Chapter 7

Suggested Practice Problems

BE 7.7 BE 7.12 BE 7.15 BE 7.16 BE 7.17 BE 7.18 BE 7.19 E 7.7 E 7.11 E 7.14 E 7.19 E 7.20 P 7.5 P 7.6

SOLUTIONS

BRIEF EXERCISE 7.7

Bad Debt Expense ¹	37,400	
Allowance for Doubtful Accounts		37,400
1 (\$42,000 - \$4,600)		

BRIEF EXERCISE 7.12

20	Notes Receivable	3.861	
	Accumulated Depreciation - Equipment		
	(\$15,000 - \$2,500)	12,500	
	Equipment		15,000
	Gain on Disposal of Equipment		1,361

* Present value of the note: \$5,000 X PVF_{3,99} = \$5,000 X .77218 = \$3,861 Discount on Note Receivable = \$5,000 - \$3,861 = \$1,139

Fair Value of Equipment (present value of note)	\$3,861
Carrying Amount	2,500
Gain on Disposal of Equipment	51,361

 Since Aitocs follows IFRS, the effective interest method is required for recognizing interest income.

Financial Accounting Chapter 7 Solutions

Kurt Oestriecher, Mark Beasley

Financial Accounting Chapter 7 Solutions:

Immerse yourself in heartwarming tales of love and emotion with is touching creation, Experience Loveis Journey in **Financial Accounting Chapter 7 Solutions**. This emotionally charged ebook, available for download in a PDF format (*), is a celebration of love in all its forms. Download now and let the warmth of these stories envelop your heart.

https://staging.conocer.cide.edu/results/browse/Documents/Fixed Base Operations Quality Manual.pdf

Table of Contents Financial Accounting Chapter 7 Solutions

- 1. Understanding the eBook Financial Accounting Chapter 7 Solutions
 - The Rise of Digital Reading Financial Accounting Chapter 7 Solutions
 - Advantages of eBooks Over Traditional Books
- 2. Identifying Financial Accounting Chapter 7 Solutions
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
- 3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Financial Accounting Chapter 7 Solutions
 - User-Friendly Interface
- 4. Exploring eBook Recommendations from Financial Accounting Chapter 7 Solutions
 - Personalized Recommendations
 - Financial Accounting Chapter 7 Solutions User Reviews and Ratings
 - Financial Accounting Chapter 7 Solutions and Bestseller Lists
- 5. Accessing Financial Accounting Chapter 7 Solutions Free and Paid eBooks
 - Financial Accounting Chapter 7 Solutions Public Domain eBooks
 - Financial Accounting Chapter 7 Solutions eBook Subscription Services
 - Financial Accounting Chapter 7 Solutions Budget-Friendly Options
- 6. Navigating Financial Accounting Chapter 7 Solutions eBook Formats

- o ePub, PDF, MOBI, and More
- Financial Accounting Chapter 7 Solutions Compatibility with Devices
- Financial Accounting Chapter 7 Solutions Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Financial Accounting Chapter 7 Solutions
 - Highlighting and Note-Taking Financial Accounting Chapter 7 Solutions
 - Interactive Elements Financial Accounting Chapter 7 Solutions
- 8. Staying Engaged with Financial Accounting Chapter 7 Solutions
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - $\circ\,$ Following Authors and Publishers Financial Accounting Chapter 7 Solutions
- 9. Balancing eBooks and Physical Books Financial Accounting Chapter 7 Solutions
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Financial Accounting Chapter 7 Solutions
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Financial Accounting Chapter 7 Solutions
 - \circ Setting Reading Goals Financial Accounting Chapter 7 Solutions
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Financial Accounting Chapter 7 Solutions
 - Fact-Checking eBook Content of Financial Accounting Chapter 7 Solutions
 - Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
- 14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

