

Pacific Theological Seminary

ENROLLMENT AGREEMENT

The following constitutes the enrollment agreement for Pacific Theological Seminary located at 8977 Activity Road, Ste 100, San Diego CA 92126. Phone Number 858-703-1100; Fax Number TBD. All instruction will be provided at or through the main location. The main location is 8977 Activity Road, Ste 100, San Diego CA 92126. Website: <https://www.pacificseminary.org>

STUDENT AND PROGRAM INFORMATION:

Student Name: _____

Student's ID#: _____

Courses for this term: _____

PROGRAM IN WHICH ENROLLING:

Master of Divinity (78 Credits)

The term of Enrollment Covered by this Agreement: _____ to _____.

Withdrawal from this Agreement needs to be exercised by _____.

The program start date is: _____ and the scheduled completion date is:
_____.

The normal length of the program is 4 years.

NOTICE

YOU MAY ASSERT AGAINST THE HOLDER OF THE PROMISSORY NOTE YOU SIGNED IN ORDER TO FINANCE THE COST OF THE EDUCATIONAL PROGRAM ALL OF THE CLAIMS AND DEFENSES THAT YOU COULD ASSERT AGAINST THIS INSTITUTION, UP TO THE AMOUNT YOU HAVE ALREADY PAID UNDER THE PROMISSORY NOTE.

The following charges must be paid by the student. Those charges that are non-refundable are clearly identified.

TOTAL STUDENT CHARGES AND FEES:

Application Fee	\$ 0
Registration Fee	\$ 0
Change of registration fee (per time)	\$ 30. This fee is Non-Refundable.
Late registration fee	\$ 75. This fee is Non-Refundable.
Student Activity fee, all programs, per semester (Fall and Spring)	\$ 25. This fee is Non-Refundable.
Tuition for degree-seeking students enrolled in classes for credit	\$300 per credit hour This tuition applies to degree-seeking students enrolled in a degree program, Undeclared students and visiting students Master of Divinity (Est. Prog. Total for tuition \$23,400) Master of Arts (Theological Studies) (Est Pro. Total for tuition \$15,300)
Textbooks	Master of Divinity: \$1,300 (Est. Prog. Total for textbooks) Master of Arts (Theological Studies): \$850 (Est. Prog. Total for textbooks)
STRF Fee	Currently \$ 2.50 per thousand dollars of institutional charges. This fee is included in the tuition for each program , and may change in the future. This fee is Non-Refundable.
Returned Checks Fee	\$ 25 This fee is Non-Refundable.
Penalty Fee for Late Payment	A late fee of .5% per month will be assessed on any charges more than 30 days past due. This fee is non-refundable.
Clinical Pastoral Education Fee for the Master of Divinity program with a Chaplaincy Concentration or Master of Divinity students choosing to take Chaplaincy Internship A and B instead of Professional Internship A and B	Students who take Clinical Pastoral Education (CPE) and are registered in Chaplaincy Internship A and B will pay site supervisory fees directly to the CPE center. In the past this has been \$500 - \$700. These fees are reimbursed to students by PTS at the completion of the CPE unit.
Graduation fee	\$ 55 This fee is non-refundable.
Normal Audit Rate	\$ 75 per audit hour
Audit Rate for Pacific Theological Seminary and Bethel Seminary	\$ 37.50 per audit hour

San Diego Alumni, Pastors (and spouses), Full-time Employees of Christian Ministry Agencies (and spouses), Senior Citizens (60+)	
Current Master's Degree Students and Spouses (when student is taking an equal number of courses for credit)	\$ 0 per audit hour
Ways to make payments other than cash or check	<ul style="list-style-type: none"> • By Electronic Check: Authorize automatic withdrawal from your checking or savings account with no fee. • By cash or check mailed to or delivered to 8977 Activity Road, Ste 100, San Diego, CA 92126 • By credit card online only: Visa, MasterCard, American Express, or Discover with a non-refundable fee of 2.85% or \$3 minimum, charged by Stripe (processing service). You will need to add this amount to your payment. • By Zelle to Pacific Theological Seminary operations@pacificseminary.org

TUITION AND TOTAL PROGRAM CHARGE:

In addition to the fees above, the total estimated tuition charges for the programs offered are as follows:

Master of Divinity	\$23,400
Master of Arts (Theological Studies)	\$15,300

Therefore, the total cost for the Masters of Divinity degree will be **\$24,955**. This increases to approximately **\$25,655** if a student takes Chaplaincy Internship A and B depending on the site supervisory fees. The site supervisory fees will be reimbursed to students by PTS at the completion of the CPE unit. The total cost for the Masters of Arts degree in Theological Studies will be **\$16,355**

You are responsible for these amounts. If you get a student loan, you are responsible for repaying the loan amount plus any interest, less the amount of any refund.

