



Campus Catalog

AY 2019-20

San Francisco Campus:

1355 Sansome Street, CA 94111, San Francisco, United States

Tel: +1 415 869 2900

www.hult.edu/en/all-locations/san-francisco

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1. Introduction

1.1. Hult International Business School (Hult) is a private not-for-profit institution registered in Massachusetts. Hult and its programs are accredited by the New England Commission for Higher Education (NECHE) and are only delivered in English. Hult is triple-accredited by AACSB, EQUIS, and AMBA. Through compliance with state standards, the school is approved to operate in San Francisco by the California Bureau for Private Postsecondary Education (the “Bureau”). The Bureau’s website can be found at www.bppe.ca.gov.

1.2. All classes are held at 1355 Sansome Street, San Francisco, CA 94111, (tel: +1 415 869 2900), where the campus hosts the following degree programs:

- Bachelor of Business Administration (BBA)
- Master of Business Administration (MBA)
- Metropolitan Executive Master of Business Administration (Metro EMBA)
- Masters in International Business (MIB)
- Masters in Business Analytics (MBAN)
- Masters in Disruptive Innovation (MDI)

1.3. Hult’s mission:

We strive to be the most relevant business school in the world. By using our global reach and always being creative, entrepreneurial, and on the cutting edge, our aim is to have a positive impact on individuals and organizations by transforming their management practices. In so doing, we hope to be the business school of choice for existing and aspiring leaders. We will contribute to sustainable growth, helping leaders to integrate commercial success and societal well-being.

1.4. As a prospective student, you are encouraged to review this catalog prior to signing an enrollment agreement. You are also encouraged to review the School Performance Fact Sheet, which must be provided to you prior to signing an enrollment agreement.

2. Teaching Facilities and Learning Resources

2.1. Hult campus facilities in San Francisco, Boston, London, Shanghai, and Dubai are similar in terms of room space, access, quality, design, equipment, and technological infrastructure. Below is a detailed description of the physical resources of the San Francisco campus. Based on student and faculty feedback, the physical facilities, equipment, and infrastructure provided by the School at every campus are more than adequate in terms of accommodating their educational needs. The School continues to invest significantly in its facilities across the world to ensure they are up-to-date and meet the needs of our students.

2.2. The facilities include 6 lecture theatres (70-75 seats) and one open area space (50-200 seats). There is one immersive classroom (70 seats), and a smaller classroom (30 seats). The lecture theatres include a built-in video camera and video conferencing. There are floor-to-ceiling windows that let in the California sunshine, creating an inspirational learning environment. The meeting and breakout rooms provide ideal spaces for working on team projects. The classrooms are collaborative spaces designed for exchanging ideas. There is an open-plan style, including social spaces, which gives the campus a startup feel, where you can study as part of a dynamic student community.



2.3. Faculty and staff have their offices located with easy access for students.

2.4. **Hult library resources** provide support to the international student body and our faculty across all campuses. The available resources support the academic programs, and provide students, staff, and faculty with extensive access to library resources. The School provides online access to leading research databases (e.g. EBSCO, ProQuest, Lexis Nexis etc.), which provides on- and off-site access to students. In addition to online resources, students have access to a reading room, which houses copies of core course books. Students have free access to this library during regular campus hours. Inter-library loan services are available as well as access to local research libraries for specific needs.

Team Room and Classroom Booking

2.5. Team rooms are intended for teamwork only: teams always take priority over individuals in all team rooms. To maximize the space on campus and ensure that teams always have places to work, individuals looking for a place to study on their own must use the community tables or other designated quiet study areas. Teams can reserve team rooms online. Reservations must have a proper meeting title that includes the name of the cohort, program, club, class, or project. Each team may reserve a room for a daily maximum of two hours to give other teams a chance to use the space. A team may reserve a room in advance every day of the week, but a room may only be reserved for four hours of each day. If a team has occupied a room for more than four hours, another team has the right to move in. A team must occupy a room within five minutes of the reservation start time, or another team can take over the room.

2.6. Classroom space needs to be reserved at least two weeks prior to when the classroom is needed. All classroom reservations and event requests need to be filled out via an event request form. The request must be approved by both the Events Department and the Registrar's Office, and the student will be notified via email within two business days if their request has been approved.

Transportation/Getting to Campus

- 2.7. Parking is not available at the San Francisco campus. Students are encouraged to take public transportation, walk, or bike to campus. They can find the best route using 511.org or Google Maps. If students plan on taking BART (Bay Area Rapid Transit) into the city, the closest BART stations are either Montgomery or Embarcadero. It is about a 20-minute walk to campus from either station.

Student IDs

- 2.8. All Hult students are required to use their student ID each time they enter campus. If a student loses their ID, a replacement ID must be issued for a fee. Repeated failure to do so may result in limited access to resources provided by the school.

Visitors to Hult

- 2.9. All visitors to the San Francisco campus must always be cleared through the Front Desk and wear a guest badge. If students or a student club has guests on campus, the Front Desk must be notified in advance.

Housing

- 2.10. Student Services supports students in finding housing in the San Francisco Bay Area. Undergraduate students may apply for housing in the Rincon Hill Apartments, a 30-minute walk from the campus, through <https://housing.hult.edu>. This is operated independently of the School.
- 2.11. For AY 2019/20 we estimate that the cost of housing starts from approximately US \$15,000.00 for the full academic year based on standard shared rooms.

Change of Local Address

- 2.12. Students who change their local addresses during their program must update their local mailing address online through the Student Portal. For those on student visas, this information will be used to update your visa information on the U.S. government's SEVIS immigration records and Hult academic files. Failure to comply with this requirement may place your ability to continue the program in jeopardy.

Administrative Office Hours

- 2.13. Most administrative office hours at Hult San Francisco are from 9:00 a.m. to 5:00 p.m., Monday through Friday. To ensure availability, students are advised to make an appointment with individual staff members in advance by phone or email.