Financial Accounting Chapter 7 Solutions Introduction

In the digital age, access to information has become easier than ever before. The ability to download Financial Accounting Chapter 7 Solutions has revolutionized the way we consume written content. Whether you are a student looking for course material, an avid reader searching for your next favorite book, or a professional seeking research papers, the option to download Financial Accounting Chapter 7 Solutions has opened up a world of possibilities. Downloading Financial Accounting Chapter 7 Solutions provides numerous advantages over physical copies of books and documents. Firstly, it is incredibly convenient. Gone are the days of carrying around heavy textbooks or bulky folders filled with papers. With the click of a button, you can gain immediate access to valuable resources on any device. This convenience allows for efficient studying, researching, and reading on the go. Moreover, the cost-effective nature of downloading Financial Accounting Chapter 7 Solutions has democratized knowledge. Traditional books and academic journals can be expensive, making it difficult for individuals with limited financial resources to access information. By offering free PDF downloads, publishers and authors are enabling a wider audience to benefit from their work. This inclusivity promotes equal opportunities for learning and personal growth. There are numerous websites and platforms where individuals can download Financial Accounting Chapter 7 Solutions. These websites range from academic databases offering research papers and journals to online libraries with an expansive collection of books from various genres. Many authors and publishers also upload their work to specific websites, granting readers access to their content without any charge. These platforms not only provide access to existing literature but also serve as an excellent platform for undiscovered authors to share their work with the world. However, it is essential to be cautious while downloading Financial Accounting Chapter 7 Solutions. Some websites may offer pirated or illegally obtained copies of copyrighted material. Engaging in such activities not only violates copyright laws but also undermines the efforts of authors, publishers, and researchers. To ensure ethical downloading, it is advisable to utilize reputable websites that prioritize the legal distribution of content. When downloading Financial Accounting Chapter 7 Solutions, users should also consider the potential security risks associated with online platforms. Malicious actors may exploit vulnerabilities in unprotected websites to distribute malware or steal personal information. To protect themselves, individuals should ensure their devices have reliable antivirus software installed and validate the legitimacy of the websites they are downloading from. In conclusion, the ability to download Financial Accounting Chapter 7 Solutions has transformed the way we access information. With the convenience, cost-effectiveness, and accessibility it offers, free PDF downloads have become a popular choice for students, researchers, and book lovers worldwide. However, it is crucial to engage in ethical downloading practices and prioritize personal security when utilizing online platforms. By doing so, individuals can make the most of the vast array of free PDF resources available and embark on a journey of continuous learning and intellectual growth.

FAQs About Financial Accounting Chapter 7 Solutions Books

What is a Financial Accounting Chapter 7 Solutions PDF? A PDF (Portable Document Format) is a file format developed by Adobe that preserves the layout and formatting of a document, regardless of the software, hardware, or operating system used to view or print it. How do I create a Financial Accounting Chapter 7 Solutions PDF? There are several ways to create a PDF: Use software like Adobe Acrobat, Microsoft Word, or Google Docs, which often have built-in PDF creation tools. Print to PDF: Many applications and operating systems have a "Print to PDF" option that allows you to save a document as a PDF file instead of printing it on paper. Online converters: There are various online tools that can convert different file types to PDF. How do I edit a Financial Accounting Chapter 7 Solutions PDF? Editing a PDF can be done with software like Adobe Acrobat, which allows direct editing of text, images, and other elements within the PDF. Some free tools, like PDFescape or Smallpdf, also offer basic editing capabilities. How do I convert a Financial Accounting Chapter 7 **Solutions PDF to another file format?** There are multiple ways to convert a PDF to another format: Use online converters like Smallpdf, Zamzar, or Adobe Acrobats export feature to convert PDFs to formats like Word, Excel, IPEG, etc. Software like Adobe Acrobat, Microsoft Word, or other PDF editors may have options to export or save PDFs in different formats. How do I password-protect a Financial Accounting Chapter 7 Solutions PDF? Most PDF editing software allows you to add password protection. In Adobe Acrobat, for instance, you can go to "File" -> "Properties" -> "Security" to set a password to restrict access or editing capabilities. Are there any free alternatives to Adobe Acrobat for working with PDFs? Yes, there are many free alternatives for working with PDFs, such as: LibreOffice: Offers PDF editing features. PDFsam: Allows splitting, merging, and editing PDFs. Foxit Reader: Provides basic PDF viewing and editing capabilities. How do I compress a PDF file? You can use online tools like Smallpdf, ILovePDF, or desktop software like Adobe Acrobat to compress PDF files without significant quality loss. Compression reduces the file size, making it easier to share and download. Can I fill out forms in a PDF file? Yes, most PDF viewers/editors like Adobe Acrobat, Preview (on Mac), or various online tools allow you to fill out forms in PDF files by selecting text fields and entering information. Are there any restrictions when working with PDFs? Some PDFs might have restrictions set by their creator, such as password protection, editing restrictions, or print restrictions. Breaking these restrictions might require specific software or tools, which may or may not be legal depending on the circumstances and local laws.

