



U niversity of Phoenix offers students a variety of ways to finance their educational costs. Available finance plans allow students to select payment options that meet their individual needs. This guide details options available at the University of Phoenix-Online.

We, at University of Phoenix, understand that choosing the right financial plan can be critical to the successful completion of a college program. The University of Phoenix team is dedicated to helping students successfully understand and meet their tuition responsibility.

*S*electing a Primary Finance Plan

It is the student's responsibility to select a primary finance plan. Each plan requires the completion of specific forms and adherence to plan guidelines. To ensure that tuition needs are met, in accordance with student responsibility for payment, it is important to follow these procedures:

- ➔ Complete the "STUDENT FINANCIAL AGREEMENT" form at the back of this guide.
 - Select a primary finance plan.
 - Student may change primary finance plan by completing a new Student Financial Agreement. Students must be in compliance with existing Finance Plan, and all changes require University of Phoenix approval. Contact your financial advisor regarding all changes.
 - Complete all necessary paperwork prior to scheduling courses. Each finance plan requires specific forms as detailed in this guide, and all students must sign a Student Financial Agreement prior to enrollment.
 - Failure to complete required paperwork, and comply with financial guidelines defaults an account to the "CASH PLAN."
- ➔ Pay in accordance with the primary finance plan selected.

Note:

Failure to pay tuition and fees in accordance with the financing agreement may result in administrative withdrawal, assessment of late fees, referral to collections and an unfavorable credit reference. Further, violation of these policies will jeopardize eligibility for deferment and re-entry into school.

CASH PLAN

Students selecting the Cash Plan must pay 100% of tuition and rEsouce fees two weeks prior to the start of each course. Listing a credit card on the Student Financial Agreement authorizes UOP to charge your card automatically for each course. For complete payment policies, please refer to the Policies and Procedures section of the official University of Phoenix Catalog.

UOP Forms Required: Student Financial Agreement

DIRECT BILL PLAN

The Direct Bill Plan is available for students whose company has been approved by University of Phoenix for direct billing. Please contact your financial advisor to see if your company is approved for direct billing. UOP approved company tuition vouchers and rEsouce fees must be received two weeks prior to the start of each course, and tuition is deferred for a maximum of two courses. Payments are due upon receipt and not contingent upon stipulations imposed by the student's company. The student is personally and immediately responsible for payment of any outstanding balances unpaid by their company.

UOP Forms Required: Student Financial Agreement

Other Required: UOP Approved Company Voucher

CORPORATE REIMBURSEMENT PLAN

The Corporate Reimbursement Plan is available for students whose employers offer a tuition reimbursement program and provide a valid credit card. Tuition is deferred a maximum of 45 days from the course start date regardless of when the student receives reimbursement from their company. Students must adhere to reimbursement guidelines to defer tuition. Students must provide a copy of their company's reimbursement policy and proof of employment. Terms and conditions of this plan are not contingent upon the receipt of grade or completion of a course.

- Student must provide credit card information on the Student Financial Agreement and agree to keep UOP updated with expiration or card number updates. Credit cards will be charged automatically on the 45th day from the course start date to cover full tuition charges.
- Charges must be preauthorized by the banking institution, and students must maintain open credit limits to support outstanding charges. To secure deferment, the credit card provided must have available credit of one course tuition charge. Student must be the cardholder.
- A declined credit card defaults an account to the "CASH PLAN." Students will be assessed a \$30 late fee and a decline fee up to the maximum amount allowed by their state.

UOP Forms Required: Student Financial Agreement

Other Required: Tuition Deferral Agreement

- rEsouce fees are due two weeks prior to the start of the course.

MILITARY STUDENT PLAN

The Military Student Plan is available for students who are currently active-duty military or civilian government contract employees. Military tuition forms must be received two weeks prior to the start of each course. Tuition is deferred for a maximum of two courses. Tuition not covered by military assistance must be paid two weeks prior to the start of each course, rEsouce fees are due two weeks prior to the start of the course.

UOP Forms Required: Student Financial Agreement

Other Required: Military Tuition Assistance Form DD1556, AF Form 1227, or Tuition Assistance Authorization (Marines)

Financial Aid Plan

University of Phoenix does not charge for processing Financial Aid.

