



# UNIVERSITY OF SILVANER

## ENROLLMENT AGREEMENT

You will 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.

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. \_\_\_\_\_ Initial Here

**\_\_YES I WANT TO ATTEND SILVANER UNIVERSITY S.A.C**

**Applicant Information** (please print)

\_\_\_\_\_ **First Name** \_\_\_\_\_ **MI** \_\_\_\_\_ **Last Name**

Prior to signing this enrollment agreement, I certify that I have received the Catalog for SILVANER UNIVERSITY S.A.C for the years 2015-2016\_\_\_\_\_Initial Here

Deposit Information for Transfer and first time students:

Enrollment agreement deposits must be postmarked by December 31 of the Academic year in which the student wishes to matriculate and at least 30 days prior to the semester in which a student wishes to begin classes.

**All deposits are non-refundable.**

**\_\_Enclosed is initial deposit payment of \$50. Please complete the deposit information below.**

**Method of Payment:**

**Check (Made payable to SILVANER UNIVERSITY S.A.C**

**Credit Card**

\_\_\_\_\_  
**Visa/Master Card #**

\_\_\_\_\_  
**Expiration Date:**

\_\_\_\_\_  
**Street Address City State Nation ZIP**

**I UNDERSTAND THAT THE ENROLLMENT AGREEMENT IS LEGALLY BINDING WHEN SIGNED BY THE STUDENT AND ACCEPTED BY SILVANER UNIVERSITY S.A.C.**

**Student Signature:** \_\_\_\_\_

**Period Covered By Enrollment: August through December / January through May –CIRCLE ONE.**

**ACCEPTED:** \_\_\_\_\_ **Date** \_\_\_\_\_

\_\_\_\_\_  
**Admissions Officer / Title**

**"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."**



# UNIVERSITY OF SILVANER

**RETURN THIS FORM ALONG WITH YOUR DEPOSIT TO:**

ADMISSIONS  
SILVANER UNIVERSITY S.A.C  
Lookerman, Dover City,  
Delaware 19901 USA

## **STUDENTS RIGHT TO CANCEL**

The student has the right to cancel the 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.

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 obtains a loan to pay for an education program, the student will have the responsibility to repay the full amount of the loan plus interest, less the amount of any refund.

### **Refund Policy and Procedure**

When a Learner requests a program cancellation, to withdraw from SILVANER UNIVERSITY S.A.C, or to drop a course, the refund policy will apply. Tuition refunds are issued when a learner prepays a portion or all of the tuition for the course session or program and a credit is due per the schedule below. Please see a more complete explanation under **STUDENT POLICY ON WITHDRAWAL**.

<b>SILVANER UNIVERSITY S.A.C Refund Policy Schedule</b>					
	Undergraduate	Graduate	CAS/ Masters	Doctoral	
<b>Course Length</b>	<b>6 weeks</b>	<b>8 weeks</b>	<b>10 weeks</b>	<b>12 weeks</b>	<b>Internship</b>
100% Refund	enrollment whichever  is	enrollment whichever  is	attendance at the first class session or the seventh day after enrollment whichever is later.		
90% Refund	Days 1-3	Days 1 – 5	Days 1 – 7		
50% Refund	Days 4-6	Days 6 – 11	Days 8 – 14		
25% Refund	On or after Day 7	On or after Day 12	On or after Day 15		

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 obtains a loan to pay for an education program, the student will have the responsibility to repay the full amount of the loan plus interest, less the amount of any refund.



# UNIVERSITY OF SILVANER

## Program Cancellation and Withdrawal

Learners who withdraw from SILVANER UNIVERSITY S.A.C are subject to the following:

The student has the right to cancel the enrollment agreement and obtain a refund of charges paid through attendance at the first class session, or the seventh day after the enrollment, whichever is later.