Find Financial Accounting Chapter 7 Solutions:

fixed base operations quality manual first grade grammar quide

first aid study manual

five hour knitted baby cardigan

first year bsc english guide

first aid for the psychiatry clerkship third edition

first bank aptitude test questions answers fishing report the southern illinoisan

fishing report petenwell dam

first semester timetable at unizulu

fiscal administrative asistant quiz

flame of recca guide

fishing report little salmon idaho

five finger story map

first aid step ck 7th edition

Financial Accounting Chapter 7 Solutions:

english for iraq free download borrow and streaming internet archive - Feb 05 2023

web jan 22 2016 english for iraq topics english iraq collection opensource media language english english iraq addeddate 2016 01 22 13 18 00 identifier englishforiraq identifier ark ark 13960 t9w130n9p scanner internet archive html5 uploader 1 6 1 plus circle add review comment reviews

iraq english for pupil s book 6th primary sarah docplayer - Dec 03 2022

web 1 english for 6th primary sarah macburnie iraq republic of iraq ministry of education general directorate of curricula pupil s book $\cite{thm} \cite{thm} \cite$

pdf teacher s guide to the english language book for the sixth - Jun 09 2023

web pdf teacher's guide to the english language book for the sixth grade of primary find read and cite all the research you need on researchgate

evaluating the effectiveness of english for iraq 5th preparatory - Mar 26 2022

web study is an attempt to find out the effectiveness of the student s book taught at iraqi schools to 5th preparatory students namely english for iraq 5th preparatory student s book four aims are set to be achieved by this study 1 pointing out download solutions english for iraq 6th preparatory teachers - Jul 30 2022

web english for iraq 6th preparatory teachers how people learn jan 15 2022 first released in the spring of 1999 how people learn has been expanded to show how the theories and insights from the original book can translate into actions and practice now making a real connection between classroom activities and learning behavior

22teachers book by sherko sdeeq issuu - Sep 12 2023

web may 1 2015 1 english for iraq 6th preparatory this course has been developed for the teaching of english to students in 6th preparatory the course has been specifically designed to reflect the fact that

english for iraq 6th primary facebook - May 28 2022

english for iraq 6th primary apk for android download - Apr 26 2022

web jan 6 2021 english curriculum for iraq for the sixth grade of primary school an application that includes the correct pronunciation of words and dialogues for the sixth grade for the curriculum approved by the iraqi ministry of education it is useful for learning english for all ages

english for iraq 6th preparatory teachers - Oct 01 2022

web right site to begin getting this info acquire the english for iraq 6th preparatory teachers link that we provide here and check out the link you could buy guide english for iraq 6th preparatory teachers or get it as soon as feasible englishforiraq6thpreparatoryteachers 2022 dev sfcg - Jan 04 2023

web iraq report on iraq administration teaching index to theses with abstracts accepted for higher degrees by the universities of great britain and ireland and the council for national academic awards

english for iraq 6th preparatory teacher 2023 thearcug - Apr 07 2023

web list of file english for iraq 6th preparatory teacher page title 1 religion ethnicity and contested nationhood in the former ottoman space 2 on point 3 classroom based evaluation in second language education 4 kurdish awakening 5 human rights annual report 2005 6 journal officiel 7 record of the arab world

