

2233 West Dunlap Ave., Phoenix, AZ; 85021-2859 - 866-427-4679

**Name of Student:**

(Last Name)

(First Name)

(Middle Name)

**Present Address:**

(Street Address)

(City)

(State)

(Zip)

**Telephone:**

Student ID Number: \_\_\_\_\_

Desired Start Date: \_\_\_\_\_

This Enrollment Agreement does not obligate you to begin classes at Argosy University Online Programs. Rather, this Enrollment Agreement has legally binding terms and conditions of your enrollment once you choose to begin classes at Argosy University Online Programs.

## Facts You Should Know

☐ I acknowledge that I have received the *Facts You Should Know* single page disclosure.

☐ The *Facts You Should Know* single page disclosure was explained to me and I had an opportunity to ask questions, which have been answered to my satisfaction.

Program of Study	Degree	Credit Hours	Program Length (Sem)	Tuition per Credit Hour	Technology Fee	Digital Textbooks	Graduation Fee	Approx. Total Cost / Program†
<b>Associate of Arts (AA)</b>								
Psychology	AA	60	5	\$556	\$900	\$300	\$175	\$34,735
<b>Associate of Science (AS)</b>								
Business Administration	AS	60	5	\$556	\$900	\$300	\$175	\$34,735
Information Technology	AS	60	5	\$556	\$900	\$300	\$175	\$34,735
<b>Bachelor of Arts (BA)</b>								
Liberal Arts	BA	120	10	\$556	\$1,800	\$600	\$175	\$69,295
Psychology	BA	120	10	\$556	\$1,800	\$600	\$175	\$69,295
<b>Bachelor of Science (BS)</b>								
Business Administration	BS	120	10	\$556	\$1,800	\$600	\$175	\$69,295
Criminal Justice	BS	120	10	\$556	\$1,800	\$600	\$175	\$69,295
Information Technology	BS	120	10	\$556	\$1,800	\$600	\$175	\$69,295

Note: A returned check fee of \$35 will be assessed for all returned checks. I understand that total program cost may be impacted by approved transfer credits or needed prerequisite coursework. Any changes to tuition, fees and other costs will be published to students as they are made. Please refer to Academic Catalog Tuition and Fee Schedule for residency cancellation fees and penalties.

† Based on the current credit hour rate. Total cost will increase per credit hour tuition, applicable fee and other cost increase.

Not all courses include a Digital Textbook. Courses that include a Digital Textbook will be noted in the registration material and the Digital Textbook will be charged in addition to tuition unless the student chooses to opt out. The Digital Textbook costs are \$15.00 per course (undergraduate). Students that do not opt out will not need to purchase textbooks for courses using a Digital Textbook. The purchase of the Digital Textbook is not refundable. Students that do opt out will be issued a credit to the student account for the cost of the book and will be responsible for purchasing the required textbook. If a course does not use a Digital Textbook, the student is responsible for purchasing the required textbook.

Not all courses include a Digital Textbook. Courses that include a Digital Textbook will be noted in the registration material and the Digital Textbook will be charged in addition to tuition unless the student chooses to opt out. The Digital Textbook costs are \$15.00 per course (undergraduate). Students that do not opt out will not need to purchase textbooks for courses using a Digital Textbook. The purchase of the Digital Textbook is not refundable. Students that do opt out will be issued a credit to the student account for the cost of the book and will be responsible for purchasing the required textbook. If a course does not use a Digital Textbook, the student is responsible for purchasing the required textbook.

## Tiered Tuition Structure

Students who persist and successfully earn academic credits in their educational programs\* are eligible for a reduced tuition structure that decreases the students' actual tuition.

### Associate's-level programs

Based on the length of the associate degree program, students will receive a tuition reduction by 10% to 15%†. Students may qualify as long as they remain enrolled and participate in an eligible program of study, making them eligible for the reduced tuition within the program. Program lengths vary in the number of credits required. This reduction will occur once the following thresholds are reached:

- Students who complete greater than 30 credits will receive a 10% tuition reduction†
- Students who complete greater than 60 credits will receive a 15% tuition reduction†

### All other Bachelor's-level programs:

Students who persist and successfully earn academic credits in their educational programs\* are eligible for a tiered tuition structure that decreases the students' actual tuition cost, ranging from 10%-20%†. Students may qualify as long as they remain enrolled and participate in an eligible program of study, making them eligible for the tiered tuition at different thresholds within the program. This reduction automatically occurs as students reach the following thresholds:

- Students who successfully earn greater than 25% of the credits in their program will receive a 10% tuition reduction†
- Students who successfully earn greater than 50% of the credits in their program will receive a 15% tuition reduction†.
- Students who successfully earn greater than 75% of the credits in their program will receive a 20% tuition reduction†.

Program lengths vary in the number of credits required; the tuition credit occurs once credits earned surpass the percentages above

Reductions in tuition are applied at the beginning of each term (semester). If the percentage of earned credit above is reached after the term starts, the reduction will occur at the start of the next term. All reductions' calculations are based on the original cost per credit hour.

For the purpose of eligibility for reduced tuition, transfer of credits that are accepted by the institution into a student's specific program of study will qualify towards credits that are successfully earned. If transfer of credit is received after a term begins, the reduction will occur at the start of the next term.

\* Graduate programs offered through Argosy University, Online Programs are not eligible for tiered tuition.

† Students utilizing partnership agreements or enrolling as a Continual Transfer Waiver will not be eligible for the reduced tuition. The students will receive the tuition reduction as outlined in the partnership agreement or transfer waiver.

Please visit our [Student Consumer Information](#) page to find the average time to completion for continuously enrolled students for each credential level offered. This data is available at the average credit load, full-time or at full load. Changing programs, beginning programs at the mid-term start date, taking remedial courses, taking time off from coursework, registering for fewer hours or unsuccessful attempts at course completion will increase the total length of the program and overall cost of education from what is disclosed. Transfer credits awarded toward your program will likely decrease the overall length and cost of education.

