



**AGORA SCHOOL OF BUSINESS**  
In partnership with **NAGUIB SAWIRIS**



CHAIRMAN  
**MR. NAGUIB SAWIRIS**  
CHIEF EXECUTIVE OFFICER  
**DR. EMMANUEL GERGIS**

## Enrollment Agreement – MBA Program

### Student Information

Full Name:

*Last*

*First*

*M.I.*

Address:

*Street Address*

*Apartment/Unit #*

*City*

*State*

*ZIP Code*

Country of Residence:

Home Phone:

Date of Birth: (MM/DD/YY)

Email Address:

Start Date:

Program:

Total No. of Credit Hours:

Degree Awarded:

The enrollment agreement is a bilateral legally binding agreement between the student and the University and remains in effect till the program is completed. It is the responsibility of students to keep the Registrar (registrar@asb.ac) apprised of their activities and to ensure that the Registrar is aware of their enrollments and progress. Any leave of absence must be approved by the Dean and submitted to the Registrar for proper filing.



**AGORA SCHOOL OF BUSINESS**  
In partnership with **NAGUIB SAWIRIS**

CHAIRMAN  
**MR. NAGUIB SAWIRIS**

CHIEF EXECUTIVE OFFICER  
**DR. EMMANUEL GERGIS**

## Enrollment Terms

### I. Rights and Obligations

*The student understands and agrees that:*

- 1. If English is not the student's primary language, and the student is unable to understand the terms and conditions of the enrollment agreement, the student shall have the right to obtain a clear explanation of the terms and conditions as well as all cancellation and refund policies in his or her primary language.*
- 2. Agora School of Business agrees to provide current, accredited, distance education content and instruction, as well as reasonable educational and student services including but not limited to course registration, assessment, maintenance of student records, and transcripts. Instruction is provided online through [www.asb.ac](http://www.asb.ac)*
- 3. Agora School of Business does not guarantee job placement to graduates upon program/course completion or upon graduation.*
- 4. Agora School of Business reserves the right to reschedule the program start date when the number of students enrolled does not meet the minimum required number.*
- 5. Agora School of Business will not be responsible for any statement of policy or procedure that does not appear in the University handbook.*
- 6. Agora School of Business reserves the right to discontinue any students' training for unsatisfactory progress, nonpayment of tuition, or failure to abide by University rules.*
- 7. Students who have non-academic grievances may contact Agora School of Business Management by phone at 1.866.GO.AGORA or by email at [ceo@asb.ac](mailto:ceo@asb.ac)*
- 8. Course enrollees agree that all information within Agora School of Business courses, course texts, accompanying workbooks, and websites, etc. are protected by intellectual property rights, including copyrights, trademarks and other proprietary rights, which rights are valid and protected in all media existing now or later developed, and contractually agree not to create derivative works based on the information and not to use the information for the purpose of enhancing competing works. Course enrollees are granted a limited license to use, search, display, or print the information contained on Agora School of Business websites for their own personal non-commercial use only, provided the information is not modified and a copy of this agreement is attached to any copies that are made. Any other use of the information is strictly prohibited. None of the information may be otherwise reproduced, republished or re-disseminated in any manner or form without the prior written consent of Agora School of Business. All rights, including copyright, in any information which are linked to but not hosted on the website continue to be owned by their respective owners. Note that by using [asb.ac](http://asb.ac), you signify your agreement to this and future Copyright Notices. Your continued use of [asb.com](http://asb.com) after changes to this Copyright Notice will mean that you accept the changes.*
- 9. Information concerning other universities that may accept the University's credits toward their programs can be obtained by contacting the Office of the Dean. It should not be assumed that any programs described in the University catalog could be transferred to another institution. The University does not guarantee the transferability of credits to a university or institution. Any decision on the comparability, appropriateness, and applicability of credits and whether they should be accepted is the decision of the receiving institution.*
- 10. This document does not constitute a binding agreement until accepted in writing by all parties.*



**AGORA SCHOOL OF BUSINESS**  
In partnership with **NAGUIB SAWIRIS**

CHAIRMAN  
**MR. NAGUIB SAWIRIS**  
CHIEF EXECUTIVE OFFICER  
**DR. EMMANUEL GERGIS**

11. *Students are free to speak with professors to express concerns about final grades. If a student does not feel his or her professor has resolved the issue satisfactorily, he or she may express in writing a grievance or complaint to the dean. (If the complaint is against his or her dean, the student may appeal directly to the CEO, as described below.)*

