

#### STUDENT ENROLLMENT AGREEMENT

#### SCHOOL INFORMATION

# **ELEVATION LIFE TRANSFORMATION:**

The University of Christ-Centered Coaching, Leadership, & Change™

8111 Whirlaway Elm Dr ● Humble, TX ● 77346 ● Phone (512) 763-0474 ● www.ELEVATIONU.com

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	STUDENT INFORMATION			
	PROGRAM AND COST			
<b>GRADUATE SEMINAR SERIES - C</b>	CERTIFICATE IN PROFESSIONAL	L COACHING		
136 Minimum Contact Hours	136 Minimum Contact Hours			
□ Program		□ Seminar (single)	⊠ Seminar (series)	
Real Time Live (Synchronous	s)			
Estimated 2 months (if full 8-hour	days)			
when there is a waiting list of at least (10) to be en	nrolled. The seminars are live instructor-	led training on weekends and/or evenings for	r an estimated period of 8	3 weeks. Payment
	\$4,387	Add-on Optional Expenses		
	\$100	Add-on Degree / Seminar Series	\$	2,000
	\$1,288	Add-on Book Publishing Package	\$	2,400
	\$250	Third Degree Add-on w/ Discount	\$	1,800
	\$100	Other Fees		
		9		\$150
	GRADUATE SEMINAR SERIES - (  136 Minimum Contact Hours  □ Program  Real Time Live (Synchronous  Estimated 2 months (if full 8-hour when there is a waiting list of at least (10) to be en	PROGRAM AND COST  GRADUATE SEMINAR SERIES - CERTIFICATE IN PROFESSIONA  136 Minimum Contact Hours  Program  Real Time Live (Synchronous)  Estimated 2 months (if full 8-hour days)  when there is a waiting list of at least (10) to be enrolled. The seminars are live instructor-  \$44,387  \$100  \$1,288	PROGRAM AND COST  GRADUATE SEMINAR SERIES - CERTIFICATE IN PROFESSIONAL COACHING  136 Minimum Contact Hours  Program  Seminar (single)  Real Time Live (Synchronous)  Estimated 2 months (if full 8-hour days)  when there is a waiting list of at least (10) to be enrolled. The seminars are live instructor-led training on weekends and/or evenings for \$4,387 Add-on Optional Expenses  \$1,288 Add-on Book Publishing Package \$250 Third Degree Add-on w/ Discount \$100 Other Fees  Processing Fee ***	PROGRAM AND COST  GRADUATE SEMINAR SERIES - CERTIFICATE IN PROFESSIONAL COACHING  136 Minimum Contact Hours  □ Program  □ Seminar (single)  Estimated 2 months (if full 8-hour days)  when there is a waiting list of at least (10) to be enrolled. The seminars are live instructor-led training on weekends and/or evenings for an estimated period of 8 \$4,387 Add-on Optional Expenses  \$4,000 Add-on Degree / Seminar Series  \$1,288 Add-on Book Publishing Package \$250 Third Degree Add-on w/ Discount \$100 Other Fees

\*\*Tuition varies according to selected program or seminar. At ELTU, Tuition represents the cost of the ELTU course curricula only and does not include the cost of labor, textbooks, supplies, or any other associated or extra expenses. Textbooks may be purchased from ELTU separately or from your favorite book dealer or www.Amazon.com. Students are responsible for the cost of their own Internet provider service, computer equipment, email, etc. which are needed to access and complete ELTU courses and programs. Any cost shown for book fees or supplies are estimates only based on current cost and subject to change.

TOTAL PROGRAM COST: \$5,925 TOTAL REQUIRED IN ADVANCE: \$5,925

#### METHOD OF PAYMENT

Total Payment for Live Seminar Series is due in advance payable online via credit card, debit card, or ACH bank draft from checking or savings account. No payment installments for this Live Instructor-led seminar series.

We accept all payments online via bank account drafts, credit, or debit cards. \*Installments will be setup on automatic recurring payments on the ELTU website for electronic processing.

Students may elect to set up Automatic Bill Pay, Auto Credit or Auto Debit Card Payments, with their bank or other Auto recurring electronic provider. Fees shown with three asterisks \*\*\* such as Registration and Processing Fees are required at the time of Admission's Application for processing, and are therefore non-refundable unless the Student's Admissions Application is not approved.

Any holder of this consumer credit contract is subject to all claims and defenses which the debtor could assert against the seller of goods or services obtained pursuant hereto or with the proceeds hereof. Recovery hereunder by the debtor shall not exceed the amounts paid by the debtor hereunder.

The payment plans shown under Method of Payment do not include Student selected optional Add-on Packages. Voluntary Add-on fees will be calculated and added to the plan if and when the student chooses an optional Add-on Package. ELTU Inaugural Scholarship Recipients receive a Waiver of Tuition Form after submitting the Student Enrollment Agreement and receiving Scholarship approval.

#### **CANCELLATION POLICY**

A full refund will be made to any student who cancels the single day seminar or seminar series enrollment contract in writing within 72 hours (until midnight of the third day excluding Saturdays, Sundays and legal holidays) after the enrollment contract is approved by the school. A full refund will also be made to any student who cancels enrollment three or more business days prior to the first scheduled day of the program, except that the school may retain not more than the full Matriculation Fee plus \$100 of any administrative fee charged, as well as any items of extra expense that are necessary for the portion of the program scheduled and stated separately on the enrollment agreement. (See full Cancellations policy attached.)

#### **VOLUNTARY "ADD-ON" OPTIONS**

ELTU may offer more than one program for the student to consider as optional programs, such as "bridge" program choices or multiple degree programs. These optional add-on programs or seminars complement the student's choices and offer flexibility in obtaining educational goals. Add-on programs are not mandatory and are purely offered as "bridges" of convenience to the student who wishes to join multiple programs together in completing his/her educational goals. In addition, ELTU program packages are often offered bundled together so that the student may receive special discounts approved by the School Director in advance. Any ELTU Program Credits for these programs are reviewed in advance by the ELTU School Director for transferability to other ELTU programs. Credit hours for Previous Training or Work Experience outside of ELTU programs or seminars do not apply to our ELTU bridge programs which are those programs that have already been shortened in program hours providing ELTU credits within our school. Any transfer of program credit from one ELTU program into another ELTU program must be requested by the student in advance of entering any ELTU program or seminar series; and approval if any, is at the sole discretion and approval of the ELTU School Director.

