MASTER OF ARTS (M.A.)
MAJOR IN RHETORIC AND
COMPOSITION

Application Requirements
The items listed below are required for admission consideration for applicable semesters of entry during the 2017-2018 academic year. Submission instructions, additional details, and changes to admission requirements for semesters other than the 2017-2018 academic year can be found on the program’s web page (http://gradcollege.txstate.edu/programs). International students should review the International Admission Documents (http://mycatalog.txstate.edu/graduate/admission-documents/international) section of the catalog for additional requirements.

• completed online ApplyTexas application
• $40 nonrefundable application fee
• $50 nonrefundable international evaluation fee (if applicable)
• baccalaureate degree from a regionally accredited university
• official transcripts required from each institution where course credit was granted
• minimum 2.75 GPA in your last 60 hours of undergraduate course work (plus any completed graduate courses)
• minimum 3.0 GPA in 12 or more hours of undergraduate English course work
• GRE scores not required
• portfolio
• three letters of recommendation

TOEFL or IELTS Scores
Non-native English speakers who do not qualify for an English proficiency waiver:

• official TOEFL iBT scores required with a 78 overall
• official IELTS (academic) scores required with a 6.5 overall and minimum individual module scores of 6.0

This program does not offer admission if the scores above are not met.

Degree Requirements
The Master of Arts (M.A.) degree with a major in rhetoric and composition requires 33 semester hours and includes both thesis and portfolio options.

Course Requirements
Thesis Option

Core
ENG 5326 Contemporary Composition Theory 3
ENG 5316 Foundations in Rhetoric and Composition 3
ENG 5327 Research Methods in Rhetoric, Composition, and Technical Communication 3
ENG 5383 Studies in Rhetorical Theory 3

Prescribed Electives
Select 9 hours of the following: 9

Portfolio Option

Core
ENG 5326 Contemporary Composition Theory 3
ENG 5316 Foundations in Rhetoric and Composition 3
ENG 5327 Research Methods in Rhetoric, Composition, and Technical Communication 3
ENG 5383 Studies in Rhetorical Theory 3

Prescribed Electives
Select 12 hours from the following: 12

Portfolio
ENG 5328 Directed Portfolio 3

Cognate
Select 6 hours of courses in rhetoric and composition or a related field designed to complement required and prescribed courses in the major 6

Total Hours 33

1 With program advisor's approval, students may take additional hours under ENG 5313 and ENG 5314 if course topics are deemed directly relevant to rhetoric and composition.

2 Topics vary

3 Excludes Topic: Composition Pedagogy

4 Excludes Topic: History of Rhetoric
If a student elects to follow the thesis option for the degree, a committee to direct the written thesis will be established. The thesis must demonstrate the student’s capability for research and independent thought. Preparation of the thesis must be in conformity with the Graduate College Guide to Preparing and Submitting a Thesis or Dissertation.


The student must submit an official Thesis Proposal Form (http://www.gradcollege.txstate.edu/forms.html) and proposal to his or her thesis committee. Thesis proposals vary by department and discipline. Please see your department for proposal guidelines and requirements. After signing the form and obtaining committee members’ signatures, the graduate advisor’s signature if required by the program and the department chair’s signature, the student must submit the Thesis Proposal Form with one copy of the proposal attached to the dean of The Graduate College for approval before proceeding with research on the thesis. If the thesis research involves human subjects, the student must obtain exemption or approval from the Texas State Institutional Review Board prior to submitting the proposal form to The Graduate College. If the thesis research involves vertebrate animals, the proposal form must include the Texas State IACUC approval code. It is recommended that the thesis proposal form be submitted to the dean of The Graduate College by the end of the student’s enrollment in 5399A. Failure to submit the thesis proposal in a timely fashion may result in delayed graduation.

**Thesis Committee**

The thesis committee must be composed of a minimum of three approved graduate faculty members.

**Thesis Enrollment and Credit**

The completion of a minimum of six hours of thesis enrollment is required. For a student’s initial thesis course enrollment, the student will need to register for thesis course number 5399A. After that, the student will enroll in thesis B courses in their field, e.g., ENG 5399A, ENG 5199B, ENG 5299B, ENG 5399B, ENG 5599B, and ENG 5999B, in each subsequent semester until the thesis is defended with the department and approved by The Graduate College. Preliminary discussions regarding the selection of a topic and assignment to a research supervisor will not require enrollment for the thesis course.

