

Last Name: Student		First Name: Sample		M.I.:
Mailing Address: 925 N Spurgeon St				
City: Santa Ana	State: CA	Zip: 92701	Country: US	
Home Phone:	Work Phone:	Mobile Phone: 714-547-9625		
Email: no-reply@calcoast.edu	Social Security No.: XXX-XX-9999			

Master of Science in Criminal Justice	Prerequisites		Educational Program	
	Courses	Semester Units	Courses	Semester Units
Total number required in program	0	0	14	39
Accumulated transfer credit from other Colleges and/or Universities	0	0	0	0
Elective credit and/or specialized training credit awarded (Undergraduate only)	0	0	0	0
Required for completion with CCU	0	0	14	39
TUITION CALCULATION		Total Tuition: \$9,750.00		
Application fee charged:	\$75.00	LESS 10% Law Enforcement Discount:		\$975.00
Application fee paid:	- \$75.00	STRF Fee (California residents only, non-refundable):		\$0.00
Prerequisite(s): Not applicable		Total Charges: \$8,775.00		
Program: 39 units x \$250.00 per unit	\$9,750.00			
Total Tuition:	\$9,750.00			

Details of transfer credit, specialized training credit and those specific courses you will be completing with CCU may be reviewed on your academic plan, which accompanies this document.

INSTRUCTIONS:

Select a tuition payment plan from those listed below. Sign this agreement and return pages 1 and 2 with the corresponding plan tuition amount by the due date indicated below.

Payment Plans: ONLY INITIAL ONE

Student Initials

Plan A: I will pay tuition in the amount of **\$8,775.00**. I understand that a down payment of **\$500.00** is due by **09/01/2023**. I will pay the remaining tuition of **\$8,275.00** at the rate of **\$150.00** per month beginning one month from my official enrollment date. I understand that there will be no interest or finance charges on the unpaid balance, however, any past due balance will be assessed a late fee.

Student Initials

Plan B: I will pay tuition in the amount of **\$8,775.00**. I understand that a down payment of **\$300.00** is due by **09/01/2023**. I will pay the remaining tuition of **\$8,475.00** at the rate of **\$175.00** per month beginning one month from my official enrollment date. I understand that there will be no interest or finance charges on the unpaid balance, however, any past due balance will be assessed a late fee.

Student Initials

Plan C: I will pay tuition in the amount of **\$8,775.00**. I agree to pay the total tuition of **\$8,775.00** in full at this time and understand that the entire amount is due by **09/01/2023**.


Enrollment Agreement / Supplemental Student Information


Tuition: TOTAL CHARGES FOR THE CURRENT PERIOD OF ATTENDANCE FOR THE **MASTER OF SCIENCE IN CRIMINAL JUSTICE** IS **\$8,775.00**. THE CURRENT ENROLLMENT PERIOD SHALL NOT EXCEED FIVE YEARS (10 YEARS FOR DOCTORAL STUDENTS, 2 YEARS FOR CERTIFICATE STUDENTS) FROM THE ACCEPTANCE/ENROLLMENT DATE, AS LONG AS THE STUDENT STATUS REMAINS IN GOOD STANDING. ESTIMATED TOTAL CHARGES FOR THE ENTIRE EDUCATION PROGRAM IS **\$8,775.00**. THE TOTAL CHARGES THE STUDENT IS OBLIGATED TO PAY UPON ENROLLMENT IS THE DOWN PAYMENT, WHICH IS **\$500.00** FOR PAYMENT PLAN A, **\$300.00** FOR PAYMENT PLAN B, OR **\$8,775.00** FOR PAYMENT PLAN C. THE TOTAL CHARGES DO NOT INCLUDE BOOK FEES.

Textbook Costs: TEXTBOOK COSTS VARY DEPENDING ON WHETHER A STUDENT RENTS TEXTBOOKS OR PURCHASES THEM NEW OR USED. TEXTBOOKS RENTED THROUGH THE CCU RENTAL LIBRARY HAVE A RENTAL PERIOD OF 120 DAYS AND COST \$35.00 PER COURSE TEXTBOOK. THEREFORE, FOR A PROGRAM WITH 10 COURSES, THE COST OF TEXTBOOKS WILL BE APPROXIMATELY \$350.00.