### FOR CALIFORNIA STUDENTS ONLY - California Student Tuition Recovery STRF

In addition to the Approximate Total Cost/Program listed above you will be required to pay the STRF charge.

The current STRF charge is \$0.00

Example:

Approximate Total Program Cost: \$47,082 divide by \$1,000 = 47  
Multiply 47 times STRF charge \$0.00 = \$0

The State of California established the Student Tuition Recovery Fund (STRF) to relieve or mitigate economic loss suffered by a student in an educational program at a qualifying institution, who is or was a California resident while enrolled, or was enrolled in a residency program, if the student enrolled in the institution, prepaid tuition, and suffered an economic loss. Unless relieved of the obligation to do so, you must pay the state-imposed assessment for the STRF, or it must be paid on your behalf, if 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.

You are not eligible for protection from the STRF and you are not required to pay the STRF assessment, if you are not a California resident, or are not enrolled in a residency program.

### REFUNDS, CANCELLATIONS & ADJUSTMENTS OF CHARGES

Examples of the calculations for these policies are available in the Student Financial Services Office from the student's Financial Aid Advisor.

### Initial Period of Enrollment and Cancellation Refund Policy for First-Time Undergraduate Students Enrolled in Fully-Online Programs

A first-time undergraduate student is a student who has not previously attended the school in an undergraduate program. A first-time undergraduate student is defined as a student who is not currently enrolled, is not a prior graduate from an undergraduate program, and does not have a prior enrollment in a withdrawn or dismissal status.

For students in graduate programs and undergraduate students who have previously attended please see the Refund Policies section of the enrollment agreement and catalog.

Argosy University programs provides all new applicants seeking a first-time enrollment in any fully online undergraduate program of study, an Initial Period of Enrollment. The Initial Period of Enrollment allows first-time undergraduate students the ability to begin classes as a non-regular student, without any financial penalty, to determine if our school and educational program is right for the student. Students who enroll may cancel their enrollment prior to beginning classes or within twenty-one (21) calendar days following the first day of the student's first term.

A first-time undergraduate student who notifies the school in person, in writing, or simply stops attending and does not attend classes past the twenty-first (21st) calendar day following the first day of the term will be considered a cancellation. The school will refund any monies paid on the student's behalf and will remove any charges from the student's account. All refunds will be made within thirty (30) calendar days of the cancellation.

The chart below illustrates the days in the Initial Period for a non-regular student:

Class Days	Initial Period Days	Number of Calendar Days in Initial Period
April 28th = 1st Scheduled Class		1
April 29th	1st Day of Initial Period	2
April 30th	2	3
May 1 – May 7th	3, 4, 5, 6, 7, 8, 9	4, 5, 6, 7, 8, 9, 10
May 8 – 15th	10, 11, 12, 13, 14, 15, 16	11, 12, 13, 14, 15, 16, 17
May 16th – 19th	17, 18, 19, 20	18, 19, 20, 21
May 20th	21st = Last Day of the Initial Period	22
May 21st	Initial period over – student is eligible to be reviewed for full admission	23

During a first-time student's Initial Period of Enrollment in an undergraduate program, the student is considered a non-regular student for federal student aid purposes and is not eligible to receive federal, state or any other types of aid during this period.

Please note, a first-time undergraduate student who is receiving military educational benefits may incur a debt with the benefit provider for educational benefits paid if the student cancels within the twenty-first (21st) calendar days following the first day of the first term (22nd day), or does not meet the admission requirements to the school.

Students who complete the Initial Period of Enrollment will be reviewed for full admission into the school as a regular student on the twenty-third (23rd) respective calendar day (the day after the first day of the term plus twenty-one (21) calendar days). Students are required to meet all school admission requirements and any additional programmatic admission requirements that apply to the student's program of study. Students completing the Initial Period of Enrollment who continue in the educational program will be subject to all student policies back to the first day of the student's first term, including withdrawal, refund and Return to Title IV policy should the student cease attending at a later date.

Cancellation Refund Policy Student Examples for Fully Online Programs:

Example 1:

1. The term begins on January 5th.
2. Student ceases to attend and his or her last date of attendance is January 24th (the 19th day).
3. Student would no longer be enrolled and would not be eligible for any Title IV, veteran's benefits, state aid and other aid program funding nor would the student be charged for any portion of his or her tuition or fees for the Initial Period or for the term.

- Students receiving military educational benefits may incur a debt with the benefit provider for educational benefits paid.

Example 2:

- The term begins on January 5th.
- Student remains enrolled and attends class through January 28 (the 23rd day) then ceases enrollment and attendance.
- Student would be charged for the full class amount and his or her refund, if any, would be calculated based on withdrawal on day twenty-four (24) of the term.
- Student would be eligible for Title IV, veteran's benefits, state aid and other aid program, if all other conditions are met for admission, since he or she became a regular student after January 25th (the 21st day).
- Students receiving military educational benefits may incur a debt with the benefit provider for educational benefits paid.

### Institutional Refund Policy

The Institutional Refund Policy applies to students, other than those residing in Georgia, Iowa, Maryland, New Mexico and Wisconsin who drop all courses in a semester, whether through providing notification to the University or ceasing attendance without notification. Students dropping all courses in a semester are considered withdrawn for refund purposes. All students will be subject to the institutional refund policy. In addition, students who receive Federal student aid are also subject to the Return of Title IV Funds Policy.

Tuition and fees will be refunded according to the refund percentage shown in the tables below. For term programs, if a student is enrolled in course(s) across the entire semester, the evaluation period for the refund percentage will be the entire fifteen (15)-week semester. If a student is only enrolled in course(s) in one seven and one-half (7.5)-week session during the semester due to an approved reason for exception to the continuous enrollment policy, the evaluation period will be for that session of instructional time. For a student registering in the second or third starts in a semester of a five (5)-week session program, the evaluation period is over her or his first three sessions of the student's enrollment. Because the evaluation period is over the entire period in which a student registers, the one hundred (100) percent refund is only applicable in the first session of enrollment. For non-term programs, the evaluation period for the refund percentage will be the length of the course.

