Program Outcomes Assessment Follow-Up 2023-2024 Program Outcome (PO) Year End Reporting Form

In response to SACSCOC 8.2, "The institution identifies expected outcomes, assesses the extent to which it achieves these outcomes, and provides evidence of seeking improvement based on analysis of the results ..."

Name of Program: Risk Management and Insurance

Outcome #1: Enrollment (unduplicated)

Action Items from 2022-23 Program Outcome Year-End Report:

Item #	Action Items: (Action item identified in the	Results / Use of Results: (Provide results of the action
	2022-23 program outcome year-end	item identified. Was the action item successful? If not,
	report.)	did you want to continue this action item going
		forward? If so, please include this action item in the
		2024-2025 action items table below.)
1	Finalize the apprenticeship program with	The Department Chair participated in multiple
	local insurance company. (Assessed by:	meetings with the Director of Apprenticeships at
	Continue to work with the WCC	Wayne Community College and the Director of Human
	apprenticeship director and human	Resources at Atlantic Casualty. The overall process was
	resources director at the local insurance	covered at these meetings as well as the benefit to
	company to develop and launch the	their organization and employees. Next steps were
	apprenticeship program.)	discussed and assigned. The Department Chair has
		prepared program pathways for the students once the
		apprenticeship program begins. At this time, the
		program is ready to begin based on final approval of
		the HR Director at Atlantic Casualty.

Baseline: 8.6 # (Average of total enrollment for the last three years –2019-20; 2020-21; and 2021-22)

Standard: 7 # (New standard and target will be established in the Program Review period)

Target: 9 #

Program Enrollment

Program Enrollment (unduplicated)				
Academic Year (Fall, Spring, Summer)	Enrollment			
2020-2021	8			
2021-2022	13			
2022-2023	10			

All Levels

Enrollment by Ethnicity, Gender, and Age

Ethnicity & Gender Table

	2020-2021		2021-2022		2022-2023	
Ethnicity & Gender	N	%	N	%	N	%
African American, Female	1	12.5%	2	15.4%	2	20.0%
American Indian/Alaskan Native,						
Female	0	0.0%	0	0.0%	0	0.0%
Asian, Female	0	0.0%	0	0.0%	1	10.0%
Caucasian, Female	2	25.0%	3	23.1%	3	30.0%
Hawaiian/Other Pacific Islander,						
Female	0	0.0%	0	0.0%	0	0.0%
Hispanic/Latino, Female	1	12.5%	1	7.7%	0	0.0%
Two or More Races, Female	0	0.0%	0	0.0%	0	0.0%
Unknown, Female	0	0.0%	0	0.0%	0	0.0%
Female Total	4	50.0%	6	46.2%	6	60.0%
African American, Male	0	0.0%	1	7.7%	1	10.0%
American Indian/Alaskan Native,						
Male	0	0.0%	0	0.0%	0	0.0%
Asian, Male	0	0.0%	0	0.0%	0	0.0%
Caucasian, Male	3	37.5%	5	38.5%	3	30.0%
Hawaiian/Other Pacific Islander,						
Male	0	0.0%	0	0.0%	0	0.0%
Hispanic/Latino, Male	0	0.0%	1	7.7%	0	0.0%
Two or More Races, Male	1	12.5%	0	0.0%	0	0.0%
Unknown, Male	0	0.0%	0	0.0%	0	0.0%
Male Total	4	50.0%	7	53.8%	4	40.0%
Total	8	100.0%	13	100.0%	10	100.0%

