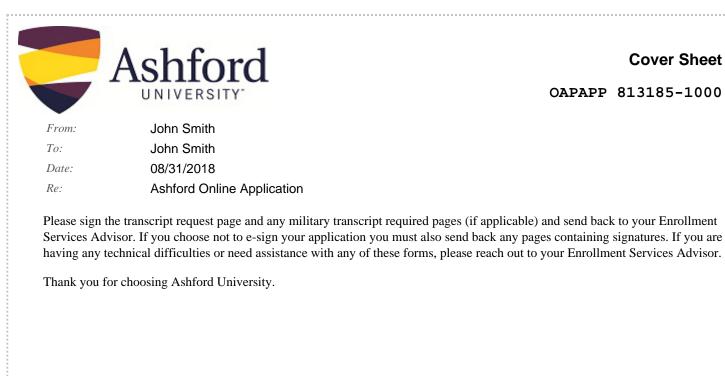
NOTE: This has been determined to be a test application. No ImageNow records will be created.



Ashford

Transcript Request

Cover Sheet

OAPAPP 813185-1001

Student Authorization

I hereby authorize Ashford University, as part of my application for admission, to request and process transcripts from my high school or GED location, military transcripts, and transcripts from all post secondary institutions I have attended, whether requested by me or discovered by Ashford University when processing my application. I understand that Ashford University will include my social security number and date of birth, along with the name and address of each institution I have attended with this form.

Name

Student Signature (Required)

123-45-6789 Social Security Number (Required)

Date

08/31/2018

10/04/1978

(Month/Day/Year) Date of Birth (Required)

Mail transcript to:

Ashford University Office of the Registrar 8620 Spectrum Center Blvd. San Diego, CA 92123 United States call: 1.866.974.5700 (toll free) or 858-513-9240 local

Please process within one week.

Ashford

Student Success Orientation Waiver Acknowledgement

OAPAPP 813185-1002

Student Information

John Smith

Name

09/11/2018

SSO Start Date:

09/25/2018

EXP 105 Start Date:

Based on the information you provided on your Online Application, you would normally be required to successfully complete a two-week Student Success Orientation (SSO). However, the SSO requirement is waived if you start your program between August 28, 2018 and October 16, 2018.

As outlined in your Enrollment Agreement, the SSO is designed to provide you with a complete overview of the Ashford University experience, prepare you for success in your courses, and help you to self-evaluate your readiness to succeed in an online classroom setting over the course of two-weeks prior to starting your first credit-bearing course.

Please note: if you do not meet the basic academic requirements at the conclusion of the conditional admission period, you will be required to take SSO as a prerequisite before a second attempt to achieve provisional or full admission to the University.

Regardless of the waiver of SSO, all students will continue to be offered the opportunity for a Walk-to-Class experience. The Walk-to-Class provides a hands-on demonstration of how to access your courses, navigate the classroom, and resources available.

Acknowledgement

Please indicate your preference regarding optional enrollment in SSO and e-sign indicating that you have

reviewed the information contained in this SSO Waiver Acknowledgement:

I would like to be waived from the 2-week Student Success Orientation requirement. I will be scheduled to begin EXP 105 Personal Dimensions of Education on **09/11/2018**.

I would like to complete the 2-week Student Success Orientation prior to starting my first credit-bearing course. I will be enrolled in Student Success Orientation scheduled to begin on **09/11/2018**. I am required to successfully complete this orientation prior to commencing any credit-bearing coursework at Ashford University. Following successful completion of my orientation, I will be scheduled to begin EXP 105 Personal Dimensions of Education on **09/25/2018**.

Signed with E-Signature	08/31/2018		
Signature:	Date:		



Application Procedure

OAPAPP 813185-1012

General Instructions

- 1. Any materials requiring a signature should be returned to your Enrollment Services Advisor.
- 2. Request for transcripts:

Please complete the Transcript Request form (Page 2) authorizing Ashford University to request transcripts from higher education institutions where you have been previously enrolled. It is the student's responsibility to obtain official transcripts that are ineligible for release based on the Ashford University Transcript Request. Failure to provide the transcripts may result in the student's disqualification and withdrawal from Ashford University.

- Providing complete information on the request will prevent delays in the admission process.
- Please be sure you have signed the Transcript Request form.
- Please sign any requests for military transcripts, if applicable. Students associated with the military will also need to submit appropriate military documentation with their application.
- Official documentation of any post-secondary credit previously earned through examination or credit earned through non-collegiate instruction that students intend to have evaluated for applicability to Ashford University program requirements must be requested by the student.
- 3. International applicants and applicants relying on credentials earned outside the United States must submit additional required documentation as outlined in the admission requirements.



Application Page 1

OAPAPP 813185-1013

General Information

John Smith	n/a	
Enrollment Services Advisor	Affiliation Code	

Personal Information

Mr.	Smith	John			
Title	Legal Last name	Legal First name		Legal N	Aiddle name
None			State Co	mpliance	
Suffix	Previous name		Nick name	2	
4822 Madison Ya	rds Way				
Address			A	ddress 2	
Madison	WI	53705	United St	ates	English
City	State	Zip	Country		Language
Yes			United Sta	ates	
Are you a US Citizen	Immigra	tion Status	Country of	Citizenship	
xxx-xx-6789	10/04/1978	state.compliance@a	ashford.edu	courtney	.lugovoneps@bpiedu.com
SSN	Date of Birth	Email		Communic	cations Email
(111) 111-1111					
Home Phone	Work Phone	Work Phe	one(ext)	C	ell Phone

Male	English	Single	No
Gender	Primary Language	Marital Status	Dependents
High school diploma/GED	No	White	No
Parent(s) Highest Level of Education	Hispanic,Latino or Spanish Origin	Ethnicity	U.S. Military Affiliated

No

Are you associated with the military as active duty, active National Guard, active Reserve, or are you a spouse or dependent of active duty, active National Guard, active Reserve?



Application Page 2

OAPAPP 813185-1014

Program Information Yes BA in Business Administration Yes Program Ashford
Promise 09/11/2018 09/25/2018 Orientation Start Date Start Date

High School Information

Applicants to Ashford University undergraduate programs are required to have a regular high-school diploma earned through college preparatory or regular high school courses or GED equivalency recognized by the Department of Education of the state in which it was earned, completed secondary school through home schooling as defined by state law, received a state certificate after successfully passing a state-authorized examination which the state recognizes as the equivalent of a high school diploma, or earned an equivalent to a US high school diploma at an international high school according to approved Foreign Evaluation services. If no high school degree was earned, applicants who have successfully completed at least a two-year program or have earned a minimum of 60 transferable credits that is acceptable for full credit toward a bachelor's degree from an appropriately accredited postsecondary institution, as defined by Ashford University transfer credit policies, may be admitted.

Examples of diplomas or certificates that may not meet the technical requirements for academic preparation include Modified, Special Education Diploma, Certificate of Completion, and Certificate of Attendance; in most cases, diplomas or certificates of this nature do not meet the high school requirement for admission to Ashford University.

I understand the requirement above.

I understand that if I check the certification statement below I am certifying that I meet the technical requirement demonstrating academic preparation for Ashford University programs of study. If you are unsure if your earned diploma or certificate meets this requirement, please select Unsure/Request Evaluation of Transcripts from the drop down menu below and you will not be required to certify at this time. The University will make a case by case determination by evaluating your high school transcript to establish if the credits earned would prepare an individual to be successful in the University's accelerated, online learning environment.

US Regular High School	hool Diploma Camden Central High		ral High	1996	
I Earned		High School			
115 Schools Dr	Cam	den	TN	United States	
Address	City		State	Country	
John Smith					

Transcript/Student Record Name

✓ I certify that I earned a regular high-school diploma earned through completion of college preparatory or regular high school courses or GED equivalency recognized by the Department of Education of the state in which it was earned, completed secondary school through home schooling as defined by state law, successfully program or have earned a minimum of 60 transferable credits that is acceptable for full credit toward a bachelor's degree from an appropriately accredited postsecondary institution as defined by Ashford University transfer credit policies, or earned an equivalent to a US high school diploma at an international high school, or earned a state certificate demonstrating successful completion of a state-authorized examination that the state recognizes as the equivalent of a high school diploma.



Application Page 3

OAPAPP 813185-1017

College History

College Name: Ashford University

Degree: Start: 2014 Name on transcript:: John Smith Grad Date: 05/20/2018 Approx. Credits: 120 End: 2018 Campus:

Employer Information

None		Not currently em	ployed		
Work Experience		Employment Status			
Company		Address			
				United	States
City	State		Zip	Countr	у
Contact Name	Contact Title	Contact Phone	Contact Phone (Ext)	Contact Email	Company Size
Payment Opt	ions				
Cash		None			
Primary		Secondary		Other	



Student Finance Agreement

OAPAPP 813185-1018

Terms and Conditions

I understand that I am financially responsible for any and all charges incurred no matter which option I have chosen.

Primary Option

Cash Plan:

When selected as a primary payment option, the Cash Plan requires that 100% of tuition and any applicable fees to be paid on or before each course start date. You may choose to have your tuition and/or fees automatically charged to your credit card when Cash is your only payment option. Automatic credit card payments are charged after the start date of each course; otherwise, full payment must be received on or before the start date of each course.

When selected as a secondary payment option, any amount not covered by your primary payment option can be applied in any acceptable form of payment.