Optional Expense		Add-ons you selec	t below are a par	t of this Student En	rollment Agreeme	nt and will be added	as follows:	
Select Optional Add-on Services				Discounted Fee		Program Name or S Name That You Wish	Enter Degree Program Name or Seminar Series Name That You Wish to Add-on	
Add-on Degree Program or Seminar Series (only)				\$2,000				
Add-on Book Publishing Package (only)				\$2,400	Add-on 2 Degr	ees Discounted	\$3,800	
Add-on Both of the Above Options (combined)				\$4,400	Add-on 2 Degr		\$6,200	
Do you wish to pay these Add- On Expenses in advance?				Publishing		isineu		
		PAYI	MENT PLAN MET	HOD FOR "ADD-ON	" OPTIONAL EXPE	NSES		
			SELE	CT ONE OP	TION			
	OPTION A			OPTION B				
12 monthly installments			24 r	24 monthly installments				
Degree or Seminar Series Only	Book Publishing Package Only	Both Add-ons	Degree or Seminar Series Only	Book Publishing Package Only	Both Add-ons			
\$167	\$200	\$367	\$83	\$100	\$183			
Monthly with No Interest	Monthly with No Interest	Monthly with No Interest	Monthly with No Interest	Monthly with No Interest	Monthly with No Interest			
Payments, with their  Any holder of this co	bank or other Auto re	ecurring electronic pro act is subject to all cla	<i>vider.</i> ims and defenses w		assert against the sell		Auto Credit or Auto Debit Card  btained pursuant hereto or with the	
			STUDI	NT ACKNOWLEDG	EMENT			
Student Enrollme	nt Agreement.						ninar Series is attached to this	
	Ilment Agreement							
PAYMENT PLAN	GRAND TOTAL					ADVANCE PAYMENTS TO BE MADE		
PAGE ONE – INITIAL PROGRAM AMOUNT TO PAY MONTHLY:					ADVANCE PAYM	ADVANCE PAYMENT INITIAL PROGRAM:		
PAGE TWO – OPTIONAL ADD-ONS AMOUNT TO PAY MONTHLY:				ADVANCE PAYM	IENT ADD-ONS:			
PAYMENT PLAN GRAND TOTAL # OF MONTHS: MONTHLY PAYMENTS:				TOTAL AMOUNT	DUE IN ADVANCE:			
ACKNOWLEDGEMENTS				MATRICULATION FEES	MATRICULATION FEES REMAINING PER MONTH:			
	App	proved and regulate	d by the Texas Wo	rkforce Commission,	Career Schools and	Colleges, Austin, Texas	S.	
I have received a co	opy of this enrollme	ent agreement and o	current school cata	log.	Student Initials	s:		
Printed Name of Stud	dent:							
Student Signature (h here):	and sign or type				Date:			
Printed Name of Aut Official:	horized School							

Date:

Signature of Authorized School

Official:

# CANCELLATION AND REFUND POLICIES - DEGREES & ASYNCHRONOUS SEMINARS

# ELTU DEGREES, ASYNCHRONOUS SEMINARS & DISTANCE EDUCATION PROGRAMS

This Cancellation and Refund Policy applies to all Degrees and asynchronous distance education learning seminars and programs at ELTU, including but not limited to:

- Bachelor of Science Degree in Christ-Centered Leadership, Coaching, and Change
- Master of Science Degree in Christ-Centered Leadership, Coaching, and Change
- Graduate Degree in Executive Leadership, Pastoral Care, & Change Management
- Doctor of Philosophy Degree in Christ-Centered Leadership, Coaching, and Change
- Doctor of Philosophy Degree in Human Capital Leadership and Change
- Christ-Centered MBA Seminar Series
- Personal Ministry Coach

#### **CANCELLATION POLICY**

A full refund will be made to any student who cancels the enrollment contract within 72 hours (until midnight of the third day excluding Saturdays, Sundays and legal holidays) after the enrollment contract is approved by the School.

#### **REFUND POLICY**

- 1. For all programs other than Synchronous programs/seminars, a student may cancel enrollment, request a full refund including Tuition and Matriculation Fees paid, and request a release from any obligations to the school within the first 72-hours after the program/seminar admission application is approved. As a general rule, the official first start date of class or training for ELTU Degree programs and asynchronous distance education seminars is the first business day after the 72-hour privilege ends after the approved Admission Application enrollment. After this time, refund computations will not include ELTU Matriculation fee. The full Matriculation Fee is due and payable on the official program start date as it is operating expenses needed to make the program/seminar certificate available. The annual Matriculation Fee for asynchronous programs/seminars may be broken down into monthly installments. If the student is paying in monthly installments, all payments made must first be allocated towards the Matriculation Fee until Matriculation Fee is paid in full. If you change your mind and withdraw within the first 3 days of the approved Admission, you get a full refund of the Matriculation and Tuition Fees paid. If for any reason you withdraw after the first 3 days of approved Admission, the Matriculation Fee is non-refundable, and the tuition is refundable based on the number of lessons completed per Refund policies below.
- After the first three days of approved Admission, refund computations will be based on the total number of lessons completed in the Degree program or seminar certificate series and paid tuition and applicable fees according to the payment reimbursement scale discussed in the Refund policy

statements below. Applicable fees for the purposes of refunds do not include the ELTU Matriculation Fees as these fees are not a part of the tuition cost and are needed to operate programs and seminars at ELTU. It should be noted that ELTU tuition represents the cost of the ELTU course curricula only and does not include the cost of labor, textbooks, supplies, or any other associated or extra expenses. Specifically, for the purpose of determining refund amount, ELTU uses the last day the student submitted a posting from or to the course content of any lesson, lesson journal, or ELTU Discussion Question (DQ) Forum. For determining the amount of the refund, this number will be applied toward the amount of tuition fully paid in advance and not tuition paid in installments. Tuition and services rendered and paid via Payment Plan Installments are already pro-rated according to payment schedule. A refund will not be made for payments made via Payment Plan Installments unless the student has paid in excess over the amount due for the time period of the Installment Plan. Voluntary Add-ons are non-refundable once student's first draft work has been submitted. Refunds for Add-on Degree programs are treated the same as outlined in this Refund policy for regular degree programs.

