

## FINANCIAL INFORMATION

ITS neither participates in Title IV nor receives any state nor Federal funds. The Seminary scholarships/grants are given to students who are already proven leaders and commit to returning and ministering in their home country or students already serving ethnic churches in the United States. The 50-90% tuition ONLY grants are given according to the needs of each student. Generally, international students with an F-1 visa are granted up to a 90 % tuition grant ONLY as an interest-free forgivable loan. This loan will be automatically reduced by 20% each year if a student returns home to serve a church or educational institution in his/her home country or the mission field after graduation from ITS. In order to receive a tuition grant from ITS, every student must sign a "Statement of Commitment." When a student does not keep his/her pledge to return to his/her country after studying, he/she will be obligated to pay back the total amount of the grant received throughout the study at ITS. All grants are reviewed and renewed annually during the duration of study within the designated program, provided the recipient remains in good standing. MA and MDiv students must maintain an average GPA of 2.67 or B- and DMin students a 3.0 GPA.

## ENROLLMENT AGREEMENT, TUITION AND FEES, AND STUDENT AGREEMENT

**International Theological Seminary**  
**540 East Vine Avenue, West Covina, CA. 91790**  
**www.itsla.edu**  
**ENROLLMENT AGREEMENT**

**Student name** \_\_\_\_\_ **Date (mm/dd/yyyy)** \_\_\_\_\_  
Address \_\_\_\_\_  
Telephone (h) \_\_\_\_\_ (c) \_\_\_\_\_ Email \_\_\_\_\_

I am hereby enrolling in the following academic program at International Theological Seminary (also referred as ITS), located at, 540 East Vine Avenue, West Covina, CA. 91790, where the instruction will take place, and my enrollment is subject to the terms and conditions stated in this enrollment agreement.

### I. PROGRAM INFORMATION

Program Title: \_\_\_\_\_  
Total Units required for completion \_\_\_\_\_  
Degree Start Date (Month/Year) \_\_\_\_\_  
Degree Completion Date (Month/Year) \_\_\_\_\_

### II. Tuition and Fees

Description	Fee	Total
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(1) Tuition		
Master of Arts in Theological Studies	\$250 per unit (total 82 units)	\$20,500
Master of Divinity	\$250 per unit (total 126 units)	\$31,500
Doctor of Ministry	\$350 per unit (55 units)	\$19,250
Doctor of Intercultural Studies	\$350 per unit (40 units)	\$14,000
<b>Certificates</b>		
Commission of Ruling Elders	\$250 per unit (14 units)	\$ 3,500
Continued Education	\$200 per course (6 courses)	\$ 1,200
Certificate of Christian Studies	\$250 per unit (24 units)	\$ 6,000

Application Fee (non-refundable)	\$50.00 (MA and MDiv.) one time \$100.00 (DMin & DICS) one time \$50.00 (Certificate) one time
(2) Registration Fee (non-refundable)	\$80 per quarter
(3) Equipment	N/A
(4) Lab supplies or kits	N/A
(5) Learning Resource Fee	\$10 per quarter
(6) Uniforms or other special protective clothing	N/A
(7) Tutoring	No charge
(8) Assessment fee for transfer of credit	No charge
(9) Fees to transfer credit	No Charge
(10) Student Tuition Recovery Fund; STRF Fee	\$50
(11) IT Service Fee	\$2.50 per \$1,000 of institutional charges \$30.00
Dissertation Continuation	\$500.00
Late Registration Fee	\$100.00
Audit Fee	\$200.00 per course
Deferred Payment Plan Fee	\$25.00
Student ID Card: Original Issuance	Free
Replacement	\$10.00

Graduation Fee	\$100.00 (MA & MDiv) \$150.00 (ThM, DMin & DICS)
Official Transcript	Email & Pick up - \$20.00 Mail - \$25.00
Gown/Hood/Cap/Tassel Deposit (\$350 refundable)	\$350.00
Dry-Cleaning Fee (non-refundable)	\$30
I-20 Form: Original Issuance	Free
Each Subsequent Issuance	\$30.00
Each Endorsement	\$15.00