STUDENT TUITION RECOVERY FUND (STRF) FEES:

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, 1747 North Market, Suite 225, Sacramento, CA 95834, (916) 431-6959, or (888) 370-7589.

To be eligible for STRF, you must be a California resident or 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.
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 non-collection 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.

STUDENT'S RIGHT TO CANCEL

Any student has the right to cancel this 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.

When providing written notice of cancellation, please email the registrar at registrar@pacificseminary.org or send to: Chief Academic Officer, Pacific Theological Seminary, **8977 Activity Road, Ste 100, San Diego, CA 92126**. Phone Number **858-703-1100**. Cancellation may also occur if you have not attended class for a period of three weeks. If you cancel this Agreement, the school will refund any money that you paid, less any non-refundable charges and deduction for text materials not timely returned in like-new condition, within forty-five days after your Notice of Cancellation is received.

REFUND POLICY:

The institutional refund policy for students who have completed 60 percent or less of the course of instruction, and who have not cancelled as explained above, shall be a pro-rata refund.

You are obligated to pay only for educational services received and for unreturned equipment or materials. The refund shall be the amount you paid for instruction multiplied by a fraction, the numerator of which is the number of hours of instruction which you have not received but for which you have paid, and the denominator of which is the total number of hours of instruction for which you have paid.

Any student who notifies Pacific Theological Seminary of cancellation or program withdrawal, or who has been withdrawn or dismissed from the school, has the right to cancel this 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; less the non-refundable fees identified above.

Students who have completed 60% or less of a course are entitled to a refund based on the refund formula below. After 60% of the course has been completed the course is non-refundable.

Refunds can be requested in writing to Pacific Theological Seminary, Office of the Chief Academic Officer, 8977 Activity Road, Ste 100, San Diego CA 92126. Phone Number **858-703-1100**. The refund will be calculated upon the receipt date or upon withdrawal of the student by the school as referenced above.

Any refund to a student will be refunded minus any non-refundable fee within 45 days of notification in writing or administrative withdrawal of the student made by the school.

Course fees are due following enrollment when the student has been invoiced. No more than four months of tuition can be charged at commencement of the course. After the initial four-month period, the remainder of tuition and fees can be charged and will be due. At the student's discretion, the full amount of tuition and fees can be paid if so desired.

Refunds are calculated as follows (and are only for students who have completed less than 60% of the total instruction hours): The institution's refund policy for students who have completed 60% or less of the course of instruction shall be a pro rata refund calculated by hour of instruction minus any non-refundable fee.

FORMULA: (1) deduct the non-refundable application/registration fee or any other non-refundable fee from the total tuition charge; (2) divide this figure by the number of hours in the program; (3) the quotient is the hourly charge for the program; (4) the amount owed by the student for the purposes of calculating a refund is derived by multiplying the total hours attended by the hourly charge for instruction calculated in [3], plus the amount of the application/registration or other non-refundable fee specified in [1]; and (5) the refund shall be any amount in excess of the figure derived from [4] that was paid by the student to the institution.

HYPOTHETICAL EXAMPLE: The following is a simple hypothetical example of how a refund is calculated. A student registers for a 36-hour course at a cost of \$800. Upon the student notifying the school in writing of a withdrawal after attending 12 hours, a refund is calculated as follows: Total tuition of \$800 minus \$100 in non-refundable fees equals \$700. \$700 divided by 36 hours of instruction equals \$19.44/hr. The student owes 12 hours completed x \$19.44 = \$233.28 + \$100 in non-refundable fees, totaling \$333.28. The \$800 tuition fee minus \$333.28 = a refund of \$466.72.

Federal or State Loans:

If a student has received federal student financial aid funds, the student is entitled to a refund of moneys not paid from federal student financial aid programs funds. If the 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 balance owed on the loan.
2. The student may not be eligible for any other federal student financial aid at another institution or other government assistance until the loan is repaid.

If a student obtains a loan to pay for an educational program, the student will have the responsibility to repay the full amount of the loan plus interest, less the amount of any refund, and that, if the student has received federal student financial aid funds, the student is entitled to a refund of the moneys not paid from federal student financial aid program funds.