 $telegram\ contact\ sixth preparatory efiaudio files\ -\ Mar\ 06\ 2023$

web 6 $\cite{thm:blue}$ \cit

web english for iraq 6th preparatory teachers the secret history of al qaeda aug 29 2020 over the last ten years journalist and al qa ida expert abdel bari atwan has cultivated uniquely well placed sources and amassed a wealth of information about al qa ida s origins masterminds and plans for the future

english for iraq 6th preparatory with ahmed salman facebook - Oct 13 2023

web english for iraq 6th preparatory with ahmed salman ad diwaniyah 6 232 likes this page is about 6th preparatory english

book grammar explanations

english for iraq 6th preparatory teacher pdf uniport edu - Nov 02 2022

web jun 12 2023 english for iraq 6th preparatory teacher 2 7 downloaded from uniport edu ng on june 12 2023 by guest theory and practice through exploring evidence based practice and pursues what this means for new english teachers the cambridge handbook of computing education research sally a fincher 2019 02 21 this

samples of questions for the sixth preparatory stage english for iraq - May 08 2023

web samples of questions for the sixth preparatory stage english for iraq 2014 prepared by a committee in the ministry of education pdf samples of questions for the sixth preparatory stage english for iraq 2014 prepared by a committee in the ministry of education nisreen eng academia edu

english for iraq 6th preparatory teachers pdf ci kubesail - Aug 31 2022

web 2 english for iraq 6th preparatory teachers 2021 10 10 benjamins publishing cmh publication 70 30 edited by frank n schubert and theresal kraus discusses the united states army s role in the persian gulf war from august 1990 to february 1991 shows the various strands that came together to produce the army of the

english for iraq 6th preparatory teachers pdf uniport edu - Jun 28 2022

web apr 29 2023 english for iraq 6th preparatory teachers 2 7 downloaded from uniport edu ng on april 29 2023 by guest non native discourse as well as sociolinguistic and cultural awareness in foreign language teaching finally the volume brings together contributions from a wide variety of languages and cultural settings

english for iraq 6th preparatory teacher pdf - Feb 22 2022

web oct 9 2023 stimulate metamorphosis is really astonishing within the pages of english for iraq 6th preparatory teacher an enthralling opus penned by a very acclaimed wordsmith readers set about an immersive expedition to unravel the intricate significance of language and its indelible imprint on our lives

english for iraq activity book 6th preparatory issuu - Aug 11 2023

web english for iraq activity book 6th preparatory sherko sdeeq english teacher as a second language azadi preparatory school for boys sherkosdeeq ymail com sabirsdeeq gmail com

economics 4th edition student website w w norton and - Jul 26 2022

web with expert solutions for thousands of practice problems you can take the guesswork out of studying and move forward with confidence find step by step solutions and answers to

principles of macroeconomics 4th edition amazon com - Apr 03 2023

web principles of macroeconomics 4th edition is written by taylor timothy and published by textbook media press the digital and etextbook isbns for principles of

principles of macroeconomics other format barnes noble - Feb 01 2023

web principles of macroeconomics by coppock lee publication date 2014 topics macroeconomics textbooks macroeconomics publisher new york w w norton

principles of macroeconomics 4th edition vitalsource - Mar 02 2023

web principles of macroeconomics mankiw n gregory free download borrow and streaming internet archive

principles of macroeconomics mankiw n gregory free - Sep 27 2022

web access cards are bundled with new copies of principles of economics principles of macroeconomics and principles of microeconomics students who bought a used

principles of macroeconomics 4th edition n gregory mankiw - Jun 24 2022

web principles of macroeconomics 3e covers the scope and sequence of most one semester introductory macroeconomics courses the third edition takes a balanced approach to

principles of macroeconomics a streamlined approach - Aug 07 2023

web principles of macroeconomics 4th edition is written by dirk mateer lee coppock and published by w w norton company the digital and etextbook isbns for principles

economics 4th edition student website w w norton and - Apr 22 2022

principles of macroeconomics 4th edition textbook solutions - Mar 22 2022

principles of macroeconomics by taylor john b - Dec 19 2021

principles of macroeconomics - May 24 2022

principles of macroeconomics open textbook library - Nov 29 2022

web brief principles of macroeconomics by mankiw n gregory and a great selection of related books art and collectibles available now at abebooks com

principles of macroeconomics fourth edition - Jun 05 2023

web jan 2 2023 principles of macroeconomics 4th edition isbn 1324034009 isbn 13 9781324034001 authors dirk mateer lee coppock rent from 32 99 etextbook