Medical Insurance

- 2.14. All students must have medical insurance for the duration of their program. Hult has contracted with Blue Cross Blue Shield to develop a health insurance plan that provides comprehensive medical coverage (including primary and preventative care). All students are automatically enrolled in this plan. American citizens of Green card holders may be eligible to opt-out of the insurance plan offer by the school if their alternative plans meet specific waiver criteria. For further information on California- specific health insurance information, please see The California Department of Managed Healthcare: <http://dmhc.ca.gov/>

Emergency Information

- 2.15. In the event of emergency, alarms are activated and students must evacuate the building using the emergency exits. To ensure campus safety it is imperative that all instructions given by campus staff or emergency personnel be adhered to. In the event of a medical or other serious emergency please dial 911 from any cell phone.

Smoking Policy

- 2.16. Smoking is prohibited inside the school and all areas of the building. This prohibition applies to all indoor air space and all areas within 20 feet of any building air intake (doors, windows, etc.). Smoking is allowed only in designated outdoor areas. Smoking in non-designated areas is a violation of school policy and a contravention of City of San Francisco law. Please see the Front Desk for the designated smoking areas.

Further Information

- 2.17. Details of policies and other information for current students are made available through the MyHult virtual learning environment.

3. Campus Support

Deanery

- 3.1. The Deanery are available throughout the program to help students navigate their academic journey and to discuss their overall program performance. The Deans, Program Managers and Program Coordinators are also available to advise students on all the academic policies and procedures in the student handbook. The Deanery make every effort to ensure student academic success and are available for consultation regarding any academic difficulty. If an academic difficulty arises, students are strongly encouraged to seek assistance from their Program Dean for support and advice on ways to improve performance.

Registrar's Office

- 3.2. The Registrar's Office is responsible for ensuring that all academic records are maintained and academic logistics on that campus run smoothly. They work closely with faculty to schedule their courses as well as procure materials needed for courses. Registrars also assist in managing the execution of academic activities such as exams, course evaluations, and ensuring that final course grades are collected and recorded in a timely manner. Students should visit the Registrar's Office as the first point of contact with questions about grades, transcripts, enrollment verifications, or other academic issues. During rotation registration and the elective modules, the Registrar's Office will be student's first point of contact for questions about adding and dropping courses, course conflicts, and waitlists.

Student Services

- 3.3. Student Services aims to support students with non-curricular issues, to ensure that students' time at Hult is enriching both inside and outside of the classroom. The Student Services team offers support and guidance in a variety of ways including helping students adjust to life in a new city, guidance on housing, administering health insurance, informing

students about health care resources and supporting students to choose a rotation campus. Student Services enhances students' business education with cultural and practical knowledge, serves as a resource for students' day-to-day lives, creates a Hult Community by organizing social and cultural events and supports student-led social Clubs and Societies and the Hult Student Association (HSA).

Finance

- 3.4. The Finance team can assist with questions regarding students' Hult finance account, clarity on rotation and other fees, and receipt of payments for outstanding amounts.

Visas and Compliance

- 3.5. The Visas and Compliance team supports Hult students through all phases of the student experience. This includes assisting incoming students through the student visa application process, ensuring that they understand the benefits and regulations of studying on a student visa, and continuing after graduation for any applicable post-graduation visa extension or work authorization period. In addition, this team facilitates visa applications for the campus rotation program. There are no additional charges to students for this support.

Campus Technology

- 3.6. The Campus Technology team supports students with software solutions and Hult platforms, Wi-Fi access, and printing support. Their aim is to make sure students have the right technology skills, knowledge, and resources to excel both inside and outside the classroom.

Career Development

- 3.7. The Career Development team offers a range of programming to help students plan and assess their career paths to move toward their professional goals.
- 3.8. Career Development programming includes personalized one-to-one guidance sessions with a Career Development Advisor. Typical topics for discussion include exploring and planning for career options; writing CVs, cover letters, and online professional profiles; finding an internship; job search strategy; interview preparation; and offer negotiation.
- 3.9. In addition to one-to-one appointments, Career Development offers a series of boot camps and optional workshops on topics such as career direction, writing CVs and covering letters, interview skills and many others. These workshops help students to identify their professional interests and career goals, and ultimately improve their employability.
- 3.10. Career Development also invites corporate leaders and industry experts to deliver keynotes and panels on campus in order for our students to be exposed to different industries and areas of expertise, and to be inspired during their studies at Hult.
- 3.11. Job seeking graduates are eligible for Outplacement Job Advising for the period of 3 months after graduation. Graduates must have completed pre-requisites to participate in the program. Following the 3-month Outplacement program, Hult Alumni Relations

provides a number of ongoing educational programs and webinars to support lifelong career development.

myCareer

- 3.12. *myCareer* is an online platform to give students access to career support. With *myCareer*, students can book an appointment with a careers advisor, upload their CV for review and approval by the Career Development team, apply for internships and jobs on the Hult Job Board and have access to a range of third-party resources to support their career development while enrolled at Hult. Access *myCareer* at: my.hult.edu

Student Representation

- 3.13. Motivate, inspire and lead. You can do this by being elected as a Representative in the Hult Student Association (HSA). The HSA plays a critical role in a student's educational experience and is the official student voice of each Hult campus. Elected Representatives liaise with senior management and staff to enhance the overall student experience. The HSA advocate on behalf of the student body while fostering growth in the Hult community on campus and off. The HSA mission is to ensure Hult students:

- Improve their academic and extracurricular experience.
- Encourage a great social life filled with a diverse range of fun activities and events.
- Campaign on issues important to their peers.

4. Faculty

- 4.1. Teaching quality is a priority at Hult. Faculty are recruited based on their overall qualifications and their previous experience in teaching international undergraduate and graduate business students.
- 4.2. Teaching performance is monitored in a variety of ways, for instance, by collecting and processing student feedback, by collecting course and faculty evaluations, and by having academic staff visiting classes regularly. Hult faculty are characterized by extensive industry work experience, and the majority of faculty have doctoral, masters or equivalent professional qualification. This demonstrates a high level of industry and academic qualifications among faculty.
- 4.3. Hult supports research by faculty. The research strategy emphasizes the role of applied research that informs teaching and learning as well as promoting the brand of the School.

5. Programs offered in San Francisco

- 5.1. Hult San Francisco offers the following full programs in San Francisco: Master of Business Administration, Metropolitan Executive Master of Business Administration, Masters in Business Analytics, Masters in International Business, Masters in Disruptive Innovation, and Bachelor of Business Administration.

