



ZIP CODE

<WILMINGTON>

www.ZipCodeWilmington.com

Delaware's First Nonprofit Coding School

Course Catalogue

2026

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Overview and School Mission

Zip Code Wilmington (Zip Code), is a nonprofit software development training boot camp that was launched through a partnership with corporations, foundations, nonprofits, and the State of Delaware in Wilmington, Delaware. Its mission is to support the economic development of Delaware by making a software development education both accessible and affordable for high-potential individuals who have the raw talent necessary to become proficient software developers and data engineers.

By working directly with employers, Zip Code has created a software development and data engineering curriculum that matches employers' needs and provides students with the skills to pursue entry-level positions in the Java programming language. Zip Code counts Bank of America, BlackRock, Capital One, Corporation Service Company ("CSC"), JPMorgan Chase, Wilmington Trust, and Chatham Financial as its partners, among others. Zip Code works directly with an Advisory Board and Steering Committee comprised of high-level executives from within these corporations to assist with the placement of graduates upon completion of the training portion of the program. Zip Code does not guarantee job placement or apprenticeships to any student.

The training portion of the program is three months in length and generally takes place in-person. At the end of the program, Zip Code's corporate partners with current hiring needs may choose to interview students. If so, they will select those students to whom they will interview and potentially make offers for full time jobs or six-month, paid apprenticeships. Throughout the program, students are trained to excel in their positions as entry-level software developers or data engineers.

Zip Code is committed to making education affordable and attainable for low-income individuals. Need-based scholarships are available for those who qualify.

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Description of Programs

Java Software Developer and Data Engineering & Analytics

Zip Code provides software programmer training in two core courses: (1) Java (Object Oriented) Software Development and (2) Data Engineering & Analytics (“Core Programming”). Zip Code holds three cohorts per year for its Core Programming, starting in or around February, June, and October for each course of instruction, respectively. Zip Code training may be provided to cohorts through one or more modes including: (a) in-person training wherein students are physically present during business hours, (b) online training for students who reside at a non-commutable distance to Wilmington, Delaware, or where students are solely present online during business hours, or (c) “hybrid” training which is a combination of in-person and online training during business hours.

The training portion of the program is 12 weeks long. During the 12 weeks, students are required to be in, or available to join, the physical or online classroom from 9:00 a.m. to 5:00 p.m. on Mondays, Wednesdays and Fridays, and from 8:00 a.m. to 5:00 p.m. on Tuesdays and Thursdays. Additional hours are required on occasion, and students are encouraged to conduct individual and group studies before and after required classroom hours.

Students are assessed on their progress every two weeks, using an assessment tool called HackerRank. Near the conclusion of the program, students may also be requested to complete additional assessments from employer partners. Those assessments determine the student’s readiness for an apprenticeship or employment.

If a student is selected for employment by a Zip Code corporate partner, they are placed into either a full-time job or a 6-month paid apprenticeship. Generally, between 60%-85% of Zip Code Wilmington graduates have accepted paid technical roles within six months of graduation. Current placement statistics are available in the Outcomes Report available on the Zip Code web site.

Other Programs Offered by Zip Code

As a nonprofit, Zip Code is dedicated to bringing awareness of software programmer training and careers to the community. As a result, it offers other educational awareness and training opportunities to the community outside of its Core Programming including its newest division, Reflexive Work, which will offer hybrid and asynchronous technical training opportunities to non-tech and tech-adjacent professionals. In addition, Zip Code will apply its award winning training model to the health care training through an initiative called Zip Care which will serve as a preparatory seminar for those interested in pursuing entry level medical careers.

To find out more about the work accomplished by Zip Code through its Core Programming, please see **Appendix A**.

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Entrance Policy and Admission Requirements

Applicants must be at least 18 years of age and possess a high school diploma or high school equivalency (GED).

Applicants are given a 5-step interview/assessment process to gauge their readiness for the program and are required to complete a minimum of 20 hours of self-study coursework.

Application Process

To apply, candidates must complete an online application at www.zipcodewilmington.com/apply. The ratio of applicants to available student slots is approximately 10 to 1.

Qualified candidates (those who meet the age and education qualifications) will proceed through the following process:

- 1) Ask Me Anything Session (optional, but recommended)
- 2) Pre-Interview work
- 3) Group Interview
- 4) Technical Interview
- 5) Professional Interview

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Enrollment Agreement

Students must sign an (1) Enrollment Agreement and (2) a Student Tuition Agreement and Promissory Note (“Student Tuition Agreement”).

Cancellation of Enrollment Agreement

Students may cancel the Enrollment Agreement and Student Tuition Agreement, in writing, delivered to Zip Code, within 72-hours of signing for a full refund. If, after expiration of the 72-hour cancellation period, a student does not enter the program, Zip Code will retain \$100 of any tuition paid and refund the remainder. **See Refund Policy Below.**

Description of Facilities

Zip Code’s classroom is located at 1015 N. Orange Street, Wilmington, DE 19801. This facility is ADA accessible and close to on-street and garage parking and bus lines. Zip Code’s facility is open between 6:00 a.m. through 10 p.m. When permitted by the Executive Director, we encourage students to take advantage of the open facility to continue studying outside of class time.