Catalog, School Performance Fact Sheet: Prior to signing this enrollment agreement, you must be given a University Catalog and a School Performance Fact Sheet (California residents only), which you are encouraged to review prior to signing this agreement. These documents contain important policies and performance data for the institution and program description on pages 25-132 of the catalog. This institution is required to have California residents sign and date the information included in the School Performance Fact Sheet relating to completion rates, placement rates, license examination passage rates, salary or wage information, and the most recent three-year cohort default rate (if applicable) prior to signing this agreement.

I certify that I have received the CCU catalog and the CCU School Performance Fact Sheet (California residents only) which contains information regarding completion rates, placement rates, license examination passage rates, salary or wage information, and the most recent three-year cohort default rate and have signed, initialed, and dated the information provided in the School Performance Fact Sheet.


CCU Catalog
 Student Initials


**School Performance Fact Sheet
(California residents only)**
 Student Initials

I certify that I am at least 18 years of age. I understand that all fees and tuition must be paid in full prior to graduation and that a degree or certificate cannot be awarded until all outstanding financial obligations have been cleared. The terms of the Enrollment Agreement are valid for a period of 45 days from today's date shown on page 1 of this enrollment agreement. Applicants who have not completed the registration and enrollment process in that time will have to re-apply. Once this enrollment agreement has been returned and accepted by the University, the first course shall be transmitted within 7 days. The enrollment agreement period is valid for 5 years (10 years for Doctoral Students, 2 years for Certificate Students) from the Acceptance/Enrollment date as long as the student remains in good standing. The Program start date shall be the acceptance/enrollment date. The Program scheduled completion date shall be no greater than 2 years for certificates, 5 years for undergraduate and master's programs, and 10 years for doctoral programs. 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. The enrollment agreement is legally binding when signed by the student and accepted by the institution.

Student Signature / Sample Student

Date Signed

OFFICE USE ONLY:

My signature below states that this Enrollment Agreement has been reviewed and accepted as of the date below. The Enrollment Agreement period is valid for 5 years (10 years for Doctoral Students, 2 years for Certificate Students) from the Acceptance/Enrollment date below, as long as the student status remains in good standing.

School Official

Acceptance/Enrollment Date

925 N Spurgeon St., Santa Ana, CA 92701 - Phone: 714-547-9625

Enrollment Agreement / Supplemental Student Information

Corporate Education Tuition Assistance/Reimbursement: Students who are receiving tuition assistance or tuition reimbursement may expect their company's human resource representative to request grade and/or financial verification. Information will only be released to the company if the student has given his/her written permission to release such information.

Enrollment Period: Although the educational programs offered are self-paced, students are expected to demonstrate reasonable academic progress to remain in good standing. The University defines reasonable academic progress as the successful completion of a minimum of 1 course every 6 months for a total of 2 courses completed per year while actively enrolled. Students completing a Thesis or Dissertation must submit evidence of progress in writing at least once a year. Failure to maintain good standing will result in Academic Hold. Students are required to complete all program requirements within (2) years for certificates and (5) years for undergraduate and master's degrees from the date of enrollment. Doctoral students are required to complete all degree program requirements within (10) years from the date of enrollment. Students requiring additional time for completion of any program requirements must request an extension in writing to the Director of Academic Affairs. An extension of up to one additional year is available to active students. Failure to complete all required coursework prior to the extension deadline will result in Academic Dismissal from the program.

Failure to Maintain Tuition Account/Financial Hold: Students who fail to maintain their agreed upon tuition payment schedule may not receive or complete coursework and are subject to having their academic program placed on Financial Hold. Students who miss up to four payments throughout their program will be placed on Financial Hold and may be subject to reinstatement.

Academic Hold and Financial Hold: Students can remain on Academic or Financial Hold for one year unless the enrollment period has expired. If students are unable to reinstate back into the program within that time they will be placed on Academic Dismissal and will need to reapply.

Foreign Student Payments: The Institution's policy on tuition payments requires all tuition payments to be paid in U.S. Funds. Checks which are drawn on banks outside the U.S. are subject to currency fluctuations and additional clearing and collection charges.

Course Delivery Outside the Contiguous U.S.: Students residing outside the contiguous U.S. (including: AK, AS, FM, GU, HI, MH, MP, PR, PW and United States VI) may only receive coursework and grades electronically.

