



AGORA UNIVERSITY
THE AGORA OF ALEXANDRIA

CHAIRMAN
MR. NAGUIB SAWIRIS

CHANCELLOR
FR. MICHAEL SORIAL

CHIEF EXECUTIVE OFFICER
DR. EMMANUEL GERGIS

Enrollment Agreement

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@agora.edu) 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.



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Enrollment Terms

Rights and Obligations

The student understands and agrees that:

- 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.
- Agora University 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.agora.edu.
- Agora University does not guarantee job placement to graduates upon program/course completion or upon graduation.
- Agora University will not be responsible for any statement of policy or procedure that does not appear in the University handbook.
- Agora University reserves the right to discontinue any students' training for unsatisfactory progress, nonpayment of tuition, or failure to abide by University rules.
- Students who have non-academic grievances may contact Agora University Management by phone at 1.866.GO.AGORA or by email at president@agora.edu
- Course enrollees agree that all information within Agora University 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



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- 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.
- This document does not constitute a binding agreement until accepted in writing by all parties.
- 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 President, as described below.)

Submitting an Inquiry/Complaint to the Office of the President

When the Office of the President receives a formal letter of inquiry/complaint, the President will convene an Administrative Hearing Committee to consider the inquiry/complaint. The Committee will meet to discuss the written grievance and analyze all the facts submitted. A written notification of the decision should be sent to the student and the dean within 30 days from filing the inquiry. The office of the Dean will keep a record of all student complaints and documentation of how they were handled. The decision of the President is final.



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Non-Academic Grievances.

Agora University takes all complaints very seriously. All grievances are treated with confidentiality, including those affiliated with bullying, physical harassment, illegitimate discrimination of race and religion, and any vilification 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 may include, but is not limited to assaults, inappropriate touching, comments, a written communication; expressing sexual interest or requesting sexual favors; after being informed that the interest is unwelcome, requests 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.

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 President 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 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.



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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.

In addition, students may also contact our accrediting agency, the Distance Education Accrediting Commission, 1101 17th Street NW, Suite 808, Washington, DC. 20036.

Phone: 202-234-5100,

Email: info@deac.org.

Website: www.deac.org.

Should a satisfactory solution to the problem not be found, the student may contact SCHEV at: State Council of Higher Education for Virginia (SCHEV) James Monroe Building 101 North 14th Street Richmond, VA 23219.

The student may also file a complaint online at: <https://www.schev.edu/students/resources/student-complaints>

Students will not be subject to unfair action as a result of initiating a complaint proceeding.

Whistleblower Policy

Agora University is committed to integrity, transparency, and accountability. This policy encourages and protects individuals who report, in good faith, suspected violations of university policies, ethical standards, or applicable laws. It applies to all members of the university community, including faculty, staff, students, contractors, volunteers, and visitors. Reports of misconduct—such as fraud, corruption, mismanagement, or actions endangering the university’s mission or safety—can be made to the office of the President by emailing president@agora.edu. Retaliation against whistleblowers is strictly prohibited, and confidentiality will be maintained except when required by law. Upon receiving a report, the university will acknowledge receipt, conduct a preliminary review, and, if necessary, initiate a formal investigation with appropriate corrective actions. False or malicious reports may result in disciplinary action.

Non-Virginia residents who have followed the above aforementioned process desiring to further pursue a grievance process with NC-SARA may contact NC-SARA State Portal Entity for Virginia:



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State Portal Entity Contact

Darlene Derricott

Director of Academic Services

804.225.2621

darlenederricott@schev.edu

State SARA Website

State Council of Higher Education for Virginia

101 N 14th St, 9th Floor

Richmond, VA 23219

Please note that complaints related to academic grades or student conduct violations do not fall under the NC-SARA complaint resolution process. However, allegations of dishonest or fraudulent activity, including the provision of false or misleading information, may be investigated and resolved by SCHEV under SARA consumer protection provisions.

