



*Firemen's Association of the State of New York
Higher Education Learning Plan
(HELP)*

**FASNY HELP
HANDBOOK**



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FASNY HELP

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Acknowledgements:

This Plan is a result of a cooperative and collaborative effort between the:

- Firemen's Association of the State of New York (FASNY)
- FASNY Recruitment and Retention Committee

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I. Introduction and Definitions:

In most areas of New York State, it is citizen volunteers who respond to emergency situations. Due to a variety of factors, New York's volunteer fire departments are currently experiencing a critical need to recruit and retain members.

As an incentive for individuals to serve in New York's volunteer fire service, the Firemen's Association of the State of New York (FASNY) has developed the Higher Education Learning Plan (FASNY HELP). This program will provide tuition reimbursement to student-volunteers for **up to sixty-five (65) credit hours** attained at a New York State chartered community college or online courses taken through Empire State College.

FASNY HELP "Student-Volunteers" are eligible to have up to 100% of their tuition reimbursed (**with any single semester award not to exceed \$1,250**) in exchange for maintaining defined grades and fulfilling established service requirements in one of New York's volunteer fire companies. There is no restriction on the type of academic course(s) the FASNY HELP student-volunteer can pursue. **To participate in FASNY HELP you must be an active volunteer firefighter in good standing. Student-volunteers must re-apply each semester they wish to participate in FASNY HELP.**

Definitions:

CC:

Any New York State chartered community college.

FASNY:

Firemen's Association of the State of New York

Volunteer Fire Department:

Any eligible New York State volunteer fire department, volunteer fire company or volunteer fire district.

Chairperson:

Any person who serves in the highest administrative capacity of an eligible fire district or volunteer fire company.

Chief:

Any person who serves in the highest operations capacity of an eligible volunteer fire department or volunteer fire company.

Financial Aid:

Funds awarded to a Student-Volunteer for which no reimbursement is required (excludes work-study, Stafford Loans, subsidized/unsubsidized student loans etc.)

This document may be subject to revision in the event situations are encountered for which there are no current provisions. No provision for termination appeal, grace periods or reinstatement exists under these guidelines. For the most current version of the FASNY HELP Handbook and forms go to www.fasny.com/help

II. Administrative Requirements and Process:

FASNY HELP candidates cannot possess a college degree from any accredited institution prior to making application. In addition, the candidate must meet their local volunteer fire department's membership requirements. They must also be accepted into the local volunteer fire department before applying to FASNY HELP.

FASNY HELP funds can only be utilized for tuition costs incurred in the Fall and Spring semesters.

The following steps are required for an individual to receive tuition reimbursement through FASNY HELP:

□ Step 1:

Candidates complete their volunteer fire department's membership process (if applicable).

□ Step 2:

The Student-Volunteer completes the CC admissions process and is accepted as an enrolled student. By submitting a Volunteer Service Commitment Form (Step 3) the Student-Volunteer agrees to apply for all other available sources of financial aid (Federal Pell Grants, NYS TAP awards, applicable local scholarships, etc.) in accordance with the standard Free Application for Federal Student Aid (FAFSA) and NYS Tuition Assistance Program (TAP) processes. Further, the Student-Volunteer agrees to use FASNY HELP funds only to supplement any tuition not covered by other sources of free financial aid or only after other such resources have been exhausted.

□ Step 3:

The Student-Volunteer must complete a FASNY HELP Volunteer Service Commitment Form (the program application) **each semester, complete with supporting documents.** The form must indicate a course of study and full or part-time student status. This form is available on-line at www.FASNY.com and is also contained in this Handbook. *You must include your FASNY member number or proof that you have applied to become a member.*

□ Step 4:

Upon obtaining the signature of the Chief of the Department the candidate forwards the completed (and witnessed) FASNY HELP Volunteer Service Commitment Form to FASNY's Volunteer Programs Office at the address listed in this Handbook. **This form must be accompanied by:**

- a copy of the Student-Volunteer's official CC bill indicating the Student-Volunteer's tuition charge and non-FASNY HELP financial aid;
- a Student Aid Report (SAR) resulting from a completed Free Application for Federal Student Aid (FAFSA) filing and;
- a determination report from the NYS Higher Education Service Corporation's (HESC's) Tuition Assistance Program (TAP) application process.