principles of macroeconomics 4th edition vitalsource - Oct 29 2022

web principles of macroeconomics is a free online textbook that covers the fundamental concepts and theories of the

macroeconomic discipline it provides a comprehensive

principles of macroeconomics 4th edition chegg - Dec 31 2022

web welcome to principles of macroeconomics 4th editionstudent website economics has been thoroughly revised simplified and updated for the fourth edition

principles of macroeconomics dirk mateer lee - Sep 08 2023

web this fourth edition is fully up to date with all the latest relevant theories figures and data including a brand new chapter on macroeconomic policy chapter 10 the authors

principles of macroeconomics coppock lee free download - Aug 27 2022

web unlike static pdf principles of macroeconomics 4th edition solution manuals or printed answer keys our experts show you how to solve each problem step by step no need to

principles of macroeconomics 4th edition quizlet - Feb 18 2022

principles of macroeconomics dirk mateer lee coppock w - Oct 09 2023

web the fourth edition introduces new scaffolded learning pedagogy with a norton illumine ebook as well as revised inquizitive and smartwork activities that provide personalized

free principles of macroeconomics 3e book for download - Jan 20 2022

principles of macroeconomics 9780273646143 - Nov 17 2021

principles of macroeconomics v4 0 textbook - Jul 06 2023

web jul 1 2023 the fourth edition introduces new scaffolded learning pedagogy with a norton illumine ebook as well as revised inquizitive and smartwork activities that

principles of macroeconomics google books - May 04 2023

web jan 10 2023 principles of macroeconomics copyright year 2016 isbn 13 9781946135179 publisher university of minnesota libraries publishing language english

of beetles angels a boy s remarkable journey from a - Jan 10 2023

web of beetles angels a boy s remarkable journey from a refugee camp to harvard mawi asgedom mawi little brown books for young readers may 21 2014 juvenile nonfiction 95 pages

of beetles and angels a boy s remarkable journey from a - Feb 28 2022

web of beetles and angels a boy s remarkable journey from a refugee camp to harvard by asgedom mawi isbn 10 0316826200

isbn 13 9780316826204 little brown books for young readers 2002 softcover

of beetles and angels a boy s remarkable journey from a - Jun 15 2023

web of beetles and angels a boy s remarkable journey from a refugee camp to harvard summary study guide this study guide consists of approximately 22 pages of chapter summaries quotes character analysis themes and more everything you need to sharpen your knowledge of of beetles and angels

of beetles and angels themes supersummary - Sep 06 2022

web of beetles and angels a boy s remarkable journey from a refugee camp to harvard nonfiction autobiography memoir ya published in 2001 a modern alternative to sparknotes and cliffsnotes supersummary offers high quality study guides that feature detailed chapter summaries and analysis of major themes characters quotes and

of beetles and angels a boy s remarkable journey from - Oct 19 2023

web jan 1 2001 2 477 ratings444 reviews read the remarkable true story of a young boy s journey from civil war in east africa to a refugee camp in sudan to a childhood on welfare in an affluent american suburb and eventually to a of beetles and angels a boy s remarkable journey from a - Apr 01 2022

web of beetles and angels a boy s remarkable journey from a refugee camp to harvard by mawi asgedom tells the story of selamawi haileab asgedom mawi he was a refugee who came to america when he was young through hard work and his father s influence he became a harvard graduate author s note

of beetles and angels a boy s remarkable journey from a - Jul 04 2022

web read the remarkable true story of a young boy s journey from civil war in east africa to a refugee camp in sudan to a childhood on welfare in an affluent american suburb and eventually to a full tuition scholarship at harvard university of beetles angels a boy s remarkable journey from a refugee - Mar 12 2023

web english an autobiography of a boy who at the age of three fled civil war in ethiopia by walking with his mother and brother to a sudanese refugee camp and later moved to chicago and earned a scholarship to harvard university includes of beetles and angels a boy s remarkable journey from a - Nov 27 2021