Bachelor of Business Administration (BBA)

5.2. The program's educational aims are as follows:

- To understand organizations, their management, the economy and the business environment.
- To develop the confidence, skills and knowledge needed to succeed as active, productive, professionals
- To foster a global mindset and a creative, entrepreneurial and ethical approach to business problem solving

5.3. On completion of the program, students are expected to be able to:

PLO1	Analytical	Understand key concepts, frameworks and models that affect personal and professional performance.
PLO2	Practical	Apply the appropriate tools, frameworks, and techniques to solve real world problems and identify opportunities.
PLO3	Global	Explain how different economic, social, cultural or political forces shape the global environment.
PLO4	Prepared	Demonstrate the interpersonal, organizational and intellectual skills, habits and attitudes needed to be effective at work and in the broader community.
PLO5	Ethical	Formulate sustainable strategies to address contemporary social, environmental and ethical challenges.
PLO6	Broad-Minded	Exhibit familiarity with and tolerance for diverse cultural practices, social attitudes and ethical perspectives.
PLO7	Well-Informed	Show general knowledge of the world and critical awareness of a range of intellectual approaches.

5.4. Criteria for admission to the program:

- High School Diploma or equivalent
- English language proficiency equivalent to TOEFL 80
- Experience, motivation, and personal characteristics ('Hult DNA'):
 - Globally minded
 - Lived and worked in more than one country
 - Speaks more than one language
 - Natural curiosity and a passionate drive to succeed
 - Leadership potential

Master of Business Administration (MBA) / Metropolitan Executive Master of Business Administration (Metro EMBA)

5.5. The Hult Master of Business Administration helps students who have more than 3 years of professional experience acquire broad and deep global business knowledge and strong leadership skills that position them for mid-senior level management positions in a fast-moving global marketplace.

5.6. On completion of the Hult MBA/EMBA program, students are expected to be able to:

Conceptual	Synthesize key concepts, frameworks and models that impact business performance.
Applied	Creatively apply an executive perspective to business challenges and solutions. (<i>Identify problems, anticipate changes, shape opportunities, craft solutions, and capitalize on them</i>).
Global	Critically appraise the global business environment, including strategies for dealing with cultural difference.
Interpersonal	Combine and apply the interpersonal influence and team collaboration skills needed to be an effective leader and a high performing team member in a diverse global workforce.
Ethical	Integrate effective and culturally sensitive strategies to address the broader social and ethical consequences of business decisions.

5.7. Criteria for admission to the program:

- Minimum three years of professional work experience
- Bachelor's Degree or equivalent
- English language proficiency equivalent to TOEFL 90
- Experience, motivation, and personal characteristics ('Hult DNA'):
 - Globally minded
 - Lived and worked in more than one country
 - Speaks more than one language
 - Natural curiosity and a passionate drive to succeed
 - Leadership potential

Master of International Business (MIB)

5.8. The Hult Master of International Business degree equips students who have little formal work experience with broad, globally relevant business knowledge and basic leadership skills that will position them for entry level staff, project, or managerial roles.

5.9. On completion of the Hult MIB program, students are expected to be able to:

Conceptual	Critically evaluate key concepts, frameworks and models that impact business performance.
Applied	Creatively apply disciplinary tools, frameworks and techniques to solve business problems and shape opportunities.
Global	Critically appraise the global business environment, including strategies for dealing with cultural difference.
Interpersonal	Combine and apply the interpersonal skills needed to be a high performing team leader or member.
Ethical	Integrate effective and culturally sensitive strategies to address the broader social and ethical consequences of business decisions.

5.10. Criteria for admission to the program:

- Bachelor's Degree or equivalent
- English language proficiency equivalent to TOEFL 90

- Experience, motivation, and personal characteristics ('Hult DNA'):
 - Globally minded
 - Lived and worked in more than one country
 - Speaks more than one language
 - Natural curiosity and a passionate drive to succeed
 - Leadership potential

Masters in Business Analytics (MBAN)

5.11. Students will learn how to tell the story behind the numbers in order to make meaningful, impactful contributions. Companies like Google, Facebook, and Amazon have demonstrated the profitability of harnessing large-scale consumer data, and employers are searching for candidates with the ability to translate data into actionable solutions.

5.12. On completion of the Hult MBAN program, students are expected to be able to:

Conceptual	Critically evaluate key data analytic and statistical concepts, frameworks, and models that impact business performance
Applied	Utilize tools to creatively design and execute approaches to translate business data into decision guiding insights
Global	Critically appraise the global business environment, including strategies for dealing with cultural difference, to maximize the value and impact of data analytic solutions
Interpersonal	Combine and apply the interpersonal skills and communication skills needed to be a high performing team leader or member.
Ethical	Integrate effective and culturally sensitive strategies to address the broader social and ethical consequences of business decisions.

5.13. Criteria for admission to the program:

- Bachelor's Degree or equivalent in a relevant business or STEM subject
- English language proficiency equivalent to TOEFL 90
- Experience, motivation, and personal characteristics ('Hult DNA'):
 - Globally minded
 - Lived and worked in more than one country
 - Speaks more than one language
 - Natural curiosity and a passionate drive to succeed
 - Leadership potential

Masters in Disruptive Innovation (MDI)

5.14. This degree is designed to equip students with both a practical business understanding and the knowledge of how people, technology, and digitization overlap to impact decision making and organizational change.

5.15. On completion of the Hult MDI program, students are expected to be able to:

Conceptual	Critically evaluate key concepts, frameworks, models, and tools to gain strategic approaches to disruptive business challenges and opportunities.
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Applied	Understand process of creating new innovation offerings, programs, and learn how to communicate evidence-based insights
Global	Critically appraise and identify disruption opportunities in the global volatile, uncertain, complex, and ambiguous (VUCA) environment
Interpersonal	Acquire interpersonal, organizational, team, and leadership skills to lead innovation and change collaboratively and effectively
Ethical	Develop effective and culturally sensitive strategies to address broader social and ethical consequences of disruptive and digital innovation

5.16. Criteria for admission to the program:

- Bachelor's Degree or equivalent
- English language proficiency equivalent to TOEFL 90
- Experience, motivation, and personal characteristics ('Hult DNA'):
 - Globally minded
 - Lived and worked in more than one country
 - Speaks more than one language
 - Natural curiosity and a passionate drive to succeed
 - Leadership potential
- Successful completion of one of Hult's postgraduate programs:
 - Master of Business Administration
 - Masters in International Business
 - Masters in International Marketing
 - Masters in Finance
 - Masters in Business Analytics

5.17. Further information on credits & courses is provided in the Program Catalog for each program.

5.18. The school provides informal English language support for students who would benefit from it. This support is offered on a voluntary basis and does not incur extra cost to the student. Students can discuss this with their Program Dean.