The Financial Aid Plan is available for degree seeking students who wish to apply for Federal Grants & Loans. Tuition will be deferred a maximum of two courses with continuous attendance. Students must complete all government forms and have approval from their financial advisor prior to starting and deferring the first course. Undergraduate students will not receive enough loan funds and must pay any unpaid portion of courses two weeks prior to the start date. Student delays in completing paperwork and resolving pending issues will negatively impact tuition deferment. See Pitfalls to Avoid Section of this guide for attendance information.

UOP Forms Required: Student Financial Agreement
 Financial Aid Application
 Financial Aid Entrance Interview

Other Required: Master Promissory Note (MPN)
 FAFSA on the web-Apply Online at www.FAFSA.edu.gov

Note: Continuous attendance with no break greater than 29 days between courses is required throughout your entire program. A break greater than 29 days may cause your loan to be cancelled, funds returned to your lender, and a balance due to the University. Course incompletes and extensions do not qualify as attendance.

7 *Types of Aid Available*

FEDERAL PELL GRANT

A Federal Pell Grant, unlike a loan, does not have to be repaid. Generally, Pell Grants are awarded only to undergraduate students who have not earned a bachelor's or professional degree. Pell Grants provide a foundation of financial aid to which other aid may be added. To determine if you're eligible financially, the U.S. Department of Education uses a standard formula, established by Congress, to evaluate the information you report when you apply. The formula produces an Expected Family Contribution (EFC). The amount of Federal Pell Grant you receive depends on your EFC and your Cost of Attendance at the University.

FEDERAL SUPPLEMENTAL EDUCATION OPPORTUNITY GRANT

A Federal Supplemental Educational Opportunity Grant (FSEOG) is for undergraduates with exceptional financial need, which is defined as students with the lowest Expected Family Contributions (EFCs) and remaining need after other resources used towards educational costs are considered. This federal program gives priority to students who receive Federal Pell Grants. As with the Federal Pell Grant, Federal SEOG awards do not have to be paid back. Please note that the U.S. Department of Education guarantees that each participating institution will receive enough money to pay the Federal Pell Grants of its eligible students. However, there is no guarantee that every eligible student will receive an FSEOG award; students will be awarded FSEOG based on the availability of funds at the University.

FEDERAL SUBSIDIZED STAFFORD LOAN

This is a low interest, need-based federal loan made by a private lender that is not credit-based. The Federal Government pays the interest on the loan while the student is enrolled in school. Repayment on the loan begins six months after the date the student ceases enrollment. The loan may be paid back to the lender over the course of up to 10 years. Both graduate and undergraduate students may apply for this loan.

FEDERAL UNSUBSIDIZED STAFFORD LOAN

This is a low interest, non-need based federal loan made by a private lender that is not credit based. The student has the option to defer payment on the loan and interest while enrolled in school; however, interest accrues while the student is in school. The loan may be paid back to the lender over the course of up to 10 years. Dependent students may be ineligible to borrow this loan. Both graduate and undergraduate students may apply for this loan.

MAXIMUM STAFFORD LOAN AMOUNTS AVAILABLE

UNDERGRADUATE		GRADUATE	
0 to 23 credits	24 to 47 credits	48+ credits	
Subsidized \$2,625	Subsidized \$3,500	Subsidized \$5,500	Subsidized \$8,500
Unsubsidized \$4,000	Unsubsidized \$4,000	Unsubsidized \$5,000	Unsubsidized \$10,000
Eligible to apply for maximum of:	Eligible to apply for maximum of:	Eligible to apply for maximum of:	Eligible to apply for maximum of:
\$ 6,625	\$ 7,500	\$ 10,500	\$ 18,500
Each Academic Year.	Each Academic Year.	Each Academic Year.	Each Academic Year.

FEDERAL PLUS LOAN

This is a low interest non-need based federal loan made by a private lender that is credit-based. The borrower on this loan is the parent(s) of a dependent student. The lender determines credit worthiness. Repayment begins 60 days from the date the loan is fully disbursed by the lender. The loan may be paid back to the lender over the course of 10 years.