## ESTIMATE OF TOTAL CHARGES FOR EACH PROGRAM

### MASTER OF DIVINITY (3-YEAR PROGRAM)

124 units times \$250/unit	\$31,000
Other fees:	
Application, registration, graduation, etc.	\$1,820
Dorm bed space Rent	
\$300/month times 36 months	\$10,800
Food and allowance	Varies
 Total Estimated Amount	 \$43,620 - 45,000

### MASTER OF ARTS (2-YEAR PROGRAM)

76 units times \$250/unit	\$19,000
Other fees:	
Application, registration, graduation, etc.	\$1,820
Dorm bed space Rent	
\$300/month times 24 months	\$7,200
Food and allowance	Varies
 Total Estimated Amount	 \$28,020-29,000

### DOCTOR OF MINISTRY (2 YEAR PROGRAM)

46 units at \$350/units	\$16,100
Dissertation (9 units)	\$ 2,520
Other fees	
Dissertation Continuation	\$ 500

Application, registration, graduation	\$ 1,500
Dorm Rent (Bed space)	\$ 7,200
24 months at \$300/month	
Food and allowance	Varies
<b>Total Estimated Amount</b>	<b>\$ 27,320-30,000</b>

DOCTOR OF INTERCULTURAL STUDIES (3 YEAR PROGRAM)

32 units at \$300/units	\$ 9,600
Dissertation (8 units)	\$ 2,400
Other fees	
Dissertation Continuation	\$ 500
Application, registration, graduation	\$ 1,500
Dorm Rent (Bed space)	\$ 10,800
36 months at \$300/month	
Food and allowance	Varies
<b>Total Estimated Amount</b>	<b>\$ 24,800</b>

Total estimated costs per program per quarter:

- MA \$5,000
- MDIV \$5,000
- DMin \$3,750
- DICS \$1,775

Tuition (refundable): M.A. & M.Div. (\$250 per unit)	\$ _____
D.Min & DICS. (\$350 per unit)	\$ _____
Certificate Program (\$250 Per unit)	\$ _____

Less: Grant _____ % (applied to tuition only)	(\$ _____)
Registration fee per quarter (non-refundable)	\$ _____
Course Materials (non-refundable)	\$ _____
Audit Fee (non-refundable)	\$ _____
Student Tuition Recovery Fund per quarter (non-refundable)	\$ _____
Others _____	\$ _____

A. TOTAL CHARGES FOR CURRENT PERIOD OF ATTENDANCE \$ \_\_\_\_\_

B. ESTIMATED TOTAL CHARGES FOR THE ENTIRE EDUCATIONAL PROGRAM \$ \_\_\_\_\_

C. THE TOTAL CHARGES THE STUDENT IS OBLIGATED TO PAY UPON ENROLLMENT \$ \_\_\_\_\_

Signature of Student \_\_\_\_\_ Date \_\_\_\_\_

## ACKNOWLEDGED AND ACCEPTED:

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Signature & Title of Institution Official

Date

### III. CHANGES IN FEE SCHEDULE

Tuition and fee charges are subject to change at the school's discretion. The student will be notified prior to any tuition changes.

### IV. PAYMENT PLAN OPTIONS AND POLICY

Tuition and Registration fees for each Quarter must be paid in full prior to the first class session, unless the student has received approval from the VP for Operations and Finance to pay using the payment plan option. If the student is unable to pay the full amount of tuition at the beginning of the Quarter, he or she is expected to pay in installments. The student can pay the tuition in up to three installments. The student will pay \$25 for the handling fee. The due dates of each installment are:

First Installment: the Day of Registration

Second Installment: 1<sup>st</sup> day of the following month

Third Installment: 1<sup>st</sup> day of the next month

Grants from ITS ranging from 25% to 100% of tuition will be automatically applied during the assessment of fees.

### V. STUDENT'S RIGHT TO CANCEL

The 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.