- 3. The effective date of termination for refund purposes will be the earliest of the following:
  - (a) the date of notification to the student if the student is terminated;
  - (b) the date of receipt of written notice from the student; or
  - (c) the end of the third calendar month following the month in which the student's last lesson assignment was received unless notification has been received from the student that he wishes to remain enrolled.
- 4. If full tuition and fees are collected before any lessons have been completed, and if, after expiration of the 72-hour cancellation privilege, the student fails to begin the program, not more than \$100 shall be retained by the school.
- 5. If the student who enters an asynchronous distance education course terminates or withdraws after the expiration of the 72-hour cancellation privilege, the school may retain \$100 of the registration and the refund policy will provide 75% of the tuition paid in advance for students having completed zero to 1 lesson within the first 4 weeks of entering the program; 50% of the tuition paid in advance will be refunded for students completing up to (2) lessons within the first 4 weeks of entering the program; 25% of the full tuition paid in advance for students completing up to (3) lessons within the first 4 weeks of entering the program. No refunds will be granted of the tuition paid in advance for students completing (4) or more lessons in the Degree program or asynchronous distance education seminar series.
- 6. Refund amount applies to students who paid full tuition upfront or in advance and not students who are paying using Payment Plan Installments. No refund amount will apply to students paying in Payment Plan Installments after the third day of program application approval once the 72-hour cancellation privilege has ended as these amounts are pro-rated already according to a payment plan. Any amounts paid into the Payment Plan Installment arrangement as per schedule covers services already rendered. If a student paying via Installments completes more lessons than paid for, any excess or overage amounts paid above the minimum payment owed in the Installment agreement may be refunded. Academic credit cannot be granted on the transcript until the full number of payments have been made for the number of lessons completed. No refunds are due if a student paying via installment plan withdraws from the program having paid in the number of payments due at the time of withdrawal.
- 7. No refunds will be granted of any amount after an enrolled student has reached (4) or more completed ELTU Lessons in any order from their enrolled program after the third day of the program/seminar and the 72-hour cancellation privilege has expired.

- 8. A full refund of all tuition and applicable fees is due in each of the following cases:
  - (a) an enrollee is not accepted by the school
  - (b) if the program of instruction is discontinued by the school and this prevents the student from completing the program; or
  - (c) if the student's enrollment was procured as a result of any misrepresentation in advertising, promotional materials of the school, or misrepresentations by the owner or representatives of the school.

#### Asynchronous Distance Education Refund Policy for Students Called to Active Military Service

- 9. A student of the school or college who withdraws from the school or college as a result of the student being called to active duty in a military service of the United States or the Texas National Guard may elect one of the following options for each program in which the student is enrolled:
  - (a) if tuition and fees are collected in advance of the withdrawal, a pro rata refund of any tuition, fees, or other charges paid by the student for the program and a cancellation of any unpaid tuition, fees, or other charges owed by the student for the portion of the program the student does not complete following withdrawal;
  - (b) a grade of incomplete with the designation "withdrawn-military" for the courses in the program, other than courses for which the student has previously received a grade on the student's transcript, and the right to re-enroll in the program, or a substantially equivalent program if that program is no longer available, not later than the first anniversary of the date the student is discharged from active military duty without payment of additional tuition, fees, or other charges for the program other than any previously unpaid balance of the original tuition, fees, and charges for books for the program; or
  - (c) the assignment of an appropriate final grade or credit for the courses in the program, but only if the instructor or instructors of the program determine that the student has:
    - (a) satisfactorily completed at least 90 percent of the required coursework for the program; and
    - (b) demonstrated sufficient mastery of the program material to receive credit for completing the program.
- 10. Refunds will be totally consummated within 60 days after the effective date of termination.
- 11. In all cases, refunds will meet or exceed the requirements of TEC, §§132.061 and 132.0611 and TAC Chapter 807, Subchapter N.

# CANCELLATION AND REFUND POLICIES – LIVE SEMINARS & SYNCHRONOUS PROGRAMS

# LIVE SEMINAR SERIES (SYNCHRONOUS SEMINARS)

This Cancellation and Refund Policy applies to all ELTU Seminar and Seminar Series (live instructor-led) learning programs at ELT, including but not limited to:

- Graduate Seminar Series Certificate in Professional Coaching
- Master's Seminar Certificate in Professional Coaching
- Spiritual Intimacy & Birthing Coach

#### **CANCELLATION POLICY**

A full refund will be made to any student who cancels the single day seminar or seminar series enrollment contract in writing within 72 hours (until midnight of the third day excluding Saturdays, Sundays and legal holidays) after the enrollment contract is approved by the school. A full refund will also be made to any student who cancels enrollment three or more business days prior to the first scheduled day of the program, except that the school may retain not more than the full Matriculation Fee plus \$100 of any administrative fee charged, as well as any items of extra expense that are necessary for the portion of the program scheduled and stated separately on the enrollment agreement. (It should be noted that a scheduled class is the equivalent of eight (8) hours as class days are computed by eight (1) hour clock hour sessions). Unless otherwise noted on the Student Enrollment Agreement, the full tuition and fees for synchronous programs/seminars is due and payable (3) business days before the official program scheduled start date and no payment installments are allowed for these synchronous programs/seminars as these fees are required in advance. As always, the Matriculation Fee is operating expenses needed to make the program/seminar certificate available from enrollment. If you change your mind and withdraw 3 days prior to your live program start date, you get a full refund of the Matriculation and Tuition plus any refundable fees paid, minus the maximum allowable deduction in administrative fees payable to the school in the event of cancellation as per State guidelines. If for any reason you withdraw in less than 3 days prior to the start date of a synchronous program or live seminar series, the Matriculation Fee portion is non-refundable, and the remaining portion of the program or seminar tuition plus refundable fees is based upon the portion of the program or seminar series attended. (See Refund policy below)

