



ENROLLMENT AGREEMENT

International University of Life Sciences (IULS)

International University of Life Sciences is a fictitious business name (DBA) of International Holistic Life Sciences Institute, Inc., a California corporation.

Administrative and Main Campus Address:

600 N Mountain Ave, Suite A106, Upland, CA 91786

Email: support@lifesci.education

phone number: 1(909)5398260

All instruction for IULS educational programs is delivered online through the institution's official Moodle Learning Management System at: <https://class.lifesci.education/>.

IULS is a distance education institution. Students are not required to attend in-person class sessions.

If you are unable to understand the terms and conditions of this enrollment agreement due to English not being your primary language, IULS will provide a translated version upon request.

"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, 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."

Student Information

Name: _____ Date of Birth: ____ - ____ - ____ (month/day/year)

Phone: _____ Country of Citizenship: _____

Email: _____ Social Security Number : _____

Address: _____

Program Name: Master of Science in Complementary and Integrative Health

Program Start Date: _____ Program Scheduled Completion Date: _____

Period of Agreement: _____ Last Date to Cancel Without Penalty: _____

This entire form must be completed and submitted as part of your International University of Life Sciences record and should be emailed to your Academic Advisor, support@lifesci.education.



IULS provides high-quality academic programs which are practical and well-rounded. All courses are entirely online, with asynchronous delivery. As a result, you can study anytime, anywhere at our diverse global campus.

Students who plan to pursue a completely online program of studies have standards (expectations) that must be met in order for them to be successful. Adherence to the following criteria is a requirement for enrollment:

1. I am committed to taking virtual courses and will make a concerted effort to keep up with the pace of the course, participate in classes, and complete all course requirements.
2. I understand and agree to invest the time necessary to complete my courses successfully. I am aware that the number of hours required to complete online courses is similar to the number of hours required to complete traditional courses (to include both time in class/online and the time out of class/offline on assignments, projects, and testing requirements).
3. I understand that anything I do online concerning my courses can be retrieved and printed at any time by the school staff (administrators, teachers, technology specialists).
4. The agree to the following :
 - a. I understand the importance of prompt communication with my online instructors and the school staff regularly, particularly when I am having difficulties with technology and/or academics.
 - b. I shall abide by the policies, rules, and guidelines outlined in the Institute Websites, Catalog, and the Student Handbook.

Program Information

Program Name: Master of Science in Complementary and Integrative Health

10 courses (total 40 credit units):

- CIH 510 Theories and Foundations of Complementary and Integrative Health (4 units)
 - CIH 520 Advanced Molecular Cell Biology Principles and Techniques (4 units)
 - CIH 530 Theory of Acupuncture and Asian Bodywork, and Their Modalities (4 units)
 - CIH 540 Theory and Applications of Homeopathy (4 units)
 - CIH 550 Comprehensive Oriental Medicine Diagnosis and Skills (4 units)
 - CIH 560 Nutritional Therapeutics: Oriental Medicine Nutrition & Food Therapy (4 units)
 - CIH 610 Healing Energy Medicine: Mind-Body Techniques (4 units)
 - CIH 620 Artificial Intelligence Applications in Complementary and Integrative Health (4 units)
 - CIH 630 Clinical Psychology (4 units)
 - CIH 640 Integrative Herbal Therapeutics: Strategies and Materia Medica (4 units + Capstone project 3 units)
- (% Master's Project, incorporated into the capstone course)

For one quarter credit, credit-bearing distance education courses are evaluated based on the learning outcomes ordinarily attained through 30 hours of student work (10 hours of academic engagement and 20 hours of preparation).

* 4 credit unit/credit hour = 4 x (30 hours) = 4 x (10+20) = 40 hours in Moodle course + 80 hours self preparation



Students must be registered appropriately, complete the course successfully, and pay the course assessment fee to obtain credit.

Estimated completion time: 1 – 1.5 years

* Actual completion times will vary and may be higher, depending on full- or part-time course registration, units transferred, and time to complete other degree requirements.

The candidate for graduation must:

1. Complete all requirements in the program studied within the maximum time frame permitted and attain a CGPA of at least or over 2.75 points.
2. Return all property belonging to the Institute, if applicable, and
3. Fulfill all financial obligations to the Institute before graduation.

Graduation Requirements

The period covered by the enrollment agreement shall be as follows: 5 years for any Graduate program starting from the date on which the Enrollment Agreement is signed.

The Master's degree program at IULS consists of ten courses, totaling 45 credit units or 45 quarter credit hours in US higher education. A credit hour is defined as the quantity of work represented by intended learning outcomes and confirmed by evidence of student achievement in academic activities.

Fees and Charges

TOTAL CHARGES FOR THE CURRENT PERIOD OF ATTENDANCE

International University of Life Sciences. charges an institutional, course-based assessment fee for each individual course in which a student enrolls.