A student may withdraw or cancel his/her enrollment agreement by email, mail or in person with a written request, permanently or for a quarter. The Intent to Withdraw or Cancel Letter must be addressed to the VP for Academic Affairs, 540 E. Vine Ave, West Covina, CA91790. If the student has an I-20 provided by ITS, he/she must present an admission letter from another institution; or he/she must present an immigration paper showing the change of status. Students with F-1 status will be transferred upon the receipt of a copy of the admission letter from another institution. Paperwork will be forwarded to the finance to process the refund of the tuition fee. For non-F-1 students, he/she must proceed to the Registrar to process refunds on tuition.

### VI. CANCELLATION OF CLASSES

If the seminary cancels or discontinues a class, the seminary will make a full refund of all charges. Refunds will be paid within 30 days of cancellation or withdrawal. A student has the right to withdraw from school at any time and receive a refund for that part of the course not taken for which the student paid.

### VII. REFUND POLICY

In addition, the student may cancel, withdraw, or drop a course after instruction has started and receive a pro-rata refund for the unused portion of the tuition if the student has completed 60% or less of the instruction.

**Scenario 1:** The school charges the student **\$960** for the program (Total Charges). This includes:

\$ 830.00 Tuition (refundable)  
 \$ 80.00 Registration fee (non-refundable)  
 \$ 0.00 **For Non-California Students - STRF** fee (non-refundable)  
 \$ 10.00 Learning resource fee (non-refundable)

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**\$ 920.00 Total Charges**

The student pays **\$920** upfront (Total Student Paid). The student withdraws after completing **10** out of **40** hours in attendance.

The formula for refund calculation is as follows:

If a student paid \$920 tuition and withdraws after completing 10 hours of a 40-hour course, his refund would be:

$\$920 \div 40 \text{ hours} = \$23.00$  (Hourly Rate for Instruction)  
 $\$23.00 \times 10 \text{ hours} = \$230.00$  (Amount Owed to the School)

Then

\$ 830.00 (Refundable Amount)  
 - \$ 230.00 (Amount Owed to the School)

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**\$ 600.00 (Refund Amount)**

If the student has received federal student financial aid funds, the student is entitled to a refund of monies not paid from federal student financial aid program funds.

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

The transferability of credits a student earns at the International Theological Seminary (ITS) is at the complete discretion of an institution to which he/she may seek to transfer. Acceptance of the degree, diploma, or certificate you earn in any programs - MA, MDIV, DMIN, DICS at ITS is also at the complete discretion of the institution to which he/she may seek to transfer. If the credits or degree, diploma, or certificate that a student earns at this institution are not accepted at the institution to which he/she seeks to transfer, he/she may be required to repeat some or all of the coursework at that institution. For this reason the student should make certain that his/her attendance at this institution will meet his/her educational goals. This may include contacting an institution to which he/she may seek to transfer after attending ITS to determine if the credits or degree, diploma, or certificate will transfer.

## IX. STUDENT TUITION RECOVERY FUND

“It is important that you keep copies of your enrollment agreement, financial aid documents, receipts, or any other information that documents the amount paid to the school. Questions regarding the STRF may

be directed to the Bureau for Private Postsecondary Education, 2535 Capitol Oaks Drive, Suite 400, Sacramento, CA 95833, (916) 431-6959 or (888) 370-7589.

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

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

## **X LOAN AGREEMENT**

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.

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.



**Student Agreement:**

Student name: (Print) \_\_\_\_\_ Date \_\_\_\_\_

Program Title: \_\_\_\_\_

This agreement contains the complete understanding between ITS and you regarding the Seminary providing educational services in exchange for your payment of fees and tuition. Please **initial** each line.

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, prior to signing this agreement.

**Initial**

\_\_\_\_\_ I certify that I have received the current school catalog and School Performance Fact Sheet with 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.

\_\_\_\_\_ I understand that my failure to comply with all Seminary policies, including attendance, academic and financial requirements, will result in termination of my enrollment AND dismissal from ITS.

\_\_\_\_\_ I understand that I will receive official transcripts and/or a degree, only if I have met all the required academic standards and requirements and have paid my financial obligations to ITS in full.

\_\_\_\_\_ For F-1 students: I understand that I will receive official transcripts only if I have fulfilled my Pledge to Return.