FEDERAL PERKINS LOAN

A Federal Perkins Loan is a low-interest (5 percent) loan for both undergraduate and graduate students with exceptional financial need. The University of Phoenix is the lender for the loan, and the loan must be repaid to the University. The loan is made with government funds with a share contributed by the school.

A Perkins Loan borrower is not charged any fees. However, if a student misses a payment, makes a late payment, or makes less than a full payment, late charges and collection costs will apply.

After the student graduates or leaves school, he/she has nine months before beginning repayment for the Federal Perkins Loan. This is referred to as the “grace period.” Additional deferments may apply. Refer to the Federal Perkins Loan promissory note or contact your campus financial advisor. During periods of deferment and the grace period the loan does not accrue interest. The monthly payment amount will depend on the amount of the debt and the length of the repayment period. Forty dollars is the minimum monthly payment.

SCHOLARSHIPS

Students may be eligible to apply for scholarships through various entities including state, federal, and private agencies. Students are encouraged to research these sources of aid through their local library and via the internet. Additionally the University of Phoenix’s Alumni Network offers a scholarship referral program as well as information regarding other scholarships available through the Alumni Network. Students may contact the Alumni Network via the Web at www.alumninetwork.org or you may call 1-800-795-2586 for additional information.

Financial Aid Plan

How is Financial Aid Applied?

Loan funds will be paid in two disbursements. The total number of credits completed will determine the timing of the second disbursement.

Student loans will be processed electronically by the lending institutions to your University of Phoenix account.

Lender processing fees are a one time deduction. Fees include origination and guarantee - approximately 3% to 4% of the total amount requested. Lenders deduct processing fees prior to funds being disbursed to University of Phoenix. When determining loan amounts, factor in lender processing fees, annual tuition increases and other educational expenses.

Academic Year

Students are eligible to apply for Financial Aid once each academic year (a minimum of 27 credits and 45 weeks of instructional time for all undergraduate students and a minimum of 27 credits and 54 weeks for all graduate students), subject to completion of required credits for the loan period. The loan period is based on the academic schedule submitted with the loan application, and is not always equivalent to the academic year. Students are not eligible to receive funds for the next academic year until the above credit and weeks requirements have been met. Incomplete extensions do not count as instructional time. Contact your financial advisor for more information prior to making any schedule changes. Any changes to the original schedule will impact the loan calculation and may disqualify eligibility.

Schedule Requirements

A valid academic schedule of a minimum of 27 credits and 45 weeks of instructional time for undergraduate students and a minimum of 27 credits and 54 weeks for graduate students must be submitted with the loan application. All courses must be listed on the schedule. There cannot be breaks of 29 days or more, unless there is an approved leave of absence.

Loan Cancellation

A student may cancel a loan by submitting the loan cancellation form. Please contact your financial advisor for additional information and to request the cancellation form. Upon receipt of the cancellation form, University of Phoenix will return any funds that have been received and cancel all future disbursements. If the request is not received within 30 days, of the first disbursement the student may be required to pay fees and interest assessed by the lending institution.

University of Phoenix Online

Federal Stafford Loans

Breakdown of Expenses for Independent Financial Aid Students on a Course by Course Basis Effective December 1, 2001

Assumptions:

- All courses taken are 3 credits
- No overlapping of courses
- Prices & information are subject to change at any time