Tuition deposits are non-refundable for students who fail to matriculate in their designated program of study. Refunds are made within thirty (30) calendar days of the date of determination.

### Refund Policy after Class Start

If a student has not attended sixty (60) percent of the academic term, the school shall not retain or be entitled to payment for a percentage of any tuition and fees or other educational costs for a session that was scheduled to be taken during the relevant academic term but was not attended because the student withdrew from school prior to the commencement of the session. For example, if a student is enrolled for multiple sessions within the term but withdraws completely from school prior to the start of a subsequent session within the academic term, the adjustment of charges based on the student's last date of attendance will be applied to the applicable period of attended session(s) using the session(s) charges and the start date of the first attended session through the end date of the last attended session within the academic term. Charges for the unattended session(s) after the student's last date of attendance within the academic term will be reversed for the Institutional Refund Policy, or State Refund Policy, where applicable. The reversal of applicable charges will be completed after the Return of Title IV Policy. For the Return of Title IV, the evaluation period and term charges include the entire period in which the student registered.

If a student has attended sixty (60) percent of the academic term, the evaluation period and academic term charges include the entire period in which the student registered. The Institutional Refund Policy, or State Refund Policy, where applicable, shall be applied based on the student's last date of attendance in the academic term using the academic term charges, aid disbursed during the academic term and, and the start date of the first session through the end date of the last session within the academic term. For the Return of Title IV, the evaluation period and academic term charges include the entire period in which the student registered.

#### Term-Based Enrollment Programs:

If Student Withdraws from the Institution	Refund Percentage:
<b>5-Week Term:</b>	
On or before the applicable Attendance Confirmation date of the first session of the term	100%
Between the day after the applicable Attendance Confirmation date and during Week One of the term	75%
Withdraw during Week Two	50%
Withdraw during Week Three	0%
<b>7.5-Week Term:</b>	
On or before the applicable Attendance Confirmation date of the first session of the term	100%
Between the day after the applicable Attendance Confirmation date and during Week One of the term	75%
Withdraw during Week Two	50%
Withdraw during Week Three	25%
Withdraw during Week Four	0%
<b>15-Week Term:</b>	
On or before the applicable Attendance Confirmation date of the first session of the term	100%
Between the day after the applicable Attendance Confirmation date and during Weeks One and Two of the term	75%
Withdraw during Weeks Three and Four	50%
Withdraw during Weeks Five and Six	25%
Withdraw during Week Seven	0%

#### Non-Term-Based Enrollment Programs:

If Student Withdraws from the Institution	Refund Percentage:
<b>5-Week Course:</b>	
Withdraw during Week One	75%
Withdraw during Week Two	50%
Withdraw during Week Three	0%
<b>7.5-Week Term:</b>	
Withdraw during Week One	75%
Withdraw during Week Two	50%
Withdraw during Week Three	25%

Withdraw during Week Four	0%
<b>15-Week Course:</b>	
Withdraw during Weeks One and Two	75%
Withdraw during Weeks Three and Four	50%
Withdraw during Weeks Five and Six	25%
Withdraw during Week Seven	0%

### Arizona State Cancellation Policy

#### Term-Based and Non-Term Based Enrollment Programs:

Three-Day Cancellation: An applicant who provides written notice of cancellation within three days (excluding Saturday, Sunday and federal and state holidays) of signing an enrollment agreement is entitled to a refund of all monies paid. No later than thirty (30) days of receiving the notice of cancellation, the school shall provide the one hundred (100) percent refund.

Refer to the Institutional Refund Policy when withdrawing from school after the cancellation period.

### Georgia State Refund Policy

The Georgia State Refund Policy applies to students who are residents of the state of Georgia who drop all courses in a semester from Argosy University whether through providing notification to the University or ceasing attendance without notification. Students dropping all courses in a semester are considered withdrawn for refund purposes and are subject to the Return of Title IV Funds Policy. Students who are residents of the state of Georgia are entitled to a full refund of all monies paid, including application fees, if the student requests a refund within three (3) business days after signing an enrollment agreement.

#### Term-Based Enrollment Programs:

If Student Withdraws from the Institution	Refund Percentage:
On or before the applicable Attendance Confirmation date of the first session of the term	100%
Between the day after the Applicable Confirmation date but before the end of the first 5% of the term	95%
Between the end of the first 5% and 10% of the term	90%
Between the end of the first 10% and 25% of the term	75%
Between the end of the first 25% and 50% of the term	50%
After the first 50% of the term	0%

#### Non-Term-Based Enrollment Programs:

If Student Withdraws from the Institution	Refund Percentage:
On or before the first day of classes	100%
After the first day of class but before the end of the first 5% of the course	95%
Between the end of the first 5% and 10% of the course	90%
Between the end of the first 10% and 25% of the course	75%
Between the end of the first 25% and 50% of the course	50%
After the first 50% of the course	0%

Fees will be refunded according to the refund percentage shown in the table above. Refunds are made within thirty (30) days of the date of determination.

### Iowa State Refund Policy

Students taking online courses from their home state of Iowa who withdraw or is terminated by Argosy University from their course(s) will receive a prorated refund based on the week of their last date of attendance (LDA).