TERMS OF THE CASH PLAN

- I will input this credit/debit card information in the Student Portal in the Finance area once access is granted.
- Ashford University will accept debit cards that are endorsed by Visa or MasterCard. I understand that it is my responsibility to ensure that I have sufficient funds in the account to avoid overdraft fees. I understand that Ashford University will not be held liable for any institutional and/or bank fees assessed for insufficient funds.
- I agree to update my credit/debit card information in the Ashford University Student Portal if there are any changes to my credit/debit card information.

Endorsed debit cards may also have daily limits that cannot be exceeded. I understand that it is my responsibility to understand these limits and ensure any payments on endorsed debit cards will not exceed these limits or communicate with my bank to request an exception to these limits.



Student Finance Agreement

OAPAPP 813185-1019

Secondary Option

None

No secondary payment plan selected

I understand that failure to comply with my Student Finance Agreement may result in unscheduling of future courses, administrative withdrawal, or possible referral to a collection agency. To the extent permitted by applicable law, I agree to pay the University for all amounts, including reasonable attorneys' fees and collection agency, court and other collection costs that the University incurs in collecting any unpaid balance due to the University on my account, or in obtaining or enforcing a judgment for such an unpaid balance (collectively, "Collection Costs"). This provision shall not apply to an arbitration between the University and me conducted pursuant to this Agreement.

Please note that the start date for your first class may be adjusted pending the receipt of required finance documents.

I have read and fully understand the information listed above.

I Acknowledge

Signed with E-Signature

Signature:

08/31/2018 10:41:49 AM PT

Date:



Initial Scheduling and Progression Requirements

OAPAPP 813185-1022

Initial registration and student scheduling is a one-time process based upon the information provided to Ashford University in this admission application. **Students are expected to review their initial schedules and review for any potentially duplicative courses.**

Students are expected to contact their assigned Advisor to make any changes to their initial schedule, and students are fully responsible for any charges for duplicative coursework taken at Ashford University.

Progression Requirements for Bachelor's Programs

To ensure a framework for success, and to make certain students have built the necessary skills to recognize the complex subject matter inherent in major coursework, Bachelor degree-seeking students are eligible to be enrolled in upper division coursework to meet their elective requirement once the following requirements are met. Students must successfully meet:

- The <u>English Proficiency</u> requirement;
- The Information Literacy Competency; and
- The <u>Written Communication Competencies</u> I & II.

Students who meet all progression requirements will be allowed to take approved 100 or 200 level courses in their respective majors (if applicable), as long as they are taken in the prescribed order and meet all prerequisite requirements. Once students meet the above requirements and successfully earn at least 30 credits, they will be allowed to take 300 or 400 level major courses, as long as they are taken in the prescribed order and meet states.

Once your official college transcripts have been received and transfer credits are officially evaluated by the Registrar's Office, you will be scheduled to complete all required courses based upon official transcript evaluation.

Ashford University reserves the right to make adjustments to student schedules, courses, and programs, including but not limited to cancellation, postponement, course dates, sequence, and modality as deemed necessary by University administration.

I Acknowledge

Ashford

Prior Learning Assessment

OAPAPP 813185-1023

The Ashford University Prior Learning Assessment (PLA) program allows undergraduate degree-seeking students the opportunity to earn credit for college-level learning that occurs outside a traditional classroom setting. Students may earn credit through the Prior Learning Assessment program in two ways:

- 1. *Through Sponsored Professional Training*: By providing documentation of formal professional training; examples include certificate programs, seminars, and formalized training.
- 2. *Through Experiential Learning*: By first enrolling in the experiential learning course, EXP 200 Fundamentals of Adult Learning. Students must have at least one year of experience that directly aligns with an Ashford University course. Please review <u>The PLA Student Handbook</u> for more detailed information.

In order to be eligible for the PLA Program, you must first meet and fulfill the following requirements:

- 1. You must be a undergraduate degree-seeking student
- 2. Fully admitted and matriculated, with room in your degree plan for PLA credits
- 3. Successfully complete your first course
- 4. Satisfy the English Proficiency requirement

Have you been awarded professional certifications, completed any college-level training programs (at least 15 course hours per training), or hold a professional license that is related to any course offered at Ashford University?

Please indicate if you have earned any of the common certifications listed below. If you have completed a training that is not included in the list, please select "other" and provide the title of the training and a brief description.

Please indicate all that apply:

Child Development Associate (CDA) Computer Programming (i.e. A+, HTML, Network, CompTIA) Computer Software Training (i.e. Microsoft Office, Quickbooks) Early Childhood Director's Credential English as a Second Language (ESL) and Teaching English as a Foreign Language (TEFL) Finance Industry Regulatory Authority (FINRA) exams (also known as Series Exams) Human Resource Training (i.e. PHR, SPHR) Law Enforcement/Corrections/Border Patrol Training Massage Therapy Medical Assistant Medical Billing and Coding Montessori Training Project Management Professional (PMP) Real Estate Salesperson or Broker's License Six Sigma Other Title:

None



Enrollment History

OAPAPP 813185-1024

College Experience

Tell us about your college history:

When I attend Ashford University, it will be my first time enrolled in a college or university since high school.

How many non-traditional college-level semester credits have you earned?

0 credits

How many semester credits of traditional and non-traditional credits have you earned in total?

0-29 credits

Have you ever successfully completed a college course online?

No

Have you ever applied to Ashford University, Bridgepoint Education, Mount St. Clare College, and/or Franciscan University of the Prairies?

No



Statement of Fees

OAPAPP 813185-1025

The student is responsible for the following program related fees and charges. Tuition rates and fees may change at any time without prior notice; however students will not be charged retroactively for tuition and fee increases for coursework

already completed or for coursework the student was in the process of completing. The student is responsible for monitoring and understanding all activity on his/her ledger card. The cost of tuition, textbooks, materials, sales tax, and the student's total charges may change based on the actual number of attempted courses and credits necessary to successfully complete this program. Fees are non-refundable unless otherwise noted. If you obtain a loan to pay for an educational program, you will have the responsibility to repay the full amount of the loan plus interest, less the amount of any refund.

If a University tuition benefit, grant, or scholarship is offered to assist with the program related fees and charges below, additional eligibility requirements must be submitted and approvals obtained prior to application of these benefits. Benefits will be awarded at the time of disclosing eligibility and submitting any required documents upon request; retroactive adjustments will not be applied to previous coursework or fees.

Associated Fees	Effective February 6, 2018	
Tuition per credit.	\$475	Courses level 100-400
Total Tuition	\$57,000	Based on 120 Total Credits of AU coursework
*Textbooks/Materials	\$4,600	Based on an average cost per course of \$115 and taking 40 courses. Instructional materials include, but are not limited to, course digital materials and print textbooks, software, subscriptions, and lab kits. The cost of instructional materials is subject to price increases by copyright holders. For courses where course digital materials are provided in lieu of textbooks, a Course Digital Materials fee is applied directly to the student's account concurrent with the charge for tuition. Course Digital Materials fees are fully refundable if a student does not attend beyond Week 1 of a course (Week 3 if covered under the Ashford Promise Refund Schedule). After this time, the fee becomes non-refundable. Students are not charged the CDM fee for repeated coursework if previously charged. Learning materials for the first lesson will be given within seven days after the University accepts the student for admission.
Technology Fee	\$3,800	Based on a Technology Fee cost per course of \$95 and taking 40 courses. The Technology Fee is fully refundable if a student does not attend beyond Week 1 of a course (Week 3 if covered under the Ashford Promise Refund Schedule). After this time, the fee becomes non-refundable. Students are charged the Technology Fee for repeated coursework.
Graduation Fee	\$150	Charged with Petition to Graduate
Approximate Total	\$65,550	
**Sponsored Professional Training Assessment	\$30	Per credit submitted, regardless of credit awarded
**Prior Learning Assessment /Experiential Learning Essay Assessment	\$125	Per evaluation submitted, regardless of credit awarded
Insufficient Funds Fee	\$10	Charged if check is returned NSF
		be updated on a periodic basis. Students retaking courses may find it necessary to der to meet course requirements.

**Fees will be charged only when these services are requested

TOTAL CHARGES FOR CURRENT PERIOD OF ATTENDANCE

Associated Fees	Effective February 6, 2018	Explanation
Tuition per credit.	\$475	Courses level 100-400
Total Tuition	\$5,700	Based on first 4 courses (12 credits) of AU coursework
Textbooks/Materials	\$460	Based on an average cost per course of \$115 and taking 4 courses
Technology Fee	\$380	Based on a Technology Fee cost per course

Printed Student Name Signature			Date
John Smith	Signed with	E-Signature	08/31/2018
TOTAL CHARGES STUDENT IS OBLIGATED TO PAY UPON ENROLLMENT		\$0	See Section D for additional details
ESTIMATED TOTAL CHA		\$65,550	For entire program (see above for additional details)
ESTIMATED TOTAL CHARGES FOR CURRENT PERIOD OF ATTENDANCE		\$6,540	For first 4 courses (12 credits)
			of \$95 and taking 4 courses

Ashford University is required to charge sales tax for tuition and/or fees in certain jurisdictions based on state reporting obligations and the taxability of services and digital goods in accordance with local law. For sales tax purposes, electronically-delivered services and digital goods are considered to be received at the student physical address.

I Consent

Ashford

Technology Requirements

OAPAPP 813185-1026

Technology Requirements

It is our intent to assist students and to prepare them for their coursework at Ashford University. Therefore, technology competencies and requirements have been established. These requirements are in effect for all Ashford University applicants and existing students and may be updated at any time.

Competencies:

Students must possess the following online competencies:

- Ability to access course and program material on the Internet
- Ability to correspond with University staff, students and faculty using email and the Internet; and
- Ability to use appropriate anti-virus utilities so that files transmitted and received are virus free.