\_\_\_\_\_ I understand that a degree or diploma cannot be conferred until all academic obligations have been completed or otherwise cleared with the Registrar and all financial obligations have been completed or otherwise cleared by the institution.

\_\_\_\_\_ I have read and understood this agreement and the refund policy in the ITS catalog before signing. Further, I understand that my tuition does not include books and materials, registration fees, learning resources fees, dissertation continuation fees, graduation fees and other miscellaneous fees.

\_\_\_\_\_ I understand that ITS does not guarantee employment of any kind once my degree or certificate has been conferred.

\_\_\_\_\_ I understand that this school does not participate in State or Federal Assistance programs.

**I also understand that this enrollment agreement is a legally binding contract when signed by the student and accepted by the school. 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.**

Signature of Student \_\_\_\_\_ Date \_\_\_\_\_

**ACKNOWLEDGED AND ACCEPTED:**

\_\_\_\_\_  
Signature & Title of Institution Official \_\_\_\_\_ Date \_\_\_\_\_

Any questions a student may have regarding this enrollment agreement that have not been satisfactorily answered by the institution may be directed to the Bureau for Private Postsecondary Education at 1747 N. Market Blvd. Ste 225 Sacramento, CA 95834 P.O. Box 980818, West Sacramento, CA 95798-0818

Web site Address: [www.bppe.ca.gov](http://www.bppe.ca.gov)

Telephone and Fax #'s: (888) 370-7589 or by fax (916) 263-1897  
(916) 574-8900 or by fax (916) 263-1897

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

**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 DEFENSE THAT YOU COULD ASSERT AGAINST THIS INSTITUTION, UP TO THE AMOUNT YOU HAVE ALREADY PAID UNDER THE PROMISSORY NOTE.

**PAYMENTS**

**PAYMENT SCHEDULE**

Tuition and other fees are payable at the time of registration. This is normally on the day before the beginning of classes. Returning students who did not take advantage of Pre-registration, during the previous quarter, will be charged a late registration fee (\$100).

**PAYMENT IN FULL**

This means that students pay the whole amount of tuition and fees indicated on the registration paper at the time of registration.

#### INSTALLMENT PAYMENT PLAN

Students who want to pay tuition and fees in installments must pay one-third at the time of registration, one-third on the first day of the following month, and the final one-third on the first day of the next month. Important: For students with an F-1 visa, non-payment will affect the “full load” requirement to maintain the visa. It will eventually result in the termination of one’s status at ITS. A notice will be sent to SEVIS.

#### POLICY FOR CONTINUING STUDENTS

Failure to keep accounts current will render students ineligible to attend classes or receive grades or transcripts. Students will not be permitted to register for courses for a new quarter unless all financial obligations to the seminary have been settled, or satisfactory arrangements have been made. *Important: For students with an F-1 visa, non-payment will affect the “full load” requirement to maintain the visa. It will eventually result in the termination of status at ITS. A notice will be sent to SEVIS.*

## FINANCIAL AID, GRANTS, AND SCHOLARSHIP

When the admission application is accompanied by a scholarship application, the scholarship committee shall decide on grants. Grants or Scholarships are for “Full-time” Students only.

### *TUITION FEE GRANT: 50% TUITION FEE ONLY*

Since this seminary is fully dedicated to developing and training future church leaders for the developing world, all prospective students are encouraged to demonstrate their promise and potential for leadership in the churches of their home countries. The grants are funded by mission-minded churches, mission organizations, and individuals who are concerned for the strategic mission to the Majority World through ITS.

Grants are awarded to international students in the form of an *interest-free forgivable loan*. *This loan will be automatically reduced by 20% for each year a student serves a church in his/her home country, or on the mission field after graduation from ITS.*

When students do not keep their pledge to return to their countries after studying, they will be obligated to pay back the full amount of grant they have received throughout their study at ITS.

The grant application must be applied for at the time of application for admission (download admission documents online).