Students must be enrolled in thesis credits if they are receiving supervision and/or are using university resources related to their thesis work. The number of thesis credit hours students enroll in must reflect the amount of work being done on the thesis that semester. It is the responsibility of the committee chair to ensure that students are making adequate progress toward their degree throughout the thesis process. Failure to register for the thesis course during a term in which supervision is received may result in postponement of graduation. After initial enrollment in 5399A, the student will continue to enroll in a thesis B course as long as it takes to complete the thesis. Thesis projects are by definition original and individualized projects. As such, depending on the topic, methodology, and other factors, some projects may take longer than others to complete. If the thesis requires work beyond the minimum number of thesis credits needed for the degree, the student may enroll in additional thesis credits at the committee chair’s discretion. In the rare case when a student has not previously enrolled in thesis and plans to work on and complete the thesis in one term, the student will enroll in both 5399A and 5399B.

The only grades assigned for thesis courses are PR (progress), CR (credit), W (withdraw), and F (failing). If acceptable progress is not being made in a thesis course, the instructor may issue a grade of F. If the student is making acceptable progress, a grade of PR is assigned until the thesis is completed. The minimum number of hours of thesis credit (“CR”) will be awarded only after the thesis has been both approved by The Graduate College and released to Alkek Library.

A student who has selected the thesis option must be registered for the thesis course during the term or Summer I (during the summer, the thesis course runs ten weeks for both sessions) in which the degree will be conferred.

**Fee Reduction**

A master’s degree candidate for graduation may be eligible for a one-time fee reduction under V.T.C.A. Education Code, Section 54.054. Please refer to the section titled Fee Reduction in the Additional Fees and Expenses chapter of this catalog for more information.

**Thesis Deadlines and Approval Process**

Thesis deadlines are posted on The Graduate College (http://www.gradcollege.txstate.edu) website under “Current Students.” The completed thesis must be submitted to the chair of the thesis committee on or before the deadlines listed on The Graduate College website.

The following must be submitted to The Graduate College by the thesis deadline listed on The Graduate College website:

1. The Thesis Submission Approval Form bearing original (wet) and/or electronic signatures of the student and all committee members.
2. One (1) PDF of the thesis in final form, approved by all committee members, uploaded in the online Vireo submission system.

After the dean of The Graduate College approves the thesis, Alkek Library will harvest the document from the Vireo submission system for publishing in the Digital Collections database (according to the student’s embargo selection). **NOTE:** MFA theses will have a permanent embargo and will never be published to Digital Collections.

While original (wet) signatures are preferred, there may be situations as determined by the chair of the committee in which obtaining original signatures is inefficient or has the potential to delay the student’s progress. In those situations, the following methods of signing are acceptable:

- signing and faxing the form
- signing, scanning, and emailing the form
- notifying the department in an email from their university’s or institution’s email account that the committee chair can sign the form on their behalf
- electronically signing the form using the university’s licensed signature platform.
If this process results in more than one document with signatures, all documents need to be submitted to The Graduate College together.

No copies are required to be submitted to Alkek Library. However, the library will bind copies submitted that the student wants bound for personal use. Personal copies are not required to be printed on archival quality paper. The student will take the personal copies to Alkek Library and pay the binding fee for personal copies.

Master’s level courses in English: ENG

**Courses Offered**

**English (ENG)**

Graduate courses listed as “repeatable” ordinarily count toward nine hours of English degree credit unless otherwise indicated. Exceptions require written justification and departmental approval. Specific emphases of repeatable courses vary by term and instructor, but they may focus on literary and rhetorical forms and genres; authors, periods, or literary movements; perspectives from social, intellectual, and cultural studies; literary themes; or theoretical and practical information for technical communication. The department provides descriptions of specific courses prior to each term’s enrollment period.