System Requirements

The following minimum system configuration and software are required:

- Operating System: Mac OS X 10.6 or higher or Windows 7 or higher (users on Windows 10 need to download the Windows 10 Anniversary Update to submit Canvas assignments) or Linux chromeOS;
- Hardware: 1GB RAM, 2GHz processor, and CD-ROM;
- Productivity Software: Microsoft Word, PowerPoint, and Excel (provided); Adobe Reader 8.0 or higher; Adobe Flash 10 or higher (Constellation users);
- Web Browser: Firefox, Internet Explorer, Safari, Chrome, Flash, or Respondus Lockdown Browser, Check your compatibility <u>here</u>;

- Networking: 56k dialup modem, DSL, or cable modem;
- Email: use of an email account for communication with the University.

Additional System Requirements for Use of Ebooks

The following additional platform and hardware requirement apply when using ebooks:

- Operating System: Mac OS X 10.6 or higher, Windows XP with service pack 2 or higher, or Vista;
- Hardware: 512 Mb RAM, CD-ROM, 1gHz processor, and 1Gb free disk space; 1024x768 screen resolution or larger.

Mobile Operating System Requirements

The following additional operating system and hardware requirements apply when using the mobile app:

• Operating System: iOS 7 and newer (versions vary by device) or Android 4.2 and newer.

Conferences

Conferences may be recorded for future use within the Ashford University classroom. Students choosing to participate in a classroom conference consent to being recorded as part of the conference.

Do you have regular and reliable access to a computer with Internet to complete your assignments?

Yes, in my home.



E-Signature 1

OAPAPP 813185-1027

Disclosures Regarding Use of Electronic Records

Disclosure and Consent Regarding Electronic Signature and Records

The ESIGN Act, 15 U.S.C. Section 7001 et seq., requires us to provide you with certain information about how we provide electronic records, and to obtain your consent to provide you with certain records in electronic form. In order to enroll, apply for, or receive information about financial aid, obtain or authorize release of information from your student records, and conduct other business with Ashford University and its agents ("Ashford University") online, you will need to click the button below that says "I Consent," indicating your consent to sign agreements with us electronically, and receive records from us in electronic form.

- 1. **Summary of Your Consent**. By clicking the "I Consent" button below, you agree to receive and retain the following information, disclosures, notices, terms and conditions, and other records, as well as notice of any changes or amendments regarding them, in electronic form, subject to the conditions and other requirements set forth below:
 - A. Information contained in, or referenced by a link on, the Ashford University website;
 - B. Information and records related to your online enrollment application (the "Application"), to financial aid and other financial matters, or to any request for information about Ashford University or its programs;

- C. Information and records pertaining to you as a student of Ashford University; and
- D. Information and records relating to other services or programs made available to you online by Ashford University, whether through this website or otherwise.

In addition, you agree that this form and all other agreements with Ashford University may be signed electronically, by taking the actions indicated therein (for example, clicking on the "I Consent" button below) to indicate consent. If you do not consent to the electronic delivery, retention, and execution of records, please follow the instructions below.

- 2. **Hardware and Software Requirements.** In order to access, receive and retain the disclosures, notices, and other information described above, you must provide at your own expense an Internet connected device that is compatible with the systems used by Ashford University at the time. You understand and agree that, as of the date you are reading this, your hardware and software meet the following minimum requirements:
 - A. A personal computer or other device that is capable of accessing the Internet, of receiving and displaying Internet websites, of receiving, displaying, and retaining e-mail messages, and of receiving, displaying, and retaining electronic documents;
 - B. Website browser at least equivalent to Microsoft Internet Explorer 8.0 or higher, Firefox 3.0 or higher, Safari 4.0 or higher, or Chrome and equipped with SSL security of no less than 40 bits (128 bits recommended);
 - C. Internet e-mail software capable of reliably sending, receiving and retaining Internet e-mail messages to and from Ashford University, such as Microsoft Outlook; and
 - D. Software capable of receiving and printing or storing documents in the following formats: [Microsoft Word, PDF, HTML].

Your ability to access this page confirms that your hardware and software are capable of accessing, receiving, and displaying Internet websites. To confirm that you have the ability to receive and retain the electronic records we provide, you should: (1) Print or store this form using your browser. (2) Test your computer software by accessing the Test My Computer Software link on the Disclosure, Consent and Signature page.



E-Signature 2

OAPAPP 813185-1028

- 3. **Change in Hardware and Software Requirements.** We will notify you of any material changes to these hardware and software requirements by listing the modified requirements here and in the Ashford University catalog. If, after you have consented, there is a change in hardware or software required to access, receive and retain the disclosures, notices, and other information described above, and as a result there is a material risk that you will not be able to access and retain them, you may withdraw your consent to access and retain them in electronic form. To withdraw your consent, follow the instructions below.
- 4. **Withholding or Withdrawing Consent; Consequences.** You may withhold or withdraw your Consent to electronic delivery, retention, and execution of records by not providing your consent at the bottom of this page. However, if you do not consent, you will not be permitted to submit an application to enroll at Ashford University. You may withdraw consent by sending a fax to 1.866.512.7601 or a letter to: Ashford University, Office of the Registrar, 8620 Spectrum Center Blvd, San Diego, CA 92123, including the statement "I withdraw my consent to electronic delivery, retention, and execution of records." Any withdrawal of consent shall have prospective effect

only, and shall not affect the legal effectiveness, validity or enforceability of consents, agreements, notices, disclosures, or other records provided or made available to you prior to the withdrawal of your consent. If such consent is withdrawn, students may be administratively withdrawn from the University.

- 5. Requesting a Paper Copy; Handling Fees. After you have given your consent, you may request a paper copy of any electronic record by contacting the Ashford University Registrar at 1.866.512.7601, or by letter specifically identifying the record in question by date and title, sent to: Ashford University, Office of the Registrar, 8620 Spectrum Center Blvd, San Diego, CA 92123. Ashford University reserves the right to charge a handling fee of US \$0.50 per page provided to you, and to require payment before the record is provided.
- 6. **Consent.** If you consent to the delivery, retention, and execution of the information, disclosures, notices, terms and conditions, and other records described above in electronic form, click on the button below marked "I Consent." If you click on that button, your consent will be sent to Ashford University via this website and will serve to demonstrate that you can access information in electronic form provided or made available to you by this website.
- 7. **Privacy Policy.** By clicking the "I Consent" button at the bottom of this page you also acknowledge that you have read and agree to the Ashford University privacy policy that is located at http://ashford.edu/privacy/.

I Consent



Program Disclosure - Graduation Rates and Median Loan Debt

OAPAPP 813185-1030

Graduation Rates and Median Loan Debt - Bachelor of Arts in Business Administration (Online)

Graduation Rates

The six-year graduation rate for online bachelor's degree seeking students is 24% based on the 2010-11 entering cohort.

Median Loan Debt

Financing for this program may be available through grants, scholarships, loans (federal and private) and institutional financing plans. The median amount of debt for program graduates is shown below: Federal loans: \$28,202 Private education loans: \$0 Institutional financing plan: \$0

I Acknowledge

Signed with	E-Signature
-------------	-------------

Signature:

8/31/2018

Date:



Enrollment Agreement Page 1

OAPAPP 813185-1030

Enrollment Agreement: BA in Business Administration

Section A: This document ("Agreement") explains certain requirements and policies at Ashford University ("Ashford University" or "University"). This is a legally binding Agreement when signed by the student and accepted by the school and is applicable for the duration of your enrollment. Your signature acknowledges that you have had reasonable time to read and understand it and that you have been given: (a) a written statement of the refund policy (see Section D); (b) access to the current Ashford University 2018-2019 Academic Catalog including a description of the course or educational service including all material facts concerning the school and the program or course of instruction which are likely to affect your decision to enroll; (c) access to the website (www.ashford.edu); (d) access to information about the University's accreditation (WASC website). Ashford University is a California based institution, located at 8620 Spectrum Center Blvd., San Diego, CA, 92123-1406. Instruction is provided entirely via distance education and asynchronously.



Enrollment Agreement Page 2

OAPAPP 813185-1031

Section B: Application Policies and Procedures - Online Bachelor's Program Admission

Conditional Admission Status Requirements

Applicants seeking admission to an online Bachelor's degree program must meet the following admission requirements prior to the start of the first course at Ashford University:

• Have a regular high-school diploma earned through college preparatory or regular high school courses, a GED or state certificate awarded after passing an authorized test that the state recognizes as equivalent to a high school diploma, completed secondary school through home schooling as defined by state law, or earned an equivalent to a US high school diploma at an international high school according to approved Foreign Evaluation services.**

a) An earned IEP or Special Education Diploma or Certificate of Completion based upon IEP goals does not meet the regular high school diploma requirement for admission to Ashford University.

b) Qualified applicants will self-certify as to their high school education on the application for admission. Ashford University may also require, at its discretion, that an applicant or student provide a high school transcript, high school diploma, and/or evidence of passing the GED or state certificate awarded.

c) If no high school diploma was earned, applicants who have successfully completed at least a twoyear program or have earned a minimum of 60 transferable credits that is acceptable for full credit toward a bachelor's degree from an appropriately accredited postsecondary institution, as defined by Ashford University transfer credit policies, may be admitted.

- Have access to a computer with an Internet connection for the Web-based programs and meet the minimum technology and minimum computer skills, abilities, features, system configurations, hardware, and software outlined in the Catalog.
- Be 22 years of age or be exempt from this requirement by meeting one of the following criteria:

a) Has earned a minimum of 20 transferable credits* as defined by Ashford University transfer credit

policies;

b) Has 0-19 transferable credits and successfully completed the Student Success Orientation course;

c) Is seeking readmission to Ashford University after withdrawal from a degree program; or

c) Is a current degree-seeking student at Ashford University requesting to change majors.

