



# Student Enrollment Agreement 2023-2024

## Master of Science in Finance (Distance)

### Cambridge College at Southern California

**Office and Mailing Address:** 9469 Haven Avenue, Suite 210, Rancho Cucamonga, CA 91730  
909.635.0250 • california.cambridgecollege.edu

**Location of Classrooms:** Chaffey College, 5885 Haven Avenue, Rancho Cucamonga, CA 91730

### STUDENT INFORMATION

Last name \_\_\_\_\_ First name \_\_\_\_\_ Middle name \_\_\_\_\_

Date of birth \_\_\_\_\_

Address \_\_\_\_\_ Apt \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip code \_\_\_\_\_

Country \_\_\_\_\_ Social Security number \_\_\_\_\_

Telephone \_\_\_\_\_  mobile  home  work

Alternate telephone \_\_\_\_\_  mobile  home  work

E-mail \_\_\_\_\_  personal  work

### EDUCATIONAL PROGRAM INFORMATION

*This agreement is for the duration of the Master of Science program:*

Total 30 credits Major: Finance

Approximately 4 terms to completion studying full-time (3 terms/year)

Program start date \_\_\_\_/\_\_\_\_/\_\_\_\_

Scheduled completion date \_\_\_\_/\_\_\_\_/\_\_\_\_  full time study  part time study

Please note: The actual completion date cannot be determined in advance. The length of time to complete a program is influenced by each student's life circumstances and the intensity with which they choose to pursue their studies.

### NOTICE CONCERNING TRANSFERABILITY OF CREDITS AND CREDENTIALS EARNED AT OUR INSTITUTION

The transferability of credits you earn at Cambridge College is at the complete discretion of an institution to which you may seek to transfer. Acceptance of the degree, diploma, or certificate you earn in Cambridge College's educational program is also at the complete discretion of the institution to which you may seek to transfer. If the credits or degree, diploma, or certificate that you earn at this institution are not accepted at the institution to which you seek to transfer, you may be required to repeat some or all of your coursework at that institution. For this reason, you should make certain that your attendance at this institution will meet your educational goals. This may include contacting an institution to which you may seek to transfer after attending Cambridge College to determine if your credits or degree, diploma, or certificate will transfer.

**MASTER OF SCIENCE IN FINANCE (DISTANCE)**  
**Estimated Total Cost of Attendance 2023-2024**  
**Cambridge College at Southern California**

**Estimated Schedule of Total Charges for ENROLLMENT/FIRST TERM**

Application fee, non-refundable . . . . .	\$ 50
Tuition, first term, full time: 9 credits x \$705/credit; refundable. . . . .	\$ 6,345
Student Tuition Recovery Fund (STRF) \$2.50 per \$1000 of institutional charges (as of time of publication; subject to change); non-refundable. . . . .	\$ 15.00
First term total institutional charges . . . . .total	\$ 6,410.00

**Estimated Schedule of Total Charges for ENTIRE PROGRAM**

Application fee, non-refundable . . . . .	\$ 50
Tuition, entire program: 30 credits x \$705/credit; refundable . . . . .	\$ 21,150
Student Tuition Recovery Fund (STRF) \$2.50 per \$1000 of institutional charges (as of time of publication; subject to change); non-refundable . . . . .	\$ 52.50
Graduation fee (degrees and certificates) . . . . .	\$ 125
Total estimated institutional charges . . . . .	\$ 21,377.50

TOTAL CHARGES FOR THE CURRENT PERIOD OF ATTENDANCE (FIRST TERM) . . \$ 6,410.00  
 ESTIMATED TOTAL CHARGES FOR THE ENTIRE EDUCATIONAL PROGRAM . . . . \$ 21,377.50  
 TOTAL CHARGES THE STUDENT IS OBLIGATED TO PAY UPON ENROLLMENT . . . \$ 6,410.00

<b>Estimated Personal Expenses, per term, non-refundable</b>	
Books, supplies, and equipment. . . . .	\$ 400
Room and board . . . . .	\$ 4,000
Transportation and other expenses. . . . .	\$ 1000

Estimated Personal Expenses: Cambridge College does not offer or charge students for textbooks, supplies and equipment, room and board, or transportation. The figure provided is for students to estimate their personal expenses on a term-by-term basis. This is not figured into the Enrollment/First Term or Entire Program cost estimates.

**Please Note, Regarding Cost Estimates Provided Above**

- Enrollment/First term charges include application fee (non-refundable) and tuition (refundable) for one term of typical full-time study, 9 credits.
- Tuition figures provided reflect 2023-2024 tuition rates. All rates are subject to change and all students pay current rates. Therefore tuition rate may change over the period of an academic program. Tuition may be refunded (see Refunds and Repayment).
- The optional payment plan service charge of \$60/term (non-refundable) is not included in calculations above.
- Entire Program Tuition Cost includes: admission fee, tuition, and graduation fee.