***This step must be completed and received within the deadlines
established by the Volunteer Programs Office.***

□ **Step 5:**

After the semester deadline, the Volunteer Programs Office will review the submitted Volunteer Service Commitment Forms, verifying tuition costs and sources of financial aid. All applicants will be sent a determination notification after the semester deadline has passed.

- *Based on current funding levels, FASNY HELP will approve 100 participants for each semester the benefit is in effect. If FASNY receives more than 100 applications, the 100 finalists will be chosen by random lottery.*

□ **Step 6:**

At the completion of each qualifying semester, the Student-Volunteer must submit a grade transcript and Fire Department Tracking Form signed by the Chief of their fire department. Upon receiving all documents listed in this step (and in Step 4), the Volunteer Programs Office will calculate the amount of reimbursement earned and issue a calculation sheet and a FASNY HELP Grant Default Agreement. *Fire Department Tracking Forms signed and dated before the end of the semester will not be accepted.*

□ **Step 7:**

Once the Student-Volunteer returns a fully executed Grant Default Agreement, an award payment shall be made to the CC on the Student-Volunteer's behalf and placed in their account. The funds shall remain there until such time as the next semester's tuition is paid or a check is issued by the CC payable to the student-volunteer. FASNY HELP tuition reimbursement rates are based on the following grade point averages (GPA) for each class attempted:

"A" = 100% tuition reimbursement

"B" = 85% tuition reimbursement

"C" = 75% tuition reimbursement

"D" or "F" = 0% tuition reimbursement

□ **Step 8:**

The Student-Volunteer and FASNY monitors the student's educational progress throughout the entire program, primarily through the submission Fall and Spring semester grade reports and completed Fire Department Tracking Forms. This documentation must be submitted within 30 days of the completion of each semester.

□ **Step 9:**

The Student-Volunteer begins their service commitment period following course completion, degree attainment, withdrawal from CC or reaching the FASNY HELP cap of sixty-five (65) lifetime college credit hours. Use of the FASNY HELP Fire Department Tracking Form will continue after the candidate has achieved their educational objectives to ensure that their service obligation has been satisfied. Service obligations are defined in Section VIII.

The burden of proof that any or all documents were sent to and / or received by the Volunteer Programs Office is solely on the Student-Volunteer.

III. Selection Criteria

Being accepted into the membership of a local fire department and / or being accepted for enrollment at a CC does not guarantee the Student-Volunteer will be awarded tuition reimbursement under FASNY HELP; satisfying these two criteria simply makes them eligible for consideration. FASNY HELP Student-Volunteers may be subject to limited, partial or discontinued financial assistance, or denied funding, at any time due to limitations of FASNY financial resources or changes in policy. This may occur with or without notice.

Student-Volunteers must be active members of an eligible New York State volunteer fire department, and commit to giving the applicable service to a volunteer fire department in New York State for each semester any reimbursement is received. This service commitment will begin immediately upon completion of courses, a degree program or withdrawal from a CC. FASNY will track the applicant's service utilizing the Fire Department Tracking Form which requires certification by the Chief of the fire department.

The FASNY Recruitment and Retention Committee has developed the following criteria governing the selection of Student-Volunteers for tuition reimbursement:

- **Individual local volunteer fire department:**

Applications are reviewed with the goal that at least one Student-Volunteer application from each local volunteer fire department represented in the application pool will be awarded. In the event that funding becomes limited before this goal is achieved then the Student-Volunteers with the greatest need, based upon the FAFSA Student Aid Report Estimated Family Contribution (SAR EFC) determination, will receive priority.

- **Intra-agency:**

If, based upon the application pool, funding limits require applicants from the same local volunteer fire department to compete with each other, the Student-Volunteer with the greatest need, based upon the FAFSA Student Aid Report Estimated Family Contribution (SAR EFC) determination, will receive priority.

- **Inter-agency:**

If, based upon the application pool, funding limits require applicants from one local volunteer fire department to compete with another, the Student-Volunteer with the greatest need, based upon the FAFSA Student Aid Report Estimated Family Contribution (SAR EFC), will receive priority.