• Have the ability to study in English indicated by one of the following:

a) Achieved a recognized high school diploma or equivalent in which the primary language of instruction was English;

b) Received a GED that was taken in English;

c) A minimum of 30 credits have been earned from regionally or approved nationally accredited colleges/universities in the United States or equivalent in which the primary language of instruction was English; or

d) Test of English as a Foreign Language (TOEFL) or International English Language Testing System (IELTS) examination taken within the past two (2) years. For the TOEFL, a minimum score of 500 paper-based or 61 Internet-based is required. For the IELTS, a minimum score of 6 is required. Copies of official scores must be submitted prior to provisional enrollment, and official scores must be submitted for full admission.

*If satisfying the Under 22 exemption with 20 transferable credits, unofficial transcripts must be submitted with the Application for Admissions.

Due to the accelerated, adult-learner focus of the academic programs offered in the online modality, applicants under the age of 18 generally will not be admitted.

Transfer students must provide official documentation of an undergraduate cumulative grade point average (CGPA) of 2.0 in all combined undergraduate coursework attempted at regionally or approved nationally accredited colleges/universities since high school, or he/she is admitted on Academic Watch. Any student who signs an *Authorization to Close File* form, thereby waiving potential transfer credits from previously attended schools, is admitted on Academic Watch as well. At the conclusion of the Academic Watch period or the first payment period, any student who does not meet the requirements for Satisfactory Academic Progress (SAP) will be dismissed from the University.

Satisfactory Academic Progress/Academic Watch: At the conclusion of the Academic Watch period or the first payment period, any student who does not meet the requirements for Satisfactory Academic Progress (SAP) will be dismissed from the University.

Appeal of Dismissal Following Academic Watch: A student who has been dismissed for not meeting satisfactory academic progress requirements following Academic Watch may appeal to the University Registrar for re-admissions. Appeals are evaluated by a committee comprised of the University Registrar, and/or Associate University Registrar, and a representative from Academic Affairs. The decision of the Committee will be communicated in writing to the student by the Registrar's Office.

Additionally, the student's appeal letter must include:

- A reasonable explanation for the student's academic performance to date, which includes mitigating circumstances such as student injury/illness, death of a student's family member, or other reasons resulting in undue hardship to the student;
- Compelling evidence that they have the ability to succeed in an academic program due to changed circumstances, experience, and/or successful completion of college-level credits during the period of absence; and
- A plan for completion of the coursework required to meet satisfactory academic progress during the following payment period.

The passage of time does not substantiate eligibility for readmission or appeal for readmission, however, students who have experienced mitigating circumstances and have been dismissed from the University for failure to meet satisfactory academic progress requirements and have been denied re-admission after an appeal, may submit another appeal to be readmitted after six have elapsed since their last date of attendance. The appeal must meet the criteria outlined above and the student must present compelling evidence that they have the ability to succeed in an academic program due to changed circumstances, experience, and/or successful completion of undergraduate level credits since the last appeal was submitted.

Please refer to the Satisfactory Academic Progress (SAP) Requirements in the Online Undergraduate Programs section of the Ashford University Academic Catalog to review all related Satisfactory Academic Progress guidelines.

Conditionally admitted students who are denied admission after one attempt in the Ashford Promise, will be allowed a second period of conditional admission in order to be provisionally or fully admitted, but will be required to take Student Success Orientation as a prerequisite to their second attempt (if they have not already taken it).

Ashford University reserves the right to deny admission or re-admission to any applicant. Ashford University does not admit students based on an "ability-to-benefit" test. Ashford University recognizes the importance of protecting student privacy and reserves the right to request documentation to establish or verify any student's identity at any time, for administrative or compliance purposes. Students are expected to provide such documentation, and failure to do so may be considered a violation of the Student Community Standards. The University may deny or rescind admission to any student for failure to authenticate his or her identity.

Applicants are conditionally admitted to a Bachelor's degree program when they submit a completed application indicating that they meet admission requirements outlined for that program and are approved by the Registrar's Office. Applicants in a conditional admission status are not eligible for Title IV funds and are not considered regular students until granted provisional or full admission.

Student Computer and Internet Access Requirements

Students must possess the following online competencies:

- Ability to access course and program material on the Web;
- Ability to correspond with University staff, students, and faculty using email and the Web; and
- Ability to use appropriate antivirus utilities so that files transmitted and received are virus free.

System Requirements

The following minimum system configuration and software are required:

- Operating System: Mac OS X 10.6 or higher or Windows 7 or higher (users on Windows 10 need to download the Windows 10 Anniversary Update to submit Canvas assignments) or Linux chromeOS;
- Hardware: 1GB RAM, 2GHz processor, and CD-ROM;
- Productivity Software: Microsoft Word, PowerPoint, and Excel (provided); Adobe Reader 8.0 or higher; Adobe Flash 10 or higher (Constellation users);
- Web Browser: Firefox, Internet Explorer, Safari, Chrome, Flash, or Respondus Lockdown Browser, Check your compatibility <u>here</u>;
- Networking: 56k dialup modem, DSL, or cable modem;
- Email: use of an email account for communication with the University.

Additional System Requirements for Use of Ebooks

The following additional platform and hardware requirement apply when using ebooks:

- Operating System: Mac OS X 10.6 or higher, Windows XP with service pack 2 or higher, or Vista;
- Hardware: 512 Mb RAM, CD-ROM, 1gHz processor, and 1Gb free disk space; 1024x768 screen resolution or larger.

Mobile Operating System Requirements

The following additional operating system and hardware requirements apply when using the mobile app:

• Operating System: iOS 7 and newer (versions vary by device) or Android 4.2 and newer.

Conferences

Conferences may be recorded for future use within the Ashford University classroom. Students choosing to participate in a classroom conference consent to being recorded as part of the conference.

Please note certain courses may require the use of additional internet connectivity requirements, software, and/or hardware, such as a microphone and/or webcam to record sound or video files. Additionally certain courses may require use of third party websites. The University is not responsible for the practices of any third party websites. If a student has serious objections to using a third party website, he or she can request an alternative method of completing an assignment from the instructor of the course. If a student chooses to withhold the disclosure of Directory Information, no Directory Information will be released by Ashford University to non-university personnel, unless the disclosure meets exception criteria as outlined in the Student Rights and Responsibilities section of this Catalog. However, a student may still be required to make certain disclosures as part of coursework.

Student Success Orientation

The orientation is designed to provide students with a complete overview of the Ashford University experience, prepare them for success in their courses, and help them to self-evaluate their readiness to succeed in an online classroom setting.

Students will be instructed on Ashford University policies and the learner resources that are available to them through interactive videos and assessments. Students enrolled in orientation must successfully complete all assigned activities. Students must successfully complete orientation prior to commencing any credit-bearing coursework at Ashford University, if required. Students who have successfully complete online coursework at Ashford University are exempt from the orientation requirement.

Provisional Admission Status Requirements

Students must meet the following requirements in order to be provisionally admitted to a Bachelor's degree program at Ashford University:

- 1. Successfully complete Student Success Orientation, if required*;
- 2. Attain a cumulative course grade of C- or better by Day 6 of Week 3 in their first course; and,
- 3. Attend Week 4 of their first course.

*Students are required to successfully complete Student Success Orientation if they a) have zero (0) traditional college-level transferable credits at the time of application, or b) are under age 22 and have 0-19 transferable credits.

Attendance in Week 4 constitutes a student's confirmation of their intention to continue the program as a regular student. Upon attendance in Week 4 of their first course, students are considered matriculated, regular students in their degree program.

Ashford Promise

Students who have not attained a cumulative course grade of C- or better as of Day 6 of Week 3 in their first course will be denied admission to the University on Day 7 of Week 3. Students who do not attain provisional admission status will be allowed one additional period of conditional admission at Ashford University in order to attain provisional admission into a degree program. Individuals who do not attain provisional admission two times may re-apply to Ashford University no earlier than six months from the date they were denied admission to re-apply. Students who do not attain provisional admission status within two periods of conditional admission, may appeal

to the Ashford University Admission Appeals Committee for a third period of conditional admission.

Appeal Procedure for a 3rd Consecutive Conditional Admission Period

Provisional admission status must be attained by the end of the 2nd attempt of the Ashford Promise, while a student is in conditional standing. Students who fail to attain provisional admission by the end of their second attempt of the Ashford Promise must wait six months from the date they were denied admission to re-apply, or they may appeal the University's decision using the process outlined below to request a 3rd consecutive attempt of conditional admission in the Ashford Promise.

Disagreements over academic quality will not be considered as an appropriate basis for such appeals. In cases of appropriate cause, the Ashford University Admission Appeals Committee reviews the appeals and renders a decision to the student. Appeals must include an explanation of the event that occurred, which caused the student to not attain provisional admission to the University after two attempts.

The student's appeal letter should be submitted to the University Registrar and it must include:

- A reasonable explanation for the student's academic performance to date, which includes mitigating circumstances such as student injury/illness, death of a student's family member, or other reasons resulting in undue hardship to the student;
- Compelling evidence that they have the ability to succeed in an academic program due to changed circumstances

Transfer Credit Evaluation

Upon being granted provisional admission to an undergraduate degree program, the Ashford University Registrar's Office staff will begin requesting transcripts of a student's prior postsecondary education using the signed Transcript Request form.