- **ENG 5199B. Thesis.**
  Continuing thesis enrollment until the thesis is submitted for binding. Departmental approval required. Graded on a credit (CR), progress (PR), no-credit (F) basis. Prerequisite: Graduate College approval of thesis proposal
  1 Credit Hour. 1 Lecture Contact Hour. 0 Lab Contact Hours.
  Grade Mode: Credit/No Credit

- **ENG 5299B. Thesis.**
  Continuing thesis enrollment until the thesis is submitted for binding. Departmental approval required. Graded on a credit (CR), progress (PR), no-credit (F) basis. Prerequisite: Graduate College approval of thesis proposal
  2 Credit Hours. 2 Lecture Contact Hours. 0 Lab Contact Hours.
  Grade Mode: Credit/No Credit

- **ENG 5300. Language Problems in a Multicultural Environment.**
  An introduction to the study of multicultural language and linguistics with descriptive, psychological, social, and semantic emphases. (MULT)
  3 Credit Hours. 3 Lecture Contact Hours. 0 Lab Contact Hours.
  Course Attribute(s): Multicultural Content
  Grade Mode: Standard Letter

- **ENG 5301. Literary Scholarship.**
  An introduction to scholarly resources, methods, theories, and responsibilities that guide the study and interpretations of literature in English. Literary texts chosen for detailed examination vary with expertise of the instructor. Required in first year of M.A. with a Literature Major
  3 Credit Hours. 3 Lecture Contact Hours. 0 Lab Contact Hours.
  Grade Mode: Standard Letter

- **ENG 5302. Media Studies.**
  The study of film and media history, theory, and practice. Special topics may include videography, video editing, genre, filmmakers, and regional film
  3 Credit Hours. 3 Lecture Contact Hours. 0 Lab Contact Hours.
  Grade Mode: Standard Letter

- **ENG 5310. Studies in English Language and Linguistics.**
  A study of the English language, with special attention to phonology, morphology, syntax, semantics, dialectology, sociolinguistics, normal language acquisition, and/or writing and spelling systems. Repeatable with different emphases for up to nine hours of English credit
  3 Credit Hours. 3 Lecture Contact Hours. 0 Lab Contact Hours.
  Grade Mode: Standard Letter

- **ENG 5311. Foundations in Technical Communication.**
  An introduction to the theory and practice of technical communication
  3 Credit Hours. 3 Lecture Contact Hours. 0 Lab Contact Hours.
  Grade Mode: Standard Letter

- **ENG 5312. Editing the Professional Publication.**
  The editing, design, layout, and proofreading of a professional publication. This course is an internship. Graded on a credit (CR), no credit (F) basis. May be repeated one time with different emphasis
  3 Credit Hours. 0 Lecture Contact Hours. 3 Lab Contact Hours.
  Grade Mode: Credit/No Credit

- **ENG 5313. Studies in Principles of Technical Communication.**
  A group of courses that provide students theoretical and practical information useful in any position in technical communication. Recent emphases include Digital Media and the web, Technical Editing, and Visual Rhetoric. Repeatable with different emphases for up to nine hours of English credit
  3 Credit Hours. 3 Lecture Contact Hours. 0 Lab Contact Hours.
  Grade Mode: Standard Letter

- **ENG 5314. Specializations in Technical Communication.**
  A group of courses that provide students theoretical and practical information for specialized types of technical communication. Recent emphases include International Technical Communication Proposal Writing, Software Documentation and Writing for the Government. Repeatable with different emphases for up to nine hours of English credit
  3 Credit Hours. 3 Lecture Contact Hours. 0 Lab Contact Hours.
  Grade Mode: Standard Letter

- **ENG 5315. Graduate Writing Workshop.**
  A studio course in which the primary texts are student manuscripts. Concentrations in fiction or poetry examine principles and techniques of creating, evaluating, and revising writing in these genres. The course requires class members to review writing produced by other workshop members. 12 hours of M.F.A. credit required
  3 Credit Hours. 3 Lecture Contact Hours. 0 Lab Contact Hours.
  Grade Mode: Standard Letter

- **ENG 5316. Foundations in Rhetoric and Composition.**
  A group of courses providing students with theoretical, pedagogical, and methodological foundations in the field of rhetoric and composition. Emphases vary but include Contemporary Composition Theory and Composition Pedagogy. Repeatable with different emphases for up to nine hours of English credit
  3 Credit Hours. 3 Lecture Contact Hours. 0 Lab Contact Hours.
  Grade Mode: Standard Letter
ENG 5317. Specializations in Rhetoric and Composition.
A group of courses providing theoretical, pedagogical, methodological, and/or administrative grounding in specialized areas of rhetoric and composition. Emphases vary but may include Writing Center Theory, Practice, and Administration; Writing Across the Curriculum; Service Learning; and Literacy. Repeatable with different emphases for up to nine hours of English credit
3 Credit Hours. 3 Lecture Contact Hours. 0 Lab Contact Hours.