### **Submitting an Inquiry/Complaint to the Office of the CEO**

*When the Office of the CEO receives a formal letter of inquiry/complaint, the CEO will convene an Administrative Hearing Committee to consider the inquiry/complaint. The Administrative Hearing Committee will conduct an appropriate investigation and will render a written explanation/decision within 30 days of the filing of the inquiry/complaint to both the student who made the complaint and the Dean. The Office of the Dean will keep a record of all student complaints and documentation of how they were handled. The decision of the CEO is final.*

### **Non-Academic Grievances**

*Agora School of Business takes all complaints very seriously. All complaints are treated in confidence, including those associated with bullying, racial and religious vilification, sexual harassment and unlawful discrimination allegations made by students. NOTE: These complaints may be formal or informal, where formal complaints are communicated in writing and an informal complaint is one considered to be unwritten.*

### **Sexual Harassment**

*Sexual Harassment is defined as unwelcome sexual advances, unwelcome requests for sexual favors, and other verbal, nonverbal, or physical conduct of a sexual nature when a person's submission to such conduct is implicitly or explicitly made the basis for employment decisions, academic evaluation, grades or advancement, or other decisions affecting participation in a university program (quid pro quo), or when such conduct creates a hostile working environment. When complaints address the matter of sexual harassment, the university will allocate 60 days to investigate the matter.*



**AGORA SCHOOL OF BUSINESS**  
In partnership with **NAGUIB SAWIRIS**

CHAIRMAN  
**MR. NAGUIB SAWIRIS**

CHIEF EXECUTIVE OFFICER  
**DR. EMMANUEL GERGIS**

### **Registering a Complaint**

**Option One:** The complainant may initially raise an informal complaint (unwritten) with the appropriate university official (regularly, the Registrar). Following receipt of the informal complaint, the issue will be reviewed by the Dean within three (3) business days and a response will be provided to the complainant within five (5) business days. Depending on the nature of the complaint, the Dean may choose to meet with the CEO to gain further information and resolution of the complaint raised. The Registrar will raise the complaint directly with the Dean if the complaint is perceived to be of an extreme, threatening, or criminal nature.

**Option Two:** In the event that the complainant is not be satisfied with the outcome, he/she may submit a formal complaint in writing. As an alternative to the Option One informal complaint, the complainant may opt to go directly to the formal second stage. The formal written complaint must be received by the Registrar within 10 business days of the complainant receiving feedback. The formal complaint will be reviewed and addressed within three (3) business days and a response will be provided to the complainant within five (5) business days. If not satisfied with the decision of the Registrar, the complainant may submit the complaint in writing to the Dean within 10 business days of receipt of the formal complaint decision. The complaint will be addressed within 15 business days of receipt of the complaint, and a response will be given within 30 business days. Complaints should be resolved within 30 days of the initial date of response from the Dean.



**AGORA SCHOOL OF BUSINESS**  
In partnership with **NAGUIB SAWIRIS**

CHAIRMAN  
**MR. NAGUIB SAWIRIS**

CHIEF EXECUTIVE OFFICER  
**DR. EMMANUEL GERGIS**

## II. Transfer Credit

*Agora School of Business does not accept transfer credit for its Master of Business Administration program due to the modular and highly specialized focus of its courses.*

*Please note that Agora School of Business courses might not be transferable to other institutions. It is only at the discretion of the receiving institution to make that decision.*

## III. Tuition Information and Fees Refund Policy

### 1- Introduction:

This policy details the refund of student charges which include both tuition payments and other university fees (i.e. Application Fee, Technology Fee, Library Fee, Graduation Fee).

### 2- General Definitions:

**Tuition:** Charge for instruction including course content, textbooks, educational services, and instructional materials. This charge is billed 14 days before the beginning of a course.

**Application Fee:** This fee is required at the time of submitting an online application for admission. This fee is non-refundable.

**Technology Fee:** This fee is associated with supporting and maintenance of the technological services offered to students including the Learning Management System (LMS), the Student Information System (SIS), and the Student email account. This fee is billed once a year and is due at the beginning of every year. This fee is refundable as per the refund schedule detailed below.

**Library Fee:** This fee is associated with all library services offered by the University including subscription to electronic databases (i.e. LIRN, Ebscohost, JSTOR, ProQuest, etc.). This fee also includes subscription to the Virtual Librarian services to support student library requests 7 days a week. This fee is billed once a year and is due at the beginning of every year. This fee is non-refundable.

**Graduation Fee:** This fee is associated with processing documents (i.e. Diplomas, Transcripts, etc.) post-graduation. This fee is billed only at the successful completion of our programs after the student has completed all graduation requirements and has been approved by the office of the Registrar for graduation without having any academic or financial holds on their record. This fee is non-refundable.