Non-Refundable Fees Not Included in the Total Tuition Charges on Page 1:

- **Textbooks:** Students have the option of borrowing a recommended textbook from a local college library, purchasing it from a local college bookstore or purchasing it directly from the publisher. The text may also be rented from California Coast University's Rental Library for a non-refundable fee of \$35 per book for 120 days and a refundable security deposit of \$50 per book. Students outside the contiguous U.S. will be charged postage for shipping.
- **Outside Library/Research Costs:** Each student is responsible for any costs incurred in obtaining access to local college libraries, obtaining local library cards, costs related to the research portion of the program or any costs of database access charges and/or mentors/specialists.
- **Bindery Charges:** Students must have a copy of their approved Thesis or Dissertation hardbound according to the specifications in the University's Guidelines for Writing the Thesis or Dissertation. Students may utilize a bindery of their choice in their local area. The average cost of binding is about \$75 per copy.
- **Re-Evaluation Fee:** A student has 45 days from their enrollment date to submit any additional items for evaluation, such as transcripts, CLEP, AP, DSST scores, or documentation of Specialized Training in an attempt to earn course credit. However, after the 45-day grace period, any additional items submitted for evaluation will be charged a \$75 non-refundable re-evaluation fee and any credit transferred will be awarded if applicable. If credit is awarded, the student will still be obligated to pay any course fees associated with that course, including tuition fees already charged.

Enrollment Agreement / Supplemental Student Information

Non-Refundable Fees Cont.:

- **Repeat Unit Exams:** Students have the option of repeating Unit Exams to achieve a better grade. Each Unit Exam within a course may only be repeated once. For each course, students can repeat one Unit Exam free of charge. The cost for each additional, repeated unit exam will be \$90. Payment must be paid in full to the Accounting Department prior to repeating the exams. Requests to retake a Unit Exam will only be honored if the Final Exam has not been sent. If a student does not receive a passing course grade of "A", "B" or "C" for undergraduate students and "A" or "B" for graduate students, the student must pay the current cost of tuition to repeat the course. An overall course grade of "F" will count as "0" units completed.
- **Reinstatement Fee:** If a student is involuntarily withdrawn from his/her program because of failure to meet financial or academic requirements and wishes to be reinstated to an active status, he/she will be assessed a \$75 non-refundable fee, plus any tuition increases that have occurred since the original enrollment tuition.
- **Program Changes:** After the student is officially enrolled, a \$250 non-refundable fee is assessed to execute any requested changes to the original educational program. Tuition increases may also be assessed if applicable.
- **Transcript Fee:** A complimentary copy of an official transcript is provided to each graduate with his/her graduation package. There is a \$10 non-refundable fee for each additional copy. The Registrar's office has the right to decline sending a transcript if the student has not met academic standards.
- **Late Payment Fee:** A non-refundable \$10 per month late fee will be assessed monthly on all unpaid or late payments.
- **Returned Payment Fee:** A non-refundable \$15 fee will be assessed for any check, electronic funds transfer or credit card returned for non-payment.
- **Online Library Resources:** The Library and Information Resources Network, Inc. (LIRN) provides students with access to multiple research databases through the student portal. Students are provided access to the Library and Information Resources Network (LIRN) free of charge. Students may contact the California Coast University Rental Library for additional information.
- **Student Tuition Recovery Fund (STRF):** "The State of California established the Student Tuition Recovery Fund (STRF) to relieve or mitigate economic loss suffered by a student in an educational program at a qualifying institution, who is or was a California resident while enrolled, or was enrolled in a residency program, if the student enrolled in the institution, prepaid tuition, and suffered an economic loss. Unless relieved of the obligation to do so, you must pay the state-imposed assessment for the STRF, or it must be paid on your behalf, if you are a student in an educational program, who is a California resident, or are enrolled in a residency program, and prepay all or part of your tuition.

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

"It is important that you keep copies of your enrollment agreement, financial aid documents, receipts, or any other information that documents the amount paid to the school. Questions regarding the STRF may be directed to the Bureau for Private Postsecondary Education, 2535 Capitol Oaks Drive, Suite 400, Sacramento, CA 95833, (916) 431-6959 or (888) 370-7589.

To be eligible for STRF, you must be a California resident or are enrolled in a residency program, prepaid tuition, paid or deemed to have paid the STRF assessment, and suffered an economic loss as a result of any of the following:

1. The institution, a location of the institution, or an educational program offered by the institution was closed or discontinued, and you did not choose to participate in a teach-out plan approved by the Bureau or did not complete a chosen teach-out plan approved by the Bureau.