#### **REFUND POLICY**

- 1. Synchronous distance education courses or programs will be based on the period of enrollment computed on the basis of course or program time. Refund computations will be based on scheduled course time of classes through the last documented day of seminar activity. Leaves of absence, suspensions and school holidays will not be counted as part of the scheduled class attendance. Refund computations made after the 72-hour cancellation privilege will be based on tuition and other refundable expenses not including ELTU Matriculation Fee as this fee is a separate school operating expense outlined in the Student Enrollment Agreement.
- 2. The effective date of termination for refund purposes will be the earliest of the following:

- a) the date of termination, if the student is terminated by the school;
- b) the date of receipt of written notice from the student; or
- c) ten school days following the last date of attendance.
- 3. If tuition and fees are collected in advance of entrance, and if after expiration of the 72-hour cancellation privilege the student is a no-show for a synchronous program/series of more than 1-day, meaning the student does not show up for the synchronous program/seminar, not more than \$100 in any administrative fees charged shall be retained by the school for the synchronous distance education course, plus Matriculation Fee and expenses as outlined in this Refund policy below.
- 4. If a student enters a synchronous distance education program and withdraws or is otherwise terminated, the school or college may retain not more than \$100 in administrative fees charged for the entire program, plus Matriculation Fee and expenses as outlined in this Refund policy below.
- 5. The minimum refund of the remaining tuition only will be the pro rata portion of tuition that the number of hours remaining in the portion of the course or program for which the student has been charged after the effective date of termination bears to the total number of hours in the portion of the course or program for which the student has been charged, except that a student may not collect a refund if the student has completed 75 percent or more of the total number of hours in the portion of the program for which the student has been charged on the effective date of termination. (More simply, the refund is based on the paid tuition amount only on the precise number of course time hours the student has paid for, but not yet used at the point of termination, up to the 75% completion mark, after which no refund is due; this amount does not include the Matriculation Fee once the program date has arrived.)
- Refunds for items listed in the ELTU policy on EXPENSES to the student, such as Matriculation Fee, books, tools, or other expenses and supplies are to be handled separately from refund of tuition and other academic fees. The student will not be required to purchase instructional supplies, books and tools until such time as these materials are required. Once these materials are purchased, no refund will be made. For full refunds, the school can withhold costs for these types of items from the refund as long as they were necessary for the portion of the program attended and separately stated in the enrollment agreement. Any such items not required for the portion of the program attended must be included in the refund. The ELTU full Matriculation fee is required to operate ELTU programs and seminars and will not be part of the calculation for any refunded amounts. Voluntary Add-ons are non-refundable once student's first draft work has been submitted. Add-on Degrees are refundable based on number of lessons completed.
- 7. A student who withdraws for a reason unrelated to the student's academic status after the 75 percent completion mark and requests a grade at the time of withdrawal shall be given a grade of "incomplete" and permitted to re-enroll in the course or program during the 12-month period following the date the student withdrew without payment of additional tuition for that portion of the course or program.
- 8. A full refund of all tuition and fees is due and refundable in each of the following cases:
  - a) an enrollee is not accepted by the school;
  - b) if the course of instruction is discontinued by the school and this prevents the student from completing the course; or

c) if the student's enrollment was procured as a result of any misrepresentation in advertising, promotional materials of the school, or representations by the owner or representatives of the school.

A full or partial refund may also be due in other circumstances of program deficiencies or violations of requirements for career schools and colleges.

#### Synchronous Distance Education Refund Policy for Students Called to Active Military Service

- 9. A student of the school or college who withdraws from the school or college as a result of the student being called to active duty in a military service of the United States or the Texas National Guard may elect one of the following options for each program in which the student is enrolled:
  - a. if tuition and fees are collected in advance of the withdrawal, a pro rata refund of any tuition, fees, or other charges paid by the student for the program and a cancellation of any unpaid tuition, fees, or other charges owed by the student for the portion of the program the student does not complete following withdrawal;
  - b. a grade of incomplete with the designation "withdrawn-military" for the courses in the program, other than courses for which the student has previously received a grade on the student's transcript, and the right to re-enroll in the program, or a substantially equivalent program if that program is no longer available, not later than the first anniversary of the date the student is discharged from active military duty without payment of additional tuition, fees, or other charges for the program other than any previously unpaid balance of the original tuition, fees, and charges for books for the program; or
  - c. the assignment of an appropriate final grade or credit for the courses in the program, but only if the instructor or instructors of the program determine that the student has:
    - 1. satisfactorily completed at least 90 percent of the required coursework for the program; and
    - 2. demonstrated sufficient mastery of the program material to receive credit for completing the program.

The payment of refunds will be totally completed such that the refund instrument has been negotiated or credited into the proper account(s) within 60 days after the effective date of termination.

9. In all cases, refunds will meet or exceed the requirements of TEC, §§132.061 and 132.0611 and TAC Chapter 807, Subchapter N.

# **TUITION, FEES, & SPECIAL CHARGES**

ELTU is a small college that does not receive tuition, fees, financial assistance or any other prepayment of other charges from federal, state, or local government funding. As such, ELTU operates 100% on the payments provided from its student demographic population who sign up to engage in coaching, leadership, and change studies that enhance their callings and careers. Due to the specialized nature and objective of ELTU program of instruction, we have specific policies on Tuition, Fees, & Special Charges. The specific tuition and fees for registration, books, supplies, tools, laboratory fee, and other charges are shown broken down in detail in their respective sections for each degree program or seminar series. All tuition, fees, and special charges are outlined and agreed to in writing on the ELTU **Student Enrollment Agreement (SEA Form)**. The SEA Form is a legally binding contract and students must fulfill all terms of the Agreement as outlined, including but not limited to any tuition, processing fees, special charges, and other fees and expenses outlined in the University catalog and specified in the Agreement. Students must complete a new Student Enrollment Agreement should they wish to apply for a different program or certificate at the University. (For ease of administration, any figures for mathematical calculations may be rounded up or down to the nearest whole number.)