- A program cancellation request must be in writing via email to the Registrar.
- The date of the email receipt must be within attendance at the first class session or the seventh day after the enrollment, whichever is later.
- Application Fee is nonrefundable.
- A full refund of all monies paid to date (minus the application fee) will be returned within 30 days.

**After attendance at the first class session, or the seventh day after the enrollment, whichever is later.**

- A request to withdraw from SILVANER UNIVERSITY S.A.C and cancel the program by written notification to the Registrar.
- The date of the email receipt is the effective date of withdrawal
- A final reconciliation of the learner's account will be conducted. Application fee is non-refundable.
- SILVANER UNIVERSITY S.A.C will notify a learner if an account balance is due. Payment for account balances is due in full immediately.
- Learners with unpaid account balance are sent a reminder notice of the University's collection policy after 15 days.
- Unpaid account balances due will be turned over to collections after 31 days.
- Refunds will be paid within 30 days of the withdrawal date.



# UNIVERSITY OF SILVANER

## Enrollment Instructions for Students

Please note the entire extended cost of your chosen Degree Program. Indicate that figure here and initial so that you understand what your total financial commitment to SILVANER UNIVERSITY S.A.C WILL BE TO COMPLETE YOUR PROGRAM: \$\_\_\_\_\_ initial \_\_\_\_\_  
(Please calculate your tuition and fees below and add number here and initial)

TOTAL CHARGES FOR THE CURRENT PERIOD OF ATTENDANCE: \$  
ESTIMATED TOTAL CHARGES FOR THE ENTIRE EDUCATIONAL PROGRAM: \$  
TOTAL CHARGES STUDENT IS OBLIGATED TO PAY UPON ENROLLMENT: \$

**Educational Program:** \_\_\_\_\_

**Educational Program start date:**\_\_\_\_\_ . **Educational Program completion date:** \_\_\_\_\_

**Total number of credit hours, clock hours, or other increment required to complete the educational program:** \_\_\_\_\_

**The date by which the student must exercise his or her right to cancel or withdraw:** \_\_\_\_\_

Top Up Bachelors Program is hybrid. It is partially online and classroom based at the university headquarters.

Masters Programs (completely online)

Certificate Programs (completely online)

DBA (completely online)

The PhD program is hybrid. It is partially online and classroom based at the university headquarters.

Online classes are administered from the university headquarters located at Lookerman, Dover City, Delaware 19901 USA

**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 HIU USA cancellation refund policies have been clearly explained to me.**

**Student Signature:** \_\_\_\_\_

### NOTICE CONCERNING TRASFERABILITY OF CREDITS, AND CREDENTIALS EARNED AT OUR INSTITUTION

The Transferability of credits you earn at SILVANER UNIVERSITY S.A.C is at the complete discretion of an institution to which you may seek to transfer. Acceptance of the degree you earn in the educational program is also at the complete discretion of the institution to which you may seek to transfer. If the credits 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 SILVANER UNIVERSITY S.A.C to determine if your credits will transfer.

Doctor of Philosophy PhD

Master of Business Administration MBA     Master of Virtual Reality MS VR

Bachelor of Business Administration BSBA

Certificate in Applied Ethics

Certificate in Entrepreneurship

Doctor of Business Administration DBA

Master of Science Management MS ISM

Certificate in 3D Animation



# UNIVERSITY OF SILVANER

## **Distance Education (HIU USA Online)**

SILVANER UNIVERSITY S.A.C shall transmit the first lesson and any materials and access to all library and books to any student enrolling a distance education program (HIU USA Online) within seven days after the institution accepts the student for admission.

Students enrolling in a distance educational program (HIU USA Online) shall have the right to cancel the enrollment agreement and receive a full refund before the first lesson and material and access to all library and books are received. Cancellation is effective on the date written notice of cancellation is sent. SILVANER UNIVERSITY S.A.C shall make the refund pursuant to section 71750 of the Regulations. If HIU USA sent the first lesson and materials before an effective cancellations notice was received, HIU USA shall make a refund within 45 days after the student's return of the materials.