Enrollment Agreement / Supplemental Student Information

2. You were enrolled at an institution or a location of the institution within the 120 day period before the closure of the institution or location of the institution, or were enrolled in an educational program within the 120 day period before the program was discontinued.
3. You were enrolled at an institution or a location of the institution more than 120 days before the closure of the institution or location of the institution, in an educational program offered by the institution as to which the Bureau determined there was a significant decline in the quality or value of the program more than 120 days before closure.
4. The institution has been ordered to pay a refund by the Bureau but has failed to do so.
5. The institution has failed to pay or reimburse loan proceeds under a federal student loan program as required by law, or has failed to pay or reimburse proceeds received by the institution in excess of tuition and other costs.
6. You have been awarded restitution, a refund, or other monetary award by an arbitrator or court, based on a violation of this chapter by an institution or representative of an institution, but have been unable to collect the award from the institution.
7. You sought legal counsel that resulted in the cancellation of one or more of your student loans and have an invoice for services rendered and evidence of the cancellation of the student loan or loans.

To qualify for STRF reimbursement, the application must be received within four (4) years from the date of the action or event that made the student eligible for recovery from STRF.

A student whose loan is revived by a loan holder or debt collector after a period of noncollection may, at any time, file a written application for recovery from STRF for the debt that would have otherwise been eligible for recovery. If it has been more than four (4) years since the action or event that made the student eligible, the student must have filed a written application for recovery within the original four (4) year period, unless the period has been extended by another act of law.

However, no claim can be paid to any student without a social security number or a taxpayer identification number."

NOTICE CONCERNING TRANSFERABILITY OF CREDITS AND CREDENTIALS EARNED AT OUR UNIVERSITY: The transferability of credits you earn at California Coast University is at the complete discretion of an institution to which you may seek to transfer. Acceptance of the **Master of Science in Criminal Justice degree program** you earn at California Coast University is also at the complete discretion of the institution to which you may seek to transfer. If the credits, degree, diploma, or certificate that you earn at this institution are not accepted at the institution to which you seek to transfer, you may be required to repeat some or all of your coursework at that institution. For this reason, you should make certain that your attendance at this institution will meet your educational goals. This may include contacting an institution to which you may seek to transfer after attending California Coast University to determine if your credits, degree, diploma or certificate will transfer.

TUITION OBLIGATIONS: A student may not be granted, nor receive any degree, until all unpaid financial accounts, current or delinquent, have been satisfied. This includes tuition and all library fees. Any degree will be retained and not released by the University until such obligations are satisfied. California Coast University does not guarantee employment or offer employment services.

Student's Right to Cancel: Student has the right to cancel the enrollment agreement and obtain a refund of charges paid through attendance at the first class session, or the seventh day after enrollment, whichever is later. The Institution shall refund 100% of the amount paid for institutional charges, less the nonrefundable \$75 application fee, if notice of cancellation is made through the seventh day after enrollment, or attendance at the first class session, whichever is later. Notice of cancellation shall be in writing. Cancellation occurs when written notice is sent to California Coast University at studentcancellation@calcoast.edu or 925 N. Spurgeon Street, Santa Ana, California 92701. This notification need not take any particular form; it needs only to state the student wishes to cancel this Agreement. The effective date of cancellation will be the date the request is received by the Institution. A withdrawal may be effectuated by the student's written notice or by the student's conduct, including, but not limited to, a student's lack of attendance. The University does not refund tuition for completed courses.

Enrollment Agreement / Supplemental Student Information

Refunds: The institution shall refund unearned tuition charges if the student withdraws after seven days of enrollment, during a period of attendance. Students who have completed 60% or less of each provided course may be entitled to a pro rata refund based on the schedule below. All amounts paid by the student in excess of what is owed shall be refunded within 30 days of receiving the cancellation request. Students who have completed 61% or more of a course, are not entitled to a refund for the course.

Refunds will be processed within 30 days upon receipt of written request.

When a student cancels after completing 60% or less of a course and has overpaid the tuition amount due, the institution may retain the initial nonrefundable \$75 application fee and a percentage of tuition in accordance with the following schedule:

Percentage completed by the student	Percentage of refundable tuition to the student	Percentage of tuition retained by the institution
Up to 20% (up to 1 unit)	80%	20%
21% - 40% (2 units)	60%	40%
41% - 60% (3 units)	40%	60%
61% - 100% (over 3 units)	0%	100%

The amount of the course completed shall be the ratio of submitted assignments to the total assignments required for the course. Students may receive a pro rata refund for a course up to 9 months after course materials have been provided. After 9 months from the course sent date the student will owe the full cost of each course provided. If tuition has not been paid, then the University may continue to collect tuition for submitted/provided assignments until paid in full.

