

Program Overview

The Master of Arts (M.A.) degree with a major in Technical Communication prepares graduates to write in technical and other professional settings and to pursue doctoral work in the field.

Application Requirements

The items listed below are required for admission consideration for applicable semesters of entry during the current academic year. Submission instructions, additional details, and changes to admission requirements for semesters other than the current academic year can be found on The Graduate College's website (<http://www.gradcollege.txstate.edu>). International students should review the International Admission Documents page (<http://mycatalog.txstate.edu/graduate/admission-documents/international/>) for additional requirements.

- completed online application
- \$55 nonrefundable application fee
- or
- \$90 nonrefundable application fee for applications with international credentials
- baccalaureate degree from a regionally accredited university (Non-U.S. degrees must be equivalent to a four-year U.S. Bachelor's degree. In most cases, three-year degrees are not considered. Visit our International FAQs (<https://www.gradcollege.txst.edu/international/faqs.html>) for more information.)
- official transcripts from **each institution** where course credit was granted
- a 2.75 overall GPA or a 2.75 GPA in the last 60 hours of undergraduate course work (plus any completed graduate courses)
- minimum 3.0 GPA in 12 or more hours of undergraduate English, writing, editing, web design, or technical communication/professional writing course work (Other courses may be approved by the graduate advisor.)
- GRE not required
- portfolio (submit the following items as a single PDF document):
 - at least two non-fiction, prose documents (combined minimum of 15 pages, double-spaced) consisting of at least one academic research paper written for an undergraduate or graduate course
 - cover letter describing the submitted two (or more) non-fiction, prose documents
 - statement of purpose explaining the reasons for pursuing the MATC and including background information that demonstrates:
 - interest and/or experience in writing, editing
 - interest and/or experience designing online or paper documents
 - other pertinent information

Approved English Proficiency Exam Scores

Applicants are required to submit an approved English proficiency exam score that meets the minimum program requirements below unless they have earned a bachelor's degree or higher from a regionally accredited U.S. institution or the equivalent from a country on our exempt countries list (<http://www.gradcollege.txstate.edu/international/language.html#waiver>).

- official TOEFL iBT scores required with a 78 overall
- official PTE scores required with a 52 overall
- official IELTS (academic) scores required with a 6.5 overall and minimum individual module scores of 6.0
- official Duolingo Scores required with a 110 overall
- official TOEFL Essentials scores required with an 8.5 overall

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 Technical Communication consists of 30 semester credit hours.

Course Requirements

Code	Title	Hours
Required Courses		
ENG 5311	Foundations in Technical Communication	3
ENG 5312	Editing the Professional Publication	3
ENG 5326	Contemporary Composition Theory	3
or ENG 5383	Studies in Rhetorical Theory	
Prescribed Electives		
Choose 9 hours from the following:		9
ENG 5310	Studies in English Language and Linguistics (Digital Literacies)	
ENG 5313	Studies in Principles of Technical Communication (Digital & Print Document Design) ²	
ENG 5313	Studies in Principles of Technical Communication (Digital Media and the Web) ²	
ENG 5313	Studies in Principles of Technical Communication (Ethics in Technical Communication) ²	
ENG 5313	Studies in Principles of Technical Communication (Software Documentation) ²	
ENG 5313	Studies in Principles of Technical Communication (Digital Video Writing and Production) ²	
ENG 5326	Contemporary Composition Theory (Computers and Writing)	
Choose 12 hours from the following:		12
ENG 5300	Language Problems in a Multicultural Environment	
ENG 5310	Studies in English Language and Linguistics	
ENG 5312	Editing the Professional Publication (may be taken twice) ¹	
ENG 5314	Specializations in Technical Communication ¹	
ENG 5317	Specializations in Rhetoric and Composition ²	
ENG 5324	Studies in Literary Genre	
Total Hours		30

¹ May be repeated a maximum of three times. Different topics are required.

² May be repeated a maximum of three times. Different topics are required.