web of beetles and angels a boy s remarkable journey from a refugee camp to harvard quotes selamawi asgedom this study guide consists of approximately 22 pages of chapter summaries quotes character analysis themes and more everything you need to sharpen your knowledge of of beetles and angels print word pdf

of beetles and angels a boy s remarkable journey from a - Aug 05 2022

web this acclaimed memoir tells the unforgettable story of a young boy s journey from a refugee camp in sudan to chicago where his family survived on welfare mawi followed his father s advice to treat people as though they were angels sent from heaven and realized his dream of a full tuition scholarship to harvard university

of beetles and angels a boy s remarkable journey from a - Feb 11 2023

web read the remarkable true story of a young boy s journey from civil war in east africa to a refugee camp in sudan to a childhood on welfare in an affluent american suburb and eventually to a

of beetles and angels a boy s remarkable journey from a refugee - Nov 08 2022

web jan 1 2002 audio cd 15 48 1 used from 7 98 3 new from 15 48 an autobiography of a boy who at the age of three fled civil war in ethiopia by walking with his mother and brother to a sudanese refugee camp and later moved to chicago and earned a scholarship to harvard university

of beetles and angels a boy s remarkable journey from a refugee - May 02 2022

web oct 23 2008 read the remarkable true story of a young boy s journey from civil war in east africa to a refugee camp in sudan to a childhood on welfare in an affluent american suburb and eventually to a full tuition scholarship at harvard university

of beetles and angels a boy s remarkable journey from a - May 14 2023

web of beetles and angels a boy s remarkable journey from a refugee camp to harvard asgedom mawi amazon sg books of beetles angels a boy s remarkable journey from a refugee - Jun 03 2022

web 142 pages 21 cm an autobiography of a boy who at the age of three fled civil war in ethiopia by walking with his mother and brother to a sudanese refugee camp and later moved to chicago and earned a scholarship to harvard university includes recipes and discussion questions

of beetles angels a boy s remarkable journey from a - Dec 09 2022

web of beetles angels a boy s remarkable journey from a refugee camp to harvard mawi asgedom mawi ed by dave berger little brown tingley 9 95 176pp isbn 978 0 316 82620 4

of beetles and angels a boy s remarkable journey from a - Jul 16 2023

web sep 1 2002 the man took out a piece of gum and tewolde happily traded it for his homeland so begins the remarkable true story of a young boy s journey from civil war in east africa to a refugee camp in sudan to a childhood on welfare in an affluent american suburb and eventually to a full tuition scholarship at harvard university

of beetles and angels a boy s remarkable journey from a - Jan 30 2022

web an autobiography of a boy who at the age of three fled civil war in ethiopia by walking with his mother and brother to a sudanese refugee camp and later moved to chicago and earned a scholarship to harvard university

of beetles and angels a boy s remarkable journey from a - Apr 13 2023

web nov 16 2008 bibtex endnote refman read the remarkable true story of a young boy s journey from civil war in east africa to a refugee camp in sudan to a childhood on welfare in an affluent american

of beetles and angels a boy s remarkable by asgedom mawi - Aug 17 2023

web sep 1 2002 read the remarkable true story of a young boy s journey from civil war in east africa to a refugee camp in sudan to a childhood on welfare in an affluent american suburb and eventually to a full tuition scholarship at harvard university

of beetles and angels summary and study guide supersummary - Sep 18 2023

web of beetles and angels a boy s remarkable journey from a refugee camp to harvard is the memoir of selamawi mawi asgedom mawi recounts overcoming numerous disadvantages as an african refugee and ascending to the highest reaches of american society ultimately graduating from harvard university with top honors in 1999

of beetles and angels a boy s remarkable journey from a refugee - Oct 07 2022

web books teen young adult education reference history africa of beetles and angels a boy s remarkable journey from a refugee camp to harvard audible audiobook unabridged mawi asgedom author narrator hachette audio publisher 4 5 474 ratings see all formats and editions kindle 8 99 read with our free app audiobook

of beetles and angels a boy s remarkable journey from a - Dec 29 2021

web html read the remarkable true story of a young boy s journey from civil war in east africa to a refugee camp in sudan to a childhood on welfare in an affluent american suburb and eventually to a full tuition scholarship at harvard university