Level 1 - \$6,625 per Academic Year Students with 0 to 23 college credits			Level 2 - \$7,500 Per Academic Year Students with 24 to 47 college credits		
Tuition (27 credits x \$410 per credit)		\$11,070	Tuition (27 credits x \$410 per credit)		\$11,070
Stafford Loan (\$6,625 less a 4% origination fee)		\$6,360	Stafford Loan (\$7,500 less a 4% origination fee)		\$7,200
Total Annual Out of Pocket Expense for Student		\$4,710	Total Annual Out of Pocket Expense for Student		\$3,870
1st Disbursement applied to 1st 15 credits in academic year			1st Disbursement applied to 1st 15 credits in academic year		
	<u>Financial Aid</u>	<u>Student Expense</u>		<u>Financial Aid</u>	<u>Student Expense</u>
Course 1	\$1,230.00	\$0.00	Course 1	\$1,230.00	\$0.00
Course 2	\$1,230.00	\$0.00	Course 2	\$1,230.00	\$0.00
Course 3	\$720.00	\$510.00	Course 3	\$1,140.00	\$90.00
Course 4	\$0.00	\$1,230.00	Course 4	\$0.00	\$1,230.00
Course 5	\$0.00	\$1,230.00	Course 5	\$0.00	\$1,230.00
2nd Disbursement applied to last 12 credits in academic year			2nd Disbursement applied to last 12 credits in academic year		
Course 6	\$1,230.00	\$0.00	Course 6	\$1,230.00	\$0.00
Course 7	\$1,230.00	\$0.00	Course 7	\$1,230.00	\$0.00
Course 8	\$720.00	\$510.00	Course 8	\$1,140.00	\$90.00
Course 9	\$0.00	\$1,230.00	Course 9	\$0.00	\$1,230.00
Total Payments	\$6,360.00	\$4,710.00	Total Payments	\$7,200.00	\$3,870.00
Level 3 & 4 - \$10,500 Per Academic Year Students with 48 college credits or more			Graduate Level - \$18,500 Per Academic Year Master's Students		
Tuition (27 credits x \$410 per credit)		\$11,070.00	Tuition (28 credits x \$505 per credit)		\$14,140.00
Stafford Loan (\$10,500 less a 4% origination fee)		\$10,080.00	Stafford Loan (\$18,500 less a 4% origination fee)		\$17,760.00
Total Annual Out of Pocket Expense for Student		\$990.00	Total Refund to Student		(\$3,620.00)
1st Disbursement applied to 1st 15 credits in academic year			1st Disbursement applied to 1st 15 credits in academic year		
	<u>Financial Aid</u>	<u>Student Expense</u>		<u>Financial Aid</u>	<u>Student Expense</u>
Course 1	\$1,230.00	\$0.00	Course 1	\$505.00	\$0.00
Course 2	\$1,230.00	\$0.00	Course 2	\$1,515.00	\$0.00
Course 3	\$1,230.00	\$0.00	Course 3	\$1,515.00	\$0.00
Course 4	\$1,230.00	\$0.00	Course 4	\$1,515.00	\$0.00
Course 5	\$120.00	\$1,110.00	Course 5	\$1,515.00	\$0.00
2nd Disbursement applied to last 12 credits in academic year			2nd Disbursement applied to last 12 credits in academic year		
Course 6	\$1,230.00	\$0.00	Course 6	\$1,515.00	\$0.00
Course 7	\$1,230.00	\$0.00	Course 7	\$1,515.00	\$0.00
Course 8	\$1,230.00	\$0.00	Course 8	\$1,515.00	\$0.00
Course 9	\$1,230.00	\$0.00	Course 9	\$1,515.00	\$0.00
Refund to Student	\$0.00	(\$120.00)	Course 10	\$1,515.00	\$0.00
Total Payments	\$9,960.00	\$990.00	Refund to Student	\$0.00	(\$800.00)
			2nd Disbursement applied to last 12 credits in academic year		
			Course 7	\$1,515.00	\$0.00
			Course 8	\$1,515.00	\$0.00
			Course 9	\$1,515.00	\$0.00
			Course 10	\$1,515.00	\$0.00
			Refund to Student	\$0.00	(\$2,820.00)
			Total Payments/(Refunds)	\$14,140.00	(\$3,620.00)

>Some states require sales tax on all educational expenses. Please contact your finance advisor for more information

>The above chart is for illustration purposes and is based on "norms".

>Refunds for graduate students will be sent by the last course of the disbursement period.

>Breaks in attendance over 29 days will significantly impact the student's expense.

>Financial aid will not cover withdrawn courses or courses with a grade of F or I/F.

>Student's portion of tuition for each course that is not covered by financial aid is due 2 weeks prior to the course start date.

>Unofficial Credit pre-evaluations are needed for 2nd, 3rd, and 4th level students in order for them to receive the proper funding on the initial loan certification.

>Books are always considered an out of pocket expense.

