

GMAT™



Elevate Yourself

GMAT® Handbook

What you need to know and agree to when scheduling your GMAT exam.

For more information, please visit mba.com

Effective Date: August 3, 2017

Please note that the online version of the Handbook will be the most current. Please reference the online version for the most up-to-date information: mba.com/gmathandbook

Take control of your GMAT experience

1

Get your best GMAT score with a solid study plan.

As you get started with preparing for your GMAT exam, download our free GMATPrep® software and use the Exam Pack 1 and 2 supplements for additional practice exams. The enhanced diagnostics in Exam Pack 1 and 2 will give you detailed personalized information about your performance on your practice exams — giving you valuable insights on how you handle different question types and pacing. Take the worry-free approach to preparing for the GMAT exam so there are no surprises on test day.

2

Register for and take the exam.

Visit mba.com and select a date, time, and test center that's convenient for you.

3

Preview your score.

You can preview your score before sending it to your designated schools. The Score Preview feature for the GMAT exam gives you more control over your score. You decide if you want to accept your score and send to schools or cancel them to re-take the test at a later date. Your canceled scores do not appear on any score reports sent to schools.

4 Evaluate your performance.

The GMAT® Enhanced Score Report is the post-test report that guides you through your test results, providing an inside look at how you performed on each section. Now you can know exactly what questions took you the longest to complete and see where you stack up next to other test takers. If you think you can do better, the Enhanced Score Report gives you a detailed analysis by question type, areas for focus, and pacing — so you can focus your studies and do even better next time. You may purchase an Enhanced Score Report from the mba.com store before or after your exam.

5 Get noticed.

Make it easy for schools to find you. Use the free GMASS® search service and connect with business schools and other graduate management education related organizations around the world based on your background, lifestyle, career aspirations, study destination, and more.

Get more control over your GMAT
experience at mba.com

Table of Contents

Find everything you need to know and agree to when scheduling and taking your GMAT exam. Check each section to be sure you have read all of the necessary information. For the most up-to-date version of the handbook, please visit mba.com/gmathandbook

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Contact Us

The GMAT exam is owned by the Graduate Management Admission Council (GMAC). We develop and deliver the exam with the help of our service providers, including Pearson VUE and ACT. We wrote this handbook for “you,” the test taker. Please contact us if you need assistance.

For assistance, visit us on the web at mba.com or mba.com/contactus

You may also use the contact information below to reach us:

Region	Contact Information	Service Times
Asia Pacific (except China and India)	Phone: +852-3077-4926 Fax: +91-120-4001660 Email: GMATCandidateServicesAPAC@pearson.com	Telephone services are available Monday–Friday, 9 AM TO 6 PM Australian Eastern Standard Time. Email services are available Monday–Friday, 7 AM TO 7 PM Australian Eastern Standard Time. Response time for email sent outside of these times may be up to 48 hours.
China	Phone: +86 10 82345675 Fax: +86 10 61957800 Email: GMATservice@neea.edu.cn	Telephone services are available Monday–Friday, 8:30 AM TO 5 PM China Standard Time. Email services are available Monday–Friday, 8:30 AM TO 5 PM China Standard Time. Response time for email sent outside of these times may be up to 48 hours.
India	Phone: +91 120 439 7830 Email: GMATCandidateServicesAPAC@pearson.com	Monday–Friday, 9 AM TO 6 PM Indian Standard Time. Response time for email sent outside of these times may be up to 48 hours.
Europe, Middle East, Africa	Phone: +44 (0) 161 855 7219 Fax: +44 (0) 161 855 7301 Email: GMATCandidateServicesEMEA@pearson.com	Telephone services are available Monday–Friday, 9 AM TO 5 PM Greenwich Mean Time. Email services are available Monday–Friday, 8 AM TO 5 PM Greenwich Mean Time. Response time for email sent outside of these times may be up to 3 business days.
Americas Region	Phone: 1 800 717 GMAT (4628) (US and Canada) Fax: 1 952 681 3680 or 1 952 681-3681 Email: GMATCandidateServicesAmericas@Pearson.com	Monday – Friday, 7 AM TO 7 PM Central Standard Time. Response time for email sent outside of these times may be up to 48 hours.

Send mail:

Send all mail inquiries to the address below. Please keep in mind that it can take up to eight weeks for letters to reach the United States from some countries.

Pearson VUE–GMAT Program
 5601 Green Valley Drive Suite 300
 Bloomington MN 55437 USA

Read the GMAT Handbook



Pursuing a graduate degree is a rewarding experience. The GMAT® exam is part of that process. We are here to help you understand everything you need to know and do to take the GMAT exam.

This handbook is designed to help you through this process. Since you must agree to our policies as a condition for taking the GMAT exam, we describe what you need to know about the exam, what you need to do, and when you need to do it. Use the convenient checklist in the Table of Contents to track your progress toward the next step in your graduate management degree. Be sure to read this handbook carefully as you will be bound by its content.

Market Yourself with the GMAT Exam

Taking the GMAT exam can set you up for success:

- More than 6,500 graduate business programs worldwide across over 2,100 schools use GMAT scores to help them find, recruit, and select the students who best fit with their programs. Take the exam to let them know you are serious and committed to graduate management education.
- Your scores are a way to compare yourself with other graduate applicants and stand out in the application process. Figure out what you need to focus on to help your application.

The GMAT exam gives you information about your strengths and weaknesses. Identify the skills you need to focus on to be successful in your graduate program.

GMAT Test Taker

As a test taker, you have certain rights and responsibilities. You maintain these rights only if you comply with all GMAT policies and procedures.

Our Commitment To You ...	Your Promise To Us ...
<p>We will:</p> <p>Provide you with free, detailed information about the exam (format, content, question types, fees, and scoring), and information on accommodations for disabilities</p> <ul style="list-style-type: none">• GMATPrep® Software: mba.com/gmatprep• GMAT Handbook Supplement for Test Takers with Disabilities <p>Develop and deliver the exam according to professional standards</p> <p>Treat you fairly and with impartiality, regardless of personal characteristics protected by law</p> <p>Share our GMAC Privacy Statement with you and treat your personal information as stated in our privacy practices</p> <p>Send you an Official Score Report online or by mail (if you have accepted your scores)</p> <p>Share your official scores with only those institutions or organizations you specify or allow (except when issues arise relating to your scores)</p> <p>Respond to you in a timely and helpful manner with information about how we will address your concerns</p>	<p>You will:</p> <p>Read all of the information in this handbook</p> <p>Familiarize yourself with the testing format and content</p> <p>Show up at the testing center with the proper identification</p> <p>Follow the policies and procedures and report any violations you observe</p> <p>Know the consequences if you do not show up, fail to complete the exam, or violate our policies</p> <p>Read the GMAC Privacy Statement and know how your information will be collected and used</p> <p>Share only your official scores with institutions</p> <p>Send us any questions you may have about any of the information presented in this handbook or other GMAT publications and communications</p> <p>Send us any concerns you may have about the testing process or your results</p>

This statement of your rights has been adapted with permission from the APA, AERA, and NCME Standards for Educational and Psychological Testing.