# Total Costs for all ELTU Programs & Seminars

The total cost for each ELTU Degree program or seminar certificate series is subject to change.

- Bachelor of Science Degree in Christ-Centered Leadership, Coaching, and Change \$4,683
- Master of Science Degree in Christ-Centered Leadership, Coaching, and Change \$4,163
- Graduate Degree Program in Executive Leadership, Pastoral Care, & Change Mgmt \$4,163
- Doctor of Philosophy Degree in Christ-Centered Leadership, Coaching, & Change \$4,683
- Doctor of Philosophy Degree in Human Capital Leadership and Change \$4,683
- Graduate Seminar Series Certificate in Professional Coaching \$5,925
- Master's Seminar Certificate in Professional Coaching \$6,957
- Christ-Centered MBA Seminar Series \$4,163
- Personal Ministry Coach \$4,163
- Spiritual Intimacy & Birthing Coach \$4,163

#### **TUITION**

Tuition varies according to selected program or seminar. At ELTU, Tuition represents the cost of the ELTU course curricula only and does not include the cost of labor, textbooks, supplies, or any other associated or extra expenses.

#### **EXTRA EXPENSES**

In addition to the tuition associated with the degree program and seminar certificates, and pursuant to Texas Act §132.061, the following extra expenses are necessary for the portion of the program attended and are

separately stated in the student enrollment agreement. Unless otherwise noted, ELTU will withhold these items of extra expense from any refunds made to the student as allowable and referenced under the Act.

The University will charge the following non-refundable fees, incidental fees, and other associated expenses as these expenses are utilized to operate the program and will not be part of the calculations for refundable expenses. These fees are subject to change:

- Registration Fee: \$100 (refundable if Application for Admission is not approved)
- Processing Fee: \$150 (refundable if Admission Application is not approved)
- Matriculation fee: \$107/per month (\$1,288 charged each year until program completion)
- Late Payments \$35
- Extended Program Fee \$89 per month
- Program Re-instatement Fee \$100
- Official Transcripts \$30
- Graduation Fee \$275 and Fees Prior to Graduation Eligibility
- Add-on Degree Program \$2,000 (Optional; Subject to change and varies by program)
- Add-on Seminar \$2,000 (Optional; Subject to change and varies)
- Book Publishing Package \$2,400 (Optional; Subject to change)
- Third Degree Add-on w/Discount \$1,800 (Optional; Subject to change and varies by program)
- Book Fees & Supplies
- Returned check \$35
- Replacement Certificate Unframed \$50
- Official Framed Print or Reprint of Official Degree or Diploma Certificate \$189
- Tools Fee, Lab Fee, Individual Subject Fee

Brief descriptions of these fees:

#### **Registration Fee: \$100**

One-time non-refundable fee payable when students apply for admission to the school Admission's application. If a student is not approved for admission, then the fee is refunded.

#### Matriculation Fee: \$1,288 each year until program completion (\$107/month)

Matriculation fee represents the annual cost of school operating expenses per student enrolled. It includes but is not limited to school operating expenses, program/seminar related expenses for students accepted into the University, the cost of providing student services, staff, access to technology platforms, communications, evaluations, operations expenses, student-faculty activities, recordkeeping, and review upon admission, enrollment, termination, and exiting the University. The current Matriculation fee is charged on an annual basis and starts at the annual amount (shown above) which equals to the amount per month if the student is paying via the 12-month installment plan. The Matriculation Fee is required until the student completes the program or the student reaches the maximum number of months in the program, whichever comes first. Depending on their financial need, scholarship students may or may not be required to pay the Matriculation Fee as scholarships are awarded on a financial case-by-case basis. If and when Matriculation Fees are waived for scholarship students, Bachelor's degree program students may be granted up to 24 months of Matriculation Fees waived and Non-Bachelor's degree program students may be grant up to 12 months of Matriculation Fees waived. Otherwise, Matriculation Fees will automatically be assessed and collected electronically the first month after scholarship award period ends. Upon approval of the Scholarship, recipients will be required to arrange for payment or complete Payment Authorization Forms setting up automatic payments for any

Matriculation Fees that may be incurred beyond the Scholarship period. This means if Scholarship students have not completed their programs by the end of the Scholarship period, the student is required to immediately begin paying the Matriculation Fee once the Scholarship has ended.

Once the maximum number of months for the degree program has ended and if the student has not completed their program, the Matriculation Fee will end, and the student will be required to pay the Extended Program Fee charged on a monthly basis if the student is actively enrolled in the program beyond the maximum number of months.

The ELTU Matriculation Fee is a separate line item on the Student Enrollment Agreement and covers the cost of labor and operations expenses not included in tuition. This fee must be set up in monthly installments or paid in advance when the student applies for Enrollment to the University. The ELTU Matriculation fee is not repeated when the student's enrollment includes a dual degree or voluntary add-on service. The Matriculation fee is refundable if paid in advance and Application for Admission is not approved. Otherwise, the Matriculation fee is required to operate all programs and seminars as part of school operating costs and will not be considered in calculating any refundable expenses 72-hours after the application approval date of both ELTU Asynchronous and Synchronous programs and seminars.

The Matriculation Fee may be paid in monthly installments for Degree and Asynchronous programs only. If the student is paying in monthly installments, all payments made must first be allocated towards the Matriculation Fee until the starting annual Matriculation Fee is paid in full. If you paid the annual starting full Matriculation fee in advance and you change your mind and withdraw within the first 72-hours of your program/seminar application approval date, you get a full refund of the Matriculation and Tuition Fees paid. If for any reason you withdraw or are terminated after the first 72-hours of the official program/seminar application approval date, the full starting annual Matriculation Fee is non-refundable, and the tuition is refundable based on the number of lessons completed as discussed in the Cancellations and Refunds policy.