**Student Tuition Recovery Fund Disclosures**

You must pay the state-imposed assessment for the Student Tuition Recovery Fund (STRF) *if all* of the following 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 Blvd., Suite 225, Sacramento, California, 95834, (916) 574-8900 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 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.

**Billing of Tuition.** Bills are mailed at least 30 days prior to the start of each term. Payments are to be remitted on or before the due date indicated on the statement (this date is typically one week prior to the term start date). Always refer to your account online for the most up to date balance information.

**Late Payment Fee.** Students will be assessed a late payment fee if acceptable payment arrangements are not made by the due date indicated on the statement. Acceptable payment arrangements include payment in full, pending financial aid, approved third-party billing (i.e. veterans) and an active and current payment plan with the Bursar's Office.

**More About Tuition, Payment and Refunds.** Please see the Academic Catalog, pages 23-31.

### STUDENT'S RIGHT TO CANCEL

You have the right to cancel or withdraw and receive a refund of 100% of the amount paid for institutional charges, less the STRF of \$2.50 per \$1000, and a reasonable deposit or application fee not to exceed \$250, through attendance at the first class session, or the seventh day after enrollment, whichever is later, if notice of cancellation is received on or before the **right to cancel date**. See table below.

First Term of Enrollment, 2023-2024 Academic Year	Application Deadline	Classes Begin	Right to Cancel Date
Fall Term 2023	Aug 30, 2023	Sept 5, 2023	Sept 12, 2023
Spring Term 2024	Jan 12, 2024	Jan 16, 2024	Jan 23, 2024
Summer Term 2024	May 30, 2024	June 3, 2024	June 10, 2024

To cancel, students must submit a written and signed notice of Withdrawal Form to the Registrar's Office by the **right to cancel date above**. The Withdrawal Form can be downloaded from [www.cambridgecollege.edu/resources/student-forms](http://www.cambridgecollege.edu/resources/student-forms). Students are not required to purchase books, supplies or equipment through Cambridge College, and the College does not offer student housing or transportation. Therefore these expenses cannot be refunded by the College.

**DISTANCE EDUCATION PROGRAMS**

Cambridge College Global offers distance educational programs where the instruction is not offered in real time. The College shall transmit the first lesson and any materials to any student within seven days after the institution accepts the student for admission. The student has 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 the written notice of cancellation is sent to: 9469 Haven Avenue, Suite 210, Rancho Cucamonga, CA 91730. 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. Cancellation must occur prior to the receipt of the first lesson and materials, which will occur within seven days after the institution accepts the student for admission. Cambridge College shall transmit all lessons and materials to the student if the student has (a) 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 the College 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.

**REFUNDS & REPAYMENT**

Students who withdraw from Cambridge College after having paid the current term charges or receiving financial aid are subject to the following refund and repayment policies. Federal guidelines mandate that tuition, fees, and other related charges are prorated based upon each student's enrollment status. *Tuition and fees may be refunded. No other charges are refundable.*

**REFUNDS & REPAYMENT—STUDENTS RECEIVING TITLE IV FINANCIAL AID**

**Exit Counseling.** All borrowers of federal student loans must complete federally mandated exit counseling when graduating or dropping to less than half-time enrollment status. Exit counseling prepares students for repayment. Students must do the exit counseling in its entirety, with complete and correct information; otherwise the degree, diploma, and official transcripts will be withheld.

To complete the exit interview online, go to [www.studentloans.gov](http://www.studentloans.gov), and click on Exit Counseling.

**Repayment of Federal Funds.** Students receiving federal financial aid, who withdraw from the College or stop attending all classes during a term before more than 60% of the term has elapsed, are subject to specific federal regulations.

The amount of Title IV aid that you must repay is determined by the federal formula for return of Title IV funds as specified in Section 484B of the Higher Education Act.

The amount of Title IV aid that you earned during the term before you withdrew is calculated by multiplying the total aid for which you qualified by the percentage of time in the term that you were enrolled (college work-study not included).

Your disbursement or repayment owed:

- If less aid was disbursed to you than you earned, you may receive a late disbursement for the difference.
- If more aid was disbursed to you than you earned, you will be billed for the amount you owe to the Title IV programs and any amount due to the College resulting from the return of Title IV funds used to cover College charges.

Cambridge College will return the unearned aid to Title IV programs as specified by law.

***Students who have received federal student financial aid funds are entitled to a refund of any moneys not paid from federal student financial aid program funds*** (see below).