IV. Student-Volunteer Service Obligations

At the core of FASNY HELP is an individual's commitment to meet the firematic and emergency needs of his / her community. This service obligation begins upon being accepted into FASNY HELP and continues after the Student-Volunteer finishes their educational pursuits and the agreed upon service period is satisfied as defined below:

OBLIGATION DURING ENROLLMENT AT A NYS CHARTERED CC:

FASNY HELP Student-Volunteers must maintain acceptable volunteer activity and training levels during their entire course of study. The meeting of these objectives will be verified by the local volunteer fire department on the Fire Department Tracking Form thirty (30) days following the end of each semester.

TERMINATION DURING ENROLLMENT AT A CC:

Failure to meet acceptable volunteer activity levels for any semester in which the Student-Volunteer received funding from this tuition reimbursement plan will immediately terminate the Student-Volunteer from FASNY HELP and will relieve the candidate of any associated service obligations to their local volunteer fire department. The Student-Volunteer must, based upon a Grant Default Agreement executed each semester, reimburse FASNY all HELP funds received for all semesters attended to date under the FASNY HELP Plan. The student will not receive any further FASNY HELP funds.

Complete withdrawal from a CC during a given semester will automatically terminate the Student-Volunteer from FASNY HELP and will relieve the candidate of any associated service obligations to the local volunteer fire department related to the semester withdrawn from. This status will begin the Student-Volunteer's service obligation requirements and/or the repayment of any outstanding balance due to FASNY.

CONTINUING EDUCATION AFTER ENROLLMENT AT A CC:

A FASNY HELP Student-Volunteer, who ends their time at a CC may, for one-time only, choose to continue their full-time education. A FASNY HELP student will be permitted to defer their service requirements if they attend an accredited four year school as a non-commuter/on-line student and/or receive a local volunteer fire department leave for a period of no more than September through May of each year. Such a request must be submitted in writing to FASNY within six months of completing attendance at a CC. If approved, the FASNY HELP Student-Volunteer must provide a copy of their schedule and transcript for each semester. Such a deferment of service would be on a one time only basis, be continuous and conclude within 3 years of the date of approval. This approved deferment provision will in no way add or delete from the service obligation listed in this Handbook. Failure to adhere to these conditions will result in the immediate restoration of the Student-Volunteer's service obligation requirements and/or the repayment of any outstanding balance due to FASNY.

Note: A continuing education FASNY HELP Student-Volunteer can choose to remain an active member and begin the service obligation period immediately in accordance with the provisions contained in this Handbook.

ENLISTMENT AFTER ENROLLMENT AT A CC:

A FASNY HELP Student-Volunteer, who ends his/her time at a CC may choose to enlist in the armed services of the United States. A FASNY HELP Student-Volunteer will be permitted to defer service requirements during any period of ACTIVE DUTY. Such a request must be submitted in writing to FASNY within 15 days of the signing of an enlistment contract with a copy of their Department of Defense Form 4 (DD-4). If a service obligation deferment is approved, the FASNY HELP Student-Volunteer must provide a copy of their Leave and Earnings Statement (LES) annually (every June) to verify continuous active duty status. Such a deferment would be continuous and would conclude upon change of status to inactive duty or separation from the armed services. This approved deferment provision will in no way add or delete from the service obligation listed in this Handbook. Failure to adhere to these conditions will result in the immediate restoration of all service

obligation requirements or the repayment of any outstanding balance due to FASNY. **Note:** An enlisted FASNY HELP Student-Volunteer can choose to remain an active member and begin the service obligation period at any point while on extended leave or inactive status from the armed services in accordance with the provisions contained in this Handbook.

No provision for termination appeal, grace periods or reinstatement exists under these guidelines.

POST EDUCATION OBLIGATION:

For each semester a Student-Volunteer receives FASNY HELP funds they will owe one year of service to a volunteer fire department within New York State.

***NOTE:** Service obligations are required regardless of degree attainment.*

V. Student-Volunteer Termination and Financial Obligations

TERMINATION DURING ENROLLMENT AT CC:

Failure to meet acceptable volunteer activity levels for any semester in which the Student-Volunteer received funding from this tuition reimbursement program will immediately terminate the student from FASNY HELP and will relieve the candidate of any associated service obligations to their volunteer fire department. The student must then reimburse FASNY all tuition reimbursement funds received for all semesters attended to date under FASNY HELP. They will not receive any further FASNY HELP funds.

