



**SCHOOL PERFORMANCE FACT SHEET
 CALENDAR YEARS 2016 & 2017**

Bachelor of Arts (3 Years)

On-Time Completion Rates (Graduation Rates)

Includes data for the two calendar years prior to reporting.

Calendar Year	Number of Students Who Began the Program	Students Available for Graduation	Number of On-Time Graduates	On-Time Completion Rate
2016	78	78	33	42%
2017	85	85	21	25%

Student's Initials: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.

Job Placement Rates (includes data for the two calendar years prior to reporting)

Calendar Year	Number of Students Who Began Program	Number of Graduates	Graduates Available for Employment	Graduates Employed in the Field	Placement Rate % Employed in the Field
2016	78	33	33	24	73%
2017	85	21	21	21	63%

You may obtain from the institution a list of the employment positions determined to be in the field for which a student received education and training. This information may be obtained by contacting an institutional representative. Standard Occupational Classification Codes are listed in the school catalog available at www.sum.edu.

Student's Initials: _____ Date: _____

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Gainfully Employed Categories (includes data for the two calendar years prior to reporting)

Part-Time vs. Full-Time Employment

Calendar Year	Graduate Employed in the Field 20-29 Hours Per Week	Graduates Employed in the Field at Least 30 Hours Per Week	Total Graduates Employed in the Field
2016	6	18	24
2017	2	17	21

Single Position vs. Concurrent Aggregated Position

Calendar Year	Graduates Employed in the Field in a Single Position	Graduates Employed in the Field in Concurrent Aggregated Positions	Total Graduates Employed in the Field
2016	22	2	24
2017	10	11	21

Notice Regarding Employment Data:

Because of the change in the Bureau's reporting regulations, which became effective on July 14, 2016, this institution was not required to collect some of the employment data for its 2016 and prior graduates. Some employment data may be incomplete or missing because of this change.



Self-Employed / Freelance Positions

Calendar Year	Graduates Employed who are Self-Employed or Working Freelance	Total Graduates Employed in the Field
2016	0	24
2017	0	21

Institutional Employment

Calendar Year	Graduates Employed in the Field who are Employed by the Institution, an Employer Owned by the Institution, or an Employer who Shares Ownership with the Institution.	Total Graduates Employed in the Field
2016	2	24
2017	0	21

Student's Initials: _____ Date: _____

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License Examination Passage Rates (includes data for the two calendar years prior to reporting)

First Available Exam Date	Date Exam Results Announced	Number of Graduates in Calendar Year	Number of Graduates Taking Exam	Number Who Passed Exam	Number Who Failed Exam	Passage Rate
2016	N/A	N/A	N/A	N/A	N/A	N/A
2017	N/A	N/A	N/A	N/A	N/A	N/A

There is no state licensure exam related to graduation from SUM and therefore no data to report here.

Student's Initials: _____ Date: _____

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Salary and Wage Information (includes data for the two calendar years prior to reporting)

Annual salary and wages reported for graduates employed in the field.

Calendar Year	Graduates Available for Employment	Graduates Employed in Field	\$20,001	\$35,001	\$40,001	\$45,001	No Salary Information Reported
			-	-	-	-	
			\$25,000	\$40,000	\$45,000	\$50,000	
2016	78	24	0	0	0	0	24
2017	85	21	12	3	3	3	0

A list of sources used to substantiate salary disclosures is available from the school. This information may be obtained by contacting an institutional representative.

Student's Initials: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.

Cost of Educational Program

Total charges for the program for students completing on-time in 2016: \$27,000. Additional charges may be incurred if the program is not completed on-time.

Student's Initials: _____ Date: _____



SUM Bible College & Theological Seminary
 1107 Investment Blvd, Suite 290
 El Dorado Hills, CA 95762
 P: (510) 567-6174 F: (510) 568-1024

Initial only after you have had sufficient time to read and understand the information.

Federal Student Loan Debt

Most recent three year cohort default rate, as reported by the United State Department of Education. ¹	The percentage of enrolled students in 2017 receiving federal student loans to pay for this program.	The average amount of federal student loan debt of 2017 graduates who took out federal student loans at this institution.	The percentage of graduates in 2017 who took out federal student loans to pay for this program.
12.4%	83%	\$29,619	85%

¹The percentage of students who defaulted on their federal student loans is called the Cohort Default Rate (CDR). It shows the percentage of this school's students who were more than 270 days (9 months) behind on their federal student loans within three years of when the first payment was due. This is the most recent CDR reported by the U.S. Department of Education.