Before the Exam

Schedule Your GMAT Exam

We want this process to be easy for you. Follow these steps to plan and register for your GMAT exam. Check the boxes as you complete each task.

Step 1: Gather information



- Understand the minimum requirements for scheduling the exam:
 - You must be at least 18 years old. If you are between 13 and 17 years old, you must get permission from a parent or legal guardian. If you do need permission, you must provide written proof of your guardian's consent prior to scheduling the exam.
 - You may take the exam no more than five times within a rolling 12 month period and no more than eight times total.
 - You must wait at least 16 days after you take the exam before you can take it again.
 - You must wait at least five years to test again if you have previously achieved a perfect total score of 800.
 - You must follow all of the registration and testing rules.
- Research schools and check application deadlines for programs that interest you.
- Check our “Country Specific Regulations” for any guidelines that may apply to you (mba.com/countryregulations).
- Request reasonable testing accommodations if you have a disability.
You must be approved for any accommodations before you schedule your exam, and you must follow any special registration instructions you receive.
- Plan for your exam preparation and determine how long you will need.
- Visit mba.com/testcenterlist to find test centers near you and determine availability. Include “DoD” and “Military” sites only if you have a US Military ID that allows you to enter the military site.

Step 2: Build your timeline

- Build your timeline using the information you gathered in Step 1 above.
- If scheduling by mail, add time for standard shipping times to the US.
- If paying by personal check or money order, add at least 10 days for processing.
- If applying for accommodations, add time to gather your documentation and submit your application.

Build Your Registration and Score Reporting Timeline

Instructions: Start at the end with your earliest application deadline and work backward to determine your test date.

1	2	3	4
Earliest Possible Registration Date: You may register up to 6 months prior to your preferred test date.	Early Registration Date. We recommend you register 2–3 months prior to your preferred test date. Add 15 days if you are registering by mail.	Last Chance to Register. If you are registering online or by phone, you may register as late as 24 hours prior to your test date.	Earliest Application Deadline. Enter Application Deadline <input type="text"/>
Enter Registration Date: <input type="text"/>	Enter Registration Date: <input type="text"/>	Enter Registration Date: <input type="text"/>	Test Date. Choose a date that is at least 21 days prior to your application deadline. Add more time if your school requires scores by mail. Enter Test Date: <input type="text"/>
Important Tip! Applying for accommodations? You must receive a decision before you register, and you must allow enough time prior to your registration date to receive a decision. Read the Supplement for Test Takers with Disabilities to learn more.			

Step 3: Schedule and pay for your exam

- You can schedule your exam online, by phone, postal mail, or fax and pay by credit card or debit card, check, or money order. If you are applying for accommodations for a disability, you must follow special procedures, which you will find in the *GMAT Handbook Supplement for Test Takers With Disabilities*. If approved, you will receive an accommodations approval letter with instructions on how to schedule your accommodated exam. Regardless of how you schedule your exam, we will send you an email confirming your registration.

- **Online** – Schedule your exam for free on mba.com. Log in and create an account, and follow the homepage link. It's easy and fast.
- **Phone** – Call GMAT Customer Service in your region. You may be charged an additional service fee of **US\$10**.
- **Postal Mail** – Complete the form on mba.com and mail it in along with your payment information. If you pay by check or money order, this is your only option.
- **Fax** – Complete the form on **mba.com** and fax to the number shown. Make sure you have entered

your name, date of birth, country of citizenship, and gender EXACTLY as they appear on the identification you will present at the test center.

Step 4: Select your score receiving schools

- We will send your Official Score Report to up to five programs that you select at the test center, prior to the start of your GMAT exam. We will send them electronically or by mail, depending on the programs' preferences. You may ask us to send your official score to as many additional programs as you like (fees apply), as long as the scores are not more than five years old.

Step 5: Review your confirmation letter

- Ensure that your name listed on the confirmation letter EXACTLY matches your form of identification.
- Confirm that the GMAT test date and location are correct.
- If your test center name includes “DoD” or “Military,” make sure you have proper identification. If you will not have proper military identification by your exam date, reschedule your exam now.

Before the Exam

Exam Fees

The following are the fees for the GMAT exam and related services.

GMAT Product or Service	Fees
GMAT Exam	US\$250
Reschedule Exam Appointment	
More than seven days before appointment	US\$60
Within seven days of appointment	US\$250
Cancel Exam Appointment*	
More than seven days before appointment	US\$80 Refund
Within seven days of appointment	No Refund
Additional Score Report	US\$35
Enhanced Score Report	US\$24.95
Score Cancel (After you leave the testing center, online on mba.com)	US\$25
Score Reinstate	US\$50
AWA Essay Rescoring	US\$45
GMAT Handbook	Free Download
GMATPrep Software	Free Download

Calling Customer Service

Please note that there may be an additional \$US10 fee if the service is provided via the call center.

Special Programs

You may be participating in a special program where some fees may differ from the ones outlined above. Please refer to your offer document for the same.

* There are exceptions in some countries. Please check the fee table on mba.com

Note: Please refer to mba.com for the most recent and updated Fee Table

Note: These fees are of the printing date of this handbook and are subject to change. You can find the most current fees and other details on mba.com under About The Exam. Some fees and charges may vary.



Credit Cards and Debit Cards*

- VISA
- MasterCard
- American Express
- JCB

*In India some banks will not allow debit cards to be used on the Internet unless the merchant participates in Verified by Visa or MasterCard Secure Code. This requires that the customer enter a pin number. We do not participate in this program. Please contact your bank for assistance. Some banks may be willing to issue their customers a special onetime use card or lift the pin restriction so you can use it on our website.

Charges on your credit card statement will most likely appear as: "VUE*GRAD MGMT TEST"

If your credit or debit card is declined, your appointment will be automatically canceled. You are responsible for scheduling another test appointment with a valid payment.