The Registrar's Office will request official transcripts of all prior postsecondary education, as provided by the student in the application for admission, as well as any school appearing in the student's National Student Clearinghouse record. This includes:

- College or university transcripts from any regionally or approved nationally accredited postsecondary educational institution attended
- Military credits evaluated for equivalency to college credits

Students are responsible for submitting official documentation of any postsecondary credit previously earned through examination or credit earned through non-collegiate instruction to be evaluated for applicability to Ashford University program requirements.

Once transcripts of all prior postsecondary education have been received, the Registrar's Office staff will complete the student's transfer credit evaluation.

At the conclusion of the fourth (4th) attempted Ashford University course in a degree seeking program, if any transcripts of prior postsecondary education have not yet been received, the Registrar's Office staff will proceed with the transfer credit evaluation of any transcripts of postsecondary education received to date. The student is then admitted on Academic Watch due to failure to provide confirmation of a combined cumulative grade point average of 2.0 or higher in all prior traditional postsecondary education. Additional transcripts may be submitted for evaluation at a later date, should they become available.

If it is determined prior to the conclusion of the fourth (4th) attempted Ashford University course that certain transcripts are unable to be provided, students may sign and submit an *Authorization to Close File* form thereby waiving potential transfer credits from previously attended schools, in order to expedite the transfer credit evaluation process. Any student who signs an *Authorization to Close File* form, thereby waiving potential transfer credits from previously attended schools, is admitted on Academic Watch due to failure to provide confirmation of a combined cumulative grade point average of 2.0 or higher in all prior traditional postsecondary education. These transcripts may be submitted for evaluation at a later date, should they become available.

Students are responsible for reviewing their transfer credit evaluation as well as their scheduled courses with their Student Advisor and informing them of any courses that they feel are duplicative or equivalent in content to previously completed coursework or non-traditional learning.

Students may submit official transcripts to Ashford University for review of transfer credits at any time.

Full Admission Requirements for Online Bachelor's Degree Programs

The following requirements must be met prior to the conclusion of the fourth (4th) attempted Ashford University course in a degree seeking program. To start the fifth (5th) course, students must complete all the requirements subsequently outlined.

- 1. Official TOEFL or IELTS scores, if required for admission.
 - Students that meet the English Language requirement with 30 transferable credits must submit the official transcript(s) where these credits were earned.
- 2. If no high school diploma was earned, applicants who have successfully completed at least a two-year program or have earned a minimum of 60 transferable credits that is acceptable for full credit toward a bachelor's degree from an appropriately accredited postsecondary institution, as defined by Ashford University transfer credit policies, must have official transcripts of those credits on file to meet full admissions requirements.

Note: Additional requirements for residents of California, Mississippi and Tennessee and for students seeking admission based on credentials earned outside of the United States are outlined separately.

Students who do not meet all requirements will not be fully admitted and will be withdrawn from the program. Students may be readmitted to Ashford University at such time that all requirements for full admission have been met.

Students for whom the aforementioned required documentation does not apply, are fully admitted at the time of their transfer credit evaluation, in accordance with the Transfer Credit Evaluation policy. Students with no history of postsecondary education are fully admitted upon successful completion of the Conditional Admission Period.

The student is responsible for all eligibility-related assertions, attestations, and verifications relied upon by the institution during the admissions process. Should any of the student's information be subsequently established as inaccurate, resulting in the student's disqualification for full admission, the student will remain responsible for any and all financial obligations incurred while at the institution, including, but not limited to, financial aid funds which were consequently returned by the University.

If at any time it is determined that the student does not meet admission requirements outlined for the program as indicated on the application for admission, provisional and/or full admission will be rescinded and the student will be withdrawn from the University.

Undergraduate degree-seeking transfer students must provide official documentation of an undergraduate cumulative grade point average (CGPA) of 2.0 in all combined undergraduate coursework attempted at regionally or approved nationally accredited colleges/ universities since high school, or he or she is admitted on Academic Watch. Any student who signs an Authorization to Close File form, thereby waiving potential transfer credits from previously attended schools and failing to provide confirmation of a cumulative GPA of 2.0 or higher, is admitted on Academic Watch. Students on Academic Watch are required to have achieved a cumulative Ashford University GPA of 2.00 and successfully complete 67% of credits attempted at the conclusion of the first Satisfactory Academic Progress increment. Students who have not met the requirements at the conclusion of the Academic Watch period will be dismissed from the University. Please refer to the Satisfactory Academic Progress (SAP) Requirements in this section to review all related satisfactory academic progress guidelines.

Graduates of an Ashford University undergraduate degree program who subsequently enroll in another undergraduate degree program will not be placed on Academic Watch. Students who change programs in the same degree level who have successfully completed one (1) SAP increment and are in good academic standing with the University will not be placed on Academic Watch.

Additional Undergraduate Full Admission Requirements for Residents of California, Mississippi and Tennessee

California residents must submit proof of graduation from high school in one of the following forms:

- Official or unofficial copy of high school transcripts indicating graduation
- Official or unofficial documentation of passing the GED or state certificate awarded
- Proof of at least a two-year program or a minimum of 60 transferrable credits that are acceptable for full credit toward a bachelor's degree from an appropriately accredited postsecondary institution, as defined by Ashford University transfer credit policies

Mississippi and Tennessee residents applying for admission to an undergraduate program must submit proof of graduation from high school in one of the following forms:

- Official copy of the high school transcript indicating graduation
- Notation on transcript from another college indicating graduation from high school for transfer students
- Official documentation of earned GED

Transfer students who successfully completed a two-year program that is acceptable for full credit toward a bachelor's degree from an appropriately accredited postsecondary institution, as per Ashford University admission policy, are exempt from the requirement to provide proof of high school graduation, but must submit official transcripts of the two-year program.

Financial/Financial Aid Implications for Undergraduate Residents of California, Mississippi and Tennessee

Financial aid may be certified but will not be disbursed until proof of graduation from high school, or equivalent, has been received by Ashford University. To allow time for receipt of this proof, undergraduate students choosing the "financial aid" payment option will have their first disbursement of financial aid delayed until the later of eleven (11) calendar weeks post start date or the conclusion of the first six (6) attempted credits. Students whose proof of graduation from high school or equivalent, is not received within the time frame described above will:

a. be placed on finance hold and unscheduled from future courses until proof of graduation from high school requirements are satisfied and financial aid is certified, or

b. pay cash to bring their account current and for all courses they take until proof of graduation from high school requirements have been received and financial aid has been disbursed.



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Section C:

Program Outcomes

Students who successfully complete the Bachelor of Arts in Business Administration degree program will be able to:

- Examine the role of competitive advantage in business environments using strategic and operational methods.
- Compare and contrast regional, national, and international business environments.
- Evaluate the legal, social, political, and economic environments of business.
- Analyze financial information and other business data to ensure effective managerial decision-making.
- Design effective solutions by diagnosing organizational problems.
- Create a strategic business plan.

Program Requirements

Total number of credits required: 120 credits General Education requirements: *43 credits Major course requirements: *45 credits Elective course requirements: 35 credits *In this program, 3 credits from the major may also satisfy General Education requirements.

Transfer Concentration Option

Students who have experience and/or extensive transfer credit coursework in one of the following areas at the time of admission to this program may petition for a concentration: Business Management, Marketing, Accounting, Finance, Hospitality Management, Retail Management, or Computer Science Studies. See the Catalog for additional information and requirements.

First Course:

New students in the Bachelor of Arts in Business Administration will take EXP 105, *Personal Dimensions of Education*, as their first credit-bearing course (3 credits). EXP 105 satisfies the *Foundations and Skills for Lifelong Learning General Education Competency* requirement and is non-transferrable. A minimum grade of C- is required to successfully complete the course. Unsuccessful completion of EXP 105 will result in the rescheduling of the course and revision of the future course sequence.

Graduation Requirements for the Bachelor of Arts in Business Administration

To be eligible for a Bachelor of Arts in Business Administration, a student must successfully accomplish the following:

- Completion of a minimum of 120 total credits; including:
 - Minimum of 30 credits completed at the University as a matriculated student (residency requirement); and
 - Minimum of 30 credits of upper-division coursework, including 18 credits of upper-division coursework in the chosen major (upper-division requirement).
- Completion of the General Education requirements, including competencies;
- Completion of all required major, minor, and specialization course requirements; and
- Minimum cumulative grade point average of 2.00 in all coursework attempted at the University.

Bachelor of Arts in Business Administration Special Terms and Conditions

Successful completion of this program by itself does not provide licensure or certification in any state, regardless of concentration or specialization. Students seeking licensure or certification in a particular profession are strongly encouraged to carefully research the requirements prior to enrollment. Requirements may vary by state. Ashford University does not guarantee that any professional organization will accept a graduate's application to sit for any exam for the purpose of professional certification.



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Section D: Right to Cancel Enrollment Agreement.

To cancel your enrollment, you must contact your Enrollment Services Advisor prior to attending in week 4 of your first course. You have the right to cancel the Enrollment Agreement and obtain a full refund of charges through attendance in week 3 (day 21 of the first course). Cancellation is effective on the date that the written notice of cancellation is sent. Students who cancel enrollment will be allowed one more period of conditional admission at Ashford University. Individuals who cancel their enrollment two times while in conditional standing may re-apply to Ashford University no earlier than six months from their last date of attendance.