SILVANER UNIVERSITY S.A.C 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 and access to all library and books, requests in writing that all of the material be sent. If HIU USA transmits the balance of the material as the student request, HIU USA 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 materials are transmitted.

## **TUITION & FEES**

**All tuition and fees are quoted in U.S. currency.**

Application Fees - The Application Fee for North American candidates for a degree program is \$50.00 for both undergraduate and graduate school.

### **Application Fee information:**

1. Application Fees are nonrefundable.
2. Payment of Application Fee is due within 30 days of submitting an application and can be paid online through a secure server or through PayPal. Payments by check are accepted only from correspondent banks of USA banks located in United States of America and may be mailed directly to SILVANER UNIVERSITY S.A.C, Lookerman, Dover City, Delaware 19901 USA
3. If the Application Fee is not received within 30 days after the date the Application is submitted, the Enrollment Application will be cancelled.

The following includes the total tuition, charges and fees for enrolling in the various degree programs offered by SILVANER UNIVERSITY S.A.C.



# UNIVERSITY OF SILVANER

## Tuition and Course Fees\*

### Per Unit Course Fees

PLEASE REVIEW THE FOLLOWING GRAPHS AND NOTE THE REFUND AND WITHDRAWAL POLICIES ABOVE THIS INFORMATION REGARDING ADVANCE PAYMENTS ABOVE UNDER STUDENT POLICY INFORMATION .

HIU USA Charges By Term Structure	6/8 Week Term	8/10/12 Week Term		
	Undergraduate CLASSES	All Masters CLASSES	CERT. CLASSES	DBA/PHD CLASSES
Tuition Cost*	\$250.00 Per Credit	\$300.00 Per Credit	\$135.00 Per Credit	\$400.00 Per Credit
* Internship	N/A	N/A	N/A	N/A
PDE/PHD Project-PDE Dissertation-PHD	N/A	N/A	N/A	\$2200
Course Drop Fee	\$50.00	\$50.00	\$50.00	\$50.00
Registration Fee <b>Non-refundable</b>	\$25.00	\$25.00	\$25.00	\$25.00

**Please Note: Non Degree Learners will pay \$100.00 per credit hour for undergraduate courses and \$150.00 per credit hour for all graduate courses.**

- All applicable tuition and fees are charged and due at the time the Learner requests a course.
- SILVANER UNIVERSITY S.A.C reserves the right to change tuition rates, as it deems necessary.
- The Learner is charged all applicable fees as indicated above.
- A per Course Drop Fee is charged when a Learner drops a course.

#### Course Registration Fees:

Fees are charged when a learner enrolls in a course. Should the learner withdraw from any course, the registration fee will not be refunded. If the learner changes the course start date prior to the originally enrolled start date, the course start date will be changed at no additional fee. Payment of this fee is due at the time the learner requests a course.

Description of Miscellaneous Fees	Fee Amounts
Annual Technology Fee Undergraduate, Graduate, and CAGS Learners	\$100.00
Per Course Technology Fee Non-degree Learners	\$35.00
Program Transfer Fee	\$50.00
Official Transcript Fee	\$10.00
ID Replacement Fee	\$5.00
Returned Check Fee (PayPal)	\$25.00
Credit Card Declined Fee	\$25.00
Return Processing Fee	\$25.00
Lost/Damaged Interlibrary Loan Book Processing Fee* (USA only)	\$25.00*
<b>Student Tuition Recovery Fund (Non-refundable)</b>	<b>.50 per \$1,000 of Institutional Charges</b>
<b>Application Fee (Non-refundable)</b>	<b>\$50.00</b>
<b>Graduation Fee (Non-refundable)</b>	<b>\$100.00</b>

\*The Learner is responsible for the full cost of the replacement book or materials as well as the processing fee.



