

11/23/2023

Ranvir Ghai
H. No 18, Prince plaza mithapur road, Jalandhar 144003,
Punjab, India
India



International
American University

Re: Admissions Acceptance - F-1 Initial

Dear Ranvir Ghai,

Congratulations! I am very pleased to inform you of your acceptance to International American University.

After a review of your submitted Admissions Portfolio by the Office of Admissions, you have been deemed qualified for admissions to the following academic program for the term specified below:

Bachelor of Business Administration (BBA)
School of Business
Spring Session 1, 2024
Program Start Date: 01/02/2024
Expected End Date: 01/02/2029

To confirm your enrollment for **Spring Session 1, 2024**, please review and follow the instructions on the Enrollment Agreement and any forms that accompany this letter.

You must complete the following steps in order to be officially enrolled in the program.

1. Pay the I-901 Fee by visiting <https://www.fmjfee.com/>.
2. Schedule for a visa interview at the U.S. Embassy or Consulate with supporting documents.
3. Notify the Office of Admissions if you are approved for an F-1 visa and submit the signed Enrollment Agreement to adm@iaula.edu by 12/29/2023

***We strongly advise applicants to utilize the same email address that is listed on their application for admissions when contacting IAU**

4. Arrive to the United States and check in with IAU no later than 12/29/2023. ***If you arrive after the specified date above, you will not be permitted to enroll for the current session and will be deferred to the next enrollment term.***
5. Enroll for courses by meeting with an Academic Advisor.
6. Attend New Student Orientation on 12/28/2023. Attendance is mandatory.

On behalf of our faculty, staff, and students at International American University, we are so pleased to welcome you to the IAU Family. If you have any questions, please contact the Office of Admissions at (213) 262-3939.

Best of luck,

Katherine Batres

Katherine Batres, A.A.
Associate Director/PDSO
Office of Admissions



Method of Instruction: Hybrid
Classes will be held at:

Los Angeles Main Campus
3440 Wilshire Blvd., Suite 1000| Los Angeles, CA 90010

ENROLLMENT AGREEMENT

The Enrollment Agreement is a written contract signed between a student and International American University concerning an educational program. The agreement specifies all costs the student named below must pay in order to enroll in the specific educational program for the specified term. Costs for the program may change if the specifics of the educational program changes (i.e. student takes more units/courses than what was originally outlined in the original Enrollment Agreement). A copy of the completed enrollment agreement shall be given to the student upon enrollment.

CLASS LOCATION

For hybrid instruction, location of instruction shall take place at the designated main, branch or satellite campus.

For online students, instruction shall take place in *IAUonline*. IAU's online instruction is offered in real time and shall transmit the first lesson and any materials to any student within seven days after the institution accepts the student for admission. IAU shall transmit all the lessons and other materials to the student if the student: (A) has fully paid for the educational program; and after having received the first lesson and initial materials, requests in writing that all the material be sent. If IAU transmits the balance of the material as the student requests, IAU shall remain obligated to provide the other educational services it agreed to provide, such as responses to student inquiries, student and faculty interaction, and evaluation and comment on lessons submitted by the student, but shall not be obligated to pay any refund after all of the lessons and material are transmitted.

STUDENT INFORMATION

Name: Ranvir Ghai	Address: H. No 18, Prince plaza mithapur road, Jalandhar 144003, Punjab, India	Gender: Male
		DOB: 09/19/2004
		Email: ranvirghai6@gmail.com
		Tel: 91 8448223973

TUITION FEES

Undergraduate Tuition

- Per unit: \$300
- Per 3-unit course: \$900

Master Tuition

- Per unit: \$400
- Per 3-unit course: \$1200

Doctorate Tuition

- Per unit: \$425-\$450
- Per 3-unit course: \$1275-\$1350

REGISTRATION

IAU operates on a trimester academic calendar, which is comprised of three (3) academic terms (Spring, Summer, & Fall). For each academic term, a student must register through the university's registration process. At the time of registration, the student will work with an academic staff to select the course(s) in which the student wishes to enroll for the academic term. The student will register for classes for the entire academic term. Depending on the student's Enrollment Status of full-time or part-time, the student will register for 1 to 4 courses per academic term. See explanation of Enrollment Status below.