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This fact sheet is filed with the Bureau for Private Postsecondary Education. Regardless of any information you may have relating to completion rates, placement rates, starting salaries, or license exam passage rates, this fact sheet contains the information as calculated pursuant to state law.

Any questions a student may have regarding this fact sheet that have not been satisfactorily answered by the institution may be directed to the Bureau for Private Postsecondary Education at 2535 Capitol Oaks Drive, Suite 400, Sacramento, CA 95833, www.bppe.ca.gov, toll-free telephone number (888) 370-7589 or by fax (916) 263-1897.

Student Name - Print

Student Signature

[Handwritten Signature]

School Official

Date

12/02/2019

Date

Definitions

- “Number of Students Who Began the Program” means the number of students who began a program who were scheduled to complete the program within 100% of the published program length within the reporting calendar year and excludes all students who cancelled during the cancellation period.
- “Students Available for Graduation” is the number of students who began the program minus the number of students who have died, been incarcerated, or been called to active military duty.
- “Number of On-time Graduates” is the number of students who completed the program within 100% of the published program length within the reporting calendar year.
- “On-time Completion Rate” is the number of on-time graduates divided by the number of students available for graduation.
- “150% Graduates” is the number of students who completed the program within 150% of the program length (includes on-time graduates).
- “150% Completion Rate” is the number of students who completed the program in the reported calendar year within 150% of the published program length, including on-time graduates, divided by the number of students available for graduation.
- “Graduates Available for Employment” means the number of graduates minus the number of graduates unavailable for employment.
- “Graduates Unavailable for Employment” means the graduates who, after graduation, die, become incarcerated, are called to active military duty, are international students that leave the United States or do not have a visa allowing employment in the United States, or are continuing their education in an accredited or bureau-approved postsecondary institution.
- “Graduates Employed in the Field” means graduates who beginning within six months after a student completes the applicable educational program are gainfully employed, whose employment has been reported, and for whom the institution has documented verification of employment. For occupations for which the state requires passing an examination, the six months period begins after the announcement of the examination results for the first examination available after a student completes an applicable educational program.
- “Placement Rate Employed in the Field” is calculated by dividing the number of graduates gainfully employed in the field by the number of graduates available for employment.
- “Number of Graduates Taking Exam” is the number of graduates who took the first available exam in the reported calendar year.



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- "First Available Exam Date" is the date for the first available exam after a student completed a program.
- "Passage Rate" is calculated by dividing the number of graduates who passed the exam by the number of graduates who took the reported licensing exam.
- "Number Who Passed First Available Exam" is the number of graduates who took and passed the first available licensing exam after completing the program.
- "Salary" is as reported by graduate or graduate's employer.
- "No Salary Information Reported" is the number of graduates for whom, after making reasonable attempts, the school was not able to obtain in salary information.



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STUDENT'S RIGHT TO CANCEL

Period of Cancellation: The enrollment agreement may be cancelled before the first day of class or up to 7 days after signing whichever is later.

A fax or email is not acceptable. To cancel the contract for School, mail or deliver a signed and dated copy of this cancellation notice to:

SUM Bible College and Theological Seminary

Attn: Admissions Administrator
1107 Investment Blvd, Suite 290
El Dorado Hills, CA 95762

Phone: 510-567-6174

I cancel the contract for the School.

Student Name

Student Signature

Date

Remember: You must cancel in writing. You do not have the right to cancel just by telephoning the School or by not coming to class. Refunds will be impacted by your delay.

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 2535 Capitol Oaks Drive, Suite 400, Sacramento, CA 95833, www.bppe.ca.gov, toll-free telephone number (888) 370-1897. 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.



Enrollment Agreement

1107 Investment Blvd Ste 290 | El Dorado Hills, CA 95762 | P: (510) 567-6174 | F: (510) 568-1024

First Name	Last Name	Phone Number	Email
Street Address	City	State	Zip Code

Program Descriptions

Bachelor of Arts in Biblical Studies (139 Trimester Credits)

The Bachelor of Arts in Biblical Studies degree is a three-year degree offered to students for the purpose of equipping students for effective ministry through academic instruction combined with hands-on ministry and personal mentorship that help students attain a fundamental grounding in Biblical Studies.