WITHDRAWAL:

You have the right to withdraw from a course of instruction at any time. A notice of withdrawal must be made in writing to the address of the school shown on the first page of this Agreement. When a student officially withdraws from the course, any refund of tuition will be governed by the following policy calculated from the first official day of classes. Only non-refundable fees will be assessed or deducted from the amount to be refunded to the student. There will, however, be no refund for late payment of fees.

Please be advised that an administrative withdrawal of a student may also be made by the school. Such a withdrawal will be determined to have occurred, if in the estimation of the school and instructor, and in the absence of an approved leave of absence or other short-term absence, the student fails to participate in course assignments or other instruction for a period of three weeks.

If a student wishes to withdraw from the institution or a course of instruction, the student must contact Pacific Theological Seminary, Office of the Chief Academic Officer, 8977 Activity Road, Ste 100, San Diego CA 92126. Phone Number **858-703-1100**. Refunds will be processed when a student has resolved all financial obligations against their school debts, and their student account reflects a credit balance. Refunds are processed within 45 (forty-five) days after the student's account reflects a credit balance.

NOTICE CONCERNING TRANSFERABILITY OF CREDITS AND CREDENTIALS EARNED AT OUR INSTITUTION

The transferability of credits you earn at Pacific Theological Seminary is at the complete discretion of an institution to which you may seek to transfer. Acceptance of the degree that you earn in the Masters of Divinity program or the Master of Arts of Theological Studies is also at the complete discretion of the institution to which you may seek to transfer. If the degree that you earn in the Masters of Divinity program or the Master of Arts in Theological Studies at this institution is 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 Pacific Theological Seminary to determine if the Masters of Divinity degree or the Master of Arts in Theological Studies that you earned will transfer.

DISTANCE EDUCATION PROGRAMS

Pacific Theological Seminary may offer online instruction for its programs. A distance educational program where the instruction is not offered in real time shall transmit the first lesson and any materials to any student within seven days after the institution accepts the student for admission.

The student shall have the right to cancel the enrollment 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. The institution shall make the refund pursuant to section 71750 of the Regulations. If the institution sent the first lesson and materials before an effective cancellation notice was received, the institution shall make a refund within 45 days after the student's return of the materials.

An institution shall transmit all lessons and materials to the student if the student has fully paid for the educational program and, after having received the first lesson and initial materials, requests in writing that all of the material be sent. 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, but shall not be obligated to pay any refund after all of the lessons and material are transmitted.

Students with a delinquent account with past due balances will be placed on financial probation and will not be eligible for future registration privileges, diplomas, certificates, transcripts, and other academic information until the account is settled.

WE DO NOT HAVE AN INSTALLMENT PLAN.

THIS AGREEMENT IS LEGALLY BINDING WHEN SIGNED BY THE STUDENT AND ACCEPTED BY THE INSTITUTION.

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.

PRIOR TO SIGNING

_____ (student initials) Prior to signing this enrollment agreement, you must be given a catalog or brochure, and a School Performance Fact Sheet, which you are encouraged to review prior to signing this agreement. These documents contain important policies and performance data for this institution. This institution is required to have you sign and date the information included in the School Performance Fact Sheet relating to completion rates, placement rates, license examination passage rates, and salaries or wages, and the most recent three-year cohort default rate, if applicable, prior to signing this agreement.

DOCUMENTS RECEIVED PRIOR TO SIGNING

_____ (student initials) I certify that I have received the catalog, School Performance Fact Sheet, and information regarding completion rates, placement rates, license examination passage rates, and salary or wage information, and the most recent three-year cohort default rate, if applicable, included in the School Performance Fact Sheet, and have signed, initialed, and dated the information provided in the School Performance Fact Sheet.

Please reference the separate document entitled School Performance Fact Sheet for the most recent information as described immediately above.

This enrollment agreement and all school documents will ONLY be provided in the English language. No school documents will be translated into another language. Recruitment of students will occur only in the English language. English is the official language for all instruction and documentation.

QUESTIONS OR COMPLAINTS

Any questions a student may have regarding this enrollment agreement that have not been satisfactorily answered by the institution may be directed to:

The Bureau for Private Postsecondary Education
Physical Address: 1747 North Market, Suite 225, Sacramento, CA 95834

Mailing Address: P.O. Box 980818, West Sacramento, CA 95798-0818
Phone Number: (916) 574-8900
Toll Free: (888) 370-7589
Fax Number: (916) 263-1897
www.bppe.ca.gov

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

FEES AND CHARGES:

Total charges for the current period of attendance: _____

Estimated total charges for the entire educational program is \$24,955.

Total charges the student is obligated to pay upon enrollment: _____

Student Signature

Date

School Representative

Date