Sample refund calculation (based on current tuition rate and partial courses completed within 9 months of being provided to the student)

Tuition cost per course: \$510.00

Number of courses 100% completed: 2

Total cost of 100% completed courses: \$1,020.00

Student has 1 partially completed course:

80% (4 units completed) of BAM450 = \$510.00 tuition owed

Total cost of partially completed courses: \$510.00

Total cost of all instruction provided: \$1,530.00 (\$1,020.00 + \$510.00)

Non-refundable application fee: \$75.00

Total student payments to date: \$3,275.00

Total refund due: (\$1,670.00) (\$3,275.00 - \$75.00 - \$1,530.00 = (\$1,670.00))

Although California Coast University does not participate in federal financial aid programs, California regulations require students be notified that if a student has received federal student financial aid funds, the student is entitled to a refund of monies not paid from federal student financial aid program funds.

STATE SPECIFIC STUDENT RIGHT TO CANCEL AND TUITION REFUND POLICIES

Students residing in the state of Iowa who withdraw within the first two calendar weeks of enrollment will receive a refund of all tuition charges. A student who terminates after the first two calendar weeks of enrollment may be eligible for a pro rata refund. This refund will be an amount that is not less than ninety-five percent of the amount of tuition charged to the student multiplied by the amount of the coursework remaining in the program. If a student has completed 60% or more of a program, no refund will be given. All amounts paid by the student in excess of what is owed shall be refunded within 30 days of receiving the cancellation request.

If, at anytime, a student terminates a postsecondary educational program after the first two calendar weeks due to the student's physical incapacity or, for a program that requires classroom instruction, due to the transfer of the student's spouse's employment to another city, the terminating student shall receive a refund of the tuition charges in an amount that equals the amount of tuition charged to the student multiplied by the ratio of the remaining calendar days in the school period to the total number of calendar days in the school period.

Enrollment Agreement / Supplemental Student Information

Sample refund calculation for students residing in Iowa (based on current tuition rate for a Bachelor degree program)

Percentage of program completed: **42.9%** (54 semester units out of 126 semester units)

Total payments student has made: **\$21,420.00**

126 (# of semester units in school period) - **54** (# of semester units the student completes in the school period)

= 72 (# of semester units the student failed to complete in the school period)

72 (# of semester units the student failed to complete in the school period) / **126** (# of semester units in school period)

= 0.571 (% of the school period the student failed to complete)

0.571 (% of the school period the student failed to complete) x **\$21,420.00** (tuition charges for the school period)

= \$12,240.00 (amount of refund prior to school's administrative charges)

\$12,240.00 (amount of refund prior to school's administrative charges)

x **0.95** (Iowa law allows the school to retain 5% in administrative charges)

= \$11,628.00 (minimum tuition charge refund/reduction owed to the student)

Students residing in the state of Maryland: The minimum refund that an institution shall pay to a Maryland student who withdraws or is terminated after completing only a portion of a course, program, or term within the applicable billing period is as follows:

Proportion of Total Course, Program, or Term Completed as of Date of Withdrawal or Termination	Tuition Refund
Less than 10%	90% refund
10% up to but not including 20%	80% refund
20% up to but not including 30%	60% refund
30% up to but not including 40%	40% refund
40% up to but not including 60%	20% refund
More than 60%	No refund

A refund due to a Maryland student shall be based on the date of withdrawal or termination and paid within 30 days from the date of withdrawal or termination.

Students residing in the state of Oregon who cancel after completing 60% or less of a course and have overpaid the tuition amount due, the institution may retain the initial nonrefundable \$75 application fee and a percentage of tuition in accordance with the following schedule:

Percentage completed by the student	Percentage of refundable tuition to the student	Percentage of tuition retained by the institution
Up to 20% (up to 1 unit)	80%	20%
21% - 40% (2 units)	60%	40%
41% - 60% (3 units)	50%	50%
61% - 100% (over 3 units)	0%	100%

Students residing in the state of Wisconsin will receive a full refund of all money paid if student:

1. Cancels within the three-business-day cancellation period under SPS 406.03;
2. Accepted was unqualified and the school did not secure a disclaimer under SPS 409.04;
3. Enrollment was procured as the result of any misrepresentation in the written materials used by the school or in oral representation made by or on behalf of the school.

Refunds will be made within 10 days of cancellation.

