

ITEMIZATION OF INSTITUTIONAL CHARGES AND FEES

TUITION – for Master of Divinity program

Course Fee.....	\$220.00 per semester unit.
Estimated Total Tuition *.....	\$21,120.00 (based on the 96 units required to complete the program)

*Tuition only. Does not include other required general fees for the program.

GENERAL FEES

Application Fee (non-refundable / one-time).....	\$100.00
Registration Fee (non-refundable / per semester).....	\$20.00
Student Fee (non-refundable / per semester).....	\$45.00
Graduation Fee (non-refundable / one-time).....	\$600.00
Books, supplies, equipment, etc (optional).....	\$1,200.00 (approximate)
Student Tuition Recovery Fund (non-refundable).....	Assessment rate = \$0.00 per \$1000.00.

MISCELLANEOUS FEES

Transcript Fee (per copy).....	\$20.00	I-20 Replacement Fee.....	\$25.00
Verification of Enrollment Letter Fee (per copy).....	\$20.00	Initial I-20 Issuance Fee.....	\$300.00
Certificate of Graduation Fee (per copy).....	\$50.00	Initial I-20 Dependent Fee	\$100.00 per person
Late Tuition/Registration Fee.....	\$100.00		

The estimates below is based on the normal program completion time of 4 years.

<u>TOTAL CHARGES FOR THE CURRENT PERIOD OF ATTENDANCE:</u>	\$ _____
<u>ESTIMATED TOTAL CHARGES FOR THE ENTIRE EDUCATIONAL PROGRAM:</u>	\$ _____
<u>TOTAL CHARGES THE STUDENT IS OBLIGATED TO PAY UPON ENROLLMENT:</u>	\$ _____

“I have read all itemization of tuition and fees and I understand that I am responsible for paying the tuition and fees as indicated above.”

“I understand that tuition and fee charges are subject to change at the discretion of the school. Any tuition or fee increases will become effective for the school term following student notification of the increase.”

_____	_____
Student’s Signature	Date
_____ / _____	_____
School Official’s Signature / Title	Date

SCHOOL’S RIGHTS AND RESPONSIBILITIES

Right to change of schedule: Cal Grad reserves the right to reschedule the period of the program if the student enrollment does not meet the minimum requirement. Right to terminate: Cal Grad reserves the right to terminate students for unsatisfactory progress, non-payment of tuition, or failure to conform to Cal Grad’s standards of conduct stated in the Catalog.

NOTICE CONCERNING TRANSFERABILITY OF CREDITS AND CREDENTIALS EARNED AT CALIFORNIA GRADUATE SCHOOL OF THEOLOGY

The transferability of credits you earn at Cal Grad is at the complete discretion of an institution to which you may seek to transfer. Acceptance of the degree, diploma, or certificate you earn in your major program is also at the complete discretion of the institution to which you may seek to transfer. If the credits or degree, diploma, or certificate that you earn at this institution are not accepted at the institution to which you seek to transfer, you may be required to repeat some or all of your coursework at that institution. For this reason you should make certain that your attendance at this institution will meet your educational goals. This may include contacting an institution to which you may seek to transfer after attending Cal Grad to determine if your credits or degree, diploma or certificate will transfer.

STUDENT'S RIGHT TO CANCEL

The student has the right to cancel their enrollment and obtain a refund of charges paid through attendance at the first class session, or the seventh day after enrollment, whichever is later. To cancel enrollment/registration or withdraw completely from the California Graduate School of Theology, the student must submit a 'Withdrawal Petition Form' to:

California Graduate School of Theology
11277 Garden Grove Blvd., 2nd Floor
Garden Grove, CA 92843

REFUND POLICY

California Graduate School of Theology, without penalty or obligation, will refund 100 percent of the tuition paid, except the application fee, if notice of cancellation/withdrawal is made through attendance at the first class session, or the seventh day after enrollment, whichever is later.

In addition, the student may withdraw from a course after instruction has started and receive a pro rata refund for unused portion of the tuition and other refundable charges if the student has completed 60% or less of the instruction. If the student has completed 60 percent or greater of the term, there will be NO refund.

Any notification of withdrawal or cancellation, and any requests for a refund must be made in writing (Refer to Student's Right to Cancel). Any charges collected from a student which California Graduate School of Theology had for the purpose of paying to any other public or private person, film organization, or agency, such as for a bond, license, application, or examination fees, or any other similar fees or charge shall, where the student fails to enter the course or withdraws their form at any time prior to completion of the course will be refunded in full. Such charges are not subject to any refund if the institution has paid them prior to receipt of cancellation of a contract or enrollment.

All instructional materials must be returned within fifteen (15) days from the first day of class in its original condition for a full refund. After 15 days, the student will receive a refund only for the materials that have not yet been taught in class.