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## Schedule of Non-refundable Fees

Application Fee	\$50.00
Registration Fee	\$25.00
Program Transfer Fee	\$50.00
Official Transcript Fee	\$10.00
HIU USA ID Replacement Fee	\$5.00
Return Check Fee	\$35.00
Credit Card Declined Fee	\$25.00
Return Processing Fee	\$25.00
Lost/Damage Interlibrary Loan Book Processing Fee	\$10.00
Student Tuition Recovery Fund Fee	.50 per \$1,000 Institutional Charges
Graduation Fee	\$100.00
Replacement of HIU USA Diploma or Certificate Fee	\$25.00

## Program Fee Information

### Annual Technology Fee

Applies to undergraduate, graduate, and certificate users. The annual due date is January 1 for learners who started their first course before 01/01/14. Learners who start their first course on or after 01/01/15 will have an annual due date that coincide with their first course start date.

**Per Course Technology Fee:** Applies to non-degree learners, and is due at time of each course request.

**Program Transfer Fee:** Charged when a learner chooses to change from one degree program to another.

**Official Transcript Fee:** Charged for each official transcript requested.

**HIU USA ID Replacement Fee:** Charged if a new ID card is issued to the learner.

**Return Check Fee:** Charged for returned checks.

**Credit Card Declined Fee:** Charged if a charge to a credit card account is declined.

**Return Processing Fee:** Charged to returns of credit balances or prepayments.

**Lost/Damaged Interlibrary Loan Book Processing/ Fee:** Charged for all lost or damaged Interlibrary Loan books and materials.

**Students Tuition Recovery Fund Fee:** See page 9 of the Enrollment Agreement

**NOTE: All fees are non-refundable except as noted under Student Withdrawal Policy regarding withdrawal and tuition refund.**



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## Estimated Cost of Attendance

The cost of attendance (by Program Length) varies depending on how many credit hours are transferred into the program at HIU USA and other factors that may apply such as leveling courses, repeated courses, etc. The information listed below provides an estimated total cost

SILVANER UNIVERSITY S.A.C uses the total program tuition cost and the dissertation fee(s) (for doctoral

Learners only) in its estimated cost of attendance calculation. Non-institutional grants and scholarships, HIU USA affiliation scholarships, or any other forms of tuition reduction will affect the estimated cost of enrollment calculation. The calculations do not include costs of textbooks, technology fees, miscellaneous program fees, or personal expenses in the estimated cost of attendance.

### Undergraduate Program - Total Estimated Cost of Attendance\*

Total Number of Credit Hours Required to Complete Program	12 0
Less Maximum Allowed Applicable Transfer Credit Hours	- 00
Total Credit Hours Remaining for Graduation	3 0
Tuition Rate Per Credit Hour \$250 X Credit Hours Remaining for Graduation including application fee and course enrollment fees	\$7,900.00
Total Estimated Cost of Attendance	\$7,900.00

The undergraduate cost of attendance is the same for all undergraduate programs currently in existence or to be offered at a later date.

### Masters in Virtual Reality - Total Estimated Cost of Attendance\*

Total Number of Credit Hours Required to Complete Program	3 6
Less Total Applicable Transfer Credit Hours	- 6
Total Credit Hours Remaining for Graduation`	3 0
Tuition Rate Per Credit Hour \$300 X Credit Hours Remaining for Graduation including application fee and course enrollment fees	\$11,200.00
Total Estimated Cost of Attendance	\$11,200.00

### Certificate Programs - Total Estimated Cost of Attendance\*

Total Number of Courses Required for Certificate	7
Additional Elective Courses Permitted – Maximum	3
Total Number of Courses Required for Certificate	1 0
Tuition Rate Per Course 135 X Required Number of Courses for Certificate	\$1,350
Total Estimated Cost of Attendance	\$1,425.00





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## Masters Programs Estimated Cost of Attendance