>Undergraduate students are not eligible to reapply until they complete 45 weeks and 27 credits. Graduate students must complete 54 weeks and 27 credits.

> Doctoral programs may vary, please contact your Financial Services Advisor

*S*tudent Financial Aid Worksheet

Complete worksheet for estimated funding:

Transfer Credits _____

Level _____

A. Maximum Funding \$ _____

Less Origination Fee - _____

= _____

B. Total Tuition:

Tuition Rate \$ _____

x # Credits _____

= _____

A - B = _____

If B is greater than A, Student may owe University of Phoenix.

If A is greater than B, Student may receive a refund.

Notes

APPLICATION PROCEDURES

Submit all forms directly to the University of Phoenix with the Student Financial Agreement. All forms must be filled out in black or blue ink. When making corrections, please line out the error, write the correct information above and initial the corrections. No correction fluid or tape permitted.

1. University of Phoenix Financial Aid Application and Entrance Interview

- Read and complete all sections of the form.
- Sign and date the bottom of the form.

2. Free Application for Federal Student Aid on the Web (FOTW)

FAFSA can be signed electronically by applying for a PIN at www.pin.net

Or

Signature page may be sent to the University of Phoenix

3. Master Promissory Note

- Complete the Borrower section
- Give complete addresses for references (foreign addresses are not acceptable).
- Choose a lender.
- Sign and date the form.

4. Signed Federal Tax Return and W-2's*

- Single: Submit signed prior year Federal Tax Return. W-2's may be requested in support of application. If considered dependent by Financial Aid guideline, include parent's signed prior year Federal Tax Return. W-2's may be requested in support of application.
- Married/Divorced: Submit joint signed prior year Tax Return and W-2's or both separate returns.
- The above information will only be required if your account has been selected for verification. Your financial advisor will notify you if the above information is needed.

5. Non-tax filers*

If you or your spouse (or your parents if dependent) did not and were not required to file prior year Federal Income Tax return, complete the non-tax filer form on the back of the University of Phoenix Verification Worksheet.

6. University of Phoenix Verification Worksheet*

- Complete Section A
- Complete Section B - The information regarding household size and number in college should match the FAFSA. In addition, the information regarding child support received should match the FAFSA
- Sign and date the form.
- The above information will only be required if your account has been selected for verification. Your financial advisor will notify you if the above information is needed.

Preferred Lender Listing includes the following institutions:

ASAP/UNION BANK &
TRUST
P.O. Box 230
Gilbert, AZ 85299-0230
(800) 545-6765
Lender Code: 850868

WELLS FARGO BANK
STUDENT LOAN CENTER
P.O. Box 9367
Walnut Creek, CA 94598
(800) 874-6989
Lender Code: 813298

BANK ONE, N.A.
(800) 487-4404
www.educationone.com
Lender Code: 811925

CITIBANK
(800) 967-2400 - Students
(800) 846-1290 - Schools
www.studentloan.com
Lender Code: 826878

FIRST UNION/EDUCAID
(800) EDUCAID - Students
(800) 347-7667 - Schools
www.educaid.com
Lender Code: 830005

* Items should not be submitted unless selected for verification by the Department of Education. A University of Phoenix financial advisor will contact you if needed.

Financial Aid Instructions

TIPS ON COMPLETING FINANCIAL AID FORMS

- All forms must be completed in full and returned to the financial advisor two weeks prior to starting the first course.
- **AVOID DELAYS!** Incorrect or incomplete applications cause delays. Students should follow these simple guidelines when filling out the Application and Promissory Note for Federal Stafford Loans:
 - ★ Only use blue ink
 - ★ Do not use white-out
 - ★ Initial ALL changes and trace-overs
 - ★ Do not leave ANY blanks (input Ø or N/A if the field does not require information)

PITFALLS TO AVOID

Overlapping Classes:

- Students who decide to double up or take a course concurrently after Financial Aid has been certified are responsible for course payment unless the overlapping course was originally approved in the loan period and funds cover tuition charges. Overlapping courses are discouraged and could extend a student's academic year and may cause the student to pay for courses not covered in the loan period.