Please indicate your agreement to enroll in the selected program here:

Bachelor of Arts in Biblical Studies

Name of selected program

139	12/02/2019	11/11/2022
# of credits in program	Program Start Date	Expected Completion Date

Student Initials: _____

Fees, Charges & Expenses

Cost of Attendance will vary among International Cohorts. Prices are subject to change. See www.sum.edu for latest data.

	Item	Cost	Frequency
Tuition	Full-time BA Tuition > 10 Credits	\$3000	Per Term
	Part-Time BA Tuition < 10 Credits	\$300	Per Credit
	MABS/MACL/MDiv Tuition	\$260	Per Credit
	Audit Class	\$140	Per Credit
	Textbooks	\$225	Av. Per Term
	Mardi Gras	\$560	Per Year
Campus	Student Apartments	\$375	Per Month
	Refundable Apartment Deposit	\$300	One Time
Fees	Application Fee	\$20	One Time
	Registration Fee	\$35	Per Term
	Late Registration Fee	\$75	Per Term
	Online Course Fee	\$25	Per Course
	Technology Fee	\$100	Per Term
	Mardi Gras Fee	\$200	Per Year
	Library Fee	\$99	Annual
	Directed Research Fee	\$100	Per Credit
	BA Graduation Fee	\$75	One Time
	MA/MDiv Graduation Fee	\$150	One Time
	Transcript Fee	\$10	1 st one is free
	Student Tuition Recovery Fund Fee (non-refundable)	\$0	(non-refundable)

Signature of Student

Date

2019-2020 Total Tuition Charges

THE TOTAL CHARGES FOR THE CURRENT PERIOD OF ATTENDANCE: \$3268

THE ESTIMATED TOTAL CHARGES FOR THE ENTIRE EDUCATIONAL PROGRAM: \$31237

THE TOTAL CHARGES THE STUDENT IS OBLIGATED TO PAY UPON ENROLLMENT: \$3268

The chart below is the estimate Tuition and Fees for full-time students excluding the cost of housing food, parking, books, computers, Directed Research courses, etc. Cost will vary based upon payment plan option and timeliness of program competition. Prices are subject to change. For the latest tuition information, visit www.sum.edu.

	BABS EDH	BABS Online	MACL	MABS	MDiv
Credits	139	139	38	48	76
Term	\$3168	\$3268	\$1778	\$2583	\$2583
Program	\$30337	\$31237	\$11538	\$15848	\$23597

Loans

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 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.

Signature of Student

Date

Refund Policy

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

Unless a student officially withdraws from the college, the student will be charged for the full cost of the term. Any refunds or adjustments must be made using the official forms from the college which are available online. Failure to attend class does not constitute a valid reason for a refund. Federal Refund Distribution Policy may contain different criteria than the Institutional Refund Policy.

After withdrawal calculations (financial aid and institutional) are made to the student's financial account, a statement will be provided to the student. Withdrawal from all classes or dropping below full time may generate a balance due the college. Any balance due on the student's account after withdrawal calculations are complete is due and payable. If total payment is impossible, then an active and reasonable payment plan must be implemented immediately. Failure to honor this financial commitment will result in the account being placed with a collection agency. Refer to the academic section for academic impacts of withdrawal from classes.

Institutional withdrawal financial calculations are based on the date the authorized withdrawal form is received in the El Dorado Hills Business office. A faxed copy is acceptable. If the student has a refund, the Business Office will mail the refund within forty-five (45) days. It is the student's responsibility to provide the El Dorado Hills Business Office with the proper address for mailing the refund. NOTE: All fees are refundable if withdrawal is made before the first day of class. If a student drops all classes before the end of the first week of class (the add/drop period), all tuition and fees will be refunded.

Term Week	Tuition Refundable
1st	100%
After week #1	0 %

The above chart indicates that until the end of the add/drop period, 11:59 pm on Sunday at the end of the first week of class, all tuition and fees are fully refundable. After the end of the add/drop period all tuition and fees are non-refundable. SUM does not currently have dormitories but does arrange student housing. Those arrangements are dependent upon a separate rental agreement with a landlord and refunds for housing are therefore defined in the rental agreement signed by the student.