#### Term-Based Enrollment Programs:

5-Week Course	Refund Percentage:
On or before the applicable Attendance Confirmation date of the first session of the term	100%
Between the day after the applicable Attendance Confirmation date and during Week One of the term	75%
Week 2 LDA	54%
Week 3 LDA	36%
Week 4 LDA	18%

7.5-Week Course	Refund Percentage:
On or before the applicable Attendance Confirmation date of the first session of the term	100%
Between the day after the applicable Attendance Confirmation date and during Week One of the term	78%
Week 2 LDA	66%
Week 3 LDA	54%
Week 4 LDA	42%
Week 5 LDA	29%
Week 6 LDA	17%
Week 7 LDA	5%

15-Week Course	Refund Percentage:
On or before the applicable Attendance Confirmation date of the first session of the term	100%
Between the day after the applicable Attendance Confirmation date and during Week One of the term	84%
Week 2 LDA	78%
Week 3 LDA	72%
Week 4 LDA	66%
Week 5 LDA	60%
Week 6 LDA	54%
Week 7 LDA	48%
Week 8 LDA	42%
Week 9 LDA	35%
Week 10 LDA	29%
Week 11 LDA	23%
Week 12 LDA	17%
Week 13 LDA	11%
Week 14 LDA	5%

### Non-Term Based Enrollment Programs:

5-Week Course:	Refund Percentage:
Week 1 LDA	75%
Week 2 LDA	54%
Week 3 LDA	36%
Week 4 LDA	18%

7.5-Week Course	Refund Percentage:
Week 1 LDA	78%
Week 2 LDA	66%
Week 3 LDA	54%
Week 4 LDA	42%
Week 5 LDA	29%
Week 6 LDA	17%
Week 7 LDA	5%

15-Week Course	Refund Percentage:
Week 1 LDA	84%
Week 2 LDA	78%
Week 3 LDA	72%
Week 4 LDA	66%
Week 5 LDA	60%
Week 6 LDA	54%
Week 7 LDA	48%
Week 8 LDA	42%
Week 9 LDA	35%
Week 10 LDA	29%
Week 11 LDA	23%
Week 12 LDA	17%
Week 13 LDA	11%
Week 14 LDA	5%

Iowa residents who are a member, or a spouse of a member if the member has a dependent child, of the Iowa National Guard or Reserve Forces of the United States and who is ordered to state military service or federal service or duty will be afforded the following options:

1. Withdraw from the student's entire registration and receive a full refund of tuition and mandatory fees.
2. Make arrangements with the student's instructors for course grades, or for incompletes that shall be completed by the student at a later date. If such arrangements are made, the student's registration shall remain intact and tuition and mandatory fees shall be assessed for the courses in full.
3. Make arrangements with only some of the student's instructors for grades, or for incompletes that shall be completed by the student at a later date. If such arrangements are made, the registration for those courses shall remain intact and tuition and mandatory fees shall be assessed for those courses. Any course for which arrangements cannot be made for grades or incompletes shall be considered dropped and the tuition and mandatory fees for the course refunded.

### Maryland State Refund Policy

The Maryland State Refund Policy applies to students who are residents of Maryland. A Maryland student that withdraws or is terminated after completing only a portion of a course, program, or term within the applicable billing period is as follows:

**Term-Based Enrollment Programs:**

If Student Withdraws from the Institution	Refund Percentage:
On or before the applicable Attendance Confirmation date of the first session of the term	100%
After the applicable Attendance Confirmation date and less than 10% of the term is completed	90%
10% up to but not including 20% of the term is completed	80%
20% up to but not including 30% of the term is completed	60%
30% up to but not including 40% of the term is completed	40%
40% up to but not including 60% of the term is completed	20%
More than 60% of the term is completed	0%

**Non-Term Based Enrollment Programs:**

If Student Withdraws from the Institution	Refund Percentage:
Less than 10% of the course is completed	90%
10% up to but not including 20% of the course is completed	80%
20% up to but not including 30% of the course is completed	60%
30% up to but not including 40% of the course is completed	40%
40% up to but not including 60% of the course is completed	20%
More than 60% of the course is completed	0%

Refunds are made within sixty (60) days from the date of withdrawal or termination.

### New Mexico Refund Policy

The New Mexico State Refund Policy applies to students who are residents of the state of New Mexico who withdraw from all courses from Argosy University online programs.

Any student signing an enrollment agreement or making an initial deposit or payment toward tuition and fees of the institution shall be entitled to a cooling off period of three (3) business days from the date of agreement or payment or from the date that the student first visits the institution, whichever is later. During the cooling off period, the agreement can be withdrawn and all payments shall be refunded. Evidence of personal appearance at the institution or deposit of a written statement of withdrawal for delivery by mail or other means shall be deemed as meeting the terms of the cooling off period.

Following the cooling off period but prior to the beginning of instruction, a student may withdraw from enrollment following the cooling off period, prior to submission by the student of any lesson materials and effective upon deposit of a written statement of withdrawal for delivery by mail or other means.

A student may withdraw after beginning instruction or submitting lesson materials, effective upon appearance at the institution or deposit of a written statement of withdrawal for delivery by mail or other means. The institution shall be entitled to retain, as registration charges, no more than one hundred (100) dollars or five (5) percent of tuition and fees, whichever is less. Additionally, institutions are eligible to retain tuition and fees earned at a pro-rata amount according to the following schedule, based on the date of student withdrawal as a percentage of the enrollment period for which the student was obligated:

**Term-Based Enrollment Programs:**

If Student Withdraws from the Institution:	Institution Earned Percentage:
On or before the applicable Attendance Confirmation date of the first session of the term	0%
After the applicable Attendance Confirmation date and within 10%	10%
After 10% and within 25%	50%
After 25% and within 50%	75%
50% or thereafter	100%

**Non-Term Based Enrollment Programs:**

If Student Withdraws from the Institution:	Institution Earned Percentage:
On first class day	0%
After first day and within 10%	10%
After 10% and within 25%	50%
After 25% and within 50%	75%
50% or thereafter	100%

Upon request by a student or by the department, the institution shall provide an accounting for such amounts retained within five (5) business days of the request.

Tuition and fee refunds will be made within thirty (30) calendar days of the institution receiving written notice of a student's withdrawal or of the institution terminating enrollment of the student, whichever is earlier.

### Tennessee State Cancellation Policy

**Term-Based and Non-Term Based Enrollment Programs:**

If a student withdraws from Argosy University on or before the first day of classes, or fails to begin classes, the refund shall equal the sum of all amounts paid or to be paid by or on behalf of the student for the period of enrollment, less an administrative fee of one hundred dollars (\$100).

Refer to the Institutional Refund Policy when withdrawing from school after the cancellation period.