If you use a stolen or fraudulent credit or debit card, your registration will be canceled, any of your previous GMAT scores may be canceled, and GMAC may notify both schools and law enforcement authorities.

If you wrongfully challenge or dispute the fee with your credit card company, you may be blocked from taking further exams or from requesting additional score reports.

Cashier's Checks, Money Orders, and Personal Checks Must:

- Be payable to Pearson VUE-GMAT, in US dollars and drawn on a US bank
- Be for the full amount, including taxes, where applicable (see mba.com/gmatfees for tax information)
- List the current date (do not postdate)
- Have the appropriate signature(s)
- Have the bank name and its location preprinted on the face of the check
- Be received at least 10 days before the appointment date to allow for processing

If your check is returned for insufficient funds, Pearson VUE may deduct a service fee from your account electronically (see mba.com/gmatfees), and your appointment will be canceled. You are responsible for scheduling another test appointment with a valid payment.

GMAT Exam Vouchers

If you have received a voucher, you may apply it to the exam fee. However, you may not use it for rescheduling fees or receive a refund (except as required by law).

For Terms and Conditions governing the use of GMAT Exam Vouchers, go to mba.com/vouchertterms.

Before the Exam

Rescheduling and Cancellation Deadlines

More than 7 Calendar days Before Your Test Date



Reschedule: Pay reduced fee
Cancel: Receive partial refund

7 Days or Fewer



Reschedule: Pay full registration fee
Cancel: Do not receive refund

For example, if your GMAT exam is scheduled for a Monday at 8 am, you must reschedule or cancel by 7:59 am the previous Monday to avoid losing your entire fee.

Reschedule or Cancel

Your Exam

You can reschedule or cancel your exam online or by phone. If you are scheduled with accommodations, refer back to your approval letter for the number to call.

Please note that there is a fee to reschedule or cancel your exam appointment. Current fees are available in the exam fee section of this handbook or on mba.com.

If you reschedule or cancel your exam appointment by phone, you will be charged an additional service fee of US\$10. Cancellations, refunds and rescheduling fees will apply, depending on when you request the change and as applicable by local law.

If you miss your appointment, you may schedule a new exam without waiting a full 16 days, but you must schedule by phone and pay the full registration fee.

Changes within 24 hours prior to your appointment cannot be made.

Your Privacy is Important

to GMAC

We protect your personal information and comply with applicable laws; and we treat your personal information in compliance with our privacy practices in our Privacy Statement. We want you to know our privacy policies regarding:

- Personal information we collect, our use of personal information, processing and sharing of personal information, how we protect your personal information, cookies and similar technologies and your access and choices
- Where to get the full GMAC Privacy Statement

The following are only highlights from the complete GMAC Privacy Statement. You are required to agree to the complete GMAC Privacy Statement found on mba.com when you register for the exam, and again when you arrive at the test center to take the exam. The most recent version of the Privacy Statement is available at mba.com/privacy. We will update this Privacy Statement periodically. Please review the entire Privacy Statement before you register to test.

What Information Do We Collect?

Required information for all test takers:

- Contact information including your full legal name (given and family/surname), address, telephone, and email address
- Background data, including gender, ethnicity (United States only), date of birth, country of citizenship
- Identity data verified at the test center such as government-issued identification, a digital photograph, signature, palm vein pattern, and audio/video recording of the test session are collected at the test center
- Payment data for GMAT fees

Optional For Test Takers:

- Other data about you including: fax number, native language and education history and other background information
- You determine and inform GMAC of your preferences and consent for receiving information about our other products and services, surveys, other research, events and promotions
- Score sending preferences (e.g. schools, programs, strategic partners, financial aid, and scholarship providers)

How Do We Use It?

Required information is used to:

- Schedule, reschedule or cancel your exam appointment(s) and for other transaction related communications
- Respond to your customer service requests
- Conduct GMAT exam research and statistical analyses
- Used internally for product, service and business development, improvement and operations purposes

- For research publications, we combine information from individuals who respond to surveys into aggregated, anonymized reports that are shared publicly. We remove personal information from these reports. Additionally, the reports contain information on groups of respondents, not individuals. GMAC's minimum acceptable group sizes are defined to protect confidentiality of the individuals in each group. The aggregated information may be combined with information that we have already collected, such as demographics or GMAT exam scores. For more information, visit our GMAC Research Services: Survey Participation Privacy and Confidentiality page
- Cooperate as required by law or in legal proceedings
- Fraud prevention and security: Authenticate and verify your identity to maintain the integrity, quality, and security of the GMAT exam; protect the security and integrity of the examination process
- Share your payment information with our financial partners and vendors to process your payment

Transfer of data: Ultimately, all information we receive is sent from your test registration location to the US to GMAC and our service providers and is subject to US and other applicable law that may be different and less restrictive from those in your home country.

Country Specific Regulations

The GMAT exam is administered worldwide in accordance with US and applicable local laws. Special registration guidelines, taxes, identification requirements, testing rules, and privacy policies as applicable will apply in certain countries and to citizens of certain countries. For the most up-to-date country-specific policies, go to mba.com/countryregulations.

Before the Exam

The GMAT Exam Measures Multiple Skills

The GMAT exam is made up of different types of questions so that you can demonstrate your ability in several skills required to be successful in graduate business school.

The GMAT Exam is Fair

Regardless of the variety of questions, to be fair to everyone taking the test around the world, all test takers will:

- Be evaluated on the same number of questions
- Answer the same type of questions
- Be subject to time limits
- Be tested in similar conditions

Structure of the GMAT exam

The GMAT Exam is comprised of four separately timed sections. You will have the opportunity to take 2 optional 8-minute breaks during the exam. The total exam length is approximately 3.5-4 hours.

Test Section	Time Limit (in Minutes)	Number of Questions	Question Types	Score Range
Analytical Writing Assessment	30	1	• Analysis of an Argument	0-6 in 0.5-point increments
Integrated Reasoning	30	12	• Multi-Source Reasoning • Table Analysis • Graphics Interpretation • Two-Part Analysis	1-8 in 1-point increments
Quantitative Reasoning	75	37	• Data Sufficiency • Problem Solving	0-60 in 1-point increments
Verbal Reasoning	75	41	• Reading Comprehension • Critical Reasoning • Sentence Correction	0-60 in 1-point increments

The GMAT exam uses advanced technology and security

The GMAT exam is available only at designated test centers around the world. The exam is delivered only on computer, which ensures consistency and fairness. Our computer exam allows you to:

- Test around the world on almost any day of the year
- Track your time and the number of questions you have to answer
- Receive unofficial scores when you finish the test

The two longest sections (Quantitative and Verbal Reasoning) are “item adaptive”. As you progress through the section, the computer evaluates your answers, updates your score, and selects the next question by adapting to your level of skill. You may not skip or return to questions. For several reasons, we consider this the best testing method:

- The test has fewer questions than others, because you will not see questions that would be too easy or too hard for you.
- Your scores are updated based on all of your answers, not just the previous questions.
- Questions are selected for you and other test takers individually, but the rules about the number and types of questions ensure fairness of the overall test.
- The uniqueness of each test enhances the security of the exam.