Student Initials: _____

Withdrawing from SUM

Voluntary Withdrawal

Students who find it necessary to withdraw from school prior to the first day of classes must notify the Admissions Department. A student may voluntarily withdraw (VWD) from a class or all classes during and after the Add/Drop Date. However, they must withdraw prior to the end of the eighth week of classes in a term. This attempt will be registered on the student's transcript as an attempt and will count towards a student's Completion/Attempts Ratio. If a student drops a class prior to the beginning of the first class, the student will be entitled to a full refund of tuition paid. NOTE: Trimester Course Registration fees are never refundable. Those failing to follow proper withdrawal procedures will receive an "F" (failing grade) in all their courses. Calculations begin from the date that the withdrawal form is received in the Registrar's Office.

To officially withdraw from SUM, a student is required to:

- Complete the Electronic Withdrawal Form on the www.sum.edu.
- Complete the form with required signatures (if applicable).
- Submit the completed form(s) to the Registrar's Office.

Involuntary Withdrawal

If a student fails to attend a class for which he/she has register and if the student fails to communicate to the faculty member the reason(s) for missing the first two weeks of class, SUM's registrar will remove the student's classes from his/her enrollment and all funding will be returned to the appropriate agencies. This forced withdrawal does not remove any financial obligation the student has incurred.

Refunds are based on the date the completed form is submitted to the Business Office. A student who leaves the college without officially withdrawing is responsible for his/her financial commitments to the college.


Enrollment Agreements detailing the fees, charges, and expenses for each trimester are provided to each student enrolled.

Prior to signing the Enrollment Agreement, you must be given a catalog or brochure, student handbook 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 in the 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.

Student Initials: _____

I certify that I have received the catalog or brochure, student handbook, School Performance Fact Sheet, and information regarding completion rates, 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.

“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.”

Signature of Student	Date
	12/02/2019
Signature of School Official	Date

This Enrollment Agreement is legally binding when signed by the student and accepted by the Institution.

Student Tuition Recovery Fund (STRF)

“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.”

(b) In addition to the statement required under subdivision (a) of this section, a qualifying institution shall include the following statement in its school catalog:

“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, 2535 Capitol Oaks Drive, Suite 400, Sacramento, CA 95833, (916) 431-6959 or (888) 370-7589.

Student Initials: _____

To be eligible for STRF, you must be a California resident or are 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 noncollection 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.”

I have read and understand the above statement/disclosure.

Student Name

State or Country of Residence

Student Signature

Date

Cancellation Notice

To cancel the contract for School, mail or deliver a signed and dated copy of this cancellation notice. A fax or email is not acceptable. Send notice to:

SUM Bible College and Theological Seminary

Attn: Admissions Department
1107 Investment Blvd,
Suite 290
El Dorado Hills, CA 95762

“I cancel the contract for the School.”

Student Name

Student Signature

Date

REMEMBER: You must cancel in writing. You do not have the right to cancel just by telephoning the School or by not coming to class. Refunds will be impacted by your delay.

Transferability of Units and Degrees Earned at SUM

The transferability of credits you earn at SUM Bible College and Theological Seminary (SUM) is at the complete discretion of an institution to which you may seek to transfer. Acceptance of the degree, diploma or certificate you earn at SUM is also at the complete discretion of the institution to which you may seek to transfer. If the credits or degree, diploma, or certificate that you earn at SUM 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 education goals. This may include contacting an institution to which you may seek to transfer after attending SUM to determine if your credits or degree, diploma, or certificate will transfer.

SUM does not imply, promise, or guarantee transferability of its credits to any other institution.

Student Initials: _____

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.

I certify that I have received the catalog or brochure, School Performance Fact Sheet, and information regarding completion rates, placement rates, license examination passage rates, 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, initiated, and dated the information provided in the School Performance Fact Sheet.

I have read and had an opportunity to ask questions about and understand the above limitations on transfer of my academic credits earned at SUM Bible College and Theological Seminary.

Student Name (Printed)	Signature	Date
Daniel Mullen		
School Official (Printed)	Official's Signature	Date

Any questions a student may have regarding the Enrollment Agreement that have not been satisfactorily answered by the institution may be directed to the Bureau for Private Postsecondary Education at 2535 Capitol Oaks Drive, Suite 400, Sacramento, CA 95833, www.bppe.ca.gov, toll-free telephone number (888) 370-7589 or by fax (916) 263-1897. 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 or by completing a complaint form, which can be obtained on the bureau's internet website www.bppe.ca.gov.