Grade Mode: Standard Letter

ENG 5320. Form and Theory of Fiction.
An examination of traditional and current theory and practice in fiction. Major emphasis will be placed on the British/American tradition, but some attention will be given to the practice and theory of fiction in other literatures. For M.F.A. credit only
3 Credit Hours. 3 Lecture Contact Hours. 0 Lab Contact Hours.

Grade Mode: Standard Letter

ENG 5321. Contemporary Fiction.
Readings selected from canonical and/or experimental fiction. Recent emphases include novels into film, postmodern fiction, Magical Realism, and Saul Bellow. Repeatable with different emphases for up to nine hours of English credit
3 Credit Hours. 3 Lecture Contact Hours. 0 Lab Contact Hours.

Grade Mode: Standard Letter

ENG 5322. Form and Theory of Poetry.
An examination of traditional and current theory and practice in poetry. Major emphasis will be placed on the British/American tradition, but some attention will be given to the practice and theory of poetry in other literatures. For M.F.A. credit only
3 Credit Hours. 3 Lecture Contact Hours. 0 Lab Contact Hours.

Grade Mode: Standard Letter

A study of selected works in autobiography and biography with special attention to the art forms used in these works. Repeatable with different emphases for up to nine hours of English credit
3 Credit Hours. 3 Lecture Contact Hours. 0 Lab Contact Hours.

Grade Mode: Standard Letter

ENG 5324. Studies in Literary Genre.
A study of one or more literary genres over several historical periods or from a variety of cultural perspectives. The course focusses on genres such as the following: the epic, the novel, the short story, the lyric, the pastoral, the romance, and Irish comic fiction. Repeatable with different emphases for up to nine hours of English credit
3 Credit Hours. 3 Lecture Contact Hours. 0 Lab Contact Hours.

Grade Mode: Standard Letter

ENG 5325. Studies in Literature of the Southwest.
Selected Texas and Southwestern writers with emphasis on fiction. Repeatable with different emphases for up to nine hours of English credit
3 Credit Hours. 3 Lecture Contact Hours. 0 Lab Contact Hours.

Grade Mode: Standard Letter

ENG 5326. Contemporary Composition Theory.
Introduces students to the history of writing instruction in the university and to the theories of writing and composing that inform contemporary composition studies and the teaching of writing
3 Credit Hours. 3 Lecture Contact Hours. 0 Lab Contact Hours.

Grade Mode: Standard Letter

An introduction to research practices in rhetoric, composition, and technical communications, focusing on the paradigms/perspectives, strategies, and methods that characterize qualitative and quantitative research in these areas. Includes discussion of the history and role of research in the field, research ethics, and issues of representation
3 Credit Hours. 3 Lecture Contact Hours. 0 Lab Contact Hours.

Grade Mode: Standard Letter

ENG 5328. Directed Portfolio.
Constitutes partial fulfillment of non-thesis option for students earning the MA in Rhetoric and Composition. Under guidance of a graduate faculty committee, students produce a portfolio of representative written work with written commentary and reflection. Departmental approval required. Graded as credit (CR), progress (PR), no-credit (F). Repeatable once
3 Credit Hours. 3 Lecture Contact Hours. 0 Lab Contact Hours.

Grade Mode: Credit/No Credit

Selected poets with a survey of their works. Recent emphases include Walt Whitman, Emily Dickinson, Southern poetry, Denise Levertov, and Robert Bly. Repeatable with different emphases for up to nine hours of English credit
3 Credit Hours. 3 Lecture Contact Hours. 0 Lab Contact Hours.

Grade Mode: Standard Letter

Selected authors with special attention to novels. Recent emphases include William Faulkner, Ernest Hemingway, Richard Wright, and Zora Neale Hurston. Repeatable with different emphases for up to nine hours of English credit. (MULT)
3 Credit Hours. 3 Lecture Contact Hours. 0 Lab Contact Hours.