Ethnicity & Age Range Table

	2020-20		2021-2022		2022-2023	
Ethnicity & Age Range	N	%	N	%	N	%
African American, Under the age of 18	0	0.0%	0	0.0%	0	0.0%
American Indian/Alaskan Native,	0	0.00/	0	0.00/	0	0.0%
Under the age of 18	0	0.0%	0	0.0% 0.0%	0	0.0%
Asian, Under the age of 18	0		0		_	
Caucasian, Under the age of 18 Hawaiian/Other Pacific Islander,	0	0.0%	0	0.0%	0	0.0%
Under the age of 18 Hispanic/Latino, Under the age of	0	0.0%	0	0.0%	0	0.0%
Two or More Races, Under the age	0	0.0%	0	0.0%	0	0.0%
of 18	0	0.0%	0	0.0%	0	0.0%
Unknown, Under the age of 18	0	0.0%	0	0.0%	0	0.0%
Under the age of 18 Total	0	0.0%	0	0.0%	0	0.0%
African American, 18-24 American Indian/Alaskan Native,	0	0.0%	1	7.7%	0	0.0%
18-24	0	0.0%	0	0.0%	0	0.0%
Asian, 18-24	0	0.0%	0	0.0%	0	0.0%
Caucasian, 18-24	3	37.5%	4	30.8%	3	30.0%
Hawaiian/Other Pacific Islander, 18-24	0	0.0%	0	0.0%	0	0.0%
Hispanic/Latino, 18-24	0	0.0%	0	0.0%	0	0.0%
Two or More Races, 18-24	0	0.0%	0	0.0%	0	0.0%
Unknown, 18-24	0	0.0%	0	0.0%	0	0.0%
18-24 Total	3	37.5%	5	38.5%	3	30.0%
African American, 25-44 American Indian/Alaskan Native,	1	12.5%	1	7.7%	2	20.0%
25-44	0	0.0%	0	0.0%	0	0.0%
Asian, 25-44	0	0.0%	3	23.1%	0	0.0%
Caucasian, 25-44 Hawaiian/Other Pacific Islander, 25-	1	12.5%	0	0.0%	2	20.0%
44	0	0.0%	0	0.0%	0	0.0%
Hispanic/Latino, 25-44	1	12.5%	2	15.4%	0	0.0%
Two or More Races, 25-44	1	12.5%	0	0.0%	0	0.0%
Unknown, 25-44	0	0.0%	0	0.0%	0	0.0%
25-44 Total	4	50.0%	6	46.2%	4	40.0%
African American, 45-64 American Indian/Alaskan Native,	0	0.0%	1	7.7%	0	0.0%
45-64	0	0.0%	0	0.0%	1	10.0%
Asian, 45-64	0	0.0%	0	0.0%	1	10.0%
Caucasian, 45-64 Hawaiian/Other Pacific Islander, 45-	1	12.5%	1	7.7%	0	0.0%
64	0	0.0%	0	0.0%	0	0.0%
Hispanic/Latino, 45-64	0	0.0%	0	0.0%	0	0.0%
Two or More Races, 45-64	0	0.0%	0	0.0%	0	0.0%
Unknown, 45-64	0	0.0%	0	0.0%	0	0.0%
45-64 Total	1	12.5%	2	15.4%	2	20.0%
African American, 65+ American Indian/Alaskan Native,	0	0.0%	0	0.0%	1	10.0%
65+	0	0.0%	0	0.0%	0	0.0%
Asian, 65+	0	0.0%	0	0.0%	0	0.0%
Caucasian, 65+	0	0.0%	0	0.0%	0	0.0%
Hawaiian/Other Pacific Islander,	0	0.00/		0.00/	_	0.00/
65+	0	0.0%	0	0.0%	0	0.0%
Hispanic/Latino, 65+	0	0.0%	0	0.0%	0	0.0%
Two or More Races, 65+	0	0.0%	0	0.0%	0	0.0%
Unknown, 65+	0	0.0%	0	0.0%	0	0.0%
65+ Total	0	0.0%	0	0.0%	1	10.0%
Total	8	100.0%	13	100.0%	10	100.0%

Provide narrative for analysis of program enrollment. (Is enrollment increasing or decreasing? What are possible reasons for increase/decrease? Describe any action plans to improve or increase program enrollment.)

There were no significant changes in the male to female ratio of students as seen in the data above. Additionally, we see no variation in the ages of students in the program.

The faculty of the Risk Management and Insurance program have seen fluctuations in the enrollment of this program. The faculty attribute the fluctuations to the increased marketing and awareness of the degree program in this area. Other factors include graduation of students and not enrolling new students at the same rate. The program is also still a new program compared to other programs offered.

2024-2025 Action Items:

Item	Action Items (What actions can be taken to increase enrollment in your program?)	Assessment of Action Items (How will you assess the results of action items?)
1	Finalize apprenticeship program with initial organization and begin offering to other organizations in the service area.	Continue to work with the WCC apprenticeship director and human resources director at the local insurance companies to develop and launch the apprenticeship program.