**Regular MBA Student:** A student who is registered in 3 credit hours per month. This student is expected to finish the Master's program (MBA) in 1 year.

**Auditing Student:** A student who is registered in a single course and participates in the course in which no assessment of student work is graded. University fees do not apply to auditing students. Audit students pay their full due fees. Upon a change of status from being an auditing student to a regular student, Library and Technology fees will be billed to the student account.



**AGORA SCHOOL OF BUSINESS**  
In partnership with **NAGUIB SAWIRIS**

CHAIRMAN  
**MR. NAGUIB SAWIRIS**

CHIEF EXECUTIVE OFFICER  
**DR. EMMANUEL GERGIS**

**Discount Groups:** A special reduced rate applied to tuition charges (does not apply to University fees), which is extended to an organization or corporation who has signed a partnership agreement with the University.

### **3- Provisions applicable to ALL programs:**

#### **A. Adjustment of University Scholarships:**

##### **1. Scholarships:**

In the case of a refund processed per the schedule listed below, University scholarships are adjusted proportionally to the tuition charges incurred. This does not include any University Fees, only tuition charges. For example, if a student's tuition is reduced by fifty (50) percent, that student's University scholarship will also be reduced by fifty (50) percent.

#### **B. Methods of Payment:**

1. Tuition and university fees can be paid electronically online via Credit Card in USD through the Student Information System (Populi Web). Invoices are generated by the Accounting Office and sent 14 days prior to the start of a course and is due for payment 7 days prior to the course start date. Invoices are available on the SIS for the fastest, most secure, and convenient way for students to make payments online. The SIS notifies students of an invoice by sending an automated email.
2. For students residing in Egypt, cash payments in USD can be made through the University's partner in Egypt. For more information, please contact [admissions@asb.ac](mailto:admissions@asb.ac)
3. Students may also contact the Accounting Office to arrange payment via Wire Transfer using the following details:
  - Wells Fargo Bank Account Number: 1227255559
  - Account Name: Agora University
  - SWIFT/BIC code WFBIUS6S
  - Wire Transfers (Domestic): 121000248



### **C. CANCELLATION AND WITHDRAWAL POLICY**

1. Charges may be refunded if a student cancels their enrollment or withdraws from a course. Cancellation or withdrawal requests should be made in writing by sending an email to the Registrar at registrar@asb.ac. Refunds will be issued using the same method of payment within 30 days from the date the University receives the student's withdrawal request. No tuition refunds will be issued if a student has not submitted a cancellation/withdrawal request. Tuition and fees cannot be carried over to the next semester.
2. A student requesting cancellation of their enrollment within 7 calendar days after signing an enrollment agreement is entitled to a full refund of all tuition and fees paid except the Application Fee.
3. A student requesting cancellation more than 7 calendar days after signing an enrollment agreement, but prior to beginning a course, is entitled to a refund of all tuition and fees paid minus: (i) the application fee and (ii) the library fee.
4. A student requesting to withdraw from a course after the course has begun is eligible for a refund of tuition and fees paid in accordance to the schedule in Section V.
5. Agora School of Business will issue a full refund of the tuition charges for courses that have been canceled by the University.

## **4- Tuition and University Fees Structure:**

### **A. Tuition for all MBA Students**

<b>Charge</b>	<b>2023/2024 Academic Year</b>
<b>Tuition per Credit Hour</b>	\$181.81 Per Credit Hour
<b>Application Fee (non-refundable)</b>	\$30
<b>Technology Fee (per year)</b>	\$250
<b>Library Fee (per year)</b>	\$250
<b>Graduation Fee (one-time after graduation)</b>	\$250

**\*\* Please note that students requesting a European Union Degree validation and authentication through UCAM will be charged a non-refundable processing fee of \$450.**



### 5- Refund Schedule for Tuition and Fees for all MBA students:

Deadline	% of Tuition Refunded	Application Fee	Technology Fee*	Library Fee	Graduation Fee
<b>Before Week 1</b>	100%	Non-Refundable	100%	Non-Refundable	Non-Refundable
<b>Week 1</b>	70%	Non-Refundable	70%	Non-Refundable	Non-Refundable
<b>Week 2</b>	40%	Non-Refundable	40%	Non-Refundable	Non-Refundable
<b>Week 3</b>	20%	Non-Refundable	20%	Non-Refundable	Non-Refundable
<b>Week 4</b>	0%	Non-Refundable	0%	Non-Refundable	Non-Refundable

\* Note: The Technology Fee refund is proportional to the total credits eligible to be taken during the year. For example, if the Technology Fee is \$250 per year, and the regular student load is 33 credits per year, then the Technology Fee per credit hour is \$7.57.