Students must abide by all rules in the Student Handbook when on Zip Code property and must treat all Zip Code property with respect. Causing damage to Zip Code property may result in a student’s termination from the program, and Zip Code may seek reimbursement for any damage caused.

Smoking is prohibited in Zip Code facilities.

Zip Code also operates and instructs students in an online environment using online resources such as Zoom, Discord, Slack, and its proprietary Zip Code school platform. Students are responsible for prompt and consistent attendance in online environments during the training program.

Description of Major Equipment

Upon signing a Laptop and Equipment Agreement, each student will receive a 13” MacBook Pro, or similar device, on loan (for use inside and outside of the classroom) for purposes related to their studies at Zip Code for their use during the 12-week training.

Certifications

At Zip Code, we teach the concepts covered in the Oracle Certified Professional, Java SE 8 Programmer certification. The Java SE 8 Programmer, Level 1 certification, and additional learning outcomes expected of Zip Code alumni, are consistent with learning outcomes from college-level courses offered at many higher education institutions.

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In the Data Engineering course, Zip Code teaches the concepts covered in the Google Professional Data Engineering certification program. The topics and techniques covered in this certification, and additional learning outcomes expected of Zip Code alumni beyond this certification, are consistent with learning outcomes from college-level courses offered at many higher education institutes.

Neither Zip Code nor its corporate partners require students to obtain the Java SE 8 Programmer or Professional Data Engineer certification. Pursuit of certification is voluntary.

Successful graduates will receive a certification of completion of the Zip Code Wilmington program.

Attendance

The following attendance requirements are applicable to students who attend Zip Code training in-person or online for students who live between 45 and 120 miles of our location. With only 12 weeks of training, students need to be in class every day, on time. Class begins promptly at 8:30 a.m. and runs until 5:30 p.m., Mondays, Wednesdays and Fridays. Class begins at 8:00 a.m. on Tuesdays and Thursdays and runs until 5:00 p.m. Students must be in class every day during class hours, attend morning and evening speaker sessions multiple times per week, and complete time-intensive labs and homework assignments outside of class. Students should expect to spend as much time interacting with mentors and learning with other students. Learning software development is not easy, and students will need the extra time.

Students attending Zip Code training are expected to be in each lecture, meeting, or event on time. Perfect attendance for the entire 12 weeks is strongly encouraged. There are no “days off” from class, and students are responsible for making up any missed work. Zip Code expects students to report promptly for class, ready to work.

Excessive lateness and attendance issues will not be tolerated. Students must communicate any late arrivals or absences to the Director of Admissions & Professional Development with as much advance notice as possible.

Lateness and attendance issues may result in termination from the program as follows:

- 1 point – Late arrival after the designated arrival time
- 2 points – Absent with pre-approval and notice provided in the Slack Attendance channel before the designated arrival time (pre-approval is provided by a designated staff member)
- 4 points - any other absence

In addition, students may also accrue:

- 1 point – Absent or late without notice from a class period or scheduled meeting/office hours with a staff member on a weekday;
- 2 points - Absent or late from scheduled mock interviews.

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Please note the following definitions:

- **Absent:** A student is absent when the student arrives and/or signs in on the attendance portal more than 4 hours after the stated arrival time for that day. Absent also includes the failure to attend an off-site event, or arrival more than 15 minutes after the start time of the event, without providing advance notice to the Director of Admissions & Professional Development.
- **Late:** A student is late when the student arrives (online or in person) and/or signs in on the attendance portal any time after the stated arrival time but before 4 hours after the stated arrival time for that day or for that event. Late also includes arrival after, but within 15 minutes of, the start time of an off-site or online event without providing advance notice to the Director of Admissions & Professional Development

Termination from Zip Code Wilmington for lateness or absenteeism may also result at the discretion of the Executive Director as follows:

- *Upon accrual of 5 points*, the student will be required to attend a disciplinary review meeting which will include the student, the Executive Director, the Director of Education, and the Director of Admissions & Professional Development. Any other attendees will only be permitted to attend upon the approval and discretion of the Executive Director.
 - The Executive Director will set an appointed time and location for the disciplinary review meeting.
 - During the meeting, the student will receive a written warning regarding their failure to meet the requirements of the Attendance Policy, and a remedial attendance plan will be developed for the student to adhere to for the remainder of their time at Zip Code Wilmington.
 - The remedial attendance plan may be more restrictive than the policy provided in this Student Handbook and must be strictly followed without waiver or amendment by the student.
 - If the student cannot adhere to the remedial attendance plan, the student may be terminated from the training program at any time by the Executive Director.
- *Upon any violation of the Code of Conduct*, applicable here with respect to lateness or absenteeism, e.g., providing false information regarding time of arrival, sign-in, or the like, the student may be immediately dismissed at the discretion of the Executive Director.