Outcome #2: Retention

Action Items from 2022-23 Program Outcome Year-End Report:

Item #	Action Items: (Action item identified in the	Results / Use of Results : (Provide results of the action
	2022-23 program outcome year-end	item identified. Was the action item successful? If not,
	report.)	did you want to continue this action item going
		forward? If so, please include this action item in the
		2024-2025 action items table below.)
1	Continued focused advising (Assessed by:	The Risk Management and Insurance faculty access an
	Faculty will track student progress, keeping	internal student registration report each semester. The
	notes of points of contact to understand	faculty keep extensive notes during registration
	better why decreases in retention occur.)	periods to include information on those students who
		registered from one semester to the next as well as
		those who did not. The notes for the students that did
		not return included reasons why they did not continue
		coursework. The faculty also have students who do not
		register where they are unaware of reasons why. The
		faculty keep notes of methods and number of times
		contacted.

Baseline: 67.7 % (Average of last three years –2020-21; 2021-22; and 2022-23 program retention)

 Standard:
 70 %

 Target:
 72 %

Fall to Fall	Retention Rate
Fall 2020 to Fall 2021	75.0%
Fall 2021 to Fall 2022	78.0%
Fall 2022 to Fall 2023	50.0%

All Levels

Retention by Ethnicity, Gender, and Age

Ethnicity & Gender Table

			Fall 202	1 to Fall	Fall 202	2 to Fall
	Fall 2020 to Fall 2021		20	2022		23
Ethnicity & Gender	N	%	N	%	N	%
African American, Female	0	0.0%	0	0.0%	0	0.0%
American Indian/Alaskan Native,						
Female	0	0.0%	0	0.0%	0	0.0%
Asian, Female	0	0.0%	0	0.0%	1	25.0%
Caucasian, Female	1	16.7%	2	28.6%	1	25.0%
Hawaiian/Other Pacific Islander,						
Female	0	0.0%	0	0.0%	0	0.0%
Hispanic/Latino, Female	1	16.7%	1	14.3%	0	0.0%
Two or More Races, Female	0	0.0%	0	0.0%	0	0.0%
Unknown, Female	0	0.0%	0	0.0%	0	0.0%
Female Total	2	33.3%	3	42.9%	2	50.0%
African American, Male	0	0.0%	0	0.0%	0	0.0%
American Indian/Alaskan Native,						
Male	0	0.0%	0	0.0%	0	0.0%
Asian, Male	0	0.0%	0	0.0%	0	0.0%
Caucasian, Male	3	50.0%	4	57.1%	2	50.0%
Hawaiian/Other Pacific Islander,						
Male	0	0.0%	0	0.0%	0	0.0%
Hispanic/Latino, Male	0	0.0%	0	0.0%	0	0.0%
Two or More Races, Male	1	16.7%	0	0.0%	0	0.0%
Unknown, Male	0	0.0%	0	0.0%	0	0.0%
Male Total	4	66.7%	4	57.1%	2	50.0%
Total	6	100.0%	7	100.0%	4	100.0%