Know what to expect

Regardless of your current skills with reading, writing, arithmetic, or the computer, you will be able to do your best only if you prepare and practice:

- Knowing what to expect will save you time and effort at the test center. Watch our video about the testing facilities: mba.com/the-gmat/test-day.aspx.
- Practicing with question types so you spend time on the question, not on decoding what is being asked.
- GMATPrep software is FREE and includes two full-length computer adaptive tests, so you know about how the questions selected for you will seem.
- Planning study time for the GMAT exam will help you develop skills that make it easier to plan study time when you start your graduate management program.

Practicing with GMAC resources:

- To get the free GMATPrep software, go to mba.com/gmatprep.
- To purchase other official GMAT preparation materials, go to mba.com/store.
- For a list of questions that have been used for the Analytical Writing Assessment, go to mba.com/GMATformat and click on the link for “Analytical Writing Assessment.”

For more information on computerized adaptive testing, you can go to mba.com/GMATformat

CAUTION!

The Penalties for Cheating on The GMAT® Exam are Severe.

The Following is Considered Cheating:

- Hiring someone to take the test.
- Taking the test for someone else.
- Memorizing test questions.
- Sharing answers with others.

The Penalties for Cheating Are:

- Cancellation of your scores.
- Ban on future testing.
- School notification.
- Possible legal prosecution.



Has someone been trying to get you to act illegally?

File a report via email: pvtestsecurity@pearson.com or testsecurity@gmacc.com

Graduate
Management
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Pearson
VUE

On Exam Day

Check In

The information below will help you have a successful and worry-free testing experience.

Check In	What This Means	Notes
Present Appropriate Identification	<p>ID must:</p> <ul style="list-style-type: none"> • Be current (not expired) • Be valid and government-issued • Be the originally issued ID (no photocopies) • Exactly match the name, birth date, and country of citizenship you used when you scheduled your exam • Contain a recent, recognizable photo of you and your signature 	<p>Acceptable forms of ID:</p> <ul style="list-style-type: none"> • Passport book (mandatory in some countries and required if testing outside your country of citizenship)* • Government-issued driver's license • Government-issued national/state/province identity card (including European ID card) • Military ID card • Laminated, government-issued learner's permit (US only) • Permanent resident/green card (US only) <p>*See: mba.com/countryregulations</p>
Read the GMAT Examination Testing Rules Agreement	<p>This will help you:</p> <p>Understand test policies and avoid policy violations the consequences of which may result in your score being canceled</p>	<p>GMAT Examination Testing Rules Agreement</p> <p>Non-Disclosure Agreement mba.com/NDA</p>
Verify your Identity	<p>You will:</p> <ul style="list-style-type: none"> • Provide your palm vein scan (where permitted by law) • Provide your digital signature stating you understand and agree to the Test Taker Rules & Agreement • Sit for a digital photograph 	
Begin your GMAT exam	Comply with all applicable policies and procedures while you are testing	

On Exam Day

Agree to the GMAT Test Taker Rules & Agreement

You will receive a copy of the following GMAT Test Taker Rules & Agreement at your test center prior to taking the exam; in order to test, you must agree to comply with and be bound by the rules set forth in this Agreement.

GMAT Test Taker Rules & Agreement

Everything you do after signing this Agreement is part of your exam. If you remain in the test area, you will be bound by this Agreement. Leave the test center immediately if you don't agree to be bound by this Agreement and these Rules.

If you need additional details about any of the rules or your expected conduct, please ask the Test Administrator for a copy of the GMAT Handbook.

Failure to comply with the rules may result in the following:

- Reporting the incident to GMAC
- Reporting the incident to schools you selected
- Invalidating your test and canceling your score
- Taking other action, such as prohibiting you from retesting
- Forfeiting your exam fee

While in the Test Room:

1. You may bring ONLY the following items into the test room:
 - Your ID
 - Key to the supplied locker
 - Prescription eyeglasses
 - A light sweater or light non-outerwear jacket
 - Comfort items ONLY if they were pre-approved as accommodations received in advance
2. Many test centers have small lockers where you can store your belongings. Whether that is the case or not, the test center is not responsible for lost, stolen, or misplaced personal items.
3. Notify the administrator immediately if you have a problem with the computer, software, or any other issue.
4. Testing must begin promptly once you are seated at the computer. The length of your appointment is approximately four hours.
5. You may leave the testing room or your seat only if you are escorted by a certified test administrator. You must raise your hand for assistance or to leave your seat.
6. You may not copy, record, photograph, or otherwise attempt to duplicate in any way any questions or answers that are on your exam.

During a break:

1. You may ONLY have
 - Water
 - Food
 - Comfort items, such as tissues or cough drops as pre-approved by GMAC and Pearson VUE
2. You must return from breaks on time. If you are late, time will be deducted from the next section of your exam.
3. You may not access any unauthorized items such as watches, study materials, or electronics such as cell phones. If you need to check the time while on break, you should ask a Test Administrator.
4. You may not remain in the testing room at your workstation. You must take your break in the test center lobby, locker area and or nearest restroom. You are not allowed to leave the test center during this time.
5. If you return from your break early and request to be checked into your exam, you must immediately begin your exam. You may not sit at the workstation for the remainder of your break.

If you are found accessing prohibited items, your exam will be terminated, your scores will include a violation code, and other actions may be taken.

After the exam:

You must not

- Record
- Copy
- Disclose in any fashion any exam question or answer, in whole or in part, in any form or by any means (orally, in writing, on any internet “chat room,” via SMS/text, or otherwise).

Exam results are encrypted and transmitted to Pearson VUE and GMAC. The palm vein pattern template and the digital photograph may be compared against those of other test takers for fraud detection purposes.

For additional information concerning the collection, transmission, and processing of your personal data (including, without limitation, exam results, palm vein pattern template, photograph and signature, and the audio/video recording), refer to the GMAC Privacy Statement available in the GMAT Handbook and at **mba.com**.