The refund shall be calculated as follows:

The amount owed equals the daily charge for the program (total institutional charge, divided by the number of days or hours in the program), multiplied by the number of days student attended or was scheduled to attend, prior to withdrawal.

All amounts that the student has paid shall be subject to refund except for the enrollment agreement and the refund policy outlined here in the catalog specify amounts paid for which are non-refundable.

California Graduate School of Theology will also refund money collected for sending to a third party on the student's behalf; such as transcripts and licenses if not already processed. If California Graduate School of Theology cancels a course or degree program, the School will make a full refund of all charges. Refunds will be issued within 45 days of cancellation.

If the student has received federal student financial aid funds, the student is entitled to a refund of moneys not paid from federal student financial aid program funds.

If the student obtains a loan to pay for an educational program, the student will have the responsibility to repay the full amount of the loan plus interest, less the amount of any refund.

OTHER LOAN ISSUES

If a student is eligible for a loan guaranteed by the federal or state government and the student defaults on the loan, both the following may occur:

1. The federal or state government or a loan guarantee agency may take action against the student, including applying any income tax refund to which the person is entitled to reduce the balance owed on the loan.
2. The student may not be eligible for any other federal student financial aid at another institution or other government assistance until the loan is repaid.

STUDENT TUITION RECOVERY FUND (STRF)

You must pay the state-imposed assessment for the Student Tuition Recovery Fund (STRF) if all of the following applies to you: (1). You are a student in an educational program, who is a California resident, or are enrolled in a residency program, and prepay all or part of your tuition either by cash, guaranteed student loans, or personal loans, and (2). Your total charges are not paid by any third-party payer such as an employer, government program or other payer unless you have a separate agreement to repay the third party.

You are not eligible for protection from the STRF and you are not required to pay the STRF assessment, if either of the following applies: (1). You are not a California resident, or are not enrolled in a residency program, or (2). Your total charges are paid by a third party, such as an employer, government program or other payer, and you have no separate agreement to repay the third party."

The State of California created the Student Tuition Recovery Fund (STRF) to relieve or mitigate economic losses suffered by students in educational programs who are California residents, or are enrolled in a residency programs attending certain schools regulated by the Bureau for Private Postsecondary and Vocational Education.

You may be eligible for STRF if you are a California resident or are enrolled in a residency program, prepaid tuition, paid the STRF assessment, and suffered an economic loss as a result of any of the following: (1). The school closed before the course of instruction was completed. (2). The school's failure to pay refunds or charges on behalf of a student to a third party for license fees or any other purpose, or to provide equipment or materials for which a charge was collected within 180 days before the closure of the school. (3). The school's failure to pay or reimburse loan proceeds under a federally guaranteed student loan program as required by law or to pay or reimburse proceeds received by the school prior to closure in excess of tuition and other costs. (4). There was a material failure to comply with the Act or this Division within 30 days before the school closed or, if the material failure began earlier than 30 days prior to closure, the period determined by the Bureau. (5). An inability after diligent efforts to prosecute, prove, and collect on a judgment against the institution for a violation of the Act."

Effective January 1, 2015, the Student Tuition Recovery Fund (STRF) assessment rate is zero (\$0) per \$1,000.

QUESTIONS AND COMPLAINTS

Any questions a student may have regarding this enrollment agreement that have not been satisfactorily answered by the institution may be directed to the Bureau for Private Postsecondary Education at 2535 Capitol Oaks Drive, Suite 400, Sacramento, CA 95833, www.bppe.ca.gov, Phone: (888) 370-7589; Fax: (916) 263-1897.

A student or any member of the public may file a complaint about this institution with the Bureau for Private Postsecondary Education by calling (1-888-370-7589) or by completing a complaint form, which can be obtained on the bureau's Internet Web site (www.bppe.ca.gov)."

Please read all pages thoroughly before you sign this agreement. You are entitled to an exact copy of this agreement and any disclosure pages that you sign. This agreement and the school catalog constitute the entire agreement between the student and the school.

"I have read and understand this enrollment agreement and I acknowledge receipt of an exact copy of this Enrollment Agreement. I acknowledge that no verbal statements have been made contrary to what is contained in this Enrollment Agreement."

"I understand that tuition charges are for the right to attend classes in which I am enrolled and are in no way contingent upon my satisfactory progress, personal satisfaction, or placement upon graduation. I further agree to abide by all rules of California Graduate School of Theology."

"I understand that this is a legally binding contract. My signature below certifies that I have read, understood, and agreed to my rights and responsibilities, and that the institution's cancellation and refund policies have been clearly explained to me."

Student's Signature

Date

School Official's Signature

/_____
/ Title

Date

This Enrollment Agreement is legally binding when signed by the student and accepted by the California Graduate School of Theology.