Course Attribute(s): Multicultural Content

Grade Mode: Standard Letter

ENG 5345. Southwestern Studies I: Defining the Region.
An interdisciplinary course that surveys the physical, cultural, and social history of the Southwest, emphasizing architecture, art, literature, philosophy, politics, popular culture, and technology. Historical focus from the 15th to the mid-19th century
3 Credit Hours. 3 Lecture Contact Hours. 0 Lab Contact Hours.

Grade Mode: Standard Letter

ENG 5346. Southwestern Studies II: Consequences of Region.
Second course in a survey of physical, cultural, and social history of the Southwest, emphasizing regional and ethnic expressions of culture. This course moves from the broad overview of the first semester to more specific problems in the region and to the artistic products of regional culture. Historical focus is from the Civil War to the present
3 Credit Hours. 3 Lecture Contact Hours. 0 Lab Contact Hours.

Grade Mode: Standard Letter

ENG 5353. Studies in Medieval Literature.
Emphasis on authors, contexts, and genres of the medieval period. Recent emphases include Anglo-Saxon culture, language, and literature; Chaucer; non-Chaucerian medieval literature; pilgrimage literature. Repeatable with different emphases for up to nine hours of English credit
3 Credit Hours. 3 Lecture Contact Hours. 0 Lab Contact Hours.

Grade Mode: Standard Letter
ENG 5354. Studies in Renaissance Literature.
Emphasis on authors, contexts, and genres of the Renaissance. Recent emphases include Shakespeare, Renaissance epic, Tudor humanism, and John Milton. Repeatable with different emphases for up to nine hours of English credit
3 Credit Hours. 3 Lecture Contact Hours. 0 Lab Contact Hours.
Grade Mode: Standard Letter

Major writers of the period with emphasis on scholarship and aesthetics as well as cultural and historical background. Recent emphases include Johnson and his circle, Restoration and eighteenth-century drama, and the eighteenth-century novel. Repeatable with different emphases for up to nine hours of English credit
3 Credit Hours. 3 Lecture Contact Hours. 0 Lab Contact Hours.
Grade Mode: Standard Letter

The works of the Early Romantics or Late Romantics in context with attention to nineteenth- and twentieth-century scholarship. Recent emphases include Blake and the other arts, Coleridge, the Wordsworths, Shelley, and Keats. Repeatable with different emphases for up to nine hours of English credit
3 Credit Hours. 3 Lecture Contact Hours. 0 Lab Contact Hours.
Grade Mode: Standard Letter

Major Victorian poets with emphasis on scholarship and aesthetics as well as cultural and historical background. Recent emphases include Tennyson, the Brownings, the Pre-Raphaelites, and Hopkins. Repeatable with different emphases for up to nine hours of English credit
3 Credit Hours. 3 Lecture Contact Hours. 0 Lab Contact Hours.
Grade Mode: Standard Letter

Major Victorian prose writers with emphasis on scholarship and aesthetics as well as cultural and historical background. Recent emphases include George Eliot, non-fiction Victorian prose, Victorian women novelists, and Charles Dickens. Repeatable with different emphases for up to nine hours of English credit
3 Credit Hours. 3 Lecture Contact Hours. 0 Lab Contact Hours.
Grade Mode: Standard Letter

ENG 5371. Studies in Modern British Literature.
Selected authors with a survey of their works. Recent emphases include Yeats, Wilde, Auden, and Post-World War II British poetry. Repeatable with different emphases for up to nine hours of English credit
3 Credit Hours. 3 Lecture Contact Hours. 0 Lab Contact Hours.
Grade Mode: Standard Letter

ENG 5372. Practicum in English Studies.
An introduction to key issues and concepts in the teaching of English studies. Required for first-year instructional assistants in the English Department. This course does not earn graduate degree credit. Graded on a credit (CR), no-credit (F) basis
3 Credit Hours. 3 Lecture Contact Hours. 0 Lab Contact Hours.
Course Attribute(s): Graduate Assistantship Exclude from Graduate GPA
Grade Mode: Leveling/Assistantships

ENG 5381. Studies in Modern British and American Drama.
A survey of major British and American dramatists and their European or world context. Repeatable with different emphases for up to nine hours of English credit
3 Credit Hours. 3 Lecture Contact Hours. 0 Lab Contact Hours.
Grade Mode: Standard Letter