Total Number of Credit Hours Required to Complete Program	36
Less Total Applicable Transfer Credit Hours	-6
Total Credit Hours Remaining for Graduation	30
Tuition Rate Per Credit Hour \$300 X Credit Hours Remaining for Graduation including application fee and course enrollment fees	\$11,200.00
Total Estimated Cost of Attendance	\$11,200.00

## DBA– Doctor of Business Administration Estimated Cost of Attendance

Total Number of Credit Hours Required to Complete Program	62
Less Total Applicable Transfer Credit Hours	-30
Total Credit Hours Remaining for Graduation	32
Tuition Rate Per Credit Hour \$400 X Credit Hours Remaining for Graduation including application fee and course enrollment fees and PDE	\$15,400.00
Total Estimated Cost of Attendance	\$15,400.00
PDE – Project Determining Excellence	\$2,200.00

## PhD– Doctor of Philosophy Estimated Cost of Attendance

Total Number of Credit Hours Required to Complete Program	75
Less Total Applicable Transfer Credit Hours	-20
Total Credit Hours Remaining for Graduation	55
Tuition Rate Per Credit Hour \$400 X Credit Hours Remaining for Graduation including application fee and course enrollment fees and PDE	\$19,600.00
Total Estimated Cost of Attendance	\$19,600.00
PDE – Project Determining Excellence	\$2,200.00



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## Graduation Fee Information:

A nonrefundable Graduation (Administrative Process) Fee is due within 30 days of submitting a Request to graduate.

A Request to graduate is disallowed if the Graduation Fee is not received within the stated 30-day grace period.

Alumni needing a replacement copy of their SILVANER UNIVERSITY S.A.C Diploma or Certificate are charged a replacement fee.

## FINANCIAL ASSISTANCE PROGRAMS

### Overview of SILVANER UNIVERSITY S.A.C Payment Plans and Fees

Description of SILVANER UNIVERSITY S.A.C Payment Plans Fee Amounts	Fee Amounts
Pay-in-Full Payment Plan Processing Fee	\$0
Pay-by-Term Payment Plan Processing Fee	\$0
Monthly Payment Plan Processing Fee – Undergraduate	\$25.00 Per Course
Monthly Payment Plan Processing Fee – Graduate and Non Degree	\$50.00 Per Course
Late Payment Fee	\$25.00
Returned Check Fee	\$35.00
Denied Credit Card Fee	\$25.00
Change Payment Plan Method Fee	\$25.00 Per Change
Return Processing Fee	\$25.00

**Note:** SILVANER UNIVERSITY S.A.C does not offer Federal Financial Aid. HIU USA is not currently accredited by an approved regional or national agency authorized by the US Department of Education (USDE).



# UNIVERSITY OF SILVANER

## Payment Plans and Fee Information

- Learners utilizing financial assistance programs are responsible for timely payment of tuition and fees.
- Learners must pay their financial obligations to SILVANER UNIVERSITY S.A.C (HIU USA) before receiving reimbursement from their financial assistance source.
- Learners are encouraged to use the same tuition payment method for their entire program to avoid a Change Payment Plan Method Fee. This fee is charged each time a learner uses a combination of payment methods.
- A Late Payment Fee is charged if a learner fails to meet the terms and conditions of his or her payment plan.
- A Returned e-Check Fee is charged when a learner's payment by e-Check does not clear the Learner's bank account.
- A Denied Credit Card Fee is charged when an issuing credit card company denies a learner's payment by credit card.
- A Return Processing Fee charged when the Accounting Office receives a request to return funds.



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## TUITION PAYMENT PLANS

### Pay-in-Full (Length of Program)

Learners may pre-pay the tuition for their entire degree program at any time during their program at SILVANER UNIVERSITY S.A.C. Such pre-payment will confirm the tuition rate for the duration of the learner's entire program (excluding additional or retaken courses).

### Pay-by-Course

Tuition is due at the time the Learner requests his or her course(s). SILVANER UNIVERSITY S.A.C reserves the right to change the tuition rate, as it deems necessary.