5.19. Transfer Credit is the mechanism by which Academic Credit is given toward Hult Programs based on learning outside the Institution or from another Program within the Institution. It is also known as 'Accreditation of Prior Learning' and 'Recognition of Prior Learning'. Transfer Credit takes the form of:

- Certified Learning – where the learning has been assessed by an educational provider and formally certified

5.20. Unless explicitly approved as a derogation by the Academic Standards and Quality Committee, Transfer Credit is limited to a maximum of:

- a. 60 US Credits toward an undergraduate Program, provided that any Transfer Credit above 30 Credits is Certified Learning at an accredited university or equivalent higher education institution
- b. 6 US Credits toward a postgraduate Program

c. A third of the Academic Credit on other Programs

- 5.21. Transfer Credit only applies to Academic Credit and not any grades associated with that Transfer Credit. In such circumstances, grade averages and degree classifications are calculated solely from credits taken at Hult.
- 5.22. The school does not award credit for prior experiential learning.

6. California Private Postsecondary Education Act

- 6.1. Hult's approval to operate as a private postsecondary school in the State of California is based on compliance with state standards and provisions of the California Private Postsecondary Education Act (CPPEA) of 2009, which was effective January 1, 2010.
- 6.2. The Act is administered by the Bureau for Private Postsecondary Education, under the Department of Consumer Affairs. As a prospective student, you are encouraged to review this catalog prior to signing an enrollment agreement. You are also encouraged to review the School Performance Fact Sheet, which must be provided to you prior to signing an enrollment agreement.

Notice concerning transferability of credits and credentials earned at our institution

- 6.3. The transferability of credits you earn at Hult International Business School is at the complete discretion of an institution to which you may seek to transfer. Acceptance of the degree you earn in the educational program is also at the complete discretion of the institution to which you may seek to transfer. If the degree(s) that you earn at this institution is(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 Hult International Business School to determine if your degree will transfer.
- 6.4. The school has not entered into an articulation or transfer agreement with any other college or university.

Notice concerning ability to-benefit-students

- 6.5. California Education Code (CEC) §94811 defines an ability-to-benefit (ATB) student as a student who does not have a certificate of graduation from a school providing secondary education, or a recognized equivalent of that certificate.
- 6.6. The school will accept ATB candidates who have taken and passed an independently administered examination from the list of examinations prescribed by the United States Department of Education (USDE).
- 6.7. A list of approved ATB examinations can be found at:
https://www.bppe.ca.gov/schools/usde_tests.pdf.

California fees, expenses, and financial aid programs

- 6.8. The table below provides an estimate of total charges. The full cost of degree programs offered in California will depend on students living arrangements, and other personal circumstances.

	BBA	MBA Programs	Masters Programs	Dual Degree Programs
Annual Tuition fee Undergraduate	\$41,650	\$76,000	\$48,000	\$27,000
Registration fee	\$75	\$150	\$150	N/A
Equipment	laptop required	laptop required	laptop required	laptop required
Textbooks, or other learning media	\$1,000	\$1000	\$1,000	\$500
Tutoring	Included in tuition fee	Included in tuition fee	Included in tuition fee	Included in tuition fee
Assessment fees for transfer of credits: not applicable	N/A	N/A	N/A	N/A
Fees to transfer credits: not applicable	N/A	N/A	N/A	N/A
Student Tuition Recovery Fund fee (non-refundable)	\$0	\$0	\$0	\$0
Any other institutional charge or fee	\$850	N/A	N/A	N/A
Charges paid to an entity other than an institution that is specifically required for participation in the education program	\$1,000	\$2,200	\$2,200	N/A
Health Insurance	\$2,500	\$2,500	\$2,500	\$1,500
Total charges for period of attendance	\$47,075	\$81,850	\$53,850	\$29,000
Estimated total charges for whole program	\$188,300	\$81,850	\$53,850	\$29,000
Total charges the student is obliged to pay upon enrolment	\$1,725	\$3,500	\$2,500	\$2,000

- 6.9. Tuition is refunded on a per diem basis starting with the first day through the first 60 percent of the academic year - less any applicable administrative fees. Students have the right to cancel the enrollment agreement and obtain a refund of charges paid through attendance

at the first-class session, or the seventh day of enrollment (whichever is later). The pro-rata refund is determined based on the date of the student's withdrawal and the length of the academic year. The length of the academic year is calculated from the first day of scheduled attendance through the final scheduled class of the academic year and excludes any breaks of five (5) days or more. Refunds will only be given on Program Fee less any Financial Aid awarded (meaning all financial aid, scholarships, and bursaries awarded by the School).

- 6.10. Please see Appendix 1 for details on Title IV Financial Aid.
- 6.11. If any portion of refundable tuition and/or fees was paid from the proceeds of a loan or third party, the refund may be sent to the lender, third party or, if appropriate, to the Federal or state agency that guaranteed or reinsured the loan, as required by law and/or Hult International Business School policy. Any amount of the refund in excess of the unpaid balance of the loan shall be first used to repay any student financial aid programs from which the student received benefits, in proportion to the amount of the benefits received, and any remaining amount shall be paid to the student. In case a student defaults on a federal or state loan, both the following may occur:
 - 1) The federal or state government or a loan guarantee agency may take action against the student, including applying any income tax refund to which the person is entitled to reduce the balance owed on the loan.
 - 2) The student may not be eligible for any other federal student financial aid at another institution or other government financial assistance until the loan is repaid.
- 6.12. Hult awards merit-based scholarships as well as need-based grants and other financial assistance to eligible students. The Hult Financial Aid policy is intended to advance the School's mission to deliver a useful and enduring business education to international professionals. It is based on the following objectives: (1) to promote a nationally, culturally, and ethnically diverse student body, (2) to encourage outstanding applicants to enroll in the Hult Program, and (3) to provide financial assistance to qualified applicants in need of such assistance. The specific selection objectives should be considered in light of the School's admissions criteria, its mission and purpose, and U.S. and other relevant Equal Opportunity laws. U.S. Federal Student Aid is available for students who qualify at Hult's Boston and San Francisco locations. Contact financialaid@hult.edu for more information.
- 6.13. In case 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, and that, if the student receives federal student financial aid funds, the student is entitled to a refund of the monies not paid from federal financial aid funds.
- 6.14. Students who wish to cancel their enrolment agreement and withdraw from the school must first inform Registry, who will process their withdrawal and inform Finance, who will process their refund accordingly.