### 6- Sample Refund Calculation

If a student registered in one module (3 credit hours) sends a withdrawal request during the second week of the module, the student will receive a refund of 40% of the tuition and the technology Fee:

Refund Percentage: 40%

Tuition Charge: \$181.81 x 3 credit hours = \$545.43

Technology Fee Charge per year: \$250

Technology Fee divided by number of credit hours per year: Assuming 33 credit hours per year for this sample calculation, the total Technology Fee for 1 credit hours is \$7.57: \$7.57 x 3 credit hours = \$22.71

Total tuition and fees paid: \$568.14

Refund: (\$545.43+\$22.71) x 40% = \$227.25



## 7- Enrollment Modes of Study

The student must complete:

- a. 33 credit hours to satisfy the MBA program requirements.

### **Audit Change of Status**

A student who is registered in a single course and participates in the course in which no assessment of student work is graded. University fees do not apply to auditing students. Audit students pay their due tuition.

Auditing students may petition the instructor to have their work and participation graded. Students who have successfully audited a course and earned a passing grade and provided all application materials may submit a change of status request to the registrar ([registrar@asb.ac](mailto:registrar@asb.ac)) to be regarded as a regular student.

Upon a change of status from being an auditing student to a regular student, Library and Technology fees will be billed to the student account.

## 8- Disability

Students must register their disability status at the time of the admission application. If a diagnosis is received after the student has been enrolled, the student must inform the registrar of the disability status. Students diagnosed with and possessing appropriate documentation of a learning disability (or other disability impairing some aspect of distance learning) are given additional time added to the due dates of assignments and examinations without penalty.

## 9- Scholarship Award

If the Student has been awarded a scholarship to assist with covering tuition costs, this section is filled by the Director of Admissions:

Scholarship Type: \_\_\_\_\_

Scholarship Amount: \_\_\_\_\_ Director of Admissions Initials: \_\_\_\_\_



## 10- Student Acknowledgment



1. *I hereby certify that I have been provided access to the University’s electronic or print catalog, bulletin, or brochure which contains information describing program offerings.*

\_\_\_\_\_ Student initials

2. *I understand the cancellation and refund policies and I understand and agree to these policies.*

\_\_\_\_\_ Student initials

3. *I have carefully read and received a copy of this enrollment agreement and affirm my acceptance of the refund and cancellation policies.*

\_\_\_\_\_ Student initials

4. *I understand that a new enrollment agreement must be completed in the event that the student delays his start date, changes the program and enrollment; or drops from the program and re-enrolls at a later date.*

\_\_\_\_\_ Student initials

5. *I understand that the University may terminate my enrollment if I fail to comply with the academic and financial requirements or if I disrupt the normal activities of the University. While enrolled in the University, I understand that I must maintain Satisfactory Academic Progress as described in the Student Handbook and that my financial obligation to the University must be paid in full before a diploma may be awarded.*

\_\_\_\_\_ Student initials

### Student Contract Acceptance

*I, the undersigned, have read and understand this agreement and acknowledge receipt of a copy. It is further understood and agreed that this agreement supersedes all prior or contemporaneous verbal or written agreements and may not be modified without the written agreement of the student and the University. I also understand that if I default upon this agreement, I will be responsible for payment of any collection or attorney fees incurred by Agora School of Business . My signature below signifies that I have read and understand all aspects of this agreement and that I recognize my legal responsibilities regarding this contract. I understand that this is a legally binding agreement. My signature below certifies that I have read, understood and agreed with my rights and responsibilities. Further, I certify that I understand the cancellation and refund policies and I understand and agree to these policies.*

Accepted on this date \_\_\_\_\_ (Agreement valid for 4 years from this date.)

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



**AGORA SCHOOL OF BUSINESS**  
In partnership with **NAGUIB SAWIRIS**



CHAIRMAN  
**MR. NAGUIB SAWIRIS**

CHIEF EXECUTIVE OFFICER  
**DR. EMMANUEL GERGIS**

## ***Office of Admissions Acknowledgement***

*I hereby certify that there have been no verbal or written agreements or promises other than those appearing on this agreement. Students will receive an executed copy of this enrolment agreement confirming their acceptance at the University once all documents for admission have been received and satisfactorily reviewed.*

---

*Director of Admissions*

---

*Date*