The college is committed to providing a safe and healthy educational environment and to providing education and information about the transmission and prevention of chronic, communicable diseases, including human immune deficiency virus (HIV) and acquired immune deficiency syndrome (AIDS). Consistent with existing law and in the interest of all concerned, the college takes appropriate measures to ensure a safe environment through educational services.

## **Radiologic Technology Program Pregnancy Policy**

For information on the Radiologic Technology Program Pregnancy Policy, contact the Radiologic Sciences program chair.

## Student Policies and Notices

### **Tobacco and Smoke Free Campus Policy**

It is the policy of Tacoma Community College that smoking or the use of tobacco products is prohibited on all college premises.

Smoking materials must be extinguished and properly disposed of prior to entering college premises or exiting a vehicle. Improper disposal includes, but is not limited to, spitting smokeless tobacco product, littering (e.g., discarding cigarette butts, throwing cigarette butts out of windows, leaving spit containers), and anything that creates a fire hazard.

The sale of tobacco products or tobacco related merchandise is prohibited on College property. This includes the free distribution (sampling) of tobacco products and associated products. Sponsorship of campus events by organizations that promote tobacco use is prohibited. Advertisement of tobacco products at campus events is prohibited regardless of sponsorship. Additionally, TCC shall neither solicit nor accept any grant, gift or anything else of value from a manufacturer, distributor or retailer whose principal business is tobacco products.

Exceptions to this policy for cultural or artistic purposes require prior written approval of the college president or designee.

### **Marijuana Use on Campus**

Even though limited personal possession and use of marijuana is legal in Washington State, it is illegal on the TCC campus. Because the college receives federal funds we must adhere to federal policy in regard to possession and use of marijuana and other drugs.

Being under the influence, use, possession, manufacturing or distribution of marijuana, including medical marijuana, is a violation of the TCC Code of Student Conduct and will result in disciplinary action.

### **Substance Abuse**

In accordance with provisions of the Drug-Free Schools and Communities Act of 1986 (Public Law 99-570) and its amendments of 1989, Tacoma Community College provides substance abuse education, resources, information, and referrals focusing on the prevention and treatment of substance abuse.

Information on substance abuse prevention is available in the Counseling Center, Bldg. 7. This information covers the many health risks associated with the use and abuse of illicit drugs and alcohol, which include liver damage, heart disease, ulcers, brain damage, malnutrition, cancer, and damage to a developing fetus. These risks may adversely affect one's learning environment, work and personal life.

Student use, possession or distribution of alcoholic beverages, narcotic drugs, or controlled substances or being under the influence of alcohol or illicit drugs on campus or at any college-sponsored event is prohibited. (Exceptions for use of alcoholic beverages may be made with permits and by approval of the college president.) Violations of this policy by any student may result in disciplinary warning, probation, suspension or expulsion. In addition, state and federal laws make possession or distribution of illicit drugs and alcohol a crime subject to imprisonment, fine or both.



# Student Policies and Notices

## TCC is a Weapons Free Campus

Tacoma Community College seeks to maintain a welcoming and safe educational and learning environment for students, employees, and visitors. TCC does not allow weapons on its property, which includes any vehicle, building, classroom, laboratory, artistic venue, athletic venue, entertainment venue, all College-related organization property whether leased or owned by TCC, and all TCC-officially-recognized organization property whether leased or owned by TCC and any real property, including parking areas, sidewalks, and common areas under the control of TCC.

No person covered by this policy, unless authorized by law or specifically exempted by federal or state law or TCC regulation, is authorized to have in their possession a firearm, weapon or explosive at a time when engaging in TCC-related business or activities on TCC property referenced in WAC 132S-50-280:

1. It shall be the policy of this college that possession of weapons apparently capable of producing bodily harm and/or property damage is prohibited on or in college facilities or college-leased facilities.
2. Explosives are prohibited on or in college facilities or leased college facilities.
3. Carrying of firearms on or in college facilities or college-leased facilities is prohibited except and unless the firearm is registered with the campus security department for a specified period of time.
4. The aforementioned regulations shall not apply to equipment or materials owned, used or maintained by the college; nor will they apply to law enforcement officers.

The provisions do not apply if the possession of the firearm or weapons is:

- Carried by a law enforcement officer from an external agency conducting official business at TCC.
- A simulated firearm, or weapon may be authorized and permitted for educational purposes in connection with TCC-related research, teaching or theatrical production, (e.g., stage play or film production, or rehearsals for them), from the appropriate Vice President or designee.

A student who violates this policy will be asked to remove the weapon from campus immediately and will be subject to disciplinary action pursuant to the Code of Student Conduct. Further, TCC may contact the appropriate law enforcement agency if it learns that a student has violated or is violating the policy. The student may also be subject to arrest.

An employee who violates this policy will be asked to remove the weapon from campus immediately and will be subject to disciplinary action, up to and including termination of employment. Further, TCC may contact the appropriate law enforcement agency if it learns that an employee has violated or is violating the policy. The employee may also be subject to arrest.

A person other than an employee or student who violates this policy will be asked to remove the weapon from campus immediately. Further, TCC may contact the appropriate law enforcement agency if it learns that such person has violated or is violating the policy. Such person may also be subject to arrest.

Violations may result in referrals to external law enforcement agencies.

## EXCLUSIONS

1. This policy does not apply to law enforcement officials duly authorized to carry such weapons.
2. Persons employed in the Army, Air Force, Navy, Coast Guard or Marine service of the United States or any member of the Washington National Guard when in the discharge of their official duties and acting under orders requiring them to carry arms or weapons.
3. Civil officers of the United States in the performance of their official duties.
4. Armored guards in the performance of their duties of picking up and dropping off money.