### Wisconsin State Refund Policy

The Wisconsin State Refund Policy applies to students who are residents of the state of Wisconsin who withdraw from all courses from Argosy University. The enrollment agreement is a legally binding contract upon acceptance of the student by the school unless the student cancels the enrollment agreement within three (3)-business days of acceptance by the school day cancellation period.

A student who withdraws or is dismissed after the three-business day cancellation period, but before completing sixty (60) percent of the potential session in the current enrollment period, shall be entitled to a pro rata refund, as calculated below, less any amounts owed by the student for the current enrollment period. Pro rata refund shall be determined as the number of units remaining after the last unit completed divided by the total number of units in the enrollment period, rounded downward to the nearest ten percent. Pro rata refund is the resulting percent applied to the total tuition and other required costs paid by the student for the current enrollment period.

The school will make every effort to refund prepaid amounts for books, supplies and other charges unless the student has consumed or used those items and they can no longer be used or sold to new students, or returned by the school to the supplier.

The school will issue refunds within forty (40) days of the effective date of termination. A written notice of withdrawal is not required. The student is considered withdrawn from the school if the student fails to attend classes, utilize instructional facilities, or submit lessons, without providing an explanation to the school regarding the inactivity for fifteen (15) days.

No refund is required for any student who withdraws or is dismissed after completing sixty (60) percent of the potential units of instruction in the current enrollment period unless a student withdraws due to mitigating circumstances, which are those that directly prohibit pursuit of a program and which are beyond the student's control.

### Cancellation Privilege

A student shall have the right to cancel enrollment for a program not exempted until midnight of the third business day after written and final receipt of notice of acceptance from the school.

The student will receive a full refund of all money paid if the student cancels within the three (3)-business-day cancellation period; the student accepted was unqualified and the school did not secure a disclaimer; the school procured the student's enrollment as the result of false representations in the written materials used by the school or in oral representations made by or on behalf of the school. The school will issue refunds within three (3) days of cancellation.

Wisconsin Tuition and Fee Charges before Attending Any Units of Instruction but After the Three (3) – Day Cancellation Period: One hundred (100) percent refund.

### Term-Based Enrollment Programs:

Adjustment of Charges after Completing:

At Least	But Less Than	Refund of Tuition
On or before the applicable Attendance Confirmation date of the first session of the term		100%
After the applicable Attendance Confirmation date	10%	90%
10%	20%	80%
20%	30%	70%
30%	40%	60%
40%	50%	50%
50%	60%	40%
60%	no refund	no refund

### Non-Term Based Enrollment Programs:

Adjustment of Charges after Completing:

At Least	But Less Than	Refund of Tuition
1 unit/calendar day	10%	90%
10%	20%	80%
20%	30%	70%
30%	40%	60%
40%	50%	50%
50%	60%	40%
60%	no refund	no refund

## Add/Drop Policy – All States and All Programs

### Term-Based Enrollment Programs:

Students enrolled in a program of study may add or drop courses within the semester through the Attendance Confirmation date without penalty. For 15-week and 7.5-week courses, the Attendance Confirmation period is the first eight (8) days of the session start date and for 5-week courses the Attendance Confirmation period is the first five (5) days of the session start date. Students dropping a course after the Attendance Confirmation period will be charged for the course. Students dropping a course must provide official notification to the Student Services Department by completing an Add/Drop Form. Students dropping all courses in a semester or ceasing attendance in accordance with the University's attendance policy are considered withdrawn for refund purposes and are subject to the Institutional Refund Policy as published in the Academic Catalog. If a student drops a Session I course and intends to enroll in a Session II course, for example, then he or she must complete a Voluntary Intent to Continue form within the timeline outlined in the Withdrawal Policy section of the Catalog in order for a return of Title IV review not to be required.

### Non-Term Based Enrollment Programs:

Students enrolled in Argosy Online Non-Term Based Enrollment Programs should refer to the Argosy University Online Institutional Refund Policy or State Refund Policy when dropping a course.

## Return of Federal Title IV Aid

In compliance with Federal regulations, the school will determine how much Federal student financial assistance the student has earned or not earned when a student who is a Title IV recipient withdraws from school.

### Term-Based Enrollment Programs:

The school will calculate the percentage and amount of awarded Federal student financial assistance that the student has earned if the student withdraws up through the sixty (60) percent point of the term or session if the student is only attending a session. If the student has completed more than sixty (60) percent of the term, the student earns one hundred (100) percent of the Federal student financial assistance.

The amount earned will be based on the percentage of the term that was completed in days up to and including the last date of attendance. To calculate the amount earned, the school will determine the percentage by dividing the number of calendar days completed in the term up to and including the last date of attendance by the total number of calendar days in the term. If

there is a scheduled break of five (5) or more days, then it will reduce the term length, if the scheduled break is before the student's last day of attendance, it will also reduce the calendar days completed. If the student received more than the amount of Federal student financial assistance earned, the difference will be returned to the Federal student financial assistance programs from which funds were received in the following order: Federal Unsubsidized Direct Loans, Federal Subsidized Direct Loans, Federal Perkins Loans, Federal PLUS Loans, Federal Pell Grant, Federal Supplemental Educational Opportunity Grant. Funds will be returned to the aid source within forty-five (45) calendar days of the date that the school determines that the student has withdrawn.

**Non-Term Based Enrollment Programs:**

The school will calculate the percentage and amount of awarded Federal student financial assistance that the student has earned if the student withdraws up through the sixty (60) percent point of the payment period. If the student has completed more than sixty (60) percent of the payment period, the student earns one hundred (100) percent of the Federal student financial assistance.

When a student withdraws from the payment period, the amount of Federal financial aid assistance the student earned is determined by a specific formula. Scheduled breaks of at least five (5) consecutive days and days in which the student was on an approved leave of absence are excluded from this calculation. Generally, a payment period consists of 18 credits; the number of credits may vary by program. If the student received less assistance than the amount the student earned, the student may be able to receive those additional funds as a post-withdrawal disbursement. If the student received more assistance than the amount the student earned, the excess funds must be returned by the University and/or the student. The excess funds could result in an overpayment. The amount of assistance the student earned is determined on a rate-of-progression basis. When the student completes more than 60 percent of the payment period, the student earns all the assistance scheduled for that payment period.