Itemized Institutional Charges are as follows:

- Application Fee: \$60 (non-refundable, one-time)
- Assessment Fee: \$200 per course (**Collection of Assessment Fee:** course assessment fees must be received two (2) days prior to the beginning of the course to be eligible to study.)
- Graduation Application Fee: \$180 (non-refundable, one-time)
- Transcript Fee: \$40 per copy (upon request, non-refundable)
- Student Tuition Recovery Fund Fee: Currently assessed at \$0.00 per \$1,000 of institutional charges (non-refundable, subject to change by the Bureau)

Total Charges for the Entire Educational Program: Students are required to successfully complete ten (10) courses. Therefore, the minimum total institutional charges required for completing the program are calculated as follows:

- ✧ Application Fee: \$60
- ✧ Course Assessment Fees (10 courses × \$200): \$2,000



✧ Graduation Application Fee: \$180

Estimated Total Charges: \$2,240

If a student does not successfully complete a course and must retake it, the student will again pay the \$200 course assessment fee at the beginning of the retake enrollment.

ESTIMATED TOTAL CHARGES FOR THE ENTIRE EDUCATIONAL PROGRAM: \$2240

THE TOTAL CHARGES THE STUDENT IS OBLIGATED TO PAY UPON ENROLLMENT:
\$60

SCHEDULE OF TOTAL CHARGES AND NONREFUNDABLE FEES:

In compliance with California Education Code §94911(b), the following is the schedule of total charges and a clear identification of all nonrefundable fees for the Master of Science in Complementary and Integrative Health program at IULS:

Total Charges Summary:

Fee Type	Amount
Application Fee (nonrefundable)	\$60
Assessment Fee (\$200 per course x 10 courses)	\$2,000
Graduation Application Fee (nonrefundable)	\$180
Transcript Fee (nonrefundable, per request)	\$40
STRF Fee (Student Tuition Recovery Fund, nonrefundable)	\$0.00

NOTICE CONCERNING CALIFORNIA STUDENT TUITION RECOVERY FUND:

“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.”

NOTICE CONCERNING TRANSFERABILITY OF CREDITS AND CREDENTIALS
EARNED AT OUR INSTITUTION

"The transferability of credits you earn at International University of Life Sciences is at the complete discretion of an institution to which you may seek to transfer. Acceptance of the degree you earn in Master of Science in Complementary and Integrative Health is also at the complete discretion of the institution to which you may seek to transfer. If the credits 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 University of Life Sciences to determine if your credits or degree will transfer."

NOTICE CONCERNING International University of Life Sciences POLICIES AND PERFORMANCE DATA.

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

Student Initials: _____

I certify that I have received the Catalog, School Performance Fact Sheet, and information regarding completion rates, placement rates, license examination passage rates (if applicable), 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.

Signature: _____

Any controversy or claim arising out of, or relating to, this Agreement, or the breach thereof, no matter how pleaded or styled, shall be settled by arbitration in accordance with the Commercial Rules of the American Arbitration Association, and judgment upon the award rendered by the arbitrator(s) may be entered in any court having jurisdiction.

TOTAL CHARGES FOR THE CURRENT PERIOD OF ATTENDANCE: \$200 (assessment fee per course)

ESTIMATED TOTAL CHARGES FOR THE ENTIRE EDUCATIONAL PROGRAM: \$2,240

THE TOTAL CHARGES THE STUDENT IS OBLIGATED TO PAY UPON ENROLLMENT:
\$60 (Application Fee)

I UNDERSTAND THAT THIS AGREEMENT BECOMES LEGALLY BINDING WHEN SIGNED BY ME AND ACCEPTED BY THE INSTITUTION.



I understand that this is a legally binding contract. My signature below certifies that I have read, understood, and agreed to my rights and responsibilities, and that the institution's cancellation and refund policies have been clearly explained to me.

Name: _____ Signature: _____ Today's Date: _____

Signature of Parent or Guardian (if applicant is under 18) / _____

As an authorized official of IULS's Admission Department, I have interviewed the applicant and certify that, according to my judgement, the applicant does meet the admissions requirements and standards of the Institute, and I recommend acceptance as a student. I further state that I made no verbal statements or promises to the applicant contrary to the terms set forth in this Agreement.

IULS Academic Advisor Name _____ Date _____
Signature _____

THE FOLLOWING TERMS AND CONDITIONS ARE A PART OF THIS AGREEMENT

Refund Policy

Students are entitled to a refund of tuition and fees in accordance with the California Education Code §94920 and California Code of Regulations 5 CCR §71750. IULS, as a fully online institution, provides the following refund rights and processes:

STUDENT'S RIGHT TO CANCEL:

Students have the right to cancel this Enrollment Agreement and obtain a full refund of all amounts paid for institutional charges, less a reasonable deposit or application fee not to exceed two hundred fifty dollars (\$250), if notice of cancellation is made through attendance at the first class session or the seventh calendar day after enrollment, whichever is later.

HOW TO CANCEL:

To cancel this agreement, IULS advises each student to provide a signed and dated written notice of cancellation to: IULS Student Services, Email: support@lifesci.education. Cancellation may



also be effectuated by a student's conduct, including, but not necessarily limited to, lack of attendance. The effective date is the date IULS receives the cancellation notice or the last date of attendance.