Complete withdrawal from a CC during a given semester will automatically terminate the Student-Volunteer from FASNY HELP and will relieve the candidate of any associated service obligations to the local volunteer fire department related to the semester withdrawn from. This status will begin the Student-Volunteer's service obligation requirements and/or the repayment of any outstanding balance due to FASNY HELP. They will not receive any further FASNY HELP funds.

POST EDUCATION TERMINATION:

At any time following the completion of a student's educational objectives and during their service obligation period a Student-Volunteer may be immediately terminated from FASNY HELP for the following reasons:

- Failure to meet acceptable volunteer activity levels as determined by their local volunteer fire department;
- Quitting or otherwise forfeiting membership in their local volunteer fire department;
- Termination or expulsion from membership in their local volunteer fire department.

If a FASNY HELP Student-Volunteer is terminated due to any of the conditions listed above, they must then reimburse FASNY all tuition reimbursement funds received, on a prorated basis, for the remainder of their service obligation as follows:

TERMINATION	REIMBURSEMENT
Within one year following the receipt of total FASNY HELP funds equivalent to the cost of tuition for 65 credit hours.	Full reimbursement of all tuition reimbursement funds received for all semesters attended to date under FASNY HELP.
One year following the receipt of total FASNY HELP funds equivalent to the cost of tuition for Sixty-Five (65) credit hours semesters or following the attainment of an associate degree-but less than two years.	Reimbursement of 4/5 of all tuition reimbursement funds received for all semesters attended to date under FASNY HELP.
Two years following the receipt of total FASNY HELP funds equivalent to the cost of tuition for Sixty-Five (65) credit hours or following the attainment of an associate degree-but less than three years	Reimbursement of 3/5 of all tuition reimbursement funds received for all semesters attended to date under FASNY HELP.
Three years following the receipt of total FASNY HELP funds equivalent to the cost of tuition for Sixty-Five (65) credit hours or following the attainment of an associate degree-but less than four years.	Reimbursement of 2/5 of all tuition reimbursement funds received for all semesters attended to date under FASNY HELP.
Four years following the receipt of total FASNY HELP funds equivalent to the cost of tuition for Sixty-Five (65) credit hours or following the attainment of an associate degree-but less than five years	Reimbursement of 1/5 of all tuition reimbursement funds received for all semesters attended to date under FASNY HELP.

If the applicant does not complete their entire service obligation to a local volunteer fire department they agree to repay any reimbursement, on a prorated basis, to FASNY within 90 days of receiving notice.

SPECIAL CONSIDERATIONS:

Should a FASNY HELP Student-Volunteer apply for permanent disability status either in the enrollment or post-enrollment period of program participation, they must provide FASNY via certified or overnight mail a copy of the completed New York State Office of Temporary and Disability (NYSOTDA) Assistance application and supporting documentation. Upon receiving this documentation FASNY may choose to grant a six month deferment pending a final decision by the New York State Office of Temporary and Disability Assistance, Division of Disability Determinations. If a permanent disability is determined, all current service requirements or outstanding balances due to FASNY shall no longer be an obligation of the FASNY HELP Student-Volunteer. It shall be the responsibility of the FASNY HELP Student-Volunteer, within twenty (20) days of the receipt of the final decision, to serve, upon FASNY via certified or overnight mail a copy of the NYSOTDA final decision. Failure to provide a copy of the final NYSOTDA decision within twenty (20) days of the receipt of the decision may, absent good cause, result in a denial of the application.

Under exceptional circumstances, and with good cause shown, the FASNY Recruitment and Retention Committee and the Volunteer Programs Coordinator may request the approval of the FASNY Board of Directors of a waiver of partial or full reimbursement of all FASNY HELP funds received to date due to a negative termination from the tuition reimbursement plan.

Requirements for the reimbursement waiver under FASNY HELP must include,

- An extraordinary circumstance that is demonstrated in a letter to the FASNY Recruitment and Retention Committee and the Volunteer Programs Coordinator to be submitted by the Student-Volunteer and/or their parent/guardian;
- This extraordinary circumstance must be supported in a letter to the FASNY Recruitment and Retention Committee and the Volunteer Programs Coordinator to be submitted by the Chief and Chairperson of the Student-Volunteer's volunteer fire department;
- The FASNY Volunteer Programs Coordinator shall review this circumstance and a recommendation shall be made to the FASNY Recruitment and Retention Committee who may make a recommendation to the FASNY Board of Directors for a decision.