Ashford University reserves the right to cancel or terminate this agreement if you fail to meet basic academic requirements during Conditional Admission, violate the Student Community Standards, fail to make satisfactory academic progress, fail to make payment in accordance with the terms of your student finance agreement, and/or fail to meet attendance requirements as outlined in the Ashford University Academic Catalog. Students who are denied admission MAY be allowed one more period of conditional admission at Ashford University. Individuals who are denied admission two times while in conditional standing may re-apply to Ashford University no earlier than six months from the date they were denied admission to re-apply.

Ashford University First Course Refund Schedule (Ashford Promise)

The Ashford University First Course Refund Schedule (Ashford Promise) applies to degree-seeking online students who drop or are administratively dropped during their first course. The Ashford University First Course Refund Schedule (Ashford Promise) is applicable to the first course taken as a degree-seeking student at the undergraduate and graduate level.

PROGRAM	COURSE LENGTH (weeks)	1st* week	2nd* week	3rd* week	4th* week	5th* week	6th* week
Nonterm-Based Graduate Level Programs (Online Formats) Refund % by Course LDA	6	100%	100%	100%	0%	0%	0%
Nonterm-Based Undergraduate Level Programs (Online Formats) Refund % by Course LDA	5	100%	100%	100%	0%	0%	n/a
*Refund percentage applied based	on week of last da	ate of attenda	ance (LDA).				

Ashford University Tuition Refund Policy

The Ashford University Tuition Refund Schedule applies to online students who drop or are administratively dropped from a course or the institution, who are not in their first course, and who are not otherwise covered under a state-specific tuition refund policy.

PROGRAM	COURSE LENGTH (weeks)	1st* week	2nd* week	3rd* week	4th* week	5th* week	6th* week
Nonterm-Based Graduate Level Programs (Online Formats) Refund % by Course LDA	6	100%	50%	0%	0%	0%	0%
Nonterm-Based Undergraduate Level Programs (Online Formats) Refund % by Course LDA	5	100%	50%	0%	0%	0%	n/a
*Refund percentage applied based on week of last date of attendance (LDA).							

Wisconsin State Refund Policy

The Wisconsin State Refund Policy applies to residents of Wisconsin who are taking courses in the online modality.

The following pro rata refund schedule applies when students drop or are administratively dropped from a course or the institution:

If Student Drops or Withdraws on	Refund Percentage for 5-week Courses*
Day 0-7	100%
Day 8-10	70%
Day 11-13	60%
Day 14-17	50%
Day 18-20	40%
Day 21+	0%

*Refund percentage applied based on last date of attendance (LDA)

If Student Drops or Withdraws on	Refund Percentage for 6-week Courses*
Day 0-7	100%
Day 8	80%
Day 9-12	70%
Day 13-16	60%
Day 17-20	50%

Day 21-25	40%
Day 26+	0%

*Refund percentage applied based on last date of attendance (LDA)

The University 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 to the supplier by the University. A student will receive the refund within 40 days of the termination date. If a student withdraws after completing 60% of the instruction, and the withdrawal is due to mitigating circumstances beyond the student's control (detailed in the <u>Tuition Credit Request Policy and Procedure</u>), the school will refund a pro rata amount.

For information regarding the return of federal funds policies, please see the <u>Return of Title IV Funds</u> policy in this section of the <u>Catalog</u>. For information regarding the withdrawal policies, please see the <u>Withdrawal from the University</u> policy in the <u>General</u> <u>Academic Policies and Information</u> section in this <u>Catalog</u>.

A written notice of withdrawal is not required. The University will honor any valid notice of withdrawal within the three (3) business day cancellation period, and within thirty (30) calendar days after dismissal of the student or receipt of notice of withdrawal, shall refund to the student any amounts due and arrange for a termination of the student's obligation to pay any sum in excess of that permitted under the refund policy. For students receiving funds under Title IV, the school will comply with federal guidelines concerning constructive notice of withdrawal. All or a portion of the refund will be used to pay sponsors furnishing grants, loans, scholarships or other financial aid in conformity with federal and state law. After any disbursement to financial aid sponsors have been made, the student shall receive the balance, if any, for the amount due under the refund policy.

For information regarding the return of federal funds policies, please see the <u>Return of Title IV Funds</u> policy in this section of the <u>Catalog</u>. For information regarding the withdrawal policies, please see the <u>Withdrawal from the University</u> policy in the <u>General</u> <u>Academic Policies and Information</u> section in this <u>Catalog</u>.

NOTICE OF CANCELLATION

08/31/2018

You may cancel this transaction, without any penalty or obligation, within three business days from the above date. (Saturdays, Sundays and holidays are not business days.)

If you cancel, any property traded in, any payments made by you under the contract or sale, and any negotiable instruments executed by you will be returned within 10 business days following receipt by the seller of your cancellation notice, and any security interest arising out of the transaction will be canceled.

If you cancel, you must make available to the seller at your residence, in substantially as good condition as when received, any goods delivered to you under this contract or sale; or you may, if you wish, comply with the instructions of the seller regarding the return shipment of the goods at the seller's expense and risk.

If you do make the goods available to the seller and the seller does not pick them up within 20 days of the date of your notice of cancellation, you may retain or dispose of the goods without any further obligation.

To cancel this transaction, mail or deliver a signed and dated copy of this cancellation notice or any other written notice, or send a telegram to:

Ashford University at 8620 Spectrum Center Blvd., San Diego, CA, 92123-1406 not later than midnight of

09/03/2018

Note: Purchase of educational goods and services offered by a school is deemed to take place when written and final acceptance is communicated to the student by the school. If the representative who enrolls you is authorized to grant written acceptance at the time you enroll, and does so, the cancellation period ends at the time specified above. If you have not been accepted in writing at the time you enroll, the cancellation period does not end until midnight of the third business day after the day you receive written acceptance by certified mail from the school. I hereby cancel this transaction.

Student's Signature: _____ John Smith 4822 Madison Yards Way Madison, WI 53705



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Section E: Employment Services. The University does not guarantee employment to any applicant as a result of their application, acceptance, attendance, completion or graduation from any course or in any program. The University does not verify the content of job postings placed by outside organizations on its website, and therefore makes no representations or guarantees about the accuracy of positions or contact information listed on its website. The University is not responsible for consequences that may follow from application to jobs listed on our website. The inclusion of an outside employer's job posting on its site shall not be construed as an endorsement of the employer (or of any religious or political point of view promoted by the employer) by the University or any of its affiliates, and does not constitute a guarantee that a job is available with a given employer.

It is the responsibility of the student or alumnus to perform his or her own careful background research when selecting a position, evaluating an employer, interviewing for, or accepting any position. It is the sole responsibility of the student or alumnus to obtain or confirm any necessary information concerning an employer. The University is in no way responsible for the safety, wages, working conditions, or other aspects of employment.

The University's website also contains links to other websites as a convenience for its users and is not responsible for the contents of any linked site. Anyone who discovers misuse or abuse of our website is encouraged to report the matter to Career Services, either in person or via <u>CareerServices@ashford.edu</u>.

Career Services abides by the principles of professional conduct set forth by the National Association of Colleges and Employers (<u>NACE</u>).

The University's courses, programs and services are designed to prepare students and graduates for further study or to pursue employment in their field of study or related field; however, the University does not guarantee that students or graduates will be placed in any particular position or employment during their enrollment in the program at the University, or after its completion. Any statistics referenced on its website and attributed to a source other than the University have not been independently verified by the University.



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Section F: The student is responsible for the following program related fees and charges. Tuition rates and fees may change at any time without prior notice; however students will not be charged retroactively for tuition and fee increases for coursework already completed or for coursework the student was in the process of completing. The student is responsible for monitoring and understanding all activity on his/her ledger card. The cost of tuition, textbooks, materials, sales tax, and the student's total charges may change based on the actual number of attempted courses and credits necessary to successfully complete this program. Fees are non-refundable unless otherwise noted. If you obtain a loan to pay for an educational program, you will have the responsibility to repay the full amount of the loan plus interest, less the amount of any refund.

If a University tuition benefit, grant, or scholarship is offered to assist with the program related fees and charges below, additional eligibility requirements must be submitted and approvals obtained prior to application of these benefits. Benefits will be awarded at the time of disclosing eligibility and submitting any required documents upon request; retroactive adjustments will not be applied to previous coursework or fees.

Effective
Associated Fees February

Explanation

	6, 2018	
Tuition per credit.	\$475	Courses level 100-400
Total Tuition	\$57,000	Based on 120 Total Credits of AU coursework
*Textbooks/Materials	\$4,600	Based on an average cost per course of \$115 and taking 40 courses. Instructional materials include, but are not limited to, course digital materials and print textbooks, software, subscriptions and lab kits. The cost of instructional materials is subject to price increases by copyright holders. For courses where course digital materials are provided in lieu of textbooks, a Course Digital Materials fee is applied directly to the student's account concurrent with the charge for tuition. Course Digital Materials fees are fully refundable if a student does not attend beyond Week 1 of a course (Week 3 if covered under the Ashford Promise Refund Schedule). After this time, the fee becomes non-refundable. Students are not charged the CDM fee for repeated coursework if previously charged. Learning materials for the first lesson will be given within seven days after the University accepts the student for admission.
Technology Fee	\$3,800	Based on a Technology Fee cost per course of \$95 and taking 40 courses. The Technology Fee is fully refundable if a student does not attend beyond Week 1 of a course (Week 3 if covered under the Ashford Promise Refund Schedule). After this time, the fee becomes non-refundable. Students are charged the Technology Fee for repeated coursework.
Graduation Fee	\$150	Charged with Petition to Graduate
Approximate Total	\$65,550	
**Sponsored Professional Training Assessment	\$30	Per credit submitted, regardless of credit awarded
**Prior Learning Assessment /Experiential Learning Essay Assessment	\$125	Per evaluation submitted, regardless of credit awarded
Insufficient Funds Fee	\$10	Charged if check is returned NSF

**Fees will be charged only when these services are requested

TOTAL CHARGES FOR CURRENT PERIOD OF ATTENDANCE

Associated Fees	Effective February 6, 2018	Explanation
Tuition per credit.	\$475	Courses level 100-400
Total Tuition	\$5,700	Based on first 4 courses (12 credits) of AU coursework
Textbooks/Materials	\$460	Based on an average cost per course of \$115 and taking 4 courses
Technology Fee	\$380	Based on a Technology Fee cost per course of \$95 and taking 4 courses
ESTIMATED TOTAL CHARGES FOR CURRENT PERIOD OF ATTENDANCE	\$6,540	For first 4 courses (12 credits)
ESTIMATED TOTAL CHARGES FOR ENTIRE EDUCATIONAL PROGRAM	\$65,550	For entire program (see above for additional details)
TOTAL CHARGES STUDENT IS OBLIGATED TO PAY UPON ENROLLMENT	\$0	See Section D for additional details

John Smith	Signed with E-Signature	08/31/2018
Printed Student Name	Signature	Date

Ashford University is required to charge sales tax for tuition and/or fees in certain jurisdictions based on state reporting obligations and the taxability of services and digital goods in accordance with local law. For sales tax purposes, electronically-delivered services and digital goods are considered to be received at the student physical address.