The Matriculation Fee for all Synchronous programs and seminars regardless of the number of program/seminar hours cannot be paid in installments and is due and payable 3 business days before the scheduled official start date of the Synchronous program/seminar. If you change your mind and withdraw from a Synchronous program or seminar within the first 72-hours after your Synchronous program/seminar application is approved, you get a full refund of the Matriculation and Tuition Fees paid. If for any reason you withdraw after the first 72-hours after your Synchronous program/seminar application is approved, the Matriculation Fee portion is non-refundable, and the remaining portion of the synchronous program/seminar is refundable based on that portion of the Synchronous program/seminar delivered and in accordance with the provisions of the Cancellations and Refunds policy.

After the student's 72-hour privilege has expired for any enrolled Asynchronous or Synchronous program/seminar, Matriculation Fees are not a part of any refund calculations. If student is paying in installments and withdraws before the full annual starting Matriculation Fee is collected or any other remaining fees are due but not paid, the student will receive a bill for any unpaid portion of the Matriculation fee and other fees. Coursework/Grades/Transcripts cannot be evaluated or processed until all fees due are paid.

#### \$100 - Reinstatement Fee

If a student who has cancelled or otherwise terminated a Student Enrollment Agreement wishes to reinstate a previously terminated agreement, then a fee of \$100 will be charged prior to re-instatement. This does not apply to students who have exercised the time provisions of the policy on Incompletes, Withdrawals, or Repeat Courses within the allowable time under the policy.

#### **Processing Fee \$150**

The Processing Fee is a separate fee from registration and is required in advance from all students applying to the University regardless of their choice of degree program, seminar series, or scholarship. This fee is required to set up the student's record upon enrollment.

#### \$35 – Late Payments

Late payment fees of \$35 are assessed for any installment payment remaining unpaid after (3) business days.

# \$89 per month - Extended Program Fee

If a student in any program/seminar/series has not finished after the maximum number of months has expired in the guidelines for that program or has not successfully cancelled or otherwise terminated a Student Enrollment Agreement, the student will be assessed a fee to hold the program over beyond the maximum time period. A fee of \$89 per month to extend the program will automatically be charged until the student finishes the program or terminates. This does not apply to students who have exercised the time provisions of the policies on Incompletes, Withdrawals, Cancellations, Terminations, or Repeat Courses within the allowable time under policy.

#### \$30 - Official Transcripts

A fee of \$30 will be charged when a student requests ELTU to send copies of any transcripts requested by the student. The student must make a request for transcript in writing, including the school/entity/person who is authorized to receive the transcript. Students must pay all fees owed to the school for any open balances on the student financial account. The student must make the transcript request in writing before any documents are released.

# \$275 Graduation Fee and Fees Prior to Graduation Eligibility

All Students are required to pay a graduation fee of \$275 payable at the student's final academic term; this fee is required of all degree-seeking students. The fee covers expenses associated with graduation, including but not limited: the cost of evaluation and processing of the graduation application, cost of diploma and supplies, program expenses, mailing fees, and other expenses associated with the student's upcoming graduation and eligibility for graduation. The fee does not cover the student's cap and gown. The Graduation Fee is comprised of the amounts of expected expenses for the operation and execution of associated graduation processes; it includes activities performed and conducted by the school to successfully close out the student's program and the associated financial requirements of a graduation process. Therefore, the Graduation Fee is charged whether the student participates in graduation or not. Certificate students do not pay a graduation fee unless the certificate program is part of the graduation process as well. A Student who has an open balance on the Student Financial Account may not be scheduled for graduation, nor receive any certificates, Degrees, official grades, official or unofficial transcripts until all financial obligations for payment are paid in full on the Student ELTU Financial Account.

#### Add-on Program \$2,000 and Add-on Book Publishing Package \$2,400

If you choose to add on an optional additional Degree program, Seminar Series, or the ELTU Book Publishing Program, this information is shown on your Student Enrollment Agreement. You may be eligible for discounts as offered by the school and described in this ELTU Catalog (see Student Discounts policy and VOLUNTARY "ADD-ON" SERVICES (OPTIONAL) policy. These discounts vary and are subject to change. Your discounts amounts are shown on your Student Enrollment Agreement. Transaction details regarding Add-on services that you selected and their costs along with any terms for payment are also included and outlined in your Student Enrollment Agreement.

#### **Book Fees & Supplies**

Textbooks vary in cost and students should project an estimate of about \$250 to \$350 total to cover books in any given ELTU program. Depending on the book provider, cost may be higher or lower than this estimate. Books may be purchased from your favorite bookstore online such as Amazon.com or similar, and some books may be purchased directly from ELTU separately. Students are responsible for the cost of their own textbooks, Internet, computer devices and equipment, email service, etc. which are needed to access and complete ELTU courses, seminars, and programs. Any cost shown for textbook fees or supplies are estimates only based on current cost and are subject to change at any time. See policy on BOOKS, MATERIALS, & SUPPLIES.

#### Tools Fee, Lab Fee, Individual Subject Fee

Unless otherwise shown, the University does not charge a separate fee at this time as tools fee, lab fees, or individual subject fees.

#### STUDENT DISCOUNTS

Tuition rate discounts and other student discounts may be offered to students who enroll in and purchase multiple programs and optional Add-on services, seminars and programs. ELTU students who wish to add on multiple programs or seminar series while enrolled in the current one may do so by purchasing the Add-on package. Each Add-on package applies only to one degree program or seminar series. Multiple Add-on packages must be purchased for multiple degree programs or seminars. A student enrolled in the full regular ELTU degree program or seminar series (not an ELTU bridge) who purchases an Add-on package must complete the full required number of program hours for their selected Add-on degree program except where noted otherwise in this handbook concerning transferable credits for the selected program or seminar series. For example, right before graduation a student in the ELTU Bachelor's degree program purchases (1) Add-on degree package for a Master's degree. The student must complete the required program hours in the first program before he/she can begin the next program or seminar series. If the student has prior transferable credits, they may request consideration for those credits under our admissions policy. Add-on package price is strictly a discounted rate for which the student is eligible due to his/her multiple enrollments as an ELTU student. The discounted rate for the Add-on Package must be paid along with any school processing fees, including Matriculation fees. These fees are payable either upfront or they may be paid via an installment plan. If the Add-on package and fees are paid on an installment plan, the Add-on package installment plan may begin only after the current active degree plan has been paid in full. A student may not have more than one installment payment plan active at one time. At present, all our ELTU installment packages are paid monthly with no interest. All Add-on packages must be purchased while the student is currently active in good standing in an ELTU program or seminar series. Once a student has completed an ELTU program or seminar series, the student is no longer an active ELTU student and is no longer eligible to purchase an Add-on package discounted program. (Also see policy on VOLUNTARY "ADD-ON" SERVICES (OPTIONAL)).