Comprehensive Examination Requirement

All students must complete a portfolio comprehensive exam to graduate. To complete the MATC Portfolio Comprehensive Exam, you will develop, organize, categorize, and present your best academic

and practical work to demonstrate what you have learned in the MATC program. The portfolio serves as the assessment tool for faculty to comprehensively review the student's work. The portfolio collection should provide evidence of the student's growth through the program and provide support for the ideas you offered in the Reflective Analysis Essay that students will write as part of the portfolio presentation. All students are required to submit the portfolio in their last semester of the program. Students must pass the portfolio exam in order to graduate. The deadline affords students at least one week for revisions to any deficiencies specified by the review committee, should the review committee deem the portfolio incomplete or unacceptable. If the student fails to pass the portfolio comprehensive exam during the final semester, the student will retake the comprehensive exam during the next regular semester.

All students must also complete either the internship course ENG 5312 or thesis hours in order to graduate. The internship course is offered each spring. Students in the internship course complete a reflection that demonstrates mastery of best practices and applied theory. Students completing the thesis track need to be aware of the deadlines for thesis materials. Students are responsible for meeting all the deadlines prior to graduation. For more information, please see the program's Thesis Track webpage or go to the Graduate College website to view their guide to preparing and submitting a thesis, along with the required forms necessary to complete your thesis.

Students who do not successfully complete the requirements for the degree within the timelines specified will be dismissed from the program.

Master's level courses in English: ENG

Courses Offered

English (ENG)

ENG 5199B. Thesis.

Continuing thesis enrollment until the thesis is submitted for binding.

1 Credit Hour. 1 Lecture Contact Hour. 0 Lab Contact Hours.

Course Attribute(s): Exclude from 3-peat Processing

Grade Mode: Credit/No Credit

ENG 5299B. Thesis.

Continuing thesis enrollment until the thesis is submitted for binding.

2 Credit Hours. 2 Lecture Contact Hours. 0 Lab Contact Hours.

Course Attribute(s): Exclude from 3-peat Processing

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 5307. Visual Rhetoric.

This course focuses on of this course is the investigation of image-based modes of rhetorical communication. The course includes theories of visual rhetoric and the analysis of the issues and implications of images.

3 Credit Hours. 3 Lecture Contact Hours. 0 Lab Contact Hours.

Grade Mode: Standard Letter

ENG 5309. International Technical Communication.

This course covers models and theories of cultural differences and how to ethically and effectively communicate with cross-cultural audiences verbally and non-verbally. Students also learn how to analyze international audiences in terms of their values, cultural needs, and communication styles.

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. 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.

3 Credit Hours. 3 Lecture Contact Hours. 0 Lab Contact Hours.

Course Attribute(s): Exclude from 3-peat Processing

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 MFA credit only.

3 Credit Hours. 3 Lecture Contact Hours. 0 Lab Contact Hours.

Grade Mode: Standard Letter

ENG 5323. Studies in Autobiography and Biography.

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 focuses 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. (MULT).

3 Credit Hours. 3 Lecture Contact Hours. 0 Lab Contact Hours.

Course Attribute(s): Multicultural Content

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

ENG 5327. Research Methods in Rhetoric and Composition.

This course introduces research practices in rhetoric and composition, focusing on the strategies, methods, paradigms, and perspectives that characterize qualitative and quantitative research. It considers research ethics, issues of representation, and the history and role of research in the field.

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. Repeatable once. Prerequisite: Instructor approval.

3 Credit Hours. 3 Lecture Contact Hours. 0 Lab Contact Hours.

Course Attribute(s): Exclude from 3-peat Processing

Grade Mode: Credit/No Credit

ENG 5329. User Experience (UX) and Usability Research.

This course introduces foundational principles of user experience (UX) design theory and the practice of placing users and their needs as the focus of design. Along with the principles of human factors and user interface design, the course also focuses on user and task-analysis, field research methods, usability testing, and the UX process.