Ethnicity & Age Range Table

			Fall 202	1 to Fall	Fall 202	2 to Fall
	Fall 2020 to Fall 2021		_	22	2023	
Ethnicity & Age Range	N	%	N	%	N	%
African American, Under the age of 18	0	0.0%	0	0.0%	0	0.0%
American Indian/Alaskan Native,		0.070	O	0.070	· ·	0.070
Under the age of 18	0	0.0%	0	0.0%	0	0.0%
Asian, Under the age of 18	0	0.0%	0	0.0%	0	0.0%
Caucasian, Under the age of 18	0	0.0%	0	0.0%	0	0.0%
Hawaiian/Other Pacific Islander, Under the age of 18	0	0.0%	0	0.0%	0	0.00/
Hispanic/Latino, Under the age of	_	0.0%	0	0.0%	0	0.0%
18	0	0.0%	0	0.0%	0	0.0%
Two or More Races, Under the						
age of 18	0	0.0%	0	0.0%	0	0.0%
Unknown, Under the age of 18	0	0.0%	0	0.0%	0	0.0%
Under the age of 18 Total		0.0%	0	0.0%	0	0.0%
African American, 18-24 American Indian/Alaskan Native,	0	0.0%	0	0.0%	0	0.0%
18-24	0	0.0%	0	0.0%	0	0.0%
Asian, 18-24	0	0.0%	0	0.0%	0	0.0%
Caucasian, 18-24	2	33.3%	3	42.9%	2	50.0%
Hawaiian/Other Pacific Islander,						
18-24	0	0.0%	0	0.0%	0	0.0%
Hispanic/Latino, 18-24	0	0.0%	0	0.0%	0	0.0%
Two or More Races, 18-24	0	0.0%	0	0.0%	0	0.0%
Unknown, 18-24	0	0.0%	0	0.0%	0	0.0%
African American, 25-44	0	33.3%	0	42.9% 0.0%	0	50.0% 0.0%
American Indian/Alaskan Native,	"	0.0%	U	0.0%	U	0.0%
25-44	0	0.0%	0	0.0%	0	0.0%
Asian, 25-44	0	0.0%	0	0.0%	0	0.0%
Caucasian, 25-44	1	16.7%	2	28.6%	1	25.0%
Hawaiian/Other Pacific Islander,					_	
25-44	0	0.0%	0	0.0%	0	0.0%
Hispanic/Latino, 25-44	1	16.7%	1	14.3%	0	0.0%
Two or More Races, 25-44	1 0	16.7% 0.0%	0	0.0% 0.0%	0	0.0% 0.0%
Unknown, 25-44 25-44 Total	3	50.0%	3	42.9%	1	25.0%
African American, 45-64	0	0.0%	0	0.0%	0	0.0%
American Indian/Alaskan Native,		0.070	Ü	0.070	Ü	0.070
45-64	0	0.0%	0	0.0%	0	0.0%
Asian, 45-64	0	0.0%	0	0.0%	1	25.0%
Caucasian, 45-64	1	16.7%	1	14.3%	0	0.0%
Hawaiian/Other Pacific Islander, 45-64	0	0.0%	0	0.0%	0	0.0%
Hispanic/Latino, 45-64	0	0.0%	0 0	0.0%	0	0.0%
Two or More Races, 45-64	0	0.0%	0	0.0%	0	0.0%
Unknown, 45-64	0	0.0%	0	0.0%	0	0.0%
45-64 Total		16.7%	1	14.3%	1	25.0%
African American, 65+	0	0.0%	0	0.0%	0	0.0%
American Indian/Alaskan Native,						
65+	0	0.0%	0	0.0%	0	0.0%
Asian, 65+	0	0.0%	0	0.0%	0	0.0%
Caucasian, 65+ Hawaiian/Other Pacific Islander,	0	0.0%	0	0.0%	0	0.0%
65+	0	0.0%	0	0.0%	0	0.0%
Hispanic/Latino, 65+	0	0.0%	0	0.0%	0	0.0%
Two or More Races, 65+	0	0.0%	0	0.0%	0	0.0%
Unknown, 65+	0	0.0%	0	0.0%	0	0.0%
65+ Total	0	0.0%	0	0.0%	0	0.0%
Total	6	100.0%	7	100.0%	4	100.0%

Provide narrative for analysis of program retention data. (Based on the data, provide a narrative of your analysis of retention. Indicate factors that may have affected your retention. State any changes you plan to make to improve retention.)

The retention data for the Risk Management and Insurance degree indicates a decrease. The faculty advisors keep extensive advising notes. We reviewed these notes to determine the reasons students did not continue with the program to gain a better understanding of the reasons and to determine if there are possible solutions. Upon further review of the advising notes, the advisor noted that there were students who enrolled in the program, however, did not register for classes despite multiple contact attempts. The advisors recognized that despite declining retention rates, they are still successfully retaining students, therefore, will continue utilizing the same approaches.

2024-2025 Action Items:

Item	Action Items (What actions can be taken to increase program retention?)	Assessment of Action Items (How will you assess the results of action items?)
1	Continued focused advising.	Faculty will track student progress, keeping notes of points of contact to understand better why decreases in retention occur.