Zip Code will consider bona fide emergencies and extenuating circumstances that make additional absences or lateness necessary on a case-by-case basis. Students must provide Zip Code with notice of any emergency situation as soon as possible, and may be required to provide evidence of the need for the absence. Zip Code requires documentation from a medical provider to verify absences of 3 or more consecutive days due to medical reasons.

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Due to the intensive nature of the class, we do not recommend students work during the 12 weeks of in-class training. Successfully completing the boot camp will be extremely challenging while working a full or part-time job.

Make-up Policy

Students must notify the Director of Admissions & Professional Development if they are going to be late or absent. Students will be held responsible for all missed work.

Leave of Absence

Students may request a leave of absence due to an emergency medical or family issue, though Zip Code cannot guarantee approval of any such request. In order to receive approval for a leave of absence, a student must submit a written notice to the Executive Director explaining the reason they are not able to complete the program. If a student fails to notify the Executive Director of their leave of absence, the student will be held to the standards discussed in the Attendance section, which includes warnings and possible dismissal for absences and late arrivals.

Students wishing to return to classes after a leave of absence must contact the Executive Director. The Executive Director and Director of Education will determine when and if the student may return to classes, or whether the student will be considered for readmission for a future session.

Class Schedule

The instructional portion of the program is 12 weeks long. The program is tracked in clock hours. Students are required to be in the physical or online classroom 8:30 a.m. to 5:30 p.m. Mondays, Wednesdays and Fridays, and from 8:00 a.m. to 5:00 p.m. on Tuesdays and Thursdays, for the duration of the 12 weeks. Additional hours are required on certain days for mock interviews, alumni networking, alumni lectures, and on other occasions. Student lecture hours are tracked by the instructors.

All students put in additional hours in addition to the above. The average student spends between 80 - 100 hours per week in the classroom between lectures, labs, guest speakers, professional development and soft skills training, and other assignments.

Grading and Standards of Satisfactory Progress

Zip Code's curriculum is based on the requirements of an entry-level software developer or data engineer, as defined by the corporate partners. Students are required to meet, or exceed, the level of technical competency of technical graduates who are competing for the same positions.

Zip Code built its curriculum with the aid of a committee of Chief Information Officers, Chief Technology Officers, data scientists, senior software developers, and hiring managers. As industry knowledge leaders, these individuals provide regular input into the content and the effectiveness of the

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curriculum, and suggest changes based on their changing needs and the performance of Zip Code graduates.

Student performance during the instructional portion of the program is monitored through bi-weekly assessments in HackerRank or other technical assessment tools. These assessments are rigorous in order to ensure that Zip Code students are meeting a minimum level of competency. Students who fail two assessments do not meet the standards set by Zip Code and may be immediately terminated from the program.

Near the end of the in-class training, students are required to complete, and pass, assessments that are designed by the corporations that partner with Zip Code.

School Calendar

A typical timeline for each calendar year, which includes three 12-week classroom sessions, is as follows:

Winter Session

- Enrollment: January (two weeks prior to start of program)
- Classroom Training: February – April (Weeks 1 – 12)
- Apprenticeship/Workplace Experience: May - November (26 weeks)

Summer Session:

- Enrollment: May (two weeks prior to start of program)
- Classroom Training: June - September (Weeks 1-12)
- Apprenticeship/Workplace Experience: September - March (26 weeks)

Fall Session:

- Enrollment: September (two weeks prior to start of program)
- Classroom Training: October - January (Weeks 1-12)
- Apprenticeship/Workplace Experience: January - July (26 weeks)

Program Costs

The total cost to instruct each student is \$18,000 per student. Need-based scholarships for the full tuition fee may be available to Delaware residents that earn less than 350% of the current national poverty level. Students with moderate household incomes may qualify for a low-interest loan through Stepping Stones Credit Union to help cover tuition costs. Eligible participants typically contribute a \$6,000 deposit before the program begins, with the remaining balance financed over 3–5 years at approximately 3% interest.

For those students who receive, accept, and complete the full 26 weeks (6 months) in an apprenticeship or job with one of Zip Code's cooperating corporate partners (one that agrees to pay \$9,000 of the remaining

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tuition balance), a portion of the tuition balance is paid by the corporate partner and the remaining \$1,500 of the tuition balance is paid by the employed graduate.

Zip Code students who choose not to participate in the apprenticeship program or turn down a placement opportunity at a Zip Code partner organization, owe a maximum discounted balance of \$7,500 of their tuition costs at the completion of the 12-week classroom portion of the program. Students who do not complete the entire six months in their apprenticeship or job opportunity, for whatever reason, owe a pro rata portion of the remaining \$7,500 tuition cost based on the number of full weeks completed (i.e., 1/26th of the \$7,500 remaining tuition costs will be forgiven for each full week of work a student completes).