By providing my digital signature, I give GMAC and Pearson VUE my permission to retain, process, store and transmit the following:

- My personal information related to the exam
- My palm vein pattern scan data
- The digital photograph of me taken at the test center
- The video and audio recordings that include me from the test center
- My test responses

to the United States, which may be outside of the country in which I am testing.

I understand the information provided above and agree to comply with and be bound by this GMAT Examination Testing Rules Agreement.

Agree to the General

Terms of Use

You will need to agree to the following terms at your workstation prior to taking the exam:

I have read and I understand and agree to the procedures and rules I was shown when I checked in with the test administrator.

I certify that I am the person whose name and address appear on the application check-in screen.

I also certify that I am taking the GMAT exam for a valid educational or legal purpose, and I agree to comply with and be bound by the GMAT Terms of Use, including the confidentiality and non-disclosure requirements.

On Exam Day

I have read, understand, and agree to the terms and conditions set forth in the GMAT Handbook, including without limitation those related to:

- GMAT fees, re-test and other testing policies, and score cancellations for irregularities and inappropriate examinee conduct
- Ownership of the GMAT test, all rights therein, and all test related records by the Graduate Management Admission Council
- Privacy policies describing the collection, use, processing, protection and transmission to the United States of my personal information (including the digital photograph, palm vein pattern, signature, and audio and video recording collected at the test center), my test responses and describing the disclosure of such data to GMAC, its service providers, and score recipients I select, and others as necessary to prevent fraud or other unlawful activity or as required by law (mba.com/privacy)
- The exclusive remedies available to me in the event of an error in scheduling, administration or security of the reporting of my scores

I understand that the GMAT test is a confidential and secure test, protected by civil and criminal laws of the United States and elsewhere.

I certify that I have not knowingly accessed “live” GMAT questions or answers that might appear on my test and will not discuss the content of the exam with anyone.

I will not record, copy, or disclose any exam questions or answers, in whole or in part, in any form or by any means before, during, or after I take the GMAT exam (orally; in writing; in any Internet “chat room,” message board, or forum; by SMS or text; or otherwise).

I understand and agree that if I provide false information or if I violate any of the GMAT rules and procedures, or any other terms or conditions stated in the GMAT Handbook:

- The test administrator may immediately dismiss me from the test session.
- My scores may be canceled without refund, and a school receiving my scores may be informed of the reason for the cancellation.
- I may be banned from retaking the GMAT test.
- I may be subject to other consequences, as GMAC or Pearson VUE deems appropriate.

I understand that, after finish the test, I will be prompted to decide whether to cancel or report my test scores. I understand and agree that if I do not select either the “Report Scores” or “Cancel Scores” option within the time allotted, my scores will be canceled automatically.

I understand that if I do not agree to these conditions, I will not be permitted to take the test, and I will forfeit my test fee.



Accept Your Scores

When you complete your exam, you will be shown your unofficial GMAT scores – Verbal, Quantitative, Integrated Reasoning, and Total. You will be given two minutes to decide whether to cancel or accept your score. If the time expires before you make a selection, your score will be automatically canceled. If you choose to cancel your scores, your scores will not be sent to any of the schools selected by you, you will not receive a hard copy of your unofficial scores at the test center and you will not be able to access your official score report.

Avoid Testing Violations

We like to focus on what you can do (as provided above) rather than on what you cannot do. But there are a few things you need to avoid. To provide fair and consistent testing to all of our test takers, we enforce several policies before, during and after the exam.

To avoid testing violations, read and understand the GMAT Examination Testing Rules Agreement. The Agreement will explain what you are allowed to do on the day of your exam.

Allowed In Testing Room	Allowed During Break
<ul style="list-style-type: none"> • Your ID • Key to supplied locker • Prescription eyeglasses • A light sweater or jacket (non-outerwear) • Comfort items if they were pre-approved on an accommodation 	<ul style="list-style-type: none"> • Water • Food • Comfort items pre-approved by GMAC and Pearson VUE (ask the test administrator)

ALL OTHER ITEMS, INCLUDING CELLPHONES AND WATCHES, ARE NOT PERMITTED TO BE ACCESSED UNTIL THE COMPLETION OF YOUR EXAM. THEY ARE TO REMAIN IN THE SUPPLIED LOCKER.

On Exam Day

Policy Violations

The following are examples of common Policy Violations. All Policy Violations may result in a minimum 31-day wait to retest, canceled scores, notification to schools, forfeiture of test fees, and up to a three-year ban on testing. Below are examples of common Policy Violations:

Policy Violation	How to Avoid a Policy Violation	Consequences of a Policy Violation
Accessing Or Using: <ul style="list-style-type: none">> Cell phones> Electronic devices> Computers> Communication devices> Music players	You must store all types of electronic, communicative, or computer devices. You may not access or use them at any time (including breaks) after you check into the testing center.	<ul style="list-style-type: none">• Score revoked• Ban from testing for up to three years• Notification to schools
Accessing study guides	You must store all notes, study materials or any other written material in your locker until you have completed your exam. You may not refer to these materials after check-in, including during your breaks.	<ul style="list-style-type: none">• Score revoked• Ban from testing for one year• Notification to schools
Storing items improperly	You must store all items in your locker. Refrain from storing items in any other area, including bathrooms, the hall, emergency exits, etc	<ul style="list-style-type: none">• Score revoked• Possible one year ban from testing• Notification to schools
Any other unauthorized item	You may bring ONLY your identification, locker key, a light sweater, and prescription eyeglasses with you into the test room. Personal items including food, drink, and candy are not allowed in the testing room unless expressly pre-authorized for a disability.	<ul style="list-style-type: none">• Score revoked• Notification to schools

Serious Policy Violations

A Serious Policy Violation may result in canceled scores, notification to schools, forfeiture of test fees, restrictions on future testing, and/or one-year to a lifetime ban. Below are examples of common Serious Policy Violations:

Serious Policy Violations	How to Avoid a Serious Policy Violation	Additional Consequences of a Serious Policy Violation
Disrupting others (includes verbal altercations, lewd acts, and physical violence)	You must act in a manner that does not disturb, interfere or threaten other test takers or administrators.	<ul style="list-style-type: none"> • Score revoked • Ban from test center for one year to lifetime ban • Notification to schools
Falsifying score reports	You may not alter or falsify an Unofficial or Official GMAT Score Report.	<ul style="list-style-type: none"> • Score revoked • Ban from testing for 3 years • Notification to schools
Taking the test for others	You must take the test for yourself. You may not test for anyone or have another person test for you. You also must not present tampered or altered identification.	<ul style="list-style-type: none"> • Score revoked • Ban from testing for 5 years • Notification to schools
Disclosing test content	Do not disclose, discuss, or access questions that come directly from a GMAT exam. Disclosing or accessing “live” questions from an exam in any format is prohibited before, during, or after the exam is administered. This includes, but is not limited to: online forums, blogs, discussion boards, test prep programs, test center communication books, etc.	<ul style="list-style-type: none"> • Score revoked • Ban from testing from one to three years • Notification to schools
Providing fraudulent payment or canceling payments	Using a fraudulent payment method to register for the GMAT exam is prohibited. You may not cancel a payment for any product or service received or ordered.	<ul style="list-style-type: none"> • Score revoked • Ban from testing for 3 years • Notification to schools

After Your Exam



Pick Up Your Unofficial Score Report

If you accepted your scores, please pick up a printed copy of your unofficial score report at the front desk where you checked in for the exam.



Cancel Your Score

If you accepted your scores at the test center, you have the option to cancel your accepted score online up to 72 hours after the completion of your exam. You may cancel your score by logging into **mba.com**. The option to cancel your score may take up to 24 hours to appear, depending on the location of your test center. There is a fee to cancel scores after leaving the test center. Please refer to the fee table in the Exam Fee Section of this handbook or **mba.com** for the current fees.



Reinstate Your Score

You may reinstate a previously canceled score for a fee. Only exams taken on or after January 1, 2014 are eligible for reinstatement. To reinstate your score, log in to **mba.com**. Please refer to the fee table in the Exam Fee Section of this handbook or **mba.com** for the current fees.

Evaluate Your Performance

Your Official Score Report will include several ways to interpret your exam results. You may be tempted to pay attention only to your Total score, but the other scores are also meaningful. Those scores offer you and the programs receiving your scores insight into your strengths and areas for development.

Section	Scoring	How the Section is Scored
Analytical Reasoning	0.0–6.0	Each essay is scored at least twice, once by a human reader and once by a computer. The scores are averaged to provide one section score, reported in intervals of 0.5.
Integrated Reasoning	1–8	The Integrated Reasoning score is based on the number of questions you answered correctly. Some questions may have multiple parts; a candidate must answer all parts to a question correctly to receive credit for that question. Scores are reported in intervals of 1.
Quantitative and Verbal Reasoning	0–60	The Quantitative and Verbal Reasoning sections are item-level adaptive, and your score is based on three factors: <ol style="list-style-type: none">1. Number of questions you answer2. Whether your answers are correct3. Difficulty and other qualities of the questions you answered You will earn a higher score if you answer a higher number of questions, answer more of them correctly, and qualify for questions of a higher difficulty level. Scores are reported in intervals of 1 and the standard error of measurement is 3 points.
Total	200–800	Total Scores are based on your calculated performance before scores are given for the Quantitative and Verbal Reasoning sections. The raw calculation is then converted to a number in the Total Score range. Scores are reported in intervals of 10. The standard error of measurement is 30–40 points.

The unofficial report includes your Quantitative, Verbal, Integrated Reasoning, and Total scores. You may use this report to determine:

- If you are a competitive applicant to the schools of your choice
- Whether you want to retake the exam

Although this Unofficial Score Report can be very helpful to you, you may not use it for your admissions applications.

After Your Exam

View Your Official Score Report

Within three weeks of your test date, we will send you a notice by email that your official scores are available. The email will include instructions for online access to your scores.

In addition to your Quantitative, Verbal, Integrated Reasoning, and Total scores, the Official Score Report will include your:

- Analytical Writing Assessment score
- Scores from other GMAT exams you have taken within the past five years. GMAT scores that you have canceled will not be shown. Scores canceled due to testing issue or policy violation will be shown
- Personal data provided during the registration and test process such as your address, phone number, date of birth, etc

Please visit mba.com to see a sample score report.

Compare Your Scores With Other Test Takers

Comparing your exam scores with other test takers' scores can be misleading. To better understand how your scores compare with other test takers' scores, you need to know about standard errors of measurement.

“Standard error of measurement” essentially means nothing is perfect, not even standardized exams. Like a scale or a ruler or other measurement instruments,

the precision of the scores may be subject to different effects. Although the GMAT exam is proven to be very precise, the score should be considered an estimate of your ability. For more information on standard error and comparing scores go to mba.com/percentileranking.

Understand Your Percentile Ranking

In addition to your scores, you will also see percentile rankings on your score report for each exam section and your Total score.

The percentile is another way for you to compare yourself with others who took the GMAT exam, because it tells you the percentage of the test takers who scored lower than you. Generally, your percentile is based on all test takers for the previous three full years from the date your score is reported. Typically, the percentile ranking information is updated in July. The most recent information on percentile rankings is available on mba.com/percentileranking.

Order Your GMAT® Enhanced Score Report

Want more details of your exam performance? The GMAT® Enhanced Score Report (ESR) can help you identify your strengths and weaknesses on the skills tested in each section. The ESR provides overall section performance and ranking by question type, average response time and time management ranking, percentage of questions answered correctly, ability to benchmark against other test takers from the past three years, and customized summary report for each section that assesses strengths and weaknesses. The ESR can be purchased at mba.com/store.



Send Score Reports to Programs

We will send your Official Score Report to up to five programs that you select at the test center, prior to the start of your GMAT exam. We will send them electronically or by mail, depending on the programs' preferences. You may ask us to send your official score to as many additional programs as you like (fees apply), as long as the scores are not more than five years old.

To have your scores sent to additional programs, go to mba.com to use the Additional Score Reporting service and pay the required fee. Here are a few things to remember:

- Each score report will include GMAT exam scores you have accepted within the past five years. GMAT scores that you have canceled will not be shown
- Scores impacted by a Policy Violation or a Serious Violation will remain on your score report
- Score reporting fees are non-refundable
- You may not remove recipients once you have submitted your request
- If you purchase an additional score report within 72 hours of your exam, you will not be able to cancel your score online

If you have scores older than five years but less than 10 years, you may ask us to send these scores to programs as long as you have not taken the GMAT exam within the past five years.