REFUND FOR DISTANCE EDUCATION:

For IULS's distance educational programs that are not delivered in real time, the student has the right to cancel this enrollment agreement and receive a full refund before the first lesson and materials are received. Cancellation is effective on the date the written notice is sent. If IULS has sent the first lesson and materials before the notice is received, a refund will be issued within 45 days after the student's return of the materials.

REFUND AFTER CANCELLATION PERIOD (PRO RATA POLICY):

IULS delivers its educational programs fully online, asynchronously, and in a self-paced format. After the cancellation period, if a student withdraws from the program having completed less than 60% of it, IULS will calculate a pro rata refund in compliance with 5 CCR §71750(c). The refund calculation is based on actual student progress and participation, as follows:

Calculation Method

➤ **Step 1:** Determine the daily charge for the program:

Daily Charge = Total Institutional Charge / Total Number of Days or Hours in the Program

➤ **Step 2:** Compute the amount owed by the student based on the actual number of days or hours the student has attended or was scheduled to attend:

Amount Owed = Daily Charge × Number of days (or hours) attended or scheduled prior to withdrawal

➤ **Step 3:** Calculate the refund amount by subtracting the amount owed from the total amount paid by the student:

Refund Amount = Total Amount Paid by Student – Amount Owed

Example:

- ✧ If the total institutional charge for a program is \$4,000, and the program duration is scheduled for 100 days, the daily charge is \$40/day ($\$4,000 \div 100$ days).
- ✧ If a student withdraws after attending or being scheduled for 30 days, the amount owed is \$1,200 ($\40×30 days).
- ✧ If the student paid \$4,000 upfront, the refund amount is \$2,800 ($\$4,000 - \$1,200$).

WITHDRAWAL:

Withdrawal may occur via written notice or based on conduct (such as failure to participate). If a student withdraws, they are eligible for a refund as outlined above, depending on their progress in the program.

No Refund After 60%: If more than 60% of the courses have been completed, no refund is due.

Non-Refundable Charges:

- Application Fee: \$60
- STRF (Student Tuition Recovery Fund): Non-refundable



- Graduation and transcript fees are non-refundable once assessed

Timeframe for Refunds:

All refunds due will be paid within 45 days of the institution receiving the student's written notice of cancellation or withdrawal.

Distance Education-Specific Disclosure:

IULS's programs are delivered fully online via Moodle LMS. Access to content and completion tracking is used to determine the percent of program completion. Refunds for distance education are calculated based on actual course progress, not calendar time.

Loans

International University of Life Sciences does not participate in any federal or state or other forms of financial aid. However, if a student obtains a loan to pay for an educational program, the student will have to repay the full amount of the loan plus interest, less the amount of any refund. If the student has received federal student financial aid funds, the student is entitled to a refund of the moneys not paid from federal student financial aid program funds.

If a student defaults on a federal or state loan, the following actions may occur:

1. Federal or State Government Action

The federal or state government, or a loan guarantee agency, may take action against the student. This action may include applying any income tax refund to which the student is entitled to reduce the balance owed on the loan.

2. Financial Aid Ineligibility

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

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"

Student Tuition Recovery Fund 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.”

Student Tuition Recovery Fund Fee: Currently assessed at \$0.00 per \$1,000 of institutional charges (non-refundable, subject to change by the Bureau)

Questions regarding the STRF may be directed to:

Bureau for Private Postsecondary Education

P.O. Box 980818

West Sacramento, CA 95798-0818

Phone: (888) 370-7589

Website: www.bppe.ca.gov

Additional Conditions

1. The Institute will not deny admission because of race, color, religion, ancestry, national origin, age, nondisqualifying disability, gender, sexual orientation, marital status, or veteran status.
2. This Agreement, its appendices, and its attachments constitute the complete Agreement between the Institute and the student, and no verbal statements or promises will be recognized or enforced.
3. The Institute is in the process of accreditation and does not imply, promise, or guarantee transferability of earned credits to any other institution.
4. The Institute has the right, at its discretion, to make reasonable changes in program content, materials, schedules, sequence of courses in programs, online learning platforms, or Website URLs in the interest of improving the student's education, or where deemed necessary due to industry changes, academic scheduling, or professional requirements. The Institute is required to make changes in programs or policies when ongoing federal, state, or accrediting changes affect students currently in attendance.
5. The Institute does not provide F1 visa applications, federal financial aid, curricular practical training (CPT), optional practical training (OPT), and health services for students.
6. The Institute reserves the right to postpone or change the date or time when any class is offered.
7. The institute offers a distance educational program where the instruction is not offered in real time shall transmit the first lesson and any materials to any student within seven days after the institution accepts the student for admission.
8. The institute 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, requests in writing that all of the material be sent.
9. If the institute transmits the balance of the material as the student requests, the institution shall remain obligated to provide the other educational services it agreed to provide, but shall not be obligated to pay any refund after all of the lessons and material are transmitted.

Complaints



"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."