Schedule Breaks:

- Breaks in attendance in excess of 29 days will have a negative impact on Financial Aid eligibility. Students may need to apply for a second disbursement. The student is responsible for all charges not covered by Financial Aid as a result of the break. All breaks over 29 days **MUST** be approved by a Financial advisor prior to the last date of attendance.

Schedule Changes:

- The loan period and academic year are based on continuous enrollment. If there is a change in schedule, it is the responsibility of the student to notify the financial advisor as soon as possible. All schedule changes can impact eligibility and funding.

FINANCIAL AID PROCESSING TIME

Students must be admitted prior to certifying loans. Graduate and nursing students will take longer to admit.

Average Number of Days for Each Step of the Financial Aid Process					
Student Completes and returns Package/ Financial Aid paperwork prior to enrollment	Campus reviews paperwork for completeness and accuracy, and follows up on any additional information	UOP Financial Aid Needs Analysis/ Certification	Lender/ Guarantor Processing	Accounting Verifies Eligibility & Releases Funds	Average Number of Days
	15	45	20	14	90

FINANCIAL AID RE-APPLICATION INSTRUCTIONS

UOP Forms Required:

- Financial Aid Applications (independent or dependent students)

Complete financial aid documents required to be submitted at least 90 days prior to the expiration date of current Loan Period. Tuition deferral can only be granted when all documents are verified and determined complete for certification purposes. If no attempts to reapply are documented, the finance plan automatically reverts to the “Cash Plan.” In this instance, cash payment is due two weeks prior to each course start date.

TIPS ON COMPLETING FINANCIAL AID RE-APPLICATION FORMS

- Prior academic year of 27 credits and 45 weeks of instructional time for undergraduate students and a minimum of 27 credits and 54 weeks for graduate students must be satisfied in order to qualify for a new loan year.
- Please contact your campus to receive a reapplication package 90 days prior to your new loan period.
- Ensure all documents are signed.
- If a MPN is already on file with the University of Phoenix it is not necessary to submit again.

All forms must be completed and returned to the student’s financial advisor prior to the start of the new loan period. Please refer to the financial aid plan for additional information.

*P*olicies and Procedures

CREDIT CARDS ACCEPTED

Visa, Mastercard, American Express, Discover. Students must be an authorized signer.

REFUND POLICY

Students who withdraw from a course and complete 60% or less of their course will receive a pro-rated tuition drop credit towards the course assessed the “W” or “WF” grade.

- The tuition drop credit will be pro-rated based on the percentage of the course not attended.
- The percentage of the course not attended is determined by reviewing the last week attended compared to the total number of weeks in the course. Example: Students whose last attendance was the 3rd week of a 5 week course are considered to have completed 60% of the course, therefore, 40% of the course was not attended which represents the amount of the tuition drop credit.
- Students who attend more than 60% of the course and withdraw are not eligible for a tuition drop credit. However they may be eligible for a “W” grade tuition credit.

CHANGING FINANCIAL OPTIONS

A student may change finance plan while attending University of Phoenix provided that the student is in compliance with the current finance plan. In order to change plans, the student must contact their financial advisor and complete new financial paperwork. All changes must be approved by University of Phoenix prior to changing plans.

LATE FEES

A late fee of \$30.00 will be assessed 24 hours after the due date of an open charge. Declined credit cards will also result in a fee based on the current maximum amount allowed by state. All returned checks will be assessed an additional processing fee based on the maximum amount allowed by state. To avoid late fees ensure all payments are made on time.

Note: Refer to the official University of Phoenix Catalog <http://online.uophx.edu> for a complete listing of Policies and Procedures and tuition rates.



F *orm Section*



Tuition Deferral Agreement

A. Student Information

Student _____ Social Security Number _____

Address _____ Home Phone _____

City _____ State _____ Zip _____ Work Phone _____

B. Terms of Deferral Program

1. Student receives employer reimbursement of a least 70% of the annual tuition costs with a minimum cap of \$3,000. University of Phoenix will defer tuition for up to 45 days from the first night of the course.
2. Student understands that participation is voluntary and that the terms and conditions of the tuition deferral program are not contingent upon the receipt of a grade or reimbursement by student's employer.
3. If Student drops a course that has been attended, tuition payment is due immediately.
4. Under all circumstances, Student is solely responsible for all tuition and fees due and understands that if the terms of this agreement are not met a \$30 late fee, along with a \$30 declined credit card fee (if applicable), will be assessed. Student will be ineligible to participate in the tuition deferral program, and all outstanding amounts must be paid before Student will be allowed to continue his/her course of study.