After Your Exam

Beware of Score Cancellations

We can report your scores ONLY if you follow all the test policies and procedures. GMAC and Pearson VUE reserve the right to take all action that they deem appropriate if an individual fails to comply with the test terms and conditions or the test administrator's directions. We also reserve the right to cancel or withhold any test scores when, in our judgment, there is a good faith basis to question the validity of a score for any reason. If we discover any violations, on or after test day, we may withhold or cancel your scores, even without prior notice.

If your score is canceled for a Serious Policy Violation, it will be noted on your score report. Scores are withheld or canceled for reason code "T" (Testing Issue) when a testing irregularity occurs. Testing irregularities refer to events that affect the administration of a test. When testing irregularities occur, they may affect an individual or multiple test takers. Note that in some instances, we may cancel your scores even if we cannot confirm your direct involvement in the violation. This includes any incident or pattern that causes us to question the validity of your scores, such as:

- **Possible exposure (purposeful or accidental) you may have had to test content**
- **Unusual answer patterns**
- **Unusual score changes**
- **Inconsistent performance on different parts of the exam**

When scores are canceled by GMAC, your Official Score Report will have special notations in the place of actual test scores.

In the case of a score being canceled for T (a test center issue or testing issue beyond a test taker's control), the candidate may be offered the option either to retest at no additional fee or to receive a refund of his or her examination fee (unless the affected examinee is found to have caused or been involved in the conduct that resulted in the corrective action). If a retest is offered and an examinee selects that option, the examinee must retake the entire exam in order to produce a valid score.

These are the exclusive remedies available to examinees whose score was canceled for Testing Issues. Candidate will have 15 days from date of notification to schedule a free retest or request a refund, if either is offered. The free retest can initially be schedule out as far as six months. If the candidate decides to reschedule the exam for a different date or for further out, the candidate will be responsible for paying the rescheduling fee.



Reason Code	Meaning	Given When	Consequences
T	Testing Issue	<ul style="list-style-type: none"> • Administrative errors • Registration or payment errors • Inadvertent access to or disclosure of test content • Disruptions at the test center that were out of the test taker's control • Other testing circumstances leading to the questionable validity of scores 	Scores withheld or canceled; noted on Official Score Reports for five years
P	Policy Violation	<ul style="list-style-type: none"> • Test taker committed a policy violation 	Scores withheld or canceled; noted on Official Score Reports for five years; schools may be notified
S	Serious policy Violation	<ul style="list-style-type: none"> • Test taker committed a serious policy violation 	Score cancellation; schools notified; noted on Official Score Reports for five years; possible ban on future testing and other legal remedies

After Your Exam

Report

Inappropriate Behavior

Fair testing is as important to us as it is to you. If you notice anyone violating test rules or suspect someone of cheating, you should report it.

Report your concerns to the test center administrator on test day or contact GMAT Customer Service after you leave the center (Please see page 1 for contact information).

We will treat your report confidentially, your name will not be revealed to the person(s) you are reporting.

Submit a Concern about Your Experience

If you experienced a disruption on test day and believe it affected your performance, report the incident in person at the test center, or by email, fax, or mail within 30 days of your exam date. Include "Attention: GMAT Complaints" in your communication. We will research your concern as quickly as possible and provide you with a response.

The following are actions we may take at our discretion. They are the only available remedies:

1. If we confirm a problem with your registration, your testing experience, or within the exam you received, we will make reasonable efforts to correct the problem.
2. If we cannot correct the error, you may reschedule your exam at no additional cost or request a refund.

Appeal a Decision We Have Made About a Violation

If you believe we should review a decision we made about your exam, you may appeal to the GMAT Program within 30 days from the date of our decision. Under certain circumstances, we may shorten or extend the 30 days.

Please send your appeal in writing by email, mail, or fax to GMAT Customer Service. If you submit an appeal prior to GMAC receiving your Score Revocation Letter, it will be treated as the first appeal. Supporting documentation must be submitted for appeals concerning policy exceptions.

IMPORTANT! Scores are canceled if there is a good-faith reason to question their validity. Your appeal must provide information that resolves these issues.

Analytical Writing Assessment Rescoring Service

You may request rescoring of your AWA essay by an independent reader for a fee. Requests for rescoring must be made within six (6) months of your test date. A request received after six (6) months will not be honored. Please refer to the fee table in the exam fee section of this handbook or mba.com for the current fees.

Get Your Enhanced Score Report

Pinpoint your strengths and weaknesses and boost your confidence



Available at
mba.com/store

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Consider Retaking the Exam

Did something go wrong? You may think that you can do better if you take the test again.

- Did you feel rushed? Your scores are adjusted if you do not finish a section. If you believe you can do better with different pacing, it may be worthwhile to take the test again.
- Were you nervous? Once you know what the test center looks like and what taking the test feels like while you are there, you may be able to take the test again with less anxiety.
- Did you struggle with certain areas? Targeted study may help you learn new skills or refresh old skills to help you on your next test day and even in your future graduate program.

If you are eligible to retake the exam, you may register for the exam on **mba.com** just as you registered for the first exam.



Policies and Procedures

Test Policies and Procedures

GMAC and Pearson VUE have established terms and conditions, including testing policies and procedures, to enhance the testing environment and the validity and security of the GMAT exam. When you register for the GMAT exam, you are agreeing to all terms and conditions contained in the GMAT Handbook including, without limitation, the GMAT Privacy Statement that includes privacy policies describing the collection, use, processing, protection and transmission to the United States of personal information and the disclosure of such information to GMAC, its service providers, and others.

GMAC reserves the right to contact schools and take other appropriate actions with respect to individuals who violate testing terms and conditions.

Test Administration Rules

Test administration begins at check-in (when you walk into the test center doors), ends at checkout, and includes breaks. Test administrators are required to report any violation of testing policies or procedures and any other irregularity.