If Zip Code graduates are not employed within 6 months of completing the in-class portion, Zip Code reduces the outstanding tuition amount owed to \$6,000 which becomes payable only when a student obtains employment.

For payment details, please refer to the Student Tuition Agreement and Promissory Note.

Payment Plans

All checks should be mailed to Zip Code Wilmington, 1007 N. Orange St., Floor 4, Wilmington, DE 19801. Free bank transfer or credit/debit payments may be made in person or online, by appointment.

Payment plans may be made available and will be managed by Zip Code Wilmington's financial partner, Stepping Stones Community Federal Credit Union; however, the initial balance of \$6,000 per student is due and must be paid in full before instruction begins. If paid by credit card, a convenience fee of up to 4% may be applied.

Financial Aid

A limited number of need-based scholarships and stipends are available for qualified individuals. Residence restrictions apply. Financial aid is not available for students who attend Zip Code Wilmington through its online training program which admits students from locations which are not commutable to Wilmington, Delaware.

Acceptance into Zip Code is needs-blind. Students may apply for financial aid after acceptance into the program. Proper documentation is required.

Students who can prove household incomes at or below certain percentages of the current federal poverty level are eligible to apply for scholarships covering the \$6,000 upfront tuition costs.

With assistance from grants provided by the Office of the Governor of the State of Delaware (for Delaware residents only) Zip Code is also able to provide bi-weekly stipends to a limited number of select, qualified students who can prove household incomes at certain percentages of the federal poverty level.

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Placement Assistance

Zip Code provides soft skills training and job placement assistance throughout the program. The soft skills training includes resume review, interview preparation training, and networking practice. At the end of the 12-week in-classroom training, students interview for direct hire jobs and/or 6-month apprenticeships with Zip Code's partner corporations, and are also encouraged to concurrently seek employment through non-corporate partner opportunities available to them. The partner companies make their own hiring decisions. Zip Code does not guarantee apprenticeships or job placements.

Each student remains responsible for meeting the standards necessary to qualify for the apprenticeship/job placement program, including being in class on time, with minimal absences, and completing all of their assignments, labs, and research proficiently. Some corporate partners require successful completion of background checks and drug tests.

Student Services

Student services, beyond those included elsewhere in this document, are not offered.

Limited English Proficiency (LEP) and Language Access Plan

Zip Code Wilmington is committed to ensuring meaningful access to all programs, services, activities, communications, and educational opportunities for individuals with Limited English Proficiency (LEP). No employee, student, applicant, parent, guardian, participant, or community member will be denied access to information or services because of their inability to speak, read, write, or understand English. Language assistance services will be provided free of charge and in a timely manner whenever reasonably necessary to ensure effective communication.

To support meaningful access, Zip Code Wilmington will take reasonable steps to identify language needs and provide appropriate language assistance, which may include qualified interpreters, translated written materials, multilingual staff, language line services, or other communication aids. Employees and students who require language assistance are encouraged to notify a supervisor, instructor, administrator, or designated program representative. Family members, friends, or minors should not be relied upon as interpreters except in emergency situations or when specifically requested by the individual.

All employees are responsible for supporting this commitment to equitable access and nondiscrimination. Questions regarding language access services or concerns about communication barriers should be directed to the Executive Director or Director of Operations which oversee implementation and periodic review of this Language Access Plan to ensure compliance with applicable federal, state, and local requirements.

Disability Access and Accommodation Plan

Zip Code Wilmington is committed to providing equal access and opportunity for individuals with disabilities and ensuring that employees, students, applicants, participants, and visitors with disabilities

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can fully participate in and benefit from all programs, services, activities, educational opportunities, and employment practices. Consistent with applicable federal, state, and local laws, Zip Code Wilmington will provide reasonable accommodations and auxiliary aids and services to qualified individuals with disabilities, including those who are visually impaired, blind, deaf, hard of hearing, have mobility limitations, cognitive disabilities, learning differences, chronic health conditions, or other physical or mental impairments.

To ensure meaningful access, Zip Code Wilmington will take reasonable steps to provide accommodations and accessible communications when requested or otherwise identified as necessary. Such accommodations may include accessible electronic and printed materials, assistive technology, captioning services, sign language interpreters, alternative formats, modified policies or procedures, physical accessibility accommodations, and other supports that enable effective participation and communication. Requests for accommodations should be directed to a director, instructor, the Executive Director or Director of Operations. All requests will be handled promptly, respectfully, and in accordance with applicable confidentiality requirements.

All employees share responsibility for fostering an inclusive and accessible environment free from discrimination, harassment, and retaliation based on disability. Supervisors, managers, faculty, and staff will be informed of available accommodation resources and procedures. Questions regarding accessibility, accommodation requests, or concerns about barriers to access should be directed to the Executive Director or Director of Operations which is responsible for overseeing implementation and periodic review of this Disability Access and Accommodation Plan to ensure ongoing compliance and continuous improvement.