If the student received more than the amount of Federal student financial assistance earned, the difference will be returned to the Federal student financial assistance programs from which funds were received in the following order: Federal Unsubsidized Direct Loans, Federal Subsidized Direct Loans, Federal Perkins Loans, Federal PLUS Loans, Federal Pell Grant, Federal Supplemental Educational Opportunity Grant. Funds will be returned to the aid source within forty-five (45) calendar days of the date that the school determines that the student has withdrawn.

**All Programs and Enrollment:**

If more Federal student financial assistance has been earned than has been received, the student may be eligible for a post-withdrawal disbursement. The school will notify the student of any post-withdrawal disbursement loan funds for which the student may be eligible and what steps need to be taken for the Federal financial assistance funds to be received. The student needs to provide permission before any loan funds may be disbursed on the student's account or disbursed to the student. However, the school may automatically use all or a portion of the post-withdrawal disbursement of grant funds for tuition, fees, and room and board charges (as contracted with the school), and, with the student's authorization, the school may automatically use the grant funds for other educationally-related charges. Any balance of grant funds that may be available will be offered the student.

If Federal student financial assistance funds need to be returned, the institution must return a portion or all of the unearned funds equal to the lesser of:

- The institutional charges multiplied by the percentage of the unearned Federal student financial assistance funds; or
- The entire amount of unearned funds.

If there are remaining unearned Federal financial aid assistance funds to be returned, the student must return any loan funds that remain to be returned in accordance with the terms and conditions of the promissory note. If the remaining amount of funds to be returned includes grant funds, the student must return any amount of the overpayment that is more than half of the grant funds received. The school will notify the student as to the amount owed and how and where it should be returned.

**Official and Unofficial Withdrawal**

To officially withdraw, the student will need to notify the Academic Counselor. The Academic Counselor will assist the student to complete the withdrawal process and will determine the last date of attendance and the date of determination. The date of determination would be the earlier of the date the student begins the school's withdrawal process or the date the student provides notice. For students who unofficially withdraw, the Registrar will determine the last date of attendance using attendance records.

**ADDITIONAL FINANCIAL INFORMATION****Payment**

First term tuition and fees for new students become due at the point of entry. Thereafter, tuition for each succeeding term is due at the start of each academic term. If the tuition amount cannot be paid in full, eligible students can opt into a Retail Installment Contract and/or other payment options that may be available to them. If I participate in either timely or late registration, I must make full payment or set up a financial plan at the time I register. If I fail to pay tuition when it is due, my registration may be canceled and I may be required to registrar.

**Financial Assistance**

I am responsible for payment of the full amount of tuition and fees charged by Argosy University. However, if I am eligible and have been approved for financial assistance and/or a scholarship through financial assistance program approved by Argosy University, I may defer, at the option of Argosy University, that portion of my tuition equal to the certified aid amount. If for some reason my financial assistance is not received by its anticipated due date, I will be required to pay the amount due on my account immediately.

**Financial Plan**

If a student elects a financial plan, it will comply with the Truth in Lending Regulation Z and is part of this Agreement. ANY CHANGES IN THE STUDENT FINANCIAL PLAN MUST BE UPDATED WITH EACH CHANGE OCCURRENCE.

**Non-Payment of Charges**

Non-payment of tuition, fees and/or other charges due to the school will result in the student being obligated for interest, collection agency costs and additional collection costs, and legal costs. In addition, the school reserves the right to report the student's failure to pay amounts owed to one or more national credit bureau organizations and not release the student's academic transcript until all debts to the school are paid in full.

**Interest on Outstanding Balance**

Students who have entered into a retail installment contract with the school may be subject to interest being charged. Please reference the retail installment contract and disclosure documents to understand the interest rate that may be charged and how interest charges are computed.

**GENERAL INFORMATION****Accreditation**

Argosy University is accredited by the Senior College and University Commission of the Western Association of Schools and Colleges (985 Atlantic Avenue, Suite 100, Alameda, California, 94501, [www.wscuc.org](http://www.wscuc.org))

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## Arkansas State Licensing Statement

Arkansas Higher Education Coordinating Board certification does not constitute an endorsement of any institution, course or degree program. Such certification merely indicates that certain minimum standards have been met under the rules and regulations of institutional certification as defined in Arkansas Code §6-61-301.

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## General Student Complaint Procedure

If you have a complaint or problem you are encouraged to follow the Student Complaint Procedure outlined in the catalog.

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## Minnesota Licensing Statement

Argosy University Online Programs is registered with the Minnesota Office of Higher Education pursuant to sections 136A.61 to 136A.71. Registration is not an endorsement of the institution. Credits earned at the institution may not transfer to all other institutions.

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## Tennessee Student Complaint Information

I realize that any grievances not resolved on the institutional level may be forwarded to the Tennessee Higher Education Commission, Nashville, TN 37243-0830, (615) 741-5293.

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## Jury Waiver and Agreement to Binding, Individual Arbitration

***Applies to all students, except residents in the state of Washington, the state of California and the Commonwealth of Virginia.***

Student and Argosy University irrevocably waive our rights to a trial by jury and agree instead that any and all disputes, no matter how described, pleaded or styled, between me and Argosy University (including its parent and past and present affiliates, employees, agents, and lenders) or related to any aspect of my relationship with or any act or omission by Argosy University ("Claim") shall be resolved by individual binding arbitration, conducted by the American Arbitration Association ("AAA") under its Commercial Arbitration Rules and applicable Supplementary Procedures for Consumer-Related Disputes ("AAA Rules") and in accordance with the terms of this Jury Waiver and Agreement to Binding, Individual Arbitration ("Arbitration Agreement"). Student can obtain a copy of the AAA Rules at [www.adr.org](http://www.adr.org) or by calling 1-800-778-7879. This Arbitration Agreement, however, does not modify Student's right, if any, to file a grievance with any state educational licensing agency or accrediting body.