3 Credit Hours. 3 Lecture Contact Hours. 0 Lab Contact Hours.

Grade Mode: Standard Letter

ENG 5331. Studies in American Poetry.

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

ENG 5332. Studies in American Prose.

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 5335. Technical Editing.

This course explores how to edit technical documents using different levels of editing, including copyediting and developmental editing. Students will also explore current trends in technical editing and publishing, as well as effective author-editor relationships.

3 Credit Hours. 3 Lecture Contact Hours. 3 Lab Contact Hours.

Grade Mode: Standard Letter

ENG 5336. Document Design.

This course explores designing documents that utilize principles of design to maximize the effects of layout, style, color, information architecture, and typography. Students learn to coordinate content for information messaging and view documents as active, response-invoking artifacts in a variety of media.

3 Credit Hours. 3 Lecture Contact Hours. 0 Lab Contact Hours.

Grade Mode: Standard Letter

ENG 5340. Discourse Analysis.

This course introduces theories and methodologies for the study of human discourse, or language in use. Discourse history, assumptions and principles, verbal and nonverbal communication, as well as society and culture's roles in a variety of discourse genres are analyzed and discussed.

3 Credit Hours. 3 Lecture Contact Hours. 0 Lab Contact Hours.

Grade Mode: Standard Letter

ENG 5341. Software Documentation.

This course develops students' expertise in the management and production of writing that supports the efficient use of software in its intended environment. Major genres include software and hardware manuals such as tutorials, procedures, and reference manuals. Students address issues of user analysis, text design, graphics design, task orientation, etc.

3 Credit Hours. 3 Lecture Contact Hours. 0 Lab Contact Hours.

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. (MULT).

3 Credit Hours. 3 Lecture Contact Hours. 0 Lab Contact Hours.

Course Attribute(s): Multicultural Content

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. (MULT).

3 Credit Hours. 3 Lecture Contact Hours. 0 Lab Contact Hours.

Course Attribute(s): Multicultural Content

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. (MULT).

3 Credit Hours. 3 Lecture Contact Hours. 0 Lab Contact Hours.

Course Attribute(s): Multicultural Content

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

ENG 5359. Studies in Restoration and Eighteenth-century Literature.

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

ENG 5364. Studies in the Romantic Movement.

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

ENG 5366. Studies in Victorian Poetry.

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

ENG 5368. Studies in Victorian Prose.

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.

Course Attribute(s): Exclude from 3-peat Processing

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.

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.

Course Attribute(s): Header

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.

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. (MULT).

3 Credit Hours. 3 Lecture Contact Hours. 0 Lab Contact Hours.

Course Attribute(s): Multicultural Content

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. (MULT).

3 Credit Hours. 3 Lecture Contact Hours. 0 Lab Contact Hours.

Course Attribute(s): Multicultural Content

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. Prerequisite: Instructor approval.

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 degree credit. Repeatable up to 12 hours with different emphasis. Prerequisite: Instructor approval.

3 Credit Hours. 3 Lecture Contact Hours. 0 Lab Contact Hours.

Course Attribute(s): Exclude from 3-peat Processing|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.

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.

3 Credit Hours. 3 Lecture Contact Hours. 0 Lab Contact Hours.

Course Attribute(s): Exclude from 3-peat Processing

Grade Mode: Credit/No Credit

ENG 5599B. Thesis.

Continuing thesis enrollment until the thesis is submitted for binding.

5 Credit Hours. 5 Lecture Contact Hours. 0 Lab Contact Hours.

Course Attribute(s): Exclude from 3-peat Processing

Grade Mode: Credit/No Credit

ENG 5999B. Thesis.

Continuing thesis enrollment until the thesis is submitted for binding.

9 Credit Hours. 9 Lecture Contact Hours. 0 Lab Contact Hours.

Course Attribute(s): Exclude from 3-peat Processing

Grade Mode: Credit/No Credit