### BASIS FOR GRANT AWARD

The following are considered the bases for the awarding of grant:

- Individual financial need
- Ministerial experience and special merit
- Mission strategy, demonstrated promises and potentialities for leadership in Majority World churches
- Maintains 3.0 GPA
- Designated funds

### DURATION OF GRANT

All grants are renewed annually for the duration of the study within the designated program, provided the recipient remains in good standing and must maintain an average of 2.67 GPA or B- as stipulated on the the conditions of the awarding of the grant. A Renewal application must be submitted no later than May 1 of each year.

The maximum duration of the grant is two (2) years for MA and DMin, and three years for Master of Divinity. When additional courses are prerequisites for the degree, the grant may be extended to a maximum of three (3) years. There is No GRANT for students who apply for a second-degree program right after graduation. For the ITS grant, a student must return to their home country and serve at least 4 years.

### FAILED COURSES

*Students must pay a fee and tuition for any course that must be retaken.*

**I also understand that this enrollment agreement is a legally binding contract when signed by the student and accepted by the school. 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.**

Signature of Student \_\_\_\_\_

Date \_\_\_\_\_

**ACKNOWLEDGED AND ACCEPTED:**

\_\_\_\_\_  
Signature & Title of Institution Official

\_\_\_\_\_  
Date

**MISSION PARTNERSHIP SCHOLARSHIP: 100% TUITION FEE ONLY**

*Annually, a 100% TUITION FEE only scholarship is awarded to in-coming new students who are highly recommended and sent by either their academic institution or denomination for further study in order to prepare for leadership responsibilities in their home country.*

**INITIAL QUALIFICATIONS FOR MISSION PARTNERSHIP SCHOLARSHIP:**

- Submission of the Mission Partnership scholarship application together with "Commitment to Return Home" and a signed job contract with the home mission, church, or school.
- Minimum average of B+ or 3.5 GPA from the last school attended
- Certification Letter of ministry performance from either supervisor or pastor
- A signed agreement by the applicant and home mission or church/school indicating that after graduation from the FIRST-degree program, the student should return home and will be absorbed by the denomination, school or church for ministry.
- Notification of the scholarship.
- An annual satisfactory performance review.

**TERMS AND CONDITIONS FOR ITS MISSION PARTNERSHIP SCHOLARSHIP:**

- There is no automatic annual renewal of the scholarship. Mission Partnership scholarships are subject to an ANNUAL review.
- ALL applicants should maintain a "full course study load" prescribed by ITS in order to qualify for the Mission Partnership scholarship.
- Re-application for Mission Partnership Scholarship: Applicants must maintain a grade average of 3.5 GPA (B+) or higher and have submitted the "Personal Development Plan."
- Recommendation from field ministry pastor or faculty to be considered for renewal.
- Deadline for scholarship application renewal: On or before June 15.

**PRESIDENTIAL SCHOLARSHIP**

Every year ONE \$1000 Presidential scholarship will be given to a student who has the most financial need. To qualify, a student must have a minimum 3.5 GPA and be highly recommended by the supervising pastor or faculty. The recipient may be recommended by the faculty but the final decision will be from the president. This scholarship will be credited towards tuition.

*Awarded Fall Quarter – at Convocation Service*

## DEAN'S LIST SCHOLARSHIP

Every year ONE \$1000 Dean's List Scholarship will be awarded to a student who exemplifies academic excellence, and has the highest GPA but not lower than 3.80 GPA. The recipient should be chosen by the faculty and recommended to the Administrative Council for awarding. The scholarship will be credited to the recipient's account.

*Awarded Fall Quarter – at Convocation Service.*

ALL Applications for renewal will be reviewed by the faculty and be recommended to the Administrative Council for awarding. (This academic scholarship is subject to fund availability.)

## STUDENT WORK OPTIONS

### WORK STUDY

Limited availability. Upon the approval of the VP for Operations and Finance, a student is allowed to work between 6- 10 hours each week, depending on two factors: funding and work availability. Payments are automatically credited towards tuition fees. Submit an application to the Office of the VP for Operations and Finance.

### TEACHING ASSISTANTSHIP

Limited availability. Upon the approval of the VP for Academic Affairs, Teaching Assistants are allowed to work 6-10 hours each week, depending on two factors, funding and work availability. Payments are automatically credited towards tuition fees. Inquire from the Office of the VP Academic Affairs.