Student Tuition Recovery Fund

- 6.15. 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.
- 6.16. 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.
- 6.17. 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.
- 6.18. 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:
 - a. 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.
 - b. 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.
 - c. 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.
 - d. The institution has been ordered to pay a refund by the Bureau but has failed to do so.
 - e. 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.
 - f. 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.

- g. 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.
- 6.19. 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.
- 6.20. A student whose loan is revived by a loan holder or debt collector after a period of non-collection may, at any time, file a written application for recovery from STRF for the debt that would have otherwise been eligible for recovery. If it has been more than four (4) years since the action or event that made the student eligible, the student must have filed a written application for recovery within the original four (4) year period, unless the period has been extended by another act of law.
- 6.21. However, no claim can be paid to any student without a social security number or a taxpayer identification number.

Further information

- 6.22. The school complies with the U.S. Family Education Rights and Privacy Act of 1974 as amended. This act protects the privacy of education records, establishes the right of students to inspect and review their own education records, and provides students the right to file grievances and complaints. For further information please see Appendix 4.
- 6.23. 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 web site (www.bppe.ca.gov).
- 6.24. Hult does not have a pending petition in bankruptcy, is not operating as a debtor in possession, has not filed a petition within the preceding five years and has not had a petition in bankruptcy filed against it within the preceding five years that resulted in reorganization under Chapter 11 of the United States Bankruptcy Code (11 U.S.C. Sec. 1101 et seq.).

Appendix 1: Academic Policies and Procedures

Program Catalogs

Please refer to the appropriate Program Catalog for information on the program structure and details on each course including course descriptions, learning outcomes, and topics covered.

Admissions Document Submission

It is the responsibility of each student to ensure that all outstanding admissions documents are received by the School by Registration day. Official transcripts will not be issued to students who have outstanding admissions documentation and transfer credits will not be taken into consideration until all documentation is received by the School.

Accommodating Special Needs

Hult International Business School is committed to providing equal access to its educational opportunities, programs, and activities. In compliance with the Disability Section of the Rehabilitation Act and Section III of the Americans with Disabilities Act, and the UK Disability Discrimination Act (DDA) of 2005 and the Equality Act of 2010, Hult will provide reasonable accommodations to students with disabilities. A reasonable accommodation is a modification or adjustment to a course, program, or activity that enables a qualified student with a disability to obtain equal access.

For more information about the Disability Accommodation Policy and procedures for requesting accommodation, please refer to Appendix V.

Confirmation of Grades

When students receive grades from the faculty assessing work, these grades are subject to confirmation by the Program's Assessment Board. Grades may be adjusted up or down. The Assessment Board assures the overall fairness and consistency of grading across course sections and campuses, as well as considering exceptional individual cases and issues associated with academic integrity.

Assessment

All assignments for assessment are outlined in the course page, which is available to students at the beginning of each term. Students must ensure that all assignments are submitted on time, and must provide the instructor with any relevant information in advance that may affect their performance.

Examinations

Examinations are an integral part of Hult graduate programs. Students are required to take examinations as scheduled. The attendance policy applies to scheduled exams as well as scheduled classes. Students who miss an examination and cannot prove mitigating circumstances, will receive a Fail (F) grade for the examination. For general exam rules, please see Appendix II. Any specific rules will be communicated before the exam begins.

Viva Voce

Faculty may decide to examine any student or student group viva voce to verify an awarded grade.

Classification of Undergraduate Students

First Year (Freshman) = 0-29 credits earned
Second Year (Sophomore) = 30-59 credits earned
Third Year (Junior) = 60-89 credits earned
Fourth Year (Senior) = 90-120 credits earned

Full Time Student Status for Undergraduate Students

Undergraduate students are classified as 'full time' when registered for a minimum of 24 credits during the core academic year, including a minimum of 12 credits in Fall semester and 12 credits in Spring semester. However, students in good academic standing are strongly encouraged to take 15 credits per semester to progress through the degree, and students with a cumulative GPA of 3.60 or higher may take up to 18 credits per semester. Students may take additional credits during Summer 1 and Summer 2 terms, up to a maximum of 6 credits per term. Credits taken during Summer terms do not count towards the accumulation of 'full time' status.

Course Registration

Undergraduate and Executive MBA students must register for courses during the published registration period for each term. Registration is considered complete when a student has registered and has settled all financial payments with the Finance Office.

Full-time Postgraduate students are automatically registered in core courses and are required to register themselves for elective courses within the registration period.

Please note: Students must earn credit in each term they are registered for otherwise they will be put on Leave of Absence status, or dismissed from the program.

Dropping or Withdrawing from Courses

Undergraduate students may change their course registration during the Add/Drop period. The Add/Drop deadline for each term is listed in the academic calendar. Students are responsible for all coursework and materials covered during the Add/Drop Period, regardless of registration status during that time. Classes missed during the Add/Drop period count towards the maximum permitted absences for the term.

Students can withdraw from a course after the Add/Drop period and before the Withdrawal deadline by contacting the Registrar's Office. The Withdrawal deadline for each term is listed in the academic calendar. Students who Withdraw before the deadline will receive a designation of a 'W' (Withdrawal) grade for the course on their permanent record. Withdrawals are not permitted after the published withdrawal deadline. A withdrawal counts as a full course in the calculation of program fees (i.e. there is no refund for courses in which a student earns a 'W' grade).