Outcome #3: Completers (unduplicated by highest level of attainment)

Action Ite	ms from 2022-23 Program Outcome Year-End	Report:
Item #	Action Items: (Action item identified in the	Results / Use of Results: (Provide results of the action
	2022-23 program outcome year-end	item identified. Was the action item successful? If not,
	report.)	did you want to continue this action item going
		forward? If so, please include this action item in the
		2024-2025 action items table below.)
1	Advisor checkpoints. (Assessed by: Faculty	The Risk Management and Insurance faculty tracked
	will continue to track received early alerts	the alerts they received concerning student progress in
	by reaching out to students individually	their courses when initiated by other instructors. They
	when it is received and following up with	contacted the students to offer them an opportunity
	the students at the midterm point and 2-3	to meet to discuss the alert, resources, suggestions on
	weeks prior to the end of the semester to	how to improve and encouragement upon first
	see where the student stands, providing	receiving notification of the alert. The faculty then
	them with encouragement and suggestions	followed up at the midterm point and the end of the
	on how to improve and finish strong.)	semester to see where the students stood as far as
		their status in the course, often reaching back out to
		the student when needed. Upon review of the alerts
		that were tracked, the approach seemed to be
		successful.

Baseline: 2.3 # (Average of total completers for the last three years –2021-22; 2022-23; and 2023-24)

Standard: 3 #
Target: 4 #

Number of Completers (unduplicated) – Graduation Year – Summer, Fall, Spring					
Graduation Year	Total Completers				
2021-2022	3				
2022-2023	1				
2023-2024	3				

All Levels

Completers by Ethnicity, Gender, and Age

Ethnicity & Gender Table

	2021-2022		2022-2023		2023-2024	
Ethnicity & Gender	N	%	N	%	N	%
African American, Female	0	0.0%	0	0.0%	0	0.0%
American Indian/Alaskan Native,						
Female	0	0.0%	0	0.0%	0	0.0%
Asian, Female	0	0.0%	0	0.0%	0	0.0%
Caucasian, Female	0	0.0%	0	0.0%	2	66.7%
Hawaiian/Other Pacific Islander,						
Female	0	0.0%	0	0.0%	0	0.0%
Hispanic/Latino, Female	1	33.3%	0	0.0%	0	0.0%
Two or More Races, Female	0	0.0%	0	0.0%	0	0.0%
Unknown, Female	0	0.0%	0	0.0%	0	0.0%
Female Total	1	33.3%	0	0.0%	2	66.7%
African American, Male	0	0.0%	0	0.0%	0	0.0%
A securic on Indian/Aleakon Netice Mala	0	0.00/	0	0.00/	0	0.00/
American Indian/Alaskan Native, Male	0	0.0%	0	0.0%	0	0.0%
Asian, Male	0	0.0%	0	0.0%	0	0.0%
Caucasian, Male	1	33.3%	1	100.0%	1	33.3%
Hawaiian/Other Pacific Islander, Male	0	0.0%	0	0.0%	0	0.0%
Hispanic/Latino, Male	0	0.0%	0	0.0%	0	0.0%
Two or More Races, Male	1	33.3%	0	0.0%	0	0.0%
Unknown, Male	0	0.0%	0	0.0%	0	0.0%
Male Total	2	66.7%	1	100.0%	1	33.3%
Total	3	100.0%	1	100.0%	3	100.0%