Transfer Credit

Holy Transfiguration College

Agora University may consider for transfer coursework completed at accredited institutions of post-secondary education whose accrediting agencies are recognized by the European Union or by an agency recognized by CHEA. Only coursework completed at a C average or better may be considered for transfer after a review by, and at the discretion of the Dean. Students will need to provide a transcript for all accredited coursework taken and indicate a desire to transfer coursework before enrolling in the current term. A maximum of 50% of graduate coursework can be transferred. A minimum of 50% of graduate coursework must be undertaken at Agora University.

Coursework earned at a non-accredited institution may be submitted for review with an official transcript and course descriptions. Coursework earned at non-accredited institutions will be considered on a case by case basis by the Academic Dean. In most cases, refusal to transfer work will be based on content or academic standards incompatible with the courses required for graduation at Agora University.

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



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Agora Naguib Sawiris School of Business

Agora Naguib Sawiris 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.

Tuition Information, Withdrawal, and Refund Policy

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).

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 Certificate Student: A student who is registered in at least 3 credit hours per term. This student is expected to finish the Certificate program in four semesters.

Regular MTS Student: A student who is registered in 6 credit hours per term. This student is expected to finish the Master's program (MTS) in 2 years.



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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.

Full-Time Doctoral Student: A student who is registered for a full-time course load as defined by the program, typically around 6-9 credit hours per trimester. Students successfully completing this course load will fulfill the requirements for the degree within the expected duration of the program, which is typically around three years

Part-Time Doctoral Student: A student who is registered for a part-time course load as defined by the program, typically around 3-6 credit hours per trimester. Students successfully completing this course load will fulfill the requirements for the degree within the expected duration of the program, which is typically around six years.

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 tuition. 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.

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.

Provisions Applicable to All Programs

Adjustment of University Scholarships

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.

Methods and Frequency of Payment

- 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.
- For alternative payment methods, please contact accounting@agora.edu.



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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@agora.edu. 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 3.2.5.
5. Agora University will issue a full refund of the tuition charges for courses that have been canceled by the University.

Tuition and University Fee Structure

Tuition Fees For All HTC Students (Certificates and the MTS Program)

Charge	2025/2026 Academic Year
Tuition per Credit Hour	\$222.22 Per Credit Hour
Application Fee (non-refundable)	\$50
Technology Fee (per year)	\$100
Library Fee (per year)	\$100
Graduation Fee (one-time after graduation)	\$50



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Tuition Fees For All Th.D. Students

Charge	2025/2026 Academic Year
Tuition Per Credit Hour	\$266.66 Per Credit Hour
Application Fee (non-refundable)	\$50
Technology Fee (per year)	\$100
Library Fee (per year)	\$100
Graduation Fee (one-time after graduation)	\$50

Tuition Fees Structure for all MBA Students

Charge	2025/2026 Academic Year
Tuition Per Credit Hour	\$181.81 Per Credit Hour
Application Fee (non-refundable)	\$30
Technology Fee (per year)	\$250
Library Fee (per year)	\$250
Graduation Fee (one-time after graduation)	\$250



Refund Schedules

Refund Schedule for Tuition and Fees for all HTC Programs

Deadline	% of Tuition Refunded	Application Fee	Technology Fee*	Library Fee	Graduation Fee
Before Week 1	100%	Non-Refundable	100%	Non-Refundable	Non-Refundable
Week 1-3	100%	Non-Refundable	100%	Non-Refundable	Non-Refundable
Start of 4th Week	50%	Non-Refundable	50%	Non-Refundable	Non-Refundable
Start of 5th Week	40%	Non-Refundable	40%	Non-Refundable	Non-Refundable
Start of 6th Week	30%	Non-Refundable	30%	Non-Refundable	Non-Refundable
Start of 7th Week	20%	Non-Refundable	20%	Non-Refundable	Non-Refundable
Start of 8th Week	10%	Non-Refundable	10%	Non-Refundable	Non-Refundable
Start of 9th Week	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 \$100 per year, and the regular student load is 18 credits per year, then the Technology Fee per credit hour is \$5.56.