Please note that students who withdraw from a course and subsequently fall below the minimum credits for full time student status are likely to be in violation of the terms of their student visa, and may be required to leave the country.

EMBA students may drop courses up to 7 days before the start of the course.

Maximum Credits for Undergraduate Students

The maximum number of credits an Undergraduate student is normally allowed to complete while registered for the undergraduate degree is 150 credits. Enrollment beyond this cap requires the written permission from the Dean's Office.

Overload for Undergraduate Students

Undergraduate students with a cumulative Hult GPA of 3.60 or higher may take an additional 3 credits during each of the Fall and Spring terms. Requests to take an overload must be submitted before the first day of term, and must be approved by the Dean's Office.

Concurrent Enrollment

Undergraduate students may transfer in a maximum of 12 credits once matriculated as a Hult student, and their total number of transfer credits may never exceed 60.

Postgraduate students may take up to 6 credits (maximum) at an EQUIS or AACSB accredited academic institution.

Courses must have a relevant focus, be at the program level with at least the same number of credits, and have equivalent learning outcomes to the core or elective course(s) at Hult for which transfer credit is sought. Transfer credits must be taken at the student's own expense. Hult is not liable for the tuition expenses and associated fees for transfer credits. Students will not receive tuition reimbursements or refunds for courses forgone at Hult due to receiving credits from outside institutions.

- Grades must be received in the form of an official transcript from the school at which the course was taken.
- To transfer the grade, students must earn a US-equivalent grade of C or better in the course.

All requests for transfer credit must be submitted in writing to the Registrar or Dean's Office and must receive approval in advance. Students are encouraged to submit requests for transfer credit as early as possible.

Repeated Courses

If a student repeats a course, the higher grade counts towards graduation and the calculation of the cumulative GPA. All courses and grades remain on the student's academic transcript. A student may not receive credit twice for repeating a course. Fees for repeated courses are assessed in the same way as any other courses taken for credit.

Attendance Policy

Undergraduate and full-time Postgraduate students are expected to attend and be on time for all scheduled classes, and any other scheduled academic activity. Students must attend a minimum of 70% of all scheduled class time within a term. Attendance is monitored and students are responsible for registering their attendance at the start of class. Students who forget to register their attendance cannot petition course instructors to corroborate their attendance and will be marked absent for the class.

At the end of each term, students whose overall attendance is lower than 70% will receive an Honor Code Violation (HCV).

Mitigating circumstances are only considered when a student misses an assessment (exam or other form of assignment). Students must present official documentation to prove the mitigating circumstance to the Dean's Office who will decide if the student may be granted an appropriate extension/accommodation for the assignment. Please note that absences will still count towards the overall calculation of absences across the term.

For courses that take place over three or four days (EMBA format), full attendance is required. Proof of mitigating circumstances must be provided if absent for any portion of the course, otherwise an Honor Code Violation (HCV) will be issued to the student.

Students must not sign other students in for classes or sign themselves in for classes they do not attend. Such action is dishonest, and is a violation of the Honor Code. It may also constitute a breach of local immigration law.

Mitigating Circumstances

Mitigating circumstances are only allowed in the following cases:

- illness of a student
- serious illness of an immediate family member
- death in the immediate family

Students must submit the official documentation in English or with an official translation within five working days of the end of the absent period. Medical notes must be from the country of study or residence during study, and documentation obtained through an online source will not be accepted. The School reserves the right to request to see a hard copy of the original document.

Students who have a serious mitigating circumstances which necessitates missing more than 30% of the classes in a term will be dropped from courses. If the student in such circumstances believes they are still able to complete the course with a passing grade, they must apply to the Dean's Office in writing before the end of the course or final assessment.

Late Attendance

Hult operates a strict policy on attendance and faculty/administration have the right to deny entry to students who do not arrive for class on time. A time stamp is recorded when attendance is registered and as respect for others' time is part of the Honor Code, students who continually arrive late for class will receive an Honor Code violation. Students who arrive more than 15 minutes late for class are automatically recorded as absent.

Grading

The intent of the Hult grading system is to encourage and acknowledge academic achievement while promoting a growth mindset. The Hult grading system is based on principles of fairness and transparency, and faculty award grades based upon established criteria that are clear and visible in the course syllabus. All students should also be aware of the Hult Honor Code and the expectations regarding academic standards therein. Course grades at Hult usually involve a combination of assessments, including but not limited to written assignments, examinations, and presentations. Graded work will normally include a combination of individual and team assignments. Every Hult student is entitled to know the manner in which his or her course grade has been calculated.

Hult operates a policy of second-marking assignments and exams within each course, such that grades are not determined solely by the course instructor. Hult also operates a policy of sample external review of grades. As such, individual course instructors are not at liberty to adjust grades once they have been released.

For group work, students will normally receive the same grade as their teammates. However, an adjusted grade for an individual (either higher or lower than the 'team grade') may be awarded if it is documented that either:

- The individual has made an exceptional contribution to the group activity and assignment.
- The individual has made no (or minimal) contribution to the group activity and assignment.

Grading Scheme

The School uses the following grading system to evaluate student performance:

Letter Grade	Grade Points	Quality Indicator
A	4	Excellent; significant strengths & few weaknesses
B	3	Good; strengths outweigh weaknesses
C	2	Adequate; balanced strengths and weaknesses
D	1	Inadequate; weaknesses outweigh strengths
F	0	Fail; significant weaknesses & few strengths

Instructors will set more specific evaluation criteria for each assignment, within this framework, as appropriate to the assignment.

Grade Point Average

A student's grade point average (GPA) is determined by dividing the number of grade points earned by the net number of credits attempted for letter-grade. Pass/Fail courses are not used in the GPA calculation. If a course is retaken the new grade will replace the old grade in the GPA calculation. Grades for transfer credits accepted will not be used in determining the GPA. For example, if a student takes 5 x 3-credit courses and receives grades of A, B, B, C, and D respectively, the GPA will be calculated as:

Credits	Grade	Grade Points	Quality Points	GPA
3	A	4	12	-
3	B	3	9	-
3	B	3	9	-
3	C	2	6	-
3	D	1	3	-
<hr/>				
15	-	-	39	2.60 (39/15)

Other Letter Grades

In addition to the letter grades of A, B, C, D, F, the following letter grades may be used and recorded on the transcript:

P (Pass)

Exclusive to Pass/Fail courses, a Pass grade is denoted as P, indicating that the student completed all requirements to complete the course and is awarded the associated credits. However, there is no grade higher than pass obtainable for the course. Pass grades do not count towards the GPA calculation.