Student Conduct and Anti-Discrimination, Anti-Harassment Policy

Zip Code is committed to providing a safe and supportive environment to the entire Zip Code community, including students, staff and visitors. Zip Code will not tolerate discriminatory conduct or harassment directed toward any of our community members, whether on or off Zip Code premises or at Zip Code sponsored functions. This policy forbids harassment based on perceived race, color, religion, sex, sexual orientation, gender identity, national origin, disability, age, marital status, or other characteristics protected under federal or state law.

Punishable harassment includes subjecting another individual to unwelcome, humiliating, offensive, abusive or threatening conduct, based on that individual's protected classification, that a reasonable person would view as contributing to an intimidating, hostile or abusive environment, as unreasonably interfering with an individual's academic or work performance, or as altering the conditions of a person's academic program or employment. Examples of harassment include jokes or other offensive statements based on a person's protected classification, as well as offensive physical conduct.

Punishable sexual harassment involves unwelcome sexual advances or sexual conduct, including verbal comments or physical conduct (1) that is tied to a student's educational benefits, opportunities, or

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performance, or to a person's physical or psychological wellbeing; (2) that a reasonable person would view as contributing toward a hostile environment; or (3) that is threatening or intimidating.

Participation in an act of harassment or discrimination, whether or not it arises to a legally wrongful act, will lead to discipline, up to and including immediate expulsion from Zip Code (or termination from employment). If you experience or witness any incident of harassment or discrimination, please immediately report the incident. Staff members similarly are required to immediately report any incident of harassment or discrimination.

Reports of harassment and discrimination should be directed to:

Desa Burton
Executive Director
302-551-3631
Desa@ZipCodeWilmington.com

Zip Code will conduct a prompt investigation regarding any report of discrimination or harassment and determine what, if any, remedial action will be taken. While Zip Code cannot promise to keep such matters completely confidential, it will do so to the extent possible, in light of the surrounding circumstances.

Anti-Retaliation Policy

Zip Code prohibits retaliation against any student or staff member who makes a good faith complaint of a violation of the Anti-Harassment and Anti-Discrimination Policy. Any person who has made a report of discrimination or harassment, or who has participated in an investigation, and believes that he or she has been subjected to retaliation should make an immediate report to the Executive Director. Retaliation is a serious violation of Zip Code's policies and will result in discipline, including possible expulsion (or termination from employment).

Disability Accommodation Policy

Zip Code is committed to providing equal access to qualified students and applicants with disabilities in accordance with applicable law.

Any applicant or student with a disability who requires an accommodation must request the accommodation as set forth in this section. An applicant or student who requests an accommodation must provide the request in writing to Desa Burton, Executive Director, which should include the following: 1) information regarding the person's disability, which is defined as a physical or mental impairment that substantially limits one or more major life activities; and 2) the accommodation requested that will provide equal access to educational opportunities. Zip Code asks for this information in order to facilitate an interactive process of communication between the applicant/student and Zip Code staff.

Alcohol and Drug Policy

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Zip Code prohibits the use of illegal drugs and the unauthorized use of prescription drugs onsite and also prohibits being intoxicated while participating in our programs. Violation of this policy may result in termination from the program.

Several of Zip Code's partner corporations require students to pass a drug test in order to be placed in an apprenticeship or direct hire job. If you do not receive an apprenticeship or job because you did not pass your drug test due to illegal or unlawful drug use, you will be required to repay Zip Code the full cost of your tuition (please refer to the Student Tuition Agreement and Promissory Note). We advise students to abstain from the unlawful or illegal use of drugs.

Weapons and Violence Policy

Zip Code has a "no tolerance" policy regarding violence and prohibits threatening and violent behavior of all types. For the safety of its students, staff and visitors, Zip Code further prohibits the possession and/or use of weapons on its facilities. This prohibition applies to firearms, ammunition, and any other device that is intended to inflict injury.

Program Policies & Procedures

Students must follow these common rules:

Computer, Internet, and Cell Phone Use

After signing a Laptop and Equipment Agreement, students will have access to a Zip Code laptop, laptop case, and computer mouse to use during their training period. A student's use of Zip Code equipment is governed by the Laptop and Equipment Agreement.

- Computers are to be used only for learning purposes.
- Students have no expectation of privacy in any information sent, received, accessed, or stored on Zip Code's equipment.
- Zip Code's equipment may not be used for any unlawful activity, including by violating any copyright laws.
- Students may not use Zip Code equipment to create, send, share, access, or download material that is abusive, hateful, threatening, harassing, or sexually explicit. Such activity is strictly forbidden and may lead to discipline, including possible immediate dismissal.

Lockers

After signing a Locker Policy and Agreement, you will have access to a locker to use during your class period. Your use of the locker is governed by the Locker Policy and Agreement. Students admitted into the online program will not be provided locker access during the training period as it is inapplicable. The Locker Policy does not apply to fully remote students who attend Zip Code.

Dress Code

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Students should be comfortable, but professional, for online instruction. We often welcome unexpected guests to Zip Code Wilmington such as government officials, local leaders, members of the press and potential employers.