Spring (Jan-Apr)

- Session 1 (Jan-Feb)
- Session 2 (Mar-Apr)

Summer (May-Aug)

- Session 1 (May-Jun)
- Session 2 (Jul-Aug)

Fall (Sep-Dec)

- Session 1 (Sep-Oct)
- Session 2 (Nov-Dec)

FULL-TIME ENROLLMENT

Full-time matriculated students are required to enroll full-time for each mandatory Spring and Fall trimester. F-1 students are required to enroll full-time in the Summer trimester if it is the initial or final enrollment term of their program. Full-time enrollment is defined as:

- Undergraduate: 12 units per mandatory trimester.
- Graduate: 9 units per mandatory trimester.

PART-TIME ENROLLMENT

Part-time matriculated and non-matriculated students are required to enroll 6 units per trimester, including summer trimester.

NOTICE CONCERNING TRANSFERABILITY OF CREDITS AND CREDENTIALS EARNED AT IAU

The transferability of credits you earn at International American University is at the complete discretion of an institution to which you may seek to transfer. Acceptance of the credits, certificate, or degree you earn in Master of Business Administration is also at the complete discretion of the institution to which you may seek to transfer. If the credits, certificate, or degree 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 International American University to determine if your credits, certificate, or degree will transfer.

POLICIES AND PROCEDURE FOR WITHDRAWAL AND REFUND

All Students: IAU, for all students, without penalty or obligation, shall refund 100 percent of the amount paid for institutional charges, less the non-refundable Application for Admissions and Form I-20 processing fee, if applicable, of \$125 and \$125, respectively, if notice of cancellation is made prior to or on the first day of instruction, or the seventh day after enrollment, whichever is later. IAU shall advise each student that any notification of withdrawal or cancellation and any request for a refund is required to be made in writing.

Students with Federal Financial Aid: If the student has received federal student financial aid funds, the student is entitled to a refund of moneys not paid from federal student financial aid program funds. If the 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. (IAU shall pay or credit refunds due on a reasonable or timely basis, not to exceed 30 days following the date upon which the student's withdrawal has been determined.

Cancellation or Withdrawal Procedure: You may cancel this agreement and receive a refund for all or part of the course(s) not taken. Your refund rights are described below. A student who wishes to withdraw from his/her program of study must complete the Course/Program Withdrawal form and send to ssp@iaula.edu. The form can also be mailed to: **Office of Student Support • International American University 3440 Wilshire Blvd., Suite #1000 • Los Angeles, CA 90010**. The notice of cancellation and withdrawal is effective when delivered, postmarked, or e-mailed. Once received, the Office of Student Support will approve the Cancellation or Withdrawal.

PRO RATA REFUND

IAU shall pay or credit refunds due on a reasonable or timely basis, not to exceed 30 days following the date upon which the student's withdrawal has been determined. Under this code, the minimum refund allowed shall be as follows:

Class Scheduled	Percentage of Class Scheduled	Pro Rata Refund
1.	12.50%	100.00%
2.	25.00%	87.50%
3.	37.50%	75.00%
4.	50.00%	62.50%
5.	62.50%	50.00%
6.	75.00%	0.00%
7.	87.50%	0.00%
8.	100.00%	0.00%

REFUND EXAMPLE

Undergraduate Example

- The non-refundable Application for Admissions Fee costs \$125, while a 3-unit undergraduate course costs \$675.
- The student paid \$125 for the non-refundable Application for Admissions Fee, plus \$675 for the course. Therefore, the student paid \$800 total to IAU.
- The 3-unit course spans 8 Lessons/weeks. The student attends 2 classes and withdraws during the 2 nd week.
- The student is entitled to a pro rata refund of 87.50% of his/her \$675 tuition paid, which is \$590.63.

Master's Example

- The non-refundable Application for Admissions Fee costs \$125, while a 3-unit master's course costs \$975.
- The student paid \$125 for the non-refundable Application for Admissions Fee, plus \$975 for the course. Therefore, the student paid \$1,100 total to IAU.
- The 3-unit course spans 8 Lessons/weeks. The student attends 4 weeks and withdraws during the 4 th week.
- The student is entitled to a pro rata refund of 62.5% of his/her \$975 tuition paid, which is \$609.38.