T (Transfer Credit)

Transfer credits do not count towards the GPA calculation.

I (Incomplete)

An Incomplete grade is a temporary award for the period during which the School grants an extension for the submission of course assignments beyond the end of the term. Students cannot graduate with any Incomplete grades on their permanent record.

W (Withdrawn)

Withdrawn grades are assigned when a student has withdrawn from a course after the add/drop period and before the withdrawal deadline. 'W' grades are not included in the computation of the GPA.

R (Repeat)

If a student repeats a course, the higher grade counts towards graduation and the computation of the cumulative GPA. All courses and grades remain on the student's permanent academic transcript, including an 'R' for Repeated Courses.

AU (Audit)

AU is recorded if a student attends a course informally, without working for credit.

Grade Appeals

At Hult, there are three layers to the grading process which ensures that the quality of outcomes is appropriate and fair to students. All assignments are graded by the course professor. Assignments are then reviewed by another Hult professor (called 'second-marking' or 'sample grade review'). Finally, assignments are reviewed by an External Examiner (an independent academic from another university or business school). This approach means that grades are not awarded at the sole discretion of the course professor. Rather, they are a product of a three-layer review and moderation process. At the end of each term, once first, second, and external grading has taken place, each program convenes an Assessment

Board, consisting of course professors, program administrators, and External Examiners, which reviews and approves all course grades.

Due to this rigorous grading review process, students can only request a grade appeal in the following circumstances:

- Performance in an assignment suffered through mitigating circumstances.
- There was an administrative error in the management of the assignment.
- The assignment was not run in accordance with the Academic Regulations and/or Program Regulations.

Please refer to the Academic Regulations to review the grade appeal process.

Academic Probation

At the end of each term, students with a cumulative grade point average lower than 2.00 are placed on academic probation. Students remain on academic probation until their cumulative GPA increases to 2.00 or higher.

A GPA of 2.00 or higher is required to graduate, therefore students on academic probation must demonstrate academic progression in subsequent terms otherwise risk dismissal from the program.

Undergraduate students on Academic Probation cannot take more than 12 credits per semester.

Undergraduate students who fail to achieve a term GPA of 2.00 in three consecutive terms or are on academic probation for a total of five terms throughout the program, will be dismissed from the program.

Students on academic probation are encouraged to work with their Program Dean to develop a tailored action plan to improve their academic performance.

Late Assignment Submissions

Any assignment submitted late (past the stated deadline) will receive a grade deduction of one full grade (e.g. from an A to a B) for the assignment. Non-submission within 48 hours after the deadline will result in an F (Fail) grade.

Resit Exams for Postgraduate Students

Postgraduate students who receive an F grade in a course can undertake a resit exam. The resit exam will measure all course learning outcomes in the course.

- The maximum number of courses a student can resit is two each term. If a student receives three or more F grades in a single term the student will be dismissed from the program.
- The highest grade a student can earn in a resit is a C.
- If the resit results in a course grade that remains an F, the student will be dismissed from the program.

Resits for core courses take place in the subsequent term. Resits for elective courses take place after the summer term.

All grades are recorded on the transcript. Resit grades will change the GPA calculation, but both the original grade and resit grade show on the transcript.

Graduation Requirements

Undergraduate students must complete a minimum of 120 credits, and achieve a cumulative grade point average of 2.00 or higher. Students must complete all core course and elective course requirements as

described in the Program Catalog. At least 60 credits must be awarded by Hult with the final 15 credits awarded by Hult.

Postgraduate students must complete all credits and courses as outlined in the Program Catalog, and achieve a cumulative grade point average of 2.00 or higher.

Graduating students who have outstanding fees will not be allowed to participate in the Commencement Ceremony and will not be awarded a Hult Diploma or transcript until the outstanding balance has been paid.

It is the student's responsibility to track their progress toward graduation and Undergraduate students must apply for graduation in their penultimate term. Failure to apply for graduation may result in a delay in the awarding of a student's degree.

Graduating with Distinction

Students who receive a cumulative GPA of 3.60 or higher and have not been determined ineligible from graduating with distinction due to an Honor Code violation, will receive their degree "with Distinction". Distinction is included on the degree certificate and final transcript.

Dean's List

Undergraduate students who achieve a GPA of 3.60 or higher for a given term and have earned a minimum of 15 credits are named to the Dean's List for that term.

Postgraduate students who achieve a GPA of 3.60 or higher for a given term and have earned a minimum of 12 credits are named to the Dean's List for that term.

Internships

Undergraduate students are encouraged to complete internships during their BBA program and may take up to nine credits as internships (three internships of 3-credits each). To be eligible to complete an internship for credit, students must meet course pre-requisites, and receive approval from the Deanery and the Career Development Advisor in advance of starting the internship.

Postgraduate students have the opportunity to complete a 2-credit internship course within their field of study during elective terms.

Postgraduate internships are graded on a Pass/Fail basis, and a passing grade will therefore have no impact on eligibility for Deans List or graduating with distinction.

Internship eligibility depends on local visa regulations, and must be approved by relevant departments, please review the Internship Policy for further details.

Students are responsible for securing their own internships but the Career Development department will help provide guidance, resources and opportunities of interest.

Students matriculated in a postgraduate dual degree program may undertake a full-time internship during the academic year, if they completed their first-degree program in a US campus.

Independent Studies for Undergraduate Students

The purpose of Independent Studies is to enable a student to fulfill an elective requirement in the program by undertaking independent research in a field not covered by a course listed in the Program Catalog. It is not intended to act as a replacement for existing courses; this is the function of Directed Studies.

To be eligible for an Independent Study, undergraduate students must have earned 90 credits with a minimum cumulative GPA of 3.00. Students can complete up to 6 credits in Independent Studies. Students wishing to complete an Independent Study must present a formal proposal to a faculty member to request their supervision. If the faculty member approves the proposal, students must seek final approval from the Dean's Office.