Students should NOT wear attire which is inappropriate or unprofessional during training, especially if that attire may be viewed by other students, staff, or guests such as:

- Tank tops
- Clothing with profanity or words or images that may be offensive to others
- Clothing that is sheer or that reveals one's stomach or undergarments

There will be occasions where we will ask students to dress in business casual attire. We define business casual as casual, yet professional attire, which includes khaki pants, slacks, skirts and dresses, polo shirts, and dress shirts. Business casual excludes jeans, flip flops, shorts, T-shirts, tank tops, anything with a spaghetti strap, and sweatshirts.

Student Complaint Procedure

Any student who has a complaint regarding the program or a staff member should first discuss the problem with the staff member.

If a mutually satisfactory resolution of the complaint cannot be obtained, then the student is asked to submit a written complaint to the Executive Director, Desa Burton, and request a written response. The written complaint should detail the following information: (a) the problem or dispute at issue including a specific identification of all persons involved, and (b) the measures which have been taken to resolve or mitigate the dispute.

If resolution is not reached, or a written response is not received, within fourteen (14) days of submitting a written complaint to the Executive Director, the student may concurrently submit their written complaint to the Chairman of the Zip Code Board of Directors and request a written response.

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If a satisfactory resolution of the problem is not obtained within thirty (30) days of submitting a written complaint to the Executive Director, the student may contact:

Education Associate, Private Business & Trade Schools
Delaware Department of Education
35 Commerce Way, Ste. #1
John Collette Education Resource Center
Dover, DE 19901-3639

Termination

The following occurrences, without limitation, may lead to termination from the program:

1. Barring extenuating circumstances, accruing 5 or more attendance points may result in termination from the program at the discretion of the Executive Director; however, accrual of 10 attendance points will result in automatic termination.
2. The use of drugs and alcohol, academic dishonesty, disrupting classes, use of profanity, insubordination, violation of safety rules, or not abiding by the school rules may result in discipline, including possible dismissal from the program.
3. Failure of an assessment may result in termination from the program at the discretion of the Executive Director; however, students who fail two assessments will be automatically terminated from the program.
4. Upon any violation of the Code of Conduct, applicable here with respect to lateness or absenteeism, e.g., providing false information regarding time of arrival, sign-in, or the like, the student may be immediately dismissed at the discretion of the Executive Director.
5. Other Circumstances: Cause for termination from Zip Code Wilmington is not limited to the instances or scenarios listed in this Section or this Handbook. There may be situations wherein: (a) a student has been found to have, or is perceived to have, violated or assisted others in the violation of the Code of Conduct or other policies expressly provided herein, (b) may have violated or is perceived to have violated local, state, or federal laws, or (c) may have conducted or is alleged to have conducted themselves in a manner which is disruptive, unsafe, threatening, harmful, unprofessional, or is generally contrary to the good order and discipline of the program. Zip Code Wilmington's training program is of such a short duration that such circumstances could disrupt the learning and employment opportunities of the student(s) at issue *as well as* other students, so these matters must be immediately addressed which may preclude extended fact finding, investigations, or remedial training. Thus, the Executive Director has complete discretion when reviewing the conduct, actions, inactions, or omissions of any student to ensure the best interests and well being, safety, and outcomes of the entire cohort, and may therefore immediately terminate a student from the program for reasons not expressly described herein.

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At Zip Code Wilmington's sole discretion, any student who is terminated from the program for academic reasons may be considered for re-admittance by applying through the regular application process. All program requirements at the time of readmission shall be applicable.

Students terminated for misconduct or compliance concerns, or attendance issues, are not eligible for readmission.

Appeals

A student who is involuntarily terminated from the program may appeal the decision as set forth in this appeals process.

A student must initiate a formal appeal of a termination decision within 14 days of receipt of the decision. To initiate a formal appeal, a student must submit a written appeal to the Executive Director setting forth:

- a full description of the termination decision and the basis for the student's appeal for reconsideration;
- a statement of the remedy the student is seeking;
- any supporting documents;
- information on when and with whom the student may have attempted any informal resolution and the results of those attempts; and
- any other relevant information.

Appeals will be submitted by the Executive Director to the Chairman of the Board of Directors for review and final determination. The final determination of any such appeal will be communicated to the appealing individual within 14 days.

General Refund Policy

(Based on 14 DEL. C. § 8505(a)(3))

1. Refunds and reductions in a student's tuition will be based on the period of enrollment, computed on the basis of course time expressed in clock hours.
2. The effective date of a student's termination for refund purposes will be the earliest of the following:
 - A. The last date of attendance, if the student is terminated by the school;
 - B. The date of receipt by Zip Code Wilmington of written notice from the student; or
 - C. Ten school days following the last date of attendance.
3. Students shall have a period of 72 hours (until midnight of the third day, excluding Saturdays, Sundays, and legal holidays) after their signature on the Student Tuition Agreement and Promissory Note

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during which they may cancel the Student Tuition Agreement and Promissory Note and receive a full refund of any tuition paid.