FASNY reserves the right to discontinue funding with or without cause and the Student-Volunteer will be notified, in writing, prior to the start of the next semester.

COLLECTIONS:

FASNY legal counsel shall handle all collections for tuition reimbursement repayment if educational and/or service commitments are not met.

VI. Monitoring

The Student-Volunteer and his/her Chief will monitor the Student-Volunteer's volunteer service progress on a semester-by-semester (non-cumulative) basis until attendance in a CC is concluded. Thereafter, the Student-Volunteer's membership in good standing status will be verified annually on a Fire Department Tracking Form.

FASNY will act as the clearinghouse for all inquiries and documentation regarding FASNY HELP and its participants, and will monitor the Student-Volunteer's educational and volunteer service progress on a semester-by-semester (non-cumulative) basis throughout their entire participation in the program.

At the end of a Student-Volunteer's participation in the FASNY HELP program, FASNY may issue a letter of confirmation to the student and their local volunteer fire department upon receipt of all appropriate documentation indicating that all academic and volunteer service obligations have been met.

All applicable local, state or federal laws and regulations shall supersede the procedures and conditions outlined in this Handbook. These procedures and conditions in this Handbook are subject to change without notice.

VII. Notifications

Within fifteen (15) days following the end of a semester, the Student-Volunteer must notify FASNY and their volunteer fire department, in writing, that they have satisfied all of their part or full time educational objectives and wish to discontinue their FASNY HELP tuition reimbursement and begin fulfillment of their service obligation.

Within fifteen (15) days of sending this notice, the Student-Volunteer must forward an updated Fire Department Tracking Form to FASNY indicating the same.

If a Student-Volunteer is terminated from their local volunteer fire department membership, their Chief must forward an updated Fire Department Tracking Form to FASNY indicating the change in status.

SPECIAL CONSIDERATIONS:

FASNY HELP Student-Volunteers may terminate their membership with their local volunteer fire department and make membership application to another New York State volunteer fire department for the purpose of satisfying their service obligation. A grace period of ninety days (90) days will be allowed between the termination of one membership and the start of another. The Student-Volunteer must notify FASNY, in writing, of any change in their volunteer department.

Appendix 'A' - Forms

The following Forms are attached in Appendix 'A' of this handbook:

- **Volunteer Fire Service Commitment Form:** Each FASNY HELP candidate and his / her sponsoring fire department Chief shall complete this form together. This form addresses the service and financial obligations of all parties to the agreement.
- **Fire Department Tracking Form:** This Form shall be signed by the Student-Volunteer's local fire department Chief and used to monitor the Student-Volunteer's service progress.

While not attached the following definition is noted as a reference to the student-volunteer;

- **CC Grade Report:** The Student-Volunteer will forward a copy of his/her academic grade report to FASNY with 30 days of the conclusion of each semester in order to receive any FASNY HELP funds applied for. This report/transcript shall serve as a monitor of the Student-Volunteer's academic progress throughout the entire plan and must include the following:
 1. The number of credit hours, tuition costs and financial aid award(s) for full or part-time semesters applied for under FASNY HELP;
 2. The student-volunteer's address, the CC address, the CC's student identification number, the total number of credits attempted and/or achieved, and the completed semester's grade point average (GPA) along with a cumulative GPA at the CC of the student-volunteer.



FASNY HELP

Volunteer Service Commitment Form

College Semester	<input type="checkbox"/> Spring 2018 <input type="checkbox"/> Fall 2018	
Candidate Name:		
Candidate SS #:		
Candidate Address:		City/ZIP
Candidate County:		
Candidate Phone #:	<input type="checkbox"/> Home: <input type="checkbox"/> Cell:	
Email Address:		
Community College:		Current Student Status: <input type="checkbox"/> Full Time <input type="checkbox"/> Part Time
Total Credit Hours Reimbursed Under FASNY Help:		
Course of Study:		
Student ID#:		
Volunteer Fire Dept.:		
FD Address:		
FD Phone & Fax:		

If accepted into the FASNY Higher Education Learning Plan, I agree to the following:

- **I agree** to apply for all available sources of financial aid via the standard FAFSA and TAP processes and will use FASNY HELP funds only to supplement any costs not covered by other sources of free financial aid, and only after other such resources have been exhausted;
- **I acknowledge** that I will be required to reimburse FASNY for any and all funds received under FASNY HELP in the event that I do not fulfill my volunteer service commitment;
- As a Student-Volunteer, **I agree** to fulfill a service obligation as outlined in the Handbook according to my attendance status at a CC and the total amount of FASNY HELP funds received throughout my participation in the program;
- **I fully acknowledge and agree** to fulfill my volunteer fire department's activity and training requirements prior to, during, and following my course of study through the end of my service obligation;
- In conjunction with my volunteer fire department, **I will establish** a plan for achieving success under FASNY HELP by balancing my commitments at home, work, school and my fire department.
- **I will fulfill** my duties to my volunteer fire department as outlined in my job description, and when unable to perform my required duties I will notify my immediate supervisor as soon as possible.
- **I authorize my community college** to release my financial aid history (specifically, the US Dept. of Education's National Student Loan Data System), academic records and financial aid status to the Firemen's Association of the State of New York while I am subject to the conditions of the FASNY HELP.

(Print Name of Student-Volunteer)

I certify that I have complied, in good faith, with the requirements of the Higher Education Learning Plan (HELP) as contained in the FASNY HELP Handbook. I authorize the Firemen's Association of the State of New York to make any and all inquiries to any New York State chartered community college and volunteer fire department, on my behalf, concerning my past, present and future status.

Date _____

Witness Print Name and Signature (CANNOT BE THE DEPARTMENT CHIEF)

Further, this volunteer fire department will provide the Firemen's Association of the State of New York with all requested items as listed in the FASNY HELP Handbook.

Date _____

Witness Print Name and Signature (CANNOT BE THE STUDENT-VOLUNTEER)



FASNY HELP

Fire Department Tracking Form

As the Chief of the volunteer fire department listed below, I acknowledge that this FASNY HELP Student-Volunteer has satisfied his/her service obligation to this Department in regards to activity, training and other requirements during the period indicated. Further, I certify that this Department has supplied OFPC with the most current NFIRS reporting data required.

PLEASE DO NOT HAVE THE CHIEF SIGN OR SUBMIT UNTIL THE APPROPRIATE SEMESTER OR YEAR IS COMPLETED

Student-Volunteer Name:		
Student-Volunteer SS#:		
Volunteer Fire Department:		
Date of Membership Acceptance:	FASNY HELP Service Obligation:	Begin:

FASNY HELP Semester #1: <input type="checkbox"/> Fall <input type="checkbox"/> Spring Year:	Member In Good Standing: <input type="checkbox"/> Positive <input type="checkbox"/> Negative Termination Date (if applicable):
Chief Signature & Date	Print Name and Title
FASNY HELP Semester #2: <input type="checkbox"/> Fall <input type="checkbox"/> Spring Year:	Member In Good Standing: <input type="checkbox"/> Positive <input type="checkbox"/> Negative Termination Date (if applicable):
Chief Signature & Date	Print Name and Title
FASNY HELP Semester #3: <input type="checkbox"/> Fall <input type="checkbox"/> Spring Year:	Member In Good Standing: <input type="checkbox"/> Positive <input type="checkbox"/> Negative Termination Date (if applicable):
Chief Signature & Date	Print Name and Title
FASNY HELP Semester #4: <input type="checkbox"/> Fall <input type="checkbox"/> Spring Year:	Member In Good Standing: <input type="checkbox"/> Positive <input type="checkbox"/> Negative Termination Date (if applicable):
Chief Signature & Date	Print Name and Title

Service Obligation Year #1:	Member In Good Standing: <input type="checkbox"/> Positive <input type="checkbox"/> Negative Termination Date (if applicable):
Chief Signature & Date	Print Name and Title

Service Obligation Year #2:	Member In Good Standing: <input type="checkbox"/> Positive <input type="checkbox"/> Negative Termination Date (if applicable):
Chief Signature & Date	Print Name and Title

Service Obligation Year #3:	Member In Good Standing: <input type="checkbox"/> Positive <input type="checkbox"/> Negative Termination Date (if applicable):
Chief Signature & Date	Print Name and Title

Service Obligation Year #4:	Member In Good Standing: <input type="checkbox"/> Positive <input type="checkbox"/> Negative Termination Date (if applicable):
Chief Signature & Date	Print Name and Title