

**Frequently Asked Questions**  
**(MBA - Christ University & MS Virginia Commonwealth University)**

**About the MBA and MS Dual Degree Program**

**1. What is the difference between an MS program and an MBA program?**

An MBA is a generalized business degree program where as an MS in Business is a more specialized business program. Most multinational employers recognize this difference and pick talents to fill specialized functional requirements such as finance and global marketing.

**2. Are both the MBA (CU) and the MS (VCU) approved by UGC or AICTE?**

YES! The MBA (CU) is a UGC approved program and MS (VCU) does not technically require a separate UGC approval as participating students will study and receive the MS degree in the USA. Therefore, it is approved in India as any other program that one might pursue in the USA. The VCU School of Business is one of just 170 business schools world-wide that is accredited by ASCSB International (The Association to Advance Collegiate Schools of Business). This approval and accreditation means participants in the CU – VCU MBA-MS program would also be eligible for doctoral programs in India or in other parts of the world. Successful completion of the program would also make participants eligible for employment in government/semi government and private organizations in India.

**3. Will employers have any concerns if I obtained two degrees in 24 month period?**

NO! Employers look for knowledge and competence. A full time two year MBA program technically lasts anywhere between 18 months -21 months (starting in June/July & ending in March) after accounting for holidays. A fulltime MS program is typically a 15-month program. The CU-VCU dual degree option has compressed the two programs (18-month & 15-month) by eliminating common subjects (with out significant loss of course content) through a credit transfer system between CU and VCU. Once successful participant who graduate from this program explain this to prospective employers, the value of the dual degree becomes readily apparent.

**4. Do I receive two separate degree or one degree certificate for both programs put together?**

You get two separate degree certificates; one is a Master of Business Administration (MBA) from Christ University, Bangalore, India and the other is Master of Science in Business (MS) with either a Finance concentration or with Global Marketing Management concentration from Virginia Commonwealth University, USA.

**5. Do I receive two separate marks card or one marks card for both programs put together?**

You will receive two separate marks cards one for the MBA for Christ University (for both first & second year) and the other for the MS from VCU.

**6. Will I get a chance to pursue a PhD in the USA after completing the MS program?**

YES! CERTAINLY! Based on your MS qualification you can pursue doctoral program in Business in any University in USA or anywhere in the world to which you apply and have been accepted.

**7. *When will I receive my MBA degree from Christ University? When will I receive MS degree from VCU?***

You will receive both the MBA (Christ University) and the MS (Virginia Commonwealth University) upon completing the course requirements for both the programs.

**8. *Is there a special selection criterion for admission to VCU program?***

YES & NO! You have to receive a call for Group Discussion (GD) & Personal Interviewing (PI) from Christ University. Then you have to succeed in getting through these two stages of the Christ University selection process. Once you are accepted by Christ University, VCU staff will go through your academic records and make a final admission decision for VCU program.

VCU staff will specifically look into your college & university credentials; consistency in your past academic performance, aggregate score in the previous degree programs you attended as well as comments made by the panel members in Group Discussion and Personal Interviewing process.

**9. *What If I do not make a 3.00 CGPA in the first year? What will happen to me?***

As per the standards of the VCU program, you have to achieve an average of 3.00 CGPA (out of a possible 4.00 CGPA) in the first year of MBA program at Christ University. If you do not achieve this you will not qualify for the VCU MS program. You must also achieve an average of 3.00 CGPA while in the VCU MS program. In order to protect prospective students from failure at VCU, the VCU admission team will carefully go through your past academic record. Therefore, if you are selected for the program, it means that you have a high probability of succeeding in the program.

**10. *What if I do not make 3.00 CGPA in VCU? What will happen to me?***

Once again, you will not receive the MS degree by VCU unless you maintain a 3.00 CGPA out of a possible 4.00 CGPA. This is not impossible. However, this requires disciplined and focused study habits, full attendance and regular interaction with faculty to ensure success and to address any problems that may be apparent during your time in the VCU MS program.

**About Changing from one program to another**

**11. *I have not ticked VCU option in my application form. Could I change my option to VCU program now?***

POSSIBLE! You have to contact the CU admissions office at the time of paying the first installment of fees. The CU admissions office will evaluate your credentials and if they are competitive can send your application to VCU counseling/admissions office where your academic records will again be examined and a decision made as to your admission into the VCU program.

**12. *Could I change from the MS in Finance concentration to the MS in Global Marketing Management concentration (or visa-versa) at the end of the first year?***

POSSIBLE! It depends on the current number of students enrolled in each concentration. If there is space available in the program that you want to change into, VCU will certainly allow you to do so.

## **About Fees, Visas and refund policies**

### **13. If I am selected for the VCU program, how much do I have to pay at the time of admission?**

You have to pay INR 3.0 Lakhs towards the entire first year MBA fee if you are from Karnataka State. You have to pay INR 3.1 Lakhs towards the entire first year MBA fee if you are from outside Karnataka State.

### **14. How do I get a bank loan? Will I get help from Christ University in obtaining a bank loan?**

YES! After paying the first installment fee at the time of admission, you can request a loan letter from the CU admissions office. Based on the letter, you can approach a bank where you or your family members have a relationship so that you can get your education loan sanctioned. It is recommended that you do this, if needed, at the earliest time possible.