4. If a student does not enter the program after expiration of the 72-hour cancellation period under the Student Tuition Agreement and Promissory Note, Zip Code will retain \$100 of any tuition paid and refund the remainder.

5. Subject to the terms of the Student Tuition Agreement and Promissory Note, if a student enters the program but then terminates or withdraws, Zip Code Wilmington will retain \$100 of any tuition paid, and the student shall be eligible for a reduction in tuition based on the following formula:

- A. After .01 to 4.9 percent enrollment time in the program, reduction of 80 percent of the tuition;
- B. After 5 to 9.9 percent enrollment time in the program, reduction of 70 percent of the tuition;
- C. After 10 to 14.9 percent enrollment time in the program, reduction of 60 percent of tuition;
- D. After 15 to 24.9 percent enrollment time in the program, reduction of 55 percent of the tuition;
- E. After 25 to 49.9 percent enrollment time in the program, reduction of 30 percent of the tuition;
- F. After 50 percent or more enrollment time in the program, a student shall not be eligible for any reduction in or refund of tuition and will be obligated for the full tuition.

For students who made a tuition payment prior to termination or withdrawal from the program, Zip Code Wilmington shall refund any amount paid that exceeds the tuition amount due under this Refund Policy.

For purposes of this paragraph, enrollment time is the time elapsed between the program's actual starting date and the date of the student's last day of physical attendance in the program.

All refunds due to a student will be paid within 30 days after the effective date of the student's termination. Any reduction in a student's remaining tuition obligation shall be calculated and a statement of the revised tuition obligation provided to the student within 30 days after the effective date of the student's termination or withdrawal.

If a student is asked to leave the program due to poor technical performance during the first 4 weeks of the course, the \$7,500 remaining tuition obligation shall be forgiven, and the student shall be eligible for a refund of the \$6,000 initial payment based on the length of the student's attendance, in accordance with 14 Del. C. § 8505(a)(3) and the above-stated refund policy.

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In the event that Zip Code becomes eligible for receiving federal or state funding that require specific refund policies, the refund policy for students receiving benefits from those funding programs shall be in accordance with those funding programs' specific policies.

Refunds will be remitted via check made out to the student; direct deposit or other means are not available.

Transfer Credit with Regional Colleges and Universities

Zip Code will review students' previous education, experience, and/or training. However, Zip Code does not accept or transfer credits from other institutions.

The following regional colleges and universities offer transfer credit to graduates of the Zip Code Program:

Wilmington University:

Through an agreement with Wilmington University, students who successfully complete our 12-week Java Object-Oriented Software Developer and Data Engineering & Analytics programs, respectively, are eligible to earn 18 academic credits towards a Bachelor of Science technical degree or credit towards a certain technical certificate programs. For those who enter the Zip Code program with non-technical bachelor's degrees, the four (4) prerequisite courses towards a Master of Science in Computer Science will be waived for those Zip Code graduates.

Goldey-Beacom College:

Through the Credit for Learning partnership with Goldey-Beacom College, nine (9) credits will be awarded to graduates of Zip Code Wilmington's Data Engineering & Analytics bootcamp and twelve (12) credits will be awarded to graduates of the Java Object-Oriented Software Development program. At this time, there are no provisions relating to graduate education at Goldey-Beacom College.

There are no other affiliations or partnerships between Zip Code and any other colleges or universities at this time.

For more information about transfer credits, please contact Zip Code's Executive Director or the college or university of interest.

Availability of Transcripts

Student records are permanently kept on file; however, a transcript or record of student scores during the program are not maintained. Graduates currently receive a Certificate of Completion upon successful completion of the program; accordingly, confirmation of a student's completion and/or certification is available. Graduates may request a letter confirming completion of the program at any time.

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Instructional Staff & Qualifications

Kristofer Younger, Director of Education, received his B.A. in Computer Science from Purdue University and worked at numerous successful startups, including Sun Microsystems, NeXT and Netscape, centering his technical expertise around networked computing of all kinds. Kris' coding interest, dormant for many years of management focus, was re-kindled about 10 years ago when he returned to his roots as a computer scientist (Purdue, '84), writing web apps and mobile apps.

Paul Knight, Senior Technical Instructor, was most recently a senior systems engineer with the State of Delaware. Paul held prior tech positions at MBNA America and EIS International, among other organizations.

Brian Mullin, Technical Instructor - Internship Program Manager, received a B.S. in Business Finance from Mount St. Mary's University in 2016, and graduated from Zip Code's software programming course with Java Cohort 3.1 in 2017. After Zip Code, Brian worked on financial systems at Barclay's and JPMorganChase, and completed a Blockchain Engineering fellowship in 2023. Brian worked with Zip Code in contract roles as an adjunct instructor and tutor prior to his current position.

Adjunct instructors (not named herein) will also assist the Director of Education and Senior Technical Instructor.