1. Student is strongly encouraged to first attempt to resolve the Claim by using the General Student Complaint Procedure outlined in the Catalog.
2. Neither party shall file or maintain any lawsuit in court against the other, and any suit filed in violation of this Arbitration Agreement shall be dismissed by the court in favor of arbitration conducted pursuant to this Arbitration Agreement. The parties agree that the moving party shall be entitled to an award of costs and fees of compelling arbitration.
3. The arbitration shall take place before a single, neutral arbitrator in the federal judicial district in which Student resides, unless the parties agree otherwise.
4. Student will be responsible for paying a portion of the AAA filing fee at the time his/her Claim is filed in an amount equal to \$200 or the applicable filing fee of the court of general jurisdiction in the district/circuit near me, whichever fee is less. The parties shall bear the expense of their own attorneys, experts and witnesses, unless the applicable law provides, and the arbitrator determines, otherwise.
5. Student agrees not to combine or consolidate any Claims with those of other students, such as in a class or mass action, or to have any Claims be arbitrated or litigated jointly or consolidated with any other person's claims. Further, the parties agree that the arbitrator shall have no authority to join or consolidate claims by more than one person. **I understand that I may opt out of this single-case provision by delivering via certified mail return receipt a written statement to that effect to the Vice President and Senior Counsel of Argosy University/DCEH, 1400 Penn Avenue, Pittsburgh, PA 15222 within 30 days of my first execution of an Enrollment Agreement.**
6. The Federal Arbitration Act (FAA), including all its substantive and procedural provisions, and related federal decisional law shall govern this Arbitration Agreement to the fullest extent possible. All determinations as to the scope, enforceability, validity and effect of this Arbitration Agreement shall be made by the arbitrator, and not by a court. However, any issue concerning the validity of paragraph 5 above must be decided by a court, and an arbitrator does not have authority to consider the validity of paragraph 5. If for any reason, paragraph 5 is found to be unenforceable, any putative class or mass action may only be heard in court on a non-jury basis and may not be arbitrated under this Agreement.
7. The arbitrator shall have the power to award any remedy that directly benefits the parties to this Arbitration Agreement (provided the remedy would be available from a court under the law where the Arbitration Agreement was executed) but not the power to award relief for the benefit of anyone not a party to this Arbitration Agreement.
8. Judgment on the award rendered by the arbitrator may be entered in any court having jurisdiction.
9. Notwithstanding any provision in the Catalog or Enrollment Agreement, this Arbitration Agreement shall not be modified except by written agreement signed by both parties. Any or all of the provisions set forth in this Arbitration Agreement may also be waived by the party against whom the Claim is asserted, but such waiver shall be in writing, physically signed (not merely electronically signed) by the party waiving, and specifically identify the provision or provisions being waived. Any such waiver shall not waive or affect any other portion of the Arbitration Agreement.
10. This Arbitration Agreement shall survive the termination of Student's relationship with Argosy University.
11. If any part(s) of this Arbitration Agreement are found to be invalid or unenforceable, then such specific part(s) shall be of no force and effect and shall be severed, but the remainder of the Arbitration Agreement shall continue in full force and effect.

STUDENT UNDERSTANDS AND ACKNOWLEDGES THAT S/HE IS WAIVING HIS/HER RIGHT TO A JURY TRIAL, TO ENGAGE IN DISCOVERY (EXCEPT AS PROVIDED IN THE AAA RULES), AND TO LITIGATE THE DISPUTE OR CLAIM IN ANY COURT. FURTHER, STUDENT UNDERSTANDS AND ACKNOWLEDGES THAT S/HE WILL NOT HAVE THE RIGHT TO PARTICIPATE AS A REPRESENTATIVE OR MEMBER OF ANY CLASS ACTION AGAINST ARGOSY UNIVERSITY.

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## Transferability of Credit

### Notice Concerning Transferability of Credits and Credentials Earned at Our Institution

The transferability of credits you earn at Argosy University 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 educational 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 Argosy University to determine if your credits or degree, diploma or certificate will transfer.

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## Employment

I acknowledge that no representative of Argosy University has guaranteed me employment upon graduation.

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## Curriculum

Argosy University Online Programs reserves the right to change or modify the program contents, sequence of courses, equipment, staff or materials as it deems necessary. In no event will any such changes result in additional tuition charges.

## Student Right to Know

According to regulations published by the Department of Education based on the Student Right-to-Know Act, the graduation/completion rates for first-time, full-time students who entered school and graduated/completed within 150% of the normal time to complete the program, as published in the catalog, must be made available to current and prospective students. You may obtain this information by contacting an Admissions representative or in the Consumer Information section of the school's website [Student Consumer Information](#).

The Tennessee Annual Performance Report can be accessed at <http://tn.gov/assets/entities/thec/attachments/1225-argosy-az-fy15.pdf>. This report contains campus and program enrollment, completion, withdrawal and placement summaries along with student demographic information.

## Holder in Due Course

Any holder of this consumer credit contract is subject to all claims and defenses which the debtor could assert against the seller of goods or services obtained pursuant hereto or with the proceeds hereof. Recover hereunder by the debtor shall not exceed the amounts paid by the debtor. (FTC Rule effective 05/14/1976)

## Non-Discrimination Policy

Argosy University Online Programs does not discriminate or harass on the basis of race, color, national origin, sex, gender, sexual orientation, gender identity or expression, disability, age, religion, veteran's status, genetic marker, or any other characteristic protected by state, local, or federal law in our programs and activities. Argosy University Online Programs provides reasonable accommodations to qualified individuals with disabilities. Argosy University Online Programs will not retaliate against persons bringing forward allegations of harassment or discrimination. The Director of Student Services has been designated to handle inquiries and coordinate the institution's compliance efforts regarding the Non-Discrimination and can be contacted at 2233 West Dunlap Ave., Phoenix, AZ, 85021-2859 or by telephone at 866-427-4679.