STUDENT TUITION RECOVERY FUND (STRF) DISCLOSURES

“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 N. Market Blvd., Suite 225, Sacramento, CA 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 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.”

QUESTIONS AND FILING A COMPLAINT

A student or any member of the public may file a complaint about this institution with Bureau for Postsecondary Education by calling (888) 370-7589 or by completing a complain form, which can be obtained on the bureau’s Internet Web site www.bppe.ca.gov. 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., Suite 225, Sacramento, CA 95834, www.bppe.ca.gov, toll-free telephone number (888) 370-7589 or by fax (916) 263-1897

STUDENT’S RIGHT TO CANCEL

IAU complies with the requirements of the CEC §94820, CEC §94822, CEC §94823, and CEC §94824. 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. §94911(e)(1)

Distance Learning: Distance Learning: IAU’s distance learning educational programs are asynchronous and not offered in real time. The student shall have the right to cancel the enrollment agreement and receive a full refund before the first lesson and materials are received. The cancellation is effective on the date the **written email** notice of the cancellation is sent. For distance learning students, only **written email** notice of the cancellation shall be accepted. IAU shall make refund pursuant to section 71750 of the Regulations. If the institution sent the first lesson and materials before effective cancellation notice was received, the instruction shall make a refund within 45 days after the student’s return of the materials.

PROGRAM TUITION FEES

The student is responsible for the following fees and charges due and payable to IAU. The Application for Admissions Fee is non-refundable and was paid at the time of the admissions process.

Period covered by the enrollment agreement:	01/02/2024 - 07/02/2031	Total Tuition for Program	36,000.00
Enrollment Date:	01/02/2024	STRF* (Non-Refundable)	90.00
Est. Date of Completion:	01/02/2029	Graduation Fee (Non-Refundable)	50.00
Date by which to cancel:	01/09/2024	Student Services Fee (Non-Refundable)	50.00
Program Name:	Bachelor of Business Administration (BBA)	TOTAL CHARGES FOR THE CURRENT PERIOD OF ATTENDANCE	3,740.00
Total Program Units:	120	ESTIMATED TOTAL CHARGES FOR THE ENTIRE EDUCATIONAL PROGRAM**	36,190.00
TRC Awarded:	0	THE TOTAL CHARGES THE STUDENT IS OBLIGATED TO PAY UPON ENROLLMENT.	3,740.00
SEC Awarded:	0		
Units To Complete Program:	120		
Tuition Cost Per Unit:	300.00		

Credit awarded may reduce the amount of time and costs it takes for you to earn your diploma. The various forms of credit awarded by IAU Office of the Registrar are Transfer Credit (TRC) and Standardized Exam Credit (SEC). See University Catalog & Student Handbook for complete description.

- * **STRF** is applicable only to California Residents and to students who are enrolled in a residency program. STRF assessment rate is \$2.50 per \$1,000 of tuition. See full STRF Policy on Page 3.
- ** **Estimated Total Charges For The Entire Educational Program** does not include textbooks. Textbook prices vary depending on where the student purchases textbooks. However, the student should estimate \$75-100 for textbook costs per course. The above estimated fees are based on the successful (one-time) completion of all courses. Students who are required to repeat courses will incur tuition fee for each additional course taken.

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.

CERTIFICATION

"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, salaries or wages, and the most recent three-year cohort default rate, if applicable, prior to signing this agreement." 94911(i)(2)

(Initial) I certify that I have received the catalog, School Performance Fact Sheet relating to completion rates, placement rates, license examination passage rates, salaries or wages, and the most recent three-year cohort default rate, if applicable, prior to signing this agreement.", and information regarding completion rates, placement rates, license examination passage rates, and salary or wage information included in the School Performance Fact sheet, and have signed, initialed, and dated the information provided in the School Performance Fact Sheet." 94911(i)(2)

I understand that this enrollment agreement must be signed no later than 12/29/2023 . Otherwise, the enrollment agreement shall not be effective. **(Initial)**

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.

Katherine Batres

(11/23/2023)

Ranvir Ghai

Signature

Date

IAU Representative Signature Date