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Section G: Tuition and fees are billed on a financial aid payment period basis, regardless of payment option. Terms of your payment are contingent upon your selected payment option, as outlined in your Student Finance Agreement.

Changes to your selected payment option may require additional documentation and/or evidence of benefit eligibility. Depending on the previous option selected, any new benefits awarded may be delayed to the following payment period. Review all available payment options in the <u>Ashford University Academic Catalog</u> for more information.



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Section H: Registration. Initial registration and student scheduling is a one-time process based upon the information provided to Ashford University in this admission application beginning on a start date agreed upon with your Enrollment Services Advisor. Scheduling requirements are outlined in the Catalog. Students may be required to complete an online orientation before beginning degree coursework or being provisionally admitted to the University. Students who have earned prior post-secondary credits should review the Catalog for transfer credit and non-traditional credit policies. Students are fully responsible for any charges for duplicative coursework taken at Ashford University. Ashford University reserves the right to make adjustments to student schedules, courses, and programs, including but not limited to cancellation, postponement, course dates, sequence, and modality as deemed necessary by University administration. The University may postpone the scheduled starting date or the class schedule due to insufficient cohort size based on projected or actual enrollment in the course. The delay period will be determined by the time necessary to secure sufficient enrollment in the course, but will not exceed one year in length. Students unable to register for a particular course will receive a full refund for any tuition paid for that course. Registration in a particular course section or with a specific instructor is not guaranteed.

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Section I: Attendance. Students taking online courses are expected to attend each week of the course. Attendance is defined as participating in an academic activity within the online classroom which includes posting in a graded discussion forum, submitting a written assignment or journal entry, or submitting a quiz or an exam. Postings not related to graded discussion forums or written assignments or journal entries not related to the actual assignment may be reviewed and disqualified for attendance purposes.

Each instructional week begins on a Tuesday and concludes on the following Monday. A student is recorded either absent or present each day based on participation in an academic activity. All recorded time stamps for assignment submissions, discussion board posts, and attendance records will reflect Mountain Time Zone.

Students enrolled in introductory courses, such as EXP 105, are required to attend at least once in any seven consecutive day period for the duration of the course. Students who do not attend once in any seven consecutive days in an introductory course will be administratively dropped retroactive to the last date of recorded attendance. The course must then be repeated. Limited exceptions to introductory course attendance requirements based on exceptional circumstances, such as an emergency personal or family reason, may be made.

Students enrolled in non-introductory courses who do not attend at least once in any seven consecutive day period will be issued an attendance warning. Students who do not attend at least once in any 14 consecutive day period will be dropped from the course and administratively withdrawn from the University retroactive to the last date of recorded attendance. Students who attend on the first day following 14 consecutive days of non-attendance will not be dropped from their course or administratively withdrawn.

Students who drop a course or are dropped for not meeting attendance requirements and do not attend within 14 days of their last date of attendance will be administratively withdrawn from the University. A student's last date of attendance following completion of a course is the end date of that course. The University may schedule periods of non-enrollment during which no courses are scheduled. When this occurs, such as during the annual winter break, the non-enrollment period may extend the 14 day limit to include the break.

Note: New students who do not meet attendance requirements for their first course will be administratively withdrawn from the University and must work with their Enrollment Services Advisor to reschedule their enrollment in the program.



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Section J: Acknowledgements. I hereby request to enroll as a regular student in this program. I have read, understand and meet the provisional admission requirements for enrollment as a regular student in this program. I have read and understand that it is my responsibility to meet full admission requirements for this program as a condition of my continued enrollment in this program. I further understand that this Enrollment Agreement covers the entire time it takes me to complete this program, unless I sign and agree to a new Enrollment Agreement in the future due to a program change or re-enrollment.

Ashford University does not discriminate in its education programs and activities on the basis of race, color, creed, national or ethnic origin, religion, sex, pregnancy, childbirth and related medical conditions, marital status, medical condition, genetic information, service in the uniformed services, political activities and affiliations, age, disability, sexual orientation, gender identity, veteran status, or any other consideration made unlawful by federal, state, or local laws. Specifically, Title IX/SaVE requires the University not to discriminate on the basis of gender/sex in its education programs and activities. Gender/sex harassment, including gender/sex violence, is a form of prohibited gender/sex discrimination. Examples of covered acts are found in the University's policies on Sexual Misconduct. Questions regarding Title IX may be referred to the Ashford University Title IX Coordinator, Poppy Fitch, at <u>titleix@ashford.edu</u>, or 8620 Spectrum Center Blvd., San Diego, CA 92123, 866.974.5700 Ext. 20702 or to the Office for Civil Rights at Office for Civil Rights (OCR), United States Department of Education, Washington DC 20201, and/or a criminal complaint with local law enforcement.

I understand that I must follow the requirements of the Student Finance Agreement and meet payment deadlines that have been established; otherwise, I may be required by Ashford University to follow the Cash Payment Option upon my default. I agree to pay Ashford University in accordance with the Payment Options I have selected. I understand that I am ultimately financially responsible for

all charges incurred from Ashford University, and that failure to comply with my Student Finance Agreement may result in the unscheduling of future courses, administrative withdrawal, and possible referral to a collections agency. I agree that the terms or conditions of payment under the payment option(s) selected are not dependent upon any contingent events including but not limited to: receipt of grade, an invoice, a statement, reimbursement by my employer, military payment voucher, other military funding, or qualifying for financial aid. The military tuition grant and book benefits are contingent on your submission of the appropriate military documentation to verify your eligibility.

I have reviewed, in detail, the tuition and fee schedule and the tuition refund policy and understand I can view my student account on the student portal while I am a current student. I further acknowledge that disruptions to my continuous attendance in my program may potentially reduce or eliminate my eligibility for financial aid and/or other funding leaving me fully responsible for all unfunded charges to my account. I acknowledge that the all of the above matters related to financing my education as well as the cancellation and refund policies have been clearly explained to me, I have been provided ample opportunity to ask all my related questions and they have been answered to my satisfaction.

I understand that the University has established student technology hardware and software requirements that are necessary for course participation and that consistent access to this hardware and software, as outlined in the Catalog, is my responsibility. I further understand that it is my responsibility to maintain and provide the University with an e-mail address for correspondence with University administration and faculty. The University highly encourages online students to create a personal, unshared email address for communication with the University. In addition, I acknowledge that this e-mail address will be used to transmit information concerning my financial records, academic records and course information that may be considered confidential in nature.

By enrolling in Ashford University, I agree and understand that my instructors may use a plagiarism detection service. I acknowledge that such a service is important to the academic process by ensuring the integrity of every student's intellectual achievement. I agree to consult with my instructors regarding plagiarism should questions arise, and to abide by the guidelines as set forth under the section entitled "Academic Dishonesty" in the University catalog.

I agree to notify Ashford University of any change to my current address, phone number and or any additional contact information necessary to maintain communication.

I understand that Ashford University utilizes my social security number for purposes of educational record keeping and certain reporting required under federal, state and/or local law.

I understand that this program is not intended to prepare students for professional licensure or certification in any field, regardless of concentration or specialization. Students seeking licensure or certification in a particular profession are strongly encouraged to carefully research the requirements for that licensure prior to enrollment.

Any student who has a dispute should review the Grievance Procedure for Student Complaints in Section 2, Student Rights and Responsibilities in the Ashford University Academic Catalog.

I UNDERSTAND THAT THIS AGREEMENT LIMITS MY RIGHTS IN ANY DISPUTE WITH THE UNIVERSITY. I and the University agree that in any action or proceeding arising from or relating to (i) this Agreement or my recruitment, enrollment, or attendance at the University, (ii) the education or training provided by the University, (iii) the University's billing, financial aid, financing options, Student Finance Agreement, disbursement of funds, excess funds, or career service assistance, and (iv) any other claim arising from or relating in any manner to any act or omission in the course of my relationship with the University or its employees, the remedies available to both me and the University will be limited. Any provision of this Agreement to the contrary notwithstanding, neither I nor the University may recover any punitive or exemplary damages, treble damages, or other damages not measured by the prevailing party's actual damages, and the University may not be required to alter any grade issued to me or to change any of its policies or procedures. The foregoing limitations will apply even if the remedies provided by this Agreement fail of their essential purpose. I understand that because some laws do not allow the exclusion or limitation of liability for certain damages, the above limitation may not apply to me. As used in this paragraph, the term "University" includes Ashford University, its officers, directors and employees, and its affiliates, subsidiaries and parents, and any officers, directors or employees of such entities.