# **VOLUNTARY "ADD-ON" SERVICES (OPTIONAL)**

ELTU may offer more than one program for the student to consider as optional programs, such as "bridge" program choices or multiple degree programs. These are optional add-on programs or seminars offered to complement the student's choices and offer flexibility in obtaining educational goals. Add-on programs are not mandatory and are purely offered as "bridges" of convenience to the student who wishes to join multiple programs together in completing his/her educational goals. In addition, ELTU program packages are often offered bundled together so that the student may receive special discounts approved by the School Director in advance. Any ELTU Program Credits for these programs are reviewed in advance by the ELTU School Director for transferability to other ELTU programs. Credit hours for Previous Training or Work Experience outside of ELTU programs or seminars do not apply to our ELTU bridge programs which are those programs that have already been shortened in program hours providing ELTU credits within our school. Any transfer of program credit from one ELTU program into another ELTU program must be requested by the student in advance of entering any ELTU program or seminar series; and approval if any, is at the sole discretion and approval of the ELTU School Director.

#### Add-on Multiple Programs or Seminars

ELTU students who wish to add on multiple programs or seminar series while enrolled in the current one may do so by purchasing the Add-on package. The Add-on package applies only to the second degree program or seminar series which will be added to the initially enrolled first degree program or seminar series. A 3<sup>rd</sup> Degree Add-on with Discount is available at a slightly lower cost and shown on the Student Enrollment Agreement as well. A student enrolled in the full regular ELTU degree program or seminar series (not an ELTU bridge) who purchases an Add-on package must complete the full required number of program hours for their selected Add-on degree program except where noted otherwise in this handbook concerning transferable credits for the selected program or seminar series. For example, right before graduation a student in the ELTU Bachelor's degree program purchases (1) Add-on degree package for a Master's degree. The student must complete the required program hours in the first program before he/she can begin the next program or seminar series. If the student has prior transferable credits, they may request consideration for those credits under our admissions policy. Add-on package price is strictly a discounted rate for which the student is eligible due to his/her multiple enrollments as an ELTU student. The discounted rate for the Add-on Package must be paid along with any school processing fees, including Matriculation fees. These fees are payable either upfront or they may be paid via an installment plan. If the Add-on package and fees are paid on an installment plan, the Add-on package installment

plan may begin only after the current active degree plan has been paid in full. A student may not have more than one installment payment plan active at one time. At present, all our ELTU installment packages are paid monthly with no interest. All Add-on packages must be purchased while the student is currently active in good standing in an ELTU program or seminar series. Once a student has completed an ELTU program or seminar series, the student is no longer an active ELTU student and is no longer eligible to purchase an Add-on package discounted program.

# Add-on Commercial Book Publishing Pkg (optional)

At ELTU: The University of Christ-Centered Coaching, Leadership, and Change, you can become not only transformed and empowered to go live your best life, but also write your story, get it published and released into the commercial marketplace or ministry marketplace - all while completing the dream of earning your college degree! In this Optional Book Publishing Package, you will complete the process of earning your chosen degree or graduate certificate, plus ELTU will help to launch your own published work into the commercial market or ministry marketplace! And the best part is this is all accomplished in the process of earning your degree or graduate certificate. Specifically, we will show you how to:

- Write your book;
- Become a published author;
- Launch your book into marketplace or ministry;
- Get the Discounted rate of just \$2,400 for worldwide marketplace publishing; and
- Keep 100% of your Book Royalties minus any Amazon Publishing Fees!

#### **How It Works:**

Pair the Add-on Commercial Book Publishing Package with any of our ELTU degree or graduate seminar certificates; you get to utilize your time in the Course Paper to create your book content for publication into the market. Instead of writing a textbook summary for your Course Paper, you will share your own stories along with what you learned in the textbook lectures to develop content for your Course Paper. This content is what you will submit as your Course Paper to the Instructor for grading. Once graded and returned to you, with your fully paid Add-on Book Publishing package, we receive your permission to publish the work for you under your name in the outside market. The material will be packaged by ELTU for your commercially produced book in the marketplace. With ELTU, you are provided with a full suite of our services including book editing, book cover, ISBN, setup training, and consultation to help turn your Course Paper into a production work file for your book. You will get to work on your book, your calling, and your personal brand all while completing your ELTU degree or seminar certificate! *Refundable until first draft of work is turned in submitted to Instructor*.

#### All at a discounted publishing rate!

During enrollment, select the "Add-on Book Publishing Package." The price shown for this Add-on program has already been discounted as shown in the Student Enrollment Agreement. This amount will be added on to your chosen degree or seminar certificate package. You will be given the opportunity to break the Add-on payment into installments or pay in advance. No work will be done on your book production file until all payments have been completed for both your ELTU degree or seminar certificate and your selected Add-on Commercial Book Publishing Package.

#### **Commercial Publishing Package - Doctoral Dissertation**

When you pair the Add-on Commercial Book Publishing Package with the Doctoral Dissertation, once your Doctoral Dissertation has been successfully graded, defended, and conferred, your Course Doctoral Paper content will be used to create your book content for publication into the market. Each Add-on Commercial Book Publishing Package you purchase may only be used to publish your Combined Course Papers or your Dissertation. If you wish to publish both your Combined Course Papers and your Dissertation, you will need to purchase a total of (2) Add-ons as one of the Add-ons will cover the Program Course Papers and the other Add-on will cover the Program Dissertation. This unique and convenient learning experience gives students the opportunity to share their stories along with what you learned in the textbook lectures to make the world a better place! The content you create is what you will submit as your Course Paper or Course Dissertation to the Instructor for grading. Once graded and returned to you, with your fully paid Add-on Book Publishing package, we receive your permission to publish the work for you under your name in the outside market. The material will be packaged by ELTU for your commercially produced book in the marketplace. With ELT, you are provided with a full suite of our services including book editing, book cover, ISBN, setup training, and consultation to help turn your Course Paper into a production work file for your book. You will get to work on your book, your calling, and your personal brand all while completing your ELTU degree or seminar certificate!