<b>COLLEGE REFUND POLICY</b>	<b>RESPONSIBILITY FOR LOAN</b>																																
<table border="0" style="width: 100%;"> <tr> <td style="width: 80%;"><b>Date of Withdrawal from 8-20-week courses</b></td> <td style="width: 20%; text-align: right;"><b>Refund</b></td> </tr> <tr> <td colspan="2"><i>(Week of instruction is 7 days)</i></td> </tr> <tr> <td>Before add/drop deadline (within first 14 days) .</td> <td style="text-align: right;">100%</td> </tr> <tr> <td>During days 15-21 . . . . .</td> <td style="text-align: right;">75%</td> </tr> <tr> <td>During days 22-28 . . . . .</td> <td style="text-align: right;">25%</td> </tr> <tr> <td>Thereafter . . . . .</td> <td style="text-align: right;">0%</td> </tr> </table> <table border="0" style="width: 100%;"> <tr> <td style="width: 80%;"><b>Date of Withdrawal from 5-week Courses</b></td> <td style="width: 20%; text-align: right;"><b>Refund</b></td> </tr> <tr> <td colspan="2"><i>(Week of instruction is 7 days)</i></td> </tr> <tr> <td>Before or during days 1-7 . . . . .</td> <td style="text-align: right;">100%</td> </tr> <tr> <td>During days 8-14 . . . . .</td> <td style="text-align: right;">75%</td> </tr> <tr> <td>Thereafter . . . . .</td> <td style="text-align: right;">0%</td> </tr> </table> <table border="0" style="width: 100%;"> <tr> <td style="width: 80%;"><b>Date of Withdrawal from Intensive Courses</b></td> <td style="width: 20%; text-align: right;"><b>Refund</b></td> </tr> <tr> <td colspan="2"><i>(Weekend intensives: two-weekends, 4 classroom days)</i></td> </tr> <tr> <td>Before first class . . . . .</td> <td style="text-align: right;">100%</td> </tr> <tr> <td>During days 1-7 . . . . .</td> <td style="text-align: right;">75%</td> </tr> <tr> <td>Thereafter . . . . .</td> <td style="text-align: right;">0%</td> </tr> </table>	<b>Date of Withdrawal from 8-20-week courses</b>	<b>Refund</b>	<i>(Week of instruction is 7 days)</i>		Before add/drop deadline (within first 14 days) .	100%	During days 15-21 . . . . .	75%	During days 22-28 . . . . .	25%	Thereafter . . . . .	0%	<b>Date of Withdrawal from 5-week Courses</b>	<b>Refund</b>	<i>(Week of instruction is 7 days)</i>		Before or during days 1-7 . . . . .	100%	During days 8-14 . . . . .	75%	Thereafter . . . . .	0%	<b>Date of Withdrawal from Intensive Courses</b>	<b>Refund</b>	<i>(Weekend intensives: two-weekends, 4 classroom days)</i>		Before first class . . . . .	100%	During days 1-7 . . . . .	75%	Thereafter . . . . .	0%	<p><b><i>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 funds refunded to the loan provider, 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.</i></b></p> <p><b><i>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.</i></b></p> <p><b><i>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.</i></b></p>
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**PAYMENT SUMMARY: MASTER OF SCIENCE IN FINANCE (DISTANCE)**

<b>TOTAL CHARGES FOR THE CURRENT PERIOD OF ATTENDANCE (FIRST TERM)</b> . . . . .	\$ 6,410.00
<b>ESTIMATED TOTAL CHARGES FOR THE ENTIRE EDUCATIONAL PROGRAM</b> . . . . .	\$ 21,377.50
<b>TOTAL CHARGES THE STUDENT IS OBLIGATED TO PAY UPON ENROLLMENT</b> . . . . .	\$ 6,410.00

Of the charges included in these summary figures, tuition is refundable. The application fee and STRF are not refundable.

**CATALOG • QUESTIONS • COMPLAINTS • SIGNATURES**

The Cambridge College Academic Catalog is provided online at [www.cambridgecollege.edu/academic-catalog](http://www.cambridgecollege.edu/academic-catalog). A paper catalog is available on request from the Cambridge College Southern California office.

**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, salaries or wages, and the most recent three-year cohort default rate, if applicable, prior to signing this agreement.

**Student’s initial:** \_\_\_\_\_ **I certify that I have received** the catalog, School Performance Fact Sheet, and information regarding completion rates, 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.

**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, 1747 North Market Blvd., Suite 225, Sacramento, California, 95834, (916) 574-8900 or (888) 370-7589.

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

**The enrollment 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.**

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<b>Student signature</b>	Printed name	Date
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<b>Authorized College signature</b>	Printed name	Date
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Signature indicates institutional acceptance of this enrollment agreement.