Ethnicity & Age Range Table

	2021	-2022	2022	-2023	2023	-2024
Ethnicity & Age Range Table	N	%	N	%	N	%
African American, Under the age of						
18	0	0.0%	0	0.0%	0	0.0%
American Indian/Alaskan Native, Under the age of 18	0	0.0%	0	0.0%	0	0.0%
Asian, Under the age of 18	0	0.0%	0	0.0%	0	0.0%
Caucasian, Under the age of 18	0	0.0%	0	0.0%	0	0.0%
Hawaiian/Other Pacific Islander.	U	0.070	0	0.070	U	0.070
Under the age of 18	0	0.0%	0	0.0%	0	0.0%
-						
Hispanic/Latino, Under the age of 18	0	0.0%	0	0.0%	0	0.0%
Two or More Races, Under the age of			_		_	
18	0	0.0%	0	0.0%	0	0.0%
Unknown, Under the age of 18	0	0.0%	0	0.0%	0	0.0%
Under the age of 18 Total	0	0.0%	0	0.0%	0	0.0%
African American, 18-24 American Indian/Alaskan Native. 18-	0	0.0%	0	0.0%	0	0.0%
24	0	0.0%	0	0.0%	0	0.0%
Asian, 18-24	0	0.0%	0	0.0%	0	0.0%
Caucasian, 18-24	1	33.3%	1	100.0%	2	66.7%
Hawaiian/Other Pacific Islander, 18-	'	33.370	'	100.070	2	00.7 70
24	0	0.0%	0	0.0%	0	0.0%
Hispanic/Latino, 18-24	0	0.0%	0	0.0%	0	0.0%
Two or More Races, 18-24	0	0.0%	0	0.0%	0	0.0%
Unknown, 18-24	0	0.0%	0	0.0%	0	0.0%
18-24 Total	1	33.3%	1	100.0%	2	66.7%
African American, 25-44	0	0.0%	0	0.0%	0	0.0%
American Indian/Alaskan Native, 25-						
44	0	0.0%	0	0.0%	0	0.0%
Asian, 25-44	0	0.0%	0	0.0%	0	0.0%
Caucasian, 25-44	0	0.0%	0	0.0%	1	33.3%
Hawaiian/Other Pacific Islander, 25-	•	0.00/		0.00/		0.00/
44	0	0.0%	0	0.0%	0	0.0%
Hispanic/Latino, 25-44	1	33.3%	0	0.0%	0	0.0%
Two or More Races, 25-44	1	33.3%	0	0.0%	0	0.0%
Unknown, 25-44	0	0.0%	0	0.0%	0	0.0%
25-44 Total	2	66.7%	0	0.0%	1	33.3%
African American, 45-64 American Indian/Alaskan Native, 45-	0	0.0%	0	0.0%	0	0.0%
64	0	0.0%	0	0.0%	0	0.0%
Asian, 45-64	0	0.0%	0	0.0%	0	0.0%
Caucasian, 45-64	0	0.0%	0	0.0%	0	0.0%
Hawaiian/Other Pacific Islander, 45-	· ·	0.070		0.070	· ·	0.070
64	0	0.0%	0	0.0%	0	0.0%
Hispanic/Latino, 45-64	0	0.0%	0	0.0%	0	0.0%
Two or More Races, 45-64	0	0.0%	0	0.0%	0	0.0%
Unknown, 45-64	0	0.0%	0	0.0%	0	0.0%
45-64 Total	0	0.0%	0	0.0%	0	0.0%
African American, 65+	0	0.0%	0	0.0%	0	0.0%
American Indian/Alaskan Native, 65+	0	0.0%	0	0.0%	0	0.0%
Asian, 65+	0	0.0%	0	0.0%	0	0.0%
Caucasian, 65+	0	0.0%	0	0.0%	0	0.0%
	•	0.00/		0.00/	0	0.00/
Hawaiian/Other Pacific Islander, 65+	0	0.0%	0	0.0%	0	0.0%
Hispanic/Latino, 65+	0	0.0%	0	0.0%	0	0.0%
Two or More Races, 65+	0	0.0%	0	0.0%	0	0.0%
Unknown, 65+	0	0.0%	0	0.0%	0	0.0%
65+ Total	0	0.0%	0	0.0%	0	0.0%
Total	3	100.0%	1	100.0%	3	100.0%

Provide narrative for analysis of completers. (Based on the data, provide a narrative of your analysis of completions. Indicate factors that may have affected your completions. How might you increase the number of completers in your program?)

The completion rate for the Risk Management and Insurance program is consistent. The faculty feel satisfied with consistent rates of completion and will focus their efforts on continuing current practices. The students who have graduated from this program thus far were hired on a full-time basis in their field of study prior to graduating. Completing the program was necessary for continued employment and possible advancement.

2024-2025 Action Items:

Item	Action Items (What actions can be taken to increase student completion in your program?)	Assessment of Action Items (How will you assess the results of action items?)
1	Advisor Checkpoints.	Faculty will continue reaching out to students who receive progress alerts reminding the students of the importance of being successful in their courses for the purposes of graduating and gainful employment in the industry.

Approvals

- 1. Using DocuSign (electronic signature), the Office of Institutional Effectiveness (IE) will review and approve the Program/Service Outcome Assessment when completed by the responsible program/service personnel.
- 2. Using DocuSign (electronic signature), appropriate Department Chair, Division Dean, Director, and/or AVP is asked to read and approve the Program/Service Outcome Assessment.

IE Acceptance / Date:	Dorothy Moore		11/12/2024
Department Chair, Dea	n, Director, and/or AVP / Date:	Tracy M. Schmeltzer	11/12/2024