I have read and agree to the above terms and conditions of the Tuition Deferral Program and I authorize University of Phoenix to charge my credit card for tuition not paid within 45 days of the start date of each course.

Visa AMEX Card Number _____ Exp. _____

MC DISC Name on Card _____
(Debit cards not accepted)

Students Signature _____ Date _____ Program _____

Accounting Approval _____ Enrollment Advisor _____ Scheduled start date _____

C. Employer Verification of Tuition Assistance

1. The student named in section A above is currently employed with _____
_____ (Employer).
2. Employer has policy of reimbursing ____% of the student's tuition cost with an annual cap of not less than \$3,000. (If reimbursement is based on performance, list the percentage reimbursed based on an "A" grade.)

Employer Representative (Please Print) _____ Title _____

Signature _____ Date _____



Student Financial Agreement

Student Name _____ Social Security Number _____
 Application Fee Paid \$ _____ Check or Credit Card # _____
 Employer: _____ Name on Credit Card _____ Exp. Date: _____
 Estimated Credits Transferring _____ Active Duty Military or Full Time Reservist (or spouse)

FINANCE OPTIONS: Please check one Primary Option (a Secondary Option is required if the Primary Option selected does not cover 100% of tuition costs):

Primary Secondary

- Cash Plan:** 100% cash payment is due two (2) weeks prior to each course start date. Tuition will be charged to your credit card automatically prior to each course.
- Direct Bill Plan:** Approved company tuition vouchers must be received two weeks prior to each course start date. Employer must pay for courses upon our invoice without waiting for grades. Employer payments not received within 60 days may delay future courses being taken.
- Corporate Reimbursement Plan:** Available for students whose employers have a written reimbursement policy approved by University of Phoenix. An additional form is required for this option which must include a signature from your HR benefits coordinator. Tuition will automatically be charged to your credit card 45 days after the start date of each course. Declined credit cards will cause your account to default to the Cash Plan and fees will be assessed. Please provide your credit card information below. *Debit cards are not allowed.*
- Military/Government Plan:** Military Tuition Assistance forms must be received two (2) weeks prior to each course start date. Tuition not covered by military assistance must be paid two weeks prior to the start of each course. Military payment not received within 60 days of the course start date may delay future courses being taken.
- Financial Aid Plan:** Stafford Loans and Federal Pell Grants are available for eligible students. Tuition for your first two (2) courses is deferred with a completed Financial Aid Packet. Tuition Deferrals are not available for future academic years or for Pell Grants. Books are an additional out of pocket expense. If you are unable to qualify for federal financial aid, you will be immediately responsible for any outstanding balance. Undergraduate students will not receive enough loan funds to cover their academic year, therefore, must choose a secondary finance option. Overlapping courses will cause a negative impact on your financial aid award. Continuous attendance with no attendance breaks greater than 29 days is required to retain federal financial aid funds. Incompletes and extensions do not count as attendance. Breaks in attendance will cause your financial aid to be cancelled and disbursed funds will be returned to your lender. Any charges incurred prior to the attendance break or as a result of the break will not be covered by financial aid and become due immediately.

STUDENT AGREEMENT

I have read and fully understand the information listed above. I have received a Financial Options Guide and all my questions have been fully answered to my satisfaction. I also understand that I am financially responsible for any and all charges incurred no matter what option I have chosen. My signature authorizes UOP to charge my credit card according to the payment option I have chosen and allows UOP to apply my financial aid funds to charges incurred during and prior to my academic year.

Credit Card #: Cash or Corporate Reimbursement Plan Only Name on CC: _____ Exp. Date: _____

Student Signature _____ Date _____

INTERNAL USE ONLY

IRN: _____ EA Initials _____ Team# _____ Program: _____ Start Date: _____