Student-Instructor Ratio

The Student-Instructor Ratio is 12:1 or better.

Administrators & Qualifications

Desa Burton, Executive Director, a former U.S. Navy Lieutenant Commander and intellectual property attorney, leads and executes Zip Code Wilmington's strategic and operational plans. She was formerly an Assistant General Counsel of Intellectual Property with InterDigital, Inc., where she served as the senior transactions counsel for research and development, technology innovation and government contracts. Burton attended the U.S. Naval Academy receiving a BS in English before serving 10 years as a Surface Warfare Officer in the U.S. Navy and Naval Reserve. She later earned an M.B.A. from Florida International University and a J.D. from the University of Pennsylvania Law School, where she served as the editor-in-chief of the Journal of International Economic Law.

Dan Stabb, Director of Admissions & Professional Development, comes to Zip Code after working in higher education for over 15 years. Along with his extensive background in working with students, he has performed and taught improvisation for over a decade. He is incredibly excited to work with applicants throughout their admissions process, while also coaching our students on improvisational and interviewing skills.

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Gloria Bell, Director of Operations, is a seasoned nonprofit operations leader with over two decades of experience in senior management in the insurance industry before pivoting to develop decades of expertise driving organizational effectiveness and program impact in technology affinity and learning communities. She has founded and scaled national initiatives empowering women in technology, directed global community programs, and served in executive roles for leading innovation organizations. Her expertise spans strategic planning, governance, and partnership development, with a proven record of fostering inclusive tech ecosystems and delivering measurable results.

Jessica Yearwood, Recruiting & Admissions Manager, is a communications and marketing professional with expertise in content strategy, digital engagement, and enrollment management. She has led integrated campaigns for higher education institutions, leveraging data-driven insights to boost enrollment and engagement. With a strong background in digital media and leadership, she excels at creating innovative storytelling strategies that connect with diverse audiences.

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Founders & Board of Directors

Zip Code Wilmington's Board of Directors leads our organization, provides overall oversight and management, develops our go-to-market strategy, connects us to corporate and philanthropic leaders around the world, and stewards the organization's resources.

Ben duPont, Co-Founder and President, is a venture capitalist, co-founder of yet2, and founder of yet2Ventures. He has 41 portfolio companies.

Jim Stewart, Co-Founder, Emeritus is CEO of Epic Research and Co-Founder, and former President, of Juniper Bank, now Barclaycard.

Porter Schutt, Co-Founder, Emeritus is a partner at Brown Advisory, a leading independent investment management firm with approximately \$52 billion in assets.

Teri Quinn Gray, Board Member and Finance Committee Member, is the Global Integration Leader at DowDuPont and an education advocate. She is a Director with the American Chemical Society and former President of the Delaware State Board of Education.

Gary Moyer, Board Member, is a Technology Executive at TD Bank currently leading the Canadian Consumer Investments technology organization. He previously served as SVP, Card Issuer Services for Fiserv; and, former Managing Director, CTO at Chase Consumer Lending.

Ayanna “Dax” Hill, Board Member and Finance Committee Member, is the Senior Innovation Manager and Chief Operating Officer at Vanguard Fintech Ventures. Dax is a technology innovator with extensive knowledge of both human capital systems as well as product, data, and strategic management. She is a two-time entrepreneur with a track record of driving large scale transformations.

Michael Warthen, Board Member, is the Advisor to the CEO of Microsoft. Michael Warthen brings over two decades of experience in technology leadership to his role as the newest Board member of Zip Code Wilmington. Currently, he serves as an advisor to the CEO at Microsoft and previously was the Industry Leader GM, Customer Engineering. Michael leads strategic initiatives that drive digital transformation and innovation, working directly with some of the world's largest companies to solve their most complex technical challenges including AI adoption.

Emmanuel Mensah, MD, MBA, Board Member, is the Chief Medical Officer of the ChristianaCare Wilmington Hospital and Clinical Assistant Professor of Medicine at Sidney Kimmel Medical College at Thomas Jefferson University. He previously also worked as a consultant at McKinsey & Company working with various health systems globally.

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Appendix A

New Concepts & Training Opportunities on the Horizon

Zip Care – Launching in Q4 2025, Zip Code Wilmington will be expanding its reach into the medical training field with a new program called “Zip Care” (www.zipcarede.com). which will serve as a preparatory seminar for those interested in pursuing entry level medical careers. Graduates of this training will go on to enroll in certification training programs for Certified Nursing Assistant, Medical Assistant, and Clinical Health Worker roles.

Reflexive Work – Launching in Q1 2025, Reflexive Work is a new division of Zip Code designed to rapidly deploy hybrid and asynchronous tech training or non-tech or tech-adjacent professionals. The first course offered through Reflexive Work will be a 3-course series on AI training. Other courses are planned including courses on SQL and JavaScript. The goal is to provide relevant tech training for business professionals that can upskill and ensure readiness of the regional workforce.