A student who withdraws or is dismissed after attending at least one class, but before completing 60% of the instructions in the current enrollment period, is entitled to a pro rata refund as follows:

Enrollment Agreement / Supplemental Student Information

Students residing in the state of Wisconsin Cont.:

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

As part of this policy, the school may retain a one-time application fee of no more than \$100. The school will make every effort to refund prepaid amounts for books, supplies and other charges. A student will receive the refund within 40 days of termination date. If a student withdraws after completing 60% of the instruction, and withdrawal is due to mitigating circumstances beyond the student's control, the school may refund a pro rata amount. A written notice of withdrawal is not required.

Distance Educational Programs (Specific Provisions for Instruction Not in Real Time)

- i. An institution offering a distance educational program where the instruction is not offered in real time shall transmit the first lesson and the materials to the student within seven days after the institution accepts the student for admission.
- ii. The student shall have the right to cancel the agreement and receive a full refund before the first lesson and materials are received. Cancellation is effective on the date written notice of cancellation is sent. If the institution sent the first lesson and materials before an effective cancellation notice was received, the institution shall make a refund within 30 days after the student's request.
- iii. (1) An institution shall transmit all of the lessons and other materials to the student if the student:
 - a. has fully paid for the educational program; and
 - b. after having received the first lesson and initial materials, requests in writing that all of the material be sent.(2) If an institution transmits the balance of the material as the student requests, the institution shall remain obligated to provide the other educational services it agreed to provide, such as responses to student inquiries, student and faculty interaction, and evaluation and comment on lessons submitted by the student, but shall not be obligated to pay any refund after all of the lessons and material are transmitted.

Loans: California Coast University does not participate in State or Federal Financial Aid or Loan programs of any type. The University is nonetheless required to include this statement for consumer protection. If a student is eligible for a loan guaranteed by the federal or state government and the student defaults on the loan, both of the following may occur.

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

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

Any questions a student may have regarding this enrollment agreement that have not been satisfactorily answered by the institution may be directed to the Bureau for Private Postsecondary Education at 1747 N. Market Blvd., Ste 225, Sacramento, CA 95834 or P.O. Box 980818, West Sacramento, CA 95798-0818, www.bppe.ca.gov, (888) 370-7589 toll free or by fax (916) 263-1897. A student or any member of the public may file a complaint about this institution with the Bureau for Private Postsecondary Education by calling (888) 370-7589 toll free or by completing a complaint form which can be obtained on the Bureau's website at www.bppe.ca.gov.

Enrollment Agreement / Supplemental Student Information

Students who feel the University is not complying with accreditation standards may contact the Distance Education Accrediting Commission (1101 17th Street NW, Suite 808 Washington, D.C. 20036, phone 202-234-5100). Students will find additional information on filing a formal complaint on the DEAC website - www.deac.org.

California Coast University does not require traditional classroom attendance or on campus residence requirements. All class sessions are online. The University facility is for administrative offices only. California Coast University's office is located at 925 N. Spurgeon Street, Santa Ana, California 92701.

California Coast University Student Educational Credit and Truth in Lending Act Disclosure Agreement

TILA is a federal law that requires certain disclosures to consumers (students) if the institution is a "creditor" under the law. In 2009, Regulation Z was enacted following the passage of the Higher Education Opportunity Act (HEOA) by adding disclosure and timing requirements that apply to all lenders extending credit or making private education loans. Truth in Lending Act (TILA) obligations may apply to independent institutions of higher education. To be in compliance with TILA and Regulation Z, California Coast University offers the following disclosure information:

Amount Financed: The amount of credit provided to you or on your behalf is your total tuition cost of **\$8,775.00**.

Finance Charge: The dollar amount the credit will cost you is **\$0.00** (0.00% fixed interest rate).

Annual Percentage Rate: The cost of your credit as a yearly rate is **0.00%**.

Payment Schedule: Students enrolled in Payment Plan A are required to make monthly payments of **\$150.00** or more/month toward their unpaid tuition balance until paid in full. Students enrolled in Payment Plan B are required to make monthly payments of **\$175.00** or more/month toward their unpaid tuition balance until paid in full.

Total of Payments: The amount you will have paid when you have made all scheduled payments is your total tuition cost of **\$8,775.00**.

Demand Feature: The University requires tuition be paid in full prior to graduation.

Consumer's right to cancel: The consumer may cancel a private education loan, without penalty, until midnight of the third business day following the date on which the consumer receives the disclosures required by [1026.47\(c\)](#). No funds may be disbursed for a private education loan until the three-business day period has expired.

Total Sale Price: The total price of your purchase on credit including your tuition deposit.

Pre-payment: There is no penalty for pre-payment of tuition.

Late Payment: The University imposes a late payment fee of \$10.00 for late tuition payments.