Refund Schedule for Tuition and Fees for all ASB Students

Deadline	% of Tuition Refunded	Application Fee	Technology Fee	Library Fee	Graduation Fee
Before Week 1	100%	Non-Refundable	100%	Non-Refundable	Non-Refundable
Week 1	70%	Non-Refundable	70%	Non-Refundable	Non-Refundable
Start of Week 2	40%	Non-Refundable	40%	Non-Refundable	Non-Refundable
Start of Week 3	20%	Non-Refundable	20%	Non-Refundable	Non-Refundable
Start of Week 4	0% (No Refund)	Non-Refundable	0% (No Refund)	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.

Exceptions

Employees of the Alexandria School Foundation, a strategic partner of Agora University, may receive an additional 30% discount on the tuition rate if they don't participate in any need-based scholarship or award.

Sample Refund Calculations

MTS Program

If a student registered in 6 credit hours sends a withdrawal request during the fifth week of the semester, the student will receive a refund of 40% of the tuition and the Technology Fee:

Refund Percentage: 40%



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Tuition Charge: $\$222.22 \times 6 \text{ credit hours} = \1333.32

Technology Fee Charge per year: \$100

Technology Fee divided by number of credit hours per year: Assuming 18 credit hours per year for this sample calculation, the total Technology Fee for 1 credit hours is \$5.56: $\$5.56 \times 6 \text{ credit hours} = \33.36

Total tuition and fees paid: \$1,433.32

Refund: $(\$1333.32 + \$33.36) \times 40\% = \$546.67$

ThD Program

Part Time Th.D. Student:

If a part-time student registered in 6 credit hours sends a withdrawal request during the fifth week of the semester, the student will receive a refund of 40% of the tuition and the Technology Fee:

Refund Percentage: 40%

Tuition Charge: $\$266.66 \times 6 \text{ credit hours} = \$1,599.96$

Technology Fee divided by number of credit hours per year: Assuming 18 credit hours per year for this sample calculation, the total Technology Fee for 1 credit hours is \$5.56: $\$5.56 \times 6 \text{ credit hours} = \33.33

Total tuition and fees paid: \$1,633.29

Refund: $(\$1599.96 + \$33.33) \times 40\% = \$653.32$

Full Time Th.D. Student:

If a full-time student registered in 9 credit hours sends a withdrawal request during the fifth week of the semester, the student will receive a refund of 40% of the tuition and the Technology Fee:

Refund Percentage: 40%

Tuition Charge: $\$266.66 \times 9 \text{ credit hours} = \$2,399.94$

Technology Fee Charge per year: \$100

Technology Fee divided by number of credit hours per year: Assuming 27 credit hours per year for this sample calculation, the total Technology Fee for 1 credit hours is \$3.70: $\$3.70 \times 9 \text{ credit hours} = \33.33



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Total tuition and fees paid: \$2,433.27

Refund: $(\$2,399.94 + \$33.33) \times 40\% = \$973.3$

MBA Program

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 \times 3 \text{ 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 \times 3 \text{ credit hours} = \22.71

Total tuition and fees paid: \$568.14.

Refund: $(\$545.43 + 22.71) \times 40\% = \227.256

Enrollment Modes of Study

The student must complete:

- a. 12 credit hours to satisfy any Certificate program requirements.
- b. 36 credit hours to satisfy the MTS program requirements.
- c. 33 credit hours to satisfy the MBA program requirements.
- d. 60 credit hours to satisfy the ThD program requirements.

The normal enrollment for a graduate student is six credit hours per semester. Auditing students may register in courses on a-la-carte basis.

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 full tuition.



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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@agora.edu) 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.

Students with 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.

Scholarship Award

If the Student is having 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: _____



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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*

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



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attorney fees incurred by Agora University. 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

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