ENG 5382. Practicum in Composition.
An introduction to key issues and concepts in the teaching of expository writing at the college level. Required for first-year teaching assistants in the English Department who have not previously taken ENG 5372. This course does not earn graduate degree credit. Graded on a credit (CR), no-credit (F) basis
3 Credit Hours. 3 Lecture Contact Hours. 0 Lab Contact Hours.
Course Attribute(s): Graduate Assistantship Exclude from Graduate GPA
Grade Mode: Leveling/Assistantships

ENG 5383. Studies in Rhetorical Theory.
An introduction to classical and rhetorical theory in various areas of English studies. Recent emphases include Teaching of Composition and Technical Communication. Repeatable with different emphases for up to nine hours of English credit
3 Credit Hours. 3 Lecture Contact Hours. 0 Lab Contact Hours.
Grade Mode: Standard Letter

ENG 5384. Critical Theory.
A study of critical theory, emphasizing the history of criticism and/or contemporary critical theories. Repeatable with different emphases for up to nine hours of English credit
3 Credit Hours. 3 Lecture Contact Hours. 0 Lab Contact Hours.
Grade Mode: Standard Letter

ENG 5388. Studies in Literature for Children or Adolescents.
A study of contemporary works, extending the student’s knowledge of the literature and criticism in the field. Typical emphases are generic and/or thematic and include picture books, the contemporary novel, and the children’s classics on film. Repeatable with different emphases for up to nine hours of English credit
3 Credit Hours. 3 Lecture Contact Hours. 0 Lab Contact Hours.
Grade Mode: Standard Letter

ENG 5389. History of Children’s Literature.
The history of children’s literature from the Middle Ages through 1940. May be repeated with different emphases for up to six hours of graduate credit
3 Credit Hours. 3 Lecture Contact Hours. 0 Lab Contact Hours.
Grade Mode: Standard Letter

ENG 5390. Special Problems.
Independent study under supervision of a graduate faculty member in English, with in-depth readings and research focused on a special problem in literature and/or language. May be taken only with permission from the assigned professor, the graduate director, and the department chair
3 Credit Hours. 3 Lecture Contact Hours. 0 Lab Contact Hours.
Grade Mode: Standard Letter
ENG 5391. Directed Studies in English.
Students will conduct studies as necessary preparation for graduate-level coursework in English. The nature of the work varies depending on the student’s level of academic preparation. This course does not earn graduate credit. Repeatable up to 12 hours with different emphasis. Prerequisite: Approval of graduate advisor
3 Credit Hours. 3 Lecture Contact Hours. 0 Lab Contact Hours.
Course Attribute(s): Exclude from Graduate GPA|Leveling
Grade Mode: Leveling/Assistantships

ENG 5395. Problems in Language and Literature.
Recent emphases include literary technique and literary theory. Repeatable with different emphases for up to nine hours of English credit
3 Credit Hours. 3 Lecture Contact Hours. 0 Lab Contact Hours.
Grade Mode: Standard Letter

ENG 5399A. Thesis.
First semester of thesis enrollment. No thesis credit awarded until student has completed the thesis in English 5399B. Departmental approval required. Graded on a credit (CR), progress (PR), no-credit (F) basis
3 Credit Hours. 3 Lecture Contact Hours. 0 Lab Contact Hours.
Grade Mode: Credit/No Credit

ENG 5399B. Thesis.
Continuing thesis enrollment until the thesis is submitted for binding. Departmental approval required. Graded on a credit (CR), progress (PR), no-credit (F) basis. Prerequisite: Graduate College approval of thesis proposal
3 Credit Hours. 3 Lecture Contact Hours. 0 Lab Contact Hours.
Grade Mode: Credit/No Credit

ENG 5599B. Thesis.
Continuing thesis enrollment until the thesis is submitted for binding. Departmental approval required. Graded on a credit (CR), progress (PR), no-credit (F) basis. Prerequisite: Graduate College approval of thesis proposal
5 Credit Hours. 5 Lecture Contact Hours. 0 Lab Contact Hours.
Grade Mode: Credit/No Credit

ENG 5999B. Thesis.
Continuing thesis enrollment until the thesis is submitted for binding. Departmental approval required. Graded on a credit (CR), progress (PR), no-credit (F) basis. Prerequisite: Graduate College approval of thesis proposal
9 Credit Hours. 9 Lecture Contact Hours. 0 Lab Contact Hours.
Grade Mode: Credit/No Credit