- When you check in at the test center, the test administrator will ask you to present valid, original identification. The administrator will also ask you to confirm your agreement to the GMAT Examination Testing Rules & Agreement with a digital signature.
- The test administrator will digitally take your photograph and palm vein pattern (except where collection is prohibited by law). Audio and video are recorded in the testing room at all centers during the exam. If you refuse to participate in any part of the check-in process you will not be permitted to test, and you will forfeit your test fee. Note: This is in addition to the requirement that you must present acceptable and valid identification.
- Before you start the GMAT exam at a test center workstation, you will also be asked to agree to comply with the GMAT Non-Disclosure Agreement and General Terms of Use statement. Electronic confirmation of your agreement is required. If you do not agree to comply, you will not be permitted to take the test and you will forfeit your entire test fee.
- Personal items, including watches, wallets, purses, bags, hats, large jewelry and hair clips, and coats are not permitted in the testing room; limited storage space is available. No devices or testing aids may be used or accessed during the test session or during breaks. Prohibited items and conduct include, but are not limited to: ear plugs, pens, pencils, calculators, lip balm, watch calculators, books, pamphlets, notes, including writing on articles of clothing or on one's body, blank sheets of paper, rulers, stereos or radios, digital music players, telephones or cellular (mobile) phones, stopwatches, watches (including digital, analogue, and those with flashing lights or alarm sounds), and any other electronic or photographic devices or potential aids of any kind.
- Weapons, including but not limited to, firearms, knives, or any object that could be used as a weapon, are prohibited from the test center, including the testing room and waiting areas. These items are not allowed on the premises and may not be stored in the provided lockers. This policy includes off-duty law enforcement officers and persons with conceal-and-carry permits. Only emergency personnel responding to an incident in a test center are excluded from this policy.

- Access to telephones, cellular (mobile) phones, other communication devices, watches, books, notes, or study guides will not be permitted at the test center at any time, including during the test session or during breaks. Violation of this policy could lead to confiscation of the prohibited devices or materials by the test administrator or invalidation of your scores.
- The test administrator will provide you with the equivalent of five erasable noteboards. If you fill up your noteboards during the test, please raise your hand; the administrator will collect the noteboards you have and give you replacements. You may not remove the noteboards from the testing room, and you must return them to the administrator after the test.
- Testing must begin promptly once you are seated at the computer. The length of your appointment is approximately four hours.
- Two optional breaks are scheduled during the test administration. If you exceed the time allowed for these breaks, the excess time will automatically be deducted from the next section of the test.
- You will not be allowed to eat or drink in the testing room – you may store food and drink in a locker and use them during breaks.
- Testing premises are subject to audio/video recording and other monitoring
- You may not communicate with anyone about the content of the GMAT exam while the test session is in progress, during any breaks, or after administration of the test. Removing or attempting to remove test content from the test center is strictly prohibited. Under no circumstances may any part of the test content viewed during a test administration be removed, reproduced, and/or disclosed in any form by any means (for example, verbally, in writing, or electronically) to any person or entity at any time. This includes, but is not limited to, discussing or disclosing such test content via email; in any Internet “chat room,” message board, or other forum; or otherwise. This disclosure prohibition applies before, during, and after any administration of the GMAT exam.
- You will not be permitted to leave the testing room without the test administrator’s permission. You will be required to provide a digital palm vein pattern scan any time you enter the testing room to match the identity verified at registration (except where prohibited by law).
- During a break, you are not allowed to leave the test center building. You are only allowed to remain in the designated locations during your break – the locker area, the test center lobby, and the nearest bathroom.
- You may not leave your workstation while timed sections of the test are being administered. If there is an emergency and you must leave your seat during the test session, raise your hand and notify the test administrator. The time clock for the test section you are working on will not stop during your absence. Repeated or lengthy departures from your workstation will be documented, reported by the administrator, and investigated by Pearson VUE.
- Raise your hand to notify the test administrator if you believe you have a problem with your computer, need new noteboards or a noteboard pen, or need the administrator for any other reason.
- Disruptive behavior in any form will not be tolerated. The test administrator has sole discretion in determining what constitutes disruptive behavior.
- The test administrator is authorized to dismiss you from a test session for various reasons, including, without limitation: providing false information,

attempting to take the test for someone else, failing to provide acceptable identification, possessing unauthorized personal items or testing aids, disrupting the testing environment, refusing to comply with an administrator's reasonable requests, giving or receiving unauthorized help, attempting to tamper with the operation of the computer, refusing to follow directions, or failing to adhere to any other procedures, policies, or rules. The test administrator is also authorized to confiscate any and all unauthorized items found in a test taker's possession in violation of these terms and conditions. GMAC and Pearson VUE reserve the right to determine whether such items will be returned.

- Note: GMAC and Pearson VUE reserve the right to take all action that they deem appropriate if an individual fails to comply with the test terms and conditions or the test administrator's directions. This includes, but is not limited to, barring an individual from future testing, canceling or withholding the individual's scores, and/or reporting any rule violation, fraud, or other irregularities to schools or other appropriate third parties. If your scores are canceled or withheld, they will not be reported and your entire test fee will be forfeited.

Test Ownership and Security

GMAC scores, responses to test questions, and AWA essays are measurement information and are part of your test record. These and other test records are owned by GMAC. They are not the property of the examinee. However, the use, reporting, and cancellation of scores are subject to various rights and restrictions as indicated in this GMAT Handbook.

The various components of the GMAT exam, including, but not limited to, the GMAT test questions, software, and algorithm, are the valuable intellectual property of GMAC, ACT, and/or Pearson VUE, whose rights

include copyright and/or trade secret rights. These rights are protected. In particular, the GMAT test questions administered at test centers are valuable, copyright protected property and trade secrets of GMAC. These test questions have not been previously published or disclosed to the public at large. You must maintain the confidentiality of all test questions administered to you during the test. A disclosure of test questions in any form by any means violates this confidentiality obligation.

Any unauthorized access, reproduction, distribution, or disclosure of GMAT test questions or answers before, during, or after you take the GMAT exam is a violation of US and international intellectual property laws and treaties and of your confidentiality obligations. GMAC will pursue all available remedies (including those enumerated in this GMAT Handbook), which may include prosecution to the maximum extent possible under such laws and may result in severe civil and criminal penalties.

We reserve the right to cancel or withhold any test scores when, in our judgment, a testing irregularity occurs. Testing irregularity identifiers that may be listed on Official Score Reports include "T" for testing issues, "P" for policy violations, and "S" for serious policy violations.

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**To ensure talent
never goes undiscovered**



The Graduate Management Admission Council is a nonprofit education organization of leading graduate business schools and owner of the Graduate Management used by more than 6,500 graduate business and management programs worldwide. GMAC is based in Reston, Virginia, and has regional offices in London, Gurugram (Delhi), and Hong Kong. The GMAT exam — the only standardized test designed expressly for graduate business and management programs worldwide — is continuously available at over 600 test centers in more than 110 countries.

More information about the GMAT exam is available at mba.com.
For more information about GMAC, please visit gmac.com.



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The policies and procedures explained in this Handbook are effective as of the Effective Date indicated above and supersede previous policies and procedures. The fees, terms, rules, and conditions contained in this Handbook are subject to change. Visit mba.com/handbook for the most up-to-date information.

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