#### PAYMENT PLANS & METHODS OF PAYMENT

Payment Plan installments are due monthly on the date of execution of any payment plans. Any student failing to make the monthly installment payment is subject to fines/penalties, withdrawals for non-payment and may forfeit credit for courses. If a student is withdrawn for non-payment, all tuition, fees, fines and penalties are collected along with a reinstatement fee before course grades are assigned. Reinstatement may be granted through the end of the existing program year if the student brings the financial account current and follows the re-instatement policy. The Payment Plan is a legally binding contract and students must fulfill all terms of the payment plan installments as outlined in the Student Enrollment Agreement, including but not limited to any late fees, incidental expenses, and other fees and expenses as outlined in the University catalog and the Student

Enrollment Agreement. Payment Plans are available at the beginning of the admission's process and may need to be revised if the student makes changes to their program. Students may only have one payment installment plan in effect at a time.

• Late payment fees of \$35 are assessed for any installment payment remaining unpaid after (3) business days.

#### Methods of Payment

The only acceptable methods of payment are company (organization) checks or electronically processed transactions in good funds paid via online link electronically from the School. No cash payments are accepted. Company check processing or payment via Paypal, Zelle, debit, credit cards, bank account electronic funds transfer (EFT), and automated clearinghouse (ACH) recurring payments made electronically or online are the school's only acceptable method of payment.

#### FINANCIAL AID & SCHOLARSHIPS

ELTU may from time to time be able to offer private scholarships. Organizations or individuals who wish to partner formally or informally with ELTU to support ELTU students' learning journey are welcome. Any funds available for scholarships will be offered according to the donor's requirements and in alignment with these school policies, notwithstanding any state, federal, or local governing laws that may be applicable. An educational sponsor, church or organization whose educational department has a strategic alliance with ELTU will be highlighted and featured as appreciation at the ELTU program graduation. ELTU does not participate in federal, state, or local government student financial aid programs under Title IV, Higher Education Act of 1965 (20 U.S.C. Section 1070 et seq.) All scholarships and financial aid awards become a part of the signed and executed Student Enrollment Agreement.

#### • ELTU Inaugural Scholarships

Established in 2023, the ELTU Inaugural Scholarship is a gift of financial assistance which may include but not be limited to free or reduced tuition from University Founder, Dr. Merle Ray. The gift is in the interest of elevating students who are following their calling and career in the fields of leadership, coaching, spiritual care and/or or managing change. The Scholarship serves to further Dr. Ray's commitment to encourage and support women and men who are committed to Christ-Centered leadership transformation in the 21st century.

The University President or designated official may select scholarship recipients based on financial needs addressed in the scholarship questions contained in the ELTU Admissions application process. All applicants will receive notification in writing as to the scholarship decision. To obtain consideration, applicants must apply directly from the University's website and no outside or third party websites.

Inaugural candidates must complete the ELTU Admissions process and Student Enrollment Agreement in its entirety, and a **Waiver of Tuition** Form will be executed upon Admissions approval and will be a part of the Student's Enrollment Agreement.

Expenses and Fees not covered by the Scholarship must be set up on installments or paid in advance prior to admission.

Students must adhere and agree to the following statements during the Admission's Application as part of the Scholarship process. If approved for ELTU Scholarship, (I) the student understand that I may receive free, nearly free, or reduced tuition or fees based on self-identified need. I further understand that ELTU Scholarships are not governed nor are they provided by state, federal, or local government; ELTU scholarship is not an entitlement fund. ELTU Scholarship recipients will be subject to:

- Matriculation Fees of \$1,288 automatically incurred annually at the beginning of each program year, and
  may be waived in full or in part depending on the school's financial status, student's financial need, and/or
  any donor requirements. Matriculation Fees must be paid in advance (or may be set up on installments of
  \$107 per month) when not waived via Scholarship. Matriculation Fees automatically are charged each
  program year until program completion or maximum number of months in the program have expired
  whichever comes first.
- Fees not covered by Scholarship: ELTU Scholarships cover Tuition of ELTU Degree Programs only and do not cover voluntary optional services, add-on programs, or any incidental fees. Expenses like Registration fee, Processing Fee, Matriculation fee, Books, Supplies, Dual Degree/Seminar Programs, Graduation Expenses, or other materials or fees are not covered by the Scholarship. Expenses and Fees not covered by the Scholarship must be set up on installments or paid in advance prior to admission.
- Terms, Conditions, and Limits: Scholarships granted for Bachelor's program will not exceed 24 months.
   Scholarships granted for Non-Bachelor's programs will not exceed 12 months. Arrangement must be made in advance for any payments that may be incurred or accumulated after the Scholarship term ends. Upon acceptance of the Scholarship, students will be presented with Payment Authorization Forms to set up these expected payments that are not covered or any enrollment fees beyond the term of the Scholarship.
- Change, Cancellation, or Revocation at any time: All ELTU Scholarships are temporary, subject to change, cancellation, withdrawal/deletion or revocation at any time; scholarships may be limited or restricted based upon changes to the financial situation of the school, our students, and/or any donors. Students may be required to update and inform ELTU during the program term of any changes in the student's financial situation resulting in a change in the student's eligibility for the Scholarship or financial assistance.
- Enrollment in the ELTU Degree Program is required first and a Waiver of Tuition Form will be provided upon approval of the Admission and Scholarship. Students must set up Payment Plans to cover the initial registration and processing fees if not paid in advance, and they must agree to Payment Plans authorizing recurring electronically processed payments.
- Approval by the School's Executive Director and/or the School's designated official(s) is required to approve and administer awards.
- All scholarships and financial aid awards are offered and reviewed based on financial need on a case-by-case basis.
- Scholarship Award Letter and documentation become a part of the Student Enrollment Agreement.