## Gainful Employment & Student Consumer Information

See [Gainful Employment Information](#) for program duration, tuition, fees, and other costs, median debt, salary data, alumni success, and other important info. Important student consumer information located at [Student Consumer Information](#).

**All pages of this Enrollment Agreement and the financial plan (if elected) constitute the complete Enrollment Agreement.**

- ☐ I understand that Argosy University Online Programs's current Academic Catalog is accessible to me at <https://www.argosy.edu/admissions/academic-catalog>. I understand that the Catalog contains information describing programs offered, academic requirements, and other important policies and procedures. I understand that it is my responsibility as a student to read and understand the catalog and to direct any questions I may have to my Admissions Representative.
- ☐ I understand that my enrollment and Argosy University Online Programs's obligations under this Enrollment Agreement – EXCEPT the cancellation, refund, and arbitration provisions – may be terminated by Argosy University Online Programs if I fail to comply with Argosy University Online Programs's attendance, conduct, academic, and/or financial requirements.
- ☐ I understand that my financial obligations to Argosy University Online Programs must be paid in full before a diploma or degree may be awarded and before transcripts will be released. I accept that, to the extent permitted by law, I am responsible for all reasonable collection agency and attorney fees incurred in attempting to collect my unpaid debts to Argosy University Online Programs.
- ☐ I understand that the tuition, fees and other charges stated in this Enrollment Agreement are subject to change. The per credit hour rate is subject to an increase at least once per calendar year, which will increase the total amount for the program. The adjustment to the per credit hour rate may occur before I begin classes and my program will be calculated using the new rate. Any changes to tuition and fees will be published to students.
- ☐ I understand that Argosy University Online Programs provides average time to completion and average credit loads for each type of program offered at this campus. Please visit our Student Consumer Information page to find the average time to completion for continuously enrolled students for each program type –Bachelor's degree, Associates degree, Master's degree and Doctoral degree. Changing programs, taking remedial courses, taking time off from coursework and/or registering for fewer hours or unsuccessful attempts at course completion will likely increase the total length of the program and overall cost of education from what is disclosed. Transfer credits awarded toward your program will likely decrease the overall length and cost of education.
- ☐ I understand that Argosy University Online Programs does not guarantee job placement to graduates upon program completion or graduation.
- ☐ Argosy University Online Programs's Refund and Cancellation policies have been reviewed with me. I understand that they are contained in this Enrollment Agreement and in the Academic Catalog. I had the opportunity to ask questions about these policies and am satisfied with the answers/explanation I received.
- ☐ Argosy University Online Programs's Student Consumer Information has been reviewed with me. I understand that this information is accessible to me at all times at <https://www.argosy.edu/locations/online/student-consumer-information>. I had the opportunity to ask questions about this information and am satisfied with the answers/explanation I received.
- ☐ I understand that if I sign this Enrollment Agreement, I can choose not to start classes at Argosy University Online Programs and, therefore, will not incur any financial obligations except any non-refundable fees paid.
- ☐ I understand that if I have a criminal history, it may disqualify me from employment in my chosen field or a related field of employment.
- ☐ I understand that changes to this Enrollment Agreement will not be binding on either me or Argosy University Online Programs unless such changes have been acknowledged in writing by an authorized representative of Argosy University Online Programs and by me and/or my guardian (if applicable).
- ☐ I have read and understood this entire Enrollment Agreement. Before signing, I had an opportunity to ask questions, which have been answered to my satisfaction.

## Tennessee Student Acknowledgements

- ☐ "I realize that any grievances not resolved on the institutional level may be forwarded to the Tennessee Higher Education Commission, Nashville, TN 37243-0830, (615) 741-5293."
- ☐ "I received graduation placement data that was presented to the Tennessee Higher Education Commission."

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**Student's Right to Cancel**

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YOU, THE STUDENT, MAY CANCEL YOUR ENROLLMENT WITHOUT ANY PENALTY OR OBLIGATION AT ANY TIME WITHIN THREE (3) BUSINESS DAYS AFTER ENROLLING IN YOUR PROGRAM OF STUDY, UNLESS OTHERWISE SPECIFIED IN THE REFUND POLICY FOR THE STUDENT'S STATE OF RESIDENCE AT THE TIME OF SIGNING THE ENROLLMENT AGREEMENT. STUDENTS WHO ARE RESIDENTS OF TENNESSEE MAY CANCEL ENROLLMENT WITHOUT ANY PENALTY OR OBLIGATION AT ANY TIME ON OR BEFORE THE FIRST DAY OF CLASSES, OR FAILS TO BEGIN CLASSES, OR WITHIN THREE (3) BUSINESS DAYS AFTER ENROLLING IN YOUR PROGRAM OF STUDY, WHICHEVER IS LATER. YOU MAY ALSO CANCEL YOUR ENROLLMENT IF THE SERVICES CEASE TO BE OFFERED. IF YOU CANCEL YOUR ENROLLMENT FOR THIS REASON, ARGOSY UNIVERSITY WILL REFUND THE APPROPRIATE PORTION OF THE TUITION OR OTHER CHARGES FOR WHICH YOU DID NOT RECEIVE SERVICES. ALL REFUNDS SHALL BE RETURNED TO STUDENTS WITHIN THIRTY (30) CALENDAR DAYS OF CANCELLATION. SEE THE REFUND POLICY.

Please do not sign this Enrollment Agreement before you read it in its entirety. You will be given an exact copy of the Agreement you sign. Please also note that the provisions of any attached rider(s) signed by you are also part of this agreement.

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NOW, THEREFORE, having read and received a copy of this Enrollment Agreement, and intending to be legally bound by it, the parties have signed this Enrollment Agreement on the dates below written. I also authorize Argosy University Online Programs to receive a copy of my high school and/or college transcript(s).

**Student Signature Form**

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Student's Signature

Date

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Parent's (or Guardian's) Signature (if student is under 18 years of age)

Date

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Signature of Accepting Official from School

Date

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Parent's (or Guardian's) Address

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Title of Accepting Official

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City

State

Zip