### **15. Can I pay the VCU MS fee in installments?**

YES! You can pay the VCU fee of US\$16000.00 in three installments. The first installment of US\$6000 is due in January 2011; the second installment of US\$5000 is due in June 2011 and the final installment of US\$5000 is due in January 2012

### **16. Will Christ University/Virginia Commonwealth University assist me in getting a visa?**

YES!. Both VCU and CU staff will assist you in obtaining the needed visa. But you have to keep in mind that visa granting (or not granting) is an independent decision made by the immigration authorities. Neither VCU nor CU has control over the outcome of the visa application process. However, our track record in this matter suggests rejection chances are very low.

### **17. What if I do not get a visa? Will I be accommodated in any other programs in CU?**

If you do not get a visa, you will be transferred to one of the other international programs offered on the CU campus. In this event you will not receive two degrees but one degree as offered by Christ University.

### **18. What If I do not get a visa? Will VCU refund my first installment fee?**

YES! If for any reason you did not get a visa the entire first installment fee paid to VCU would be refunded to you.

### **19. The total program budget is INR 14-15 lakhs - will this include the living expenses in VCU campus?**

YES! The total program budget of INR 14-15 lakhs has been developed to include your first year tuition at CU, the entire VCU tuition fee, the visa expense, health care insurance, air travel and nine months housing and food expenses in VCU. This will, however, exclude living costs in Bangalore while you are studying on Christ University campus, and depends on your ability to live within a budget while at VCU.

**20. Why I have to show US\$25000.00 as my bank balance as proof of financial capability while obtaining a visa even though the total cost of the VCU part of the program comes to US\$20500.00**

This is an immigration regulatory requirement. While it is possible to have a comfortable student lifestyle with US\$500.00 per month for nine months while in USA, immigration authorities insist that you show US\$25000.00 as proof of your ability to financially support yourself while studying in USA.

**About Life at VCU campus**

**21. Will Virginia Commonwealth University assist me in finding housing on the campus?**

YES! VCU will assist in finding appropriate housing for you.

**22. If my parents do not agree to send me to the USA because of concerns for my safety, what should I do?**

It is natural for parents to be concerned about their children's welfare and wellbeing. However, the VCU campus in Richmond is known as one of the safest and most (if not the most) secure campuses in Virginia. There are people from all over the world including many from India studying at VCU. You can try to convince your parents to speak with one of the VCU faculty who can provide them with a sense of the campus and its policies and practices with respect to student health and safety. You can also go on line to the CU-VCU Facebook page (see - <http://www.facebook.com/pages/Christ-University-Virginia-Commonwealth-University-Joint-Degree-Program/469876065290>) and communicate directly with students currently studying at VCU (both American and international students) to get their thoughts on campus safety and other issues that might be of concern for you and/or your parents.

**23. Is there separate accommodation for girl students?**

**YES! Arrangements can be made for accommodations that are exclusively for girls.**

**24. How will studying nine months at VCU in the USA change my life?**

Living outside your country, moving out of your comfort zone, challenging yourself with new demands, adapting to a new culture – all are life changing experiences. Once you are immersed into a new culture, your perspective about that country, your perspective about your own country and finally your perspective about your own self will change. How does this translate into your life and career depends upon how you make use of it. But, various studies have shown that people with such experience are far more likely to succeed than those who do not have such experience.

**About Optional Professional Training (OPT) and Placement**

**25. Could I get opportunity to participate in placement activities in Christ University?**

YES! But with one condition; As early as January 2012, you have to agree to return to India by mid-May 2012 and join any company that may have selected you for employment. Once you agree to this condition, your CV will be sent to companies and if short listed by the company, you will need to be available for a telephonic interview, or video conference interview or even in person interview upon returning to India.

**26. Will I have the opportunity to participate in placement activities in VCU?**

YES! You can seek assistance from the career center at VCU. Given that you have been to USA with F1 visa (student visa), any company that hires you to work in the USA will need to pursue a work visa for you. It is important, however, to keep in mind that there is no guarantee that a company in the USA will be able to obtain a work visa for a foreign national with the U.S. immigration authorities. On the other hand companies can easily justify supporting your application for a work visa if you have unique qualifications and talents that are not locally available in their company in the USA.

**27. What is Optional Professional Training (OPT)?**

OPT is a facility under which you can work as an apprentice/intern in USA for a maximum period of one year while still holding a student visa. This is a facility created to provide practical experience to international students who have acquired degrees from universities located in the USA. In order to be eligible for OPT, you must have studied in the USA for at least nine months (which is exactly the case with the CU – VCU program).

**28. Am I eligible for OPT?**

Again, YES! Since you are studying in VCU campus in Richmond, Virginia for nine months, you are eligible to pursue OPT. It is recommended that you investigate what are other conditions may need to be met in order for you to be eligible for OPT (VCU staff is prepared to help with investigation).

**29. Can I work on the VCU campus to earn some extra money?**

Why Not? You have to have good academic standings and a job has to be available on the VCU campus, but if these two conditions exist, then indeed you can work on the campus and earn some extra money.

**30. I am paying more than the main campus MBA student? Will my starting salary will be more?**

No one can say for sure. Typically, employers do not look at MBA program fees when deciding on the compensation rate for a new hire. Companies hire people because of the knowledge and competence they bring to the organization. Given that you will have done more course work than a typical MBA, and given that you will have two degrees and given that you will have been taught by VCU faculty and given that you will have spent nine months immersed in another culture – you will be a natural fit for many multi national and other companies operating in India or anywhere in Asia or the world. If you get a better starting salary than other MBAs, it will be because you are more valuable than they. Now is the time to become valuable!!!