### HIU USA Payment Plan - 33% down and two equal consecutive monthly payments

This is an interest-free, monthly payment plan that covers the direct HIU USA tuition costs for each course only.

- At the time of a learner's course request, a payment equal to 33% of the total course tuition and applicable fees, plus a \$25 Monthly Payment Plan Processing Fee is due.
- Two equal, consecutive monthly payments in the amount of 33% of the total course tuition and any outstanding account fees are due between the 15<sup>th</sup> and 20<sup>th</sup> for each of the two months following the initial payment, regardless of the start date of the course.
- Learners may accelerate the completion of their 8/10/ or 12 -week courses; however, Learners cannot register for a new course until all outstanding tuition and fees are paid in full.
- SILVANER UNIVERSITY S.A.C reserves the right to change tuition, as it deems necessary.

### Steps for Engaging the SILVANER UNIVERSITY S.A.C Payment Plan:

Step One: Learner submits a Program Request through their Learner site.

Step Two:

tuition for the course, applicable

Step Three: Fees, plus a \$25 Monthly Payment Plan Processing Fee per course. The Learner's two remaining monthly payments will be due between the 15<sup>th</sup> and 20<sup>th</sup> of the two months following the initial payment, regardless of the course start date or whether the learner completes the course work in advance of the final due date. Final grades will be withheld until all fees for the course are received.

### Tuition Payment Methods:

- Credit Card: The learner's credit card on file is charged *automatically between the 15th and the 20th of each month* until tuition and fees for the term are paid in full.
- Check: Check payments, accepted only in Delaware, USA, *must be received by the 15th of each month* until tuition and fees for the term are paid in full, otherwise a Late Payment Fee is charged.
- Fees: A \$25 Late Payment Fee will be charged for each month that a payment is not received on time.
  - **If a credit card payment is declined or a PayPal payment returned due to insufficient funds, a \$25 Declined Credit Card or Returned to PayPal Fee will be charged.**
- If a Learner who has prepaid tuition withdraws or is dismissed from his or her degree program prior to graduation, any tuition reduction applied to such tuition prepayment is invalid. The Learner will be charged the applicable tuition for all completed courses based on the full tuition rate as of the time of prepayment.



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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.

## Course Drop Policy and Procedure

- A learner may drop a course by notifying the SILVANER UNIVERSITY via priority email.
- The date of the email receipt is the effective date of the course drop. course Drop Fee is charged and due at the time of the written request.
- Learners may pay online.

*See Tuition and Academic Fees chart above for amount of the Course Drop Fee.*

- *Tuition Refunds must be requested and will result in a Return Processing Fee, if they are not applied to the tuition for another course.*

## Meeting Financial Obligations

### Importance of Meeting Financial Obligations

SILVANER UNIVERSITY S.A.C considers all financial obligations payable immediately, unless otherwise stated. Upon completion of the degree program, any outstanding financial balance is due and payable immediately. Certificates, diplomas, and transcripts will be withheld and will prohibit learner participation in the graduation ceremony and/or the conferring a degree until all unpaid financial obligations have been satisfied.

#### Personal Responsibility

It is the personal responsibility of each applicant and individual learner to determine the payment of his or her education.

#### Default of Financial Obligation

If the Learner's financial obligations are in default (defined as not paying a financial obligation within 30 days of the due date), SILVANER UNIVERSITY S.A.C may declare the entire balance due without further notice and require full payment immediately. Failure to pay the unpaid balance within 10 days may result in any or all of the following:

- Denial of registration, transcripts, diplomas, grades, and graduation
- Assignment of the account for collection
- Reporting the delinquent account status to International Credit Bureaus
- Financial dismissal from the University

**If a learners account is turned over for collection, the learner is obligated to pay collection expenses.**

**If the student defaults on a federal or state loan, both of the following may occur:**

**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**

**The student may not be eligible for any other federal student financial aid at another institution or other government financial assistance at another institution until the loan is repaid.**