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Arbitration

Section K: Grievance Procedure for Students and Arbitration of Disputes.

Any disputes, claims or controversies between you and the University arising from or relating to (i) this Agreement or your recruitment, enrollment, or attendance at the University, (ii) the education or training provided by the University, (iii) the University's billing, financial aid, financing options, Student Finance Agreement, disbursement of funds, excess funds, or career service assistance, and (iv) any other claim arising from or relating in any manner to any act or omission in the course of your relationship with the University or its employees (collectively "Claim" or "Claims"), shall be addressed first through the Grievance Procedure for Students published in the Ashford University Academic Catalog ("Grievance Procedure for Students"). As used in this Section, the term "University" includes Ashford University, its officers, directors and employees, and its affiliates, subsidiaries and parents, and any officers, directors or employees of such entities.

If not resolved through the Grievance Procedure for Students, then any and all Claims shall be resolved by final and binding arbitration. You may reject the arbitration provisions included in this Section, but not the requirement to participate in the Grievance Procedure for Students prior to asserting a Claim against the University in any other manner, by faxing a signed rejection notice to the University Registrar at 877-285-1169 within fifteen (15) calendar days after you sign this Agreement. The notice must include your name, address, and telephone number, and must specify that you are rejecting the arbitration provisions of this Agreement.

You and the University understand and agree that this Agreement is a transaction in interstate commerce, and therefore subject to the Federal Arbitration Act, 9 U.S.C. §§ 1-16 ("FAA"). The arbitration will be administered by the American Arbitration Association (<u>http://www.adr.org/</u>), hereafter the "AAA." It will be conducted by a single arbitrator. The selection of the arbitrator and the arbitration will be governed by the AAA Commercial Arbitration Rules, Expedited Procedures, and Supplementary Procedures for Consumer Related Disputes in effect at the time the arbitration is brought ("AAA Rules"), except to the degree that those rules are modified by this Agreement, or in accordance with any other procedures to which you and the University hereafter agree in writing.

If for any reason the AAA will not accept and administer the arbitration in accordance with this Agreement, the parties will select an independent arbitrator. The arbitrator shall be a retired judge or an attorney with substantial experience as an arbitrator. The arbitrator will be selected as follows: (i) within twenty (20) days of notice from the AAA, each party will propose three (3) potential arbitrators; (ii) the parties will make a good faith effort to agree on an arbitrator selected from one or both of the parties' lists; (iii) if the parties do not agree on an arbitrator within twenty (20) days, the parties will each specify one of the potential arbitrators identified, and those two shall select an arbitrator for the dispute. If the selected arbitrator is unable or unwilling to serve at any time, the process for selection of an arbitrator specified in this Section will be repeated. The arbitration will be governed by the AAA Commercial Arbitration Rules (including the Expedited Procedures) - which can be found at <u>www.adr.org</u> or provided to you by the University upon request. References in the AAA Rules to the AAA will be understood to refer to the selected arbitrator.

In addition to addressing any and all Claims, the Arbitrator shall have exclusive authority to resolve any dispute relating to the arbitrability of any claim or the formation, interpretation, application, enforceability, or legality of this Agreement, including the provisions relating to arbitration. The application and enforceability of the provisions of this Agreement relating to arbitration will be governed by the FAA and not by any state law. The arbitrator's decision and award shall be controlled by the terms and conditions of this Agreement.

If a claim is for \$10,000 or less, the arbitration will be conducted solely on the basis of documents submitted to the arbitrator, although either you or the University may request a telephonic or in-person hearing pursuant to the AAA Rules. If a claim exceeds \$10,000, the arbitrator will conduct a hearing unless you and the University agree otherwise. If you and the University do not agree as to whether the hearing should be telephonic or in-person, the arbitrator will decide. Whether or not the parties personally attend, the arbitration will take place in a location to be agreed upon by the parties or designated by the arbitrator.

Arbitration of any Claim must be initiated within one year after the date on which the basis for the Claim first arises, or within the period of time provided by the applicable statute of limitations or other law, whichever is longer. Neither you nor the University may act as a class representative or private attorney general, nor participate as a member of a class of claimants, with respect to any Claim. Claims may not be arbitrated on a class or representative basis. The arbitrator can decide only your and/or the University's individual Claims. The arbitrator may not consolidate or join the claims of other persons or parties who may be similarly situated.

The arbitrator may award any remedy or relief available from a court under the law. Any award may be confirmed and enforced in any court of competent jurisdiction. Any proceedings to enforce, vacate, or modify any arbitration award will be governed by the Federal Arbitration Act.

You and the University agree that no federal, state, or local court shall have any authority to address or resolve any Claim, except as expressly provided herein. You and the University hereby waive any right to a jury trial of any Claim. This Agreement does not preclude you from seeking action by federal, state, or local government agencies; such agencies can, if the law allows, seek relief on your behalf. In addition, this Agreement does not require you or the University to arbitrate any Claim relating to an unpaid balance on a student account or loan. However, both you and the University have the right to require arbitration of a Claim relating to an unpaid balance on a

student account or loan brought by the other. If you choose to arbitrate, you must give written notice of the election to arbitrate within sixty calendar days of receipt of notice of the University's Claim. Notice to the University shall be sent to the University Registrar via fax at 877-285-1169. If the University chooses to arbitrate, it must give written notice of its election to arbitrate within sixty calendar days of receipt of notice of your Claim. The University will provide notices to you at the most recent street or email address in your student records. Notwithstanding anything to the contrary in this Section, you and the University retain the right to bring qualifying Claims in small claims court in lieu of arbitrating such claims. In addition, you and the University retain the right to apply to any court of competent jurisdiction for provisional relief, including pre-arbitral attachments or preliminary injunctions, except that any dispute as to the arbitrability of any Claim and the application or enforceability of this Agreement will be addressed and resolved exclusively by the arbitrator.

Each party will pay his, her or its own attorney's fees, subject to any remedies to which that party may later be entitled under applicable law. The University shall initially bear the administrative costs associated with conduct of the arbitration, subject to: (1) a one-time payment by the you toward these costs that is equal to the filing fee then required by the court of general jurisdiction in the state where the you reside; and (2) any subsequent award of the arbitrator in accordance with applicable law.

The content of the arbitral proceedings and any rulings or award shall be kept confidential by the parties and the arbitrator except: (i) to the extent that disclosure may be required by a party or the arbitrator to fulfill a legal duty, protect or pursue a legal right, or enforce or challenge an award or other relief granted by the arbitrator in bona fide legal proceedings before a state or federal court or other judicial authority; or (ii) with the consent of all parties. Notwithstanding anything to the contrary in this Agreement, any party may disclose matters relating to the arbitration as necessary for the preparation or presentation of a claim or defense in the arbitration.

If any provision of this Section is found to be invalid or unenforceable, or is determined to be inconsistent with the applicable arbitration rules, then that specific provision shall be of no force and effect and shall be severed, but the remainder of this Section shall continue in full force and effect.

No waiver of any provision of this Section shall be effective or enforceable unless recorded in a writing signed by the party waiving a right or requirement of this Section. Such a waiver shall not waive or affect any other portion of this Agreement. This Section will survive the termination of the Agreement and/or your relationship with the University. THIS AGREEMENT LIMITS CERTAIN RIGHTS, INCLUDING THE RIGHT TO MAINTAIN A COURT ACTION, THE RIGHT TO A JURY TRIAL, AND THE RIGHT TO PARTICIPATE IN ANY FORM OF CLASS OR REPRESENTATIVE CLAIM.

Ashford University is a California based institution, located at 8620 Spectrum Center Blvd., San Diego, CA, 92123-1406. Its parent company is Bridgepoint Education, Inc., which is also based in California.



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Section L: Student Community Standards.

By enrolling in Ashford University, I agree to abide by the Student Community Standards as set forth in Section 2, "Student Rights and Responsibilities" of the University catalog. I agree to consult with my instructors regarding avoiding plagiarism and I acknowledge that my instructors may use a plagiarism detection service. I understand that such a service is important to the academic process by ensuring the integrity of every student's intellectual achievement.

I acknowledge the Student Community Standards



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Signature: The signature of the undersigned student on this Enrollment Agreement certifies that I have read, understand and agree to the rights and responsibilities as set forth in this Agreement.

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.

John Smith	Signed with E-Signatur	08/31/2018 10:41:49 AM PT		
Printed Student Name Signature		Date		
Halu &	ie	08/31/2018 10:41:49 AM PT		
Ashford University Official		Date		
As	hford	Enrollment Agreement Page 14		
	NIVERSITY'	OAPAPP 813185-1043		
Acknowledgement	and Signature: BA in Bu	siness Administration		
Student Name:	John Smith	Birthday: 10/04/1978 SSN: 123-45-6789		
above. My electronic signa	ature also certifies that the inform ssion of false, inaccurate, or incom	understood, and agreed to the terms and conditions of the Agreements listed tion contained in my Application is true, accurate, and complete. I plete information may result in permanent termination of my application		
orientation prior to comme	encing any credit-bearing courses	ed to begin on 09/11/2018 . You are required to successfully complete this ork at Ashford University. Following successful completion of your l Dimensions of Education on 09/25/2018 .		
	_	8/31/2018 10:41:49 AM PT		
Signed with E-Signature	e			