A 3-credit Independent Study must comprise at least 150 total study hours, with written work of approximately 5,000 to 7,000 words or its equivalent. Study hours and word count is pro-rated for courses of fewer than 3 credits.

It is understood that the student will have regular contact with the faculty member supervising the project. Failure to adhere to regular contact expectations as agreed will result in the award of an F grade. Independent Studies are subject to the same course registration deadlines as a regular course and subject to the late submission policy.

Directed Studies for Undergraduate Students

Directed Studies are courses that are listed in the Program Catalog but undertaken outside of the normal classroom environment. Students work under the supervision of a faculty member to complete the regular course syllabus.

Directed Studies are only available when the student has two or fewer courses left to complete their degree and the course required to graduate is not offered that term.

Students must apply to the Deanery to request to complete a directed study. When the student has three or more courses left to complete their degree, they are expected to take those courses on campus. If their preferred elective is not available, this is not a reason to permit a Directed Study and the student will be required to take one of the other electives running on campus that fulfills that requirement.

Appendix 2: Discontinuing Studies

The maximum time students must complete their program is double the normal length of the Program, from the date of matriculation. The maximum time to complete programs includes any periods of Leave of Absence.

Leave of Absence

Students may request Leave of Absence for a period of up to one year at a time by submitting a formal request in writing to the Dean's Office. Requests must specify reasons for Leave of Absence, and the request will only be approved if there is a reasonable expectation that the student will return to the Program.

If the request is approved the student's Matriculated/Enrolled status is replaced with Leave of Absence status and all outstanding fees remain payable.

The School reserves the right to place a student on Leave of Absence when appropriate.

Dismissal from the Program

The school reserves the right to dismiss a student at any time if academic performance is unsatisfactory, if conduct constitutes unacceptable professional behavior, due to non-payment of tuition fees, if a student receives the maximum number of Honor Code violations for the program, and/or if legal problems hinder satisfactory performance. In such cases the Program Dean will notify the student in writing of termination from the program.

Withdrawing from the Program

A student may request to withdraw from the program due to personal reasons. Withdrawal requests must be made in writing to the Dean's Office in advance of withdrawal.

Change in Enrolment Status: Visa Implications

If a student is on a student visa at their campus of study and enrolment status is changed to Leave of Absence, Dismissed or Withdrawn, it will invalidate the student visa and immigration authorities will be informed. Students must meet with a member of the Visas Team prior to their departure and discuss the implications on their immigration status due to the change in their enrolment status. Students on a Tier 4 visa (London campuses only) must also have an exit interview with the Visas and Compliance Services (VCS) team.

Readmission/Returning to Hult

Leave of Absence Status

At least 30 days before the end of the Leave of Absence, students must notify the campus to request to return to the program or request a further Leave of Absence. When returning to the program, students must note that:

Completion of the program will be subject to the courses and credit requirements at the time of readmission. Allocation to core and elective courses is subject to availability of space in the course. Re-enrolment on the Program may involve the repeat of previous courses, taking of new courses or other academic activity to enable a transition back into the Program. Fees for courses after of re-enrolment will be payable at the rate in force at the time.

If the Program has been modified or closed, the School will make reasonable efforts but no guarantee to:

- Enable completion of the Program with a different combination of Core and/ or Elective Courses, or
- Offer a suitable alternative Program including full or partial Transfer Credit for Courses already passed

Students who do not contact the school at least 30 days before the end of the Leave of Absence will be dismissed from the program.

Withdrawn/Dismissed Status

Students who withdraw or are dismissed from a program who subsequently seek to return must apply for readmission to the School. However, students must wait for a period of 180 days from the date of dismissal/withdrawal before applying for readmission. In considering such applications, the reasons for prior dismissal will be used as a factor in the admissions decision.

Appendix 3: Student Complaints

Scope

A student Complaint is defined as an expression of dissatisfaction by a student (or group of students) Enrolled on a Program with any individual, service or lack of service at the Institution, where a response is reasonably expected and which has not already been resolved.

This Complaints Procedure and any decisions made under it do not give rise to legal rights or obligations on the part of the School to pay compensation in respect of a decision made according to these procedures or for a breach of these procedures.

The Complaints Procedure does not apply to:

- a. Academic Misconduct
- b. Academic Appeals and other matters of academic judgement
- c. Honor Code Violations and Disciplinary Action
- d. Staff grievances
- e. Anonymous complaints

Principles

Complaints are:

- a. Resolved informally if possible
- b. Considered in accordance with the School's policies
- c. Resolved or escalated promptly through the stages of the procedure, normally within 14 days at each stage

The School maintains reasonable confidentiality regarding the Complaint.

Where the same issue is raised by more than one student, the Complaint of the group of students may be considered as one Complaint if raised collectively, or at the discretion of the School. In such cases, in the Complaints Procedure, 'student' means the group of students.

Disciplinary action may be taken if the Complaint is malicious, frivolous or vexatious in intent or design, or a result of default or negligence.

Procedure

The procedure has four stages:

- a. Informal Stage
- b. Formal Stage
- c. Internal Review
- d. External Review

Informal Stage

Within a period of 14 days from the event which has caused the Complaint, the student making the Complaint needs to raise the matter with either:

- a. The faculty or staff member who is directly responsible for the cause of the Complaint
- b. The head of the department that is responsible for the cause of the Complaint

The member of staff or faculty discusses the Complaint with the student and, with the student's consent, anyone else involved, to see if it can be resolved informally.

The outcome of the Complaint is communicated to the student in writing.

Normally, Complaints at this Informal Stage are dealt with within 14 days.

If a student is not satisfied with the outcome of the Informal Stage, the student may raise a Formal Complaint within 14 days of notification of the outcome.

Formal Stage

The student submits a written Complaint, together with relevant evidence and/or a proposed solution.

The Complaint is submitted to the Campus Dean on the student's current campus. The receipt of the Complaint is acknowledged in writing.

The Complaint is considered by the student's Campus Dean (or designee), unless the complaint is against that person, in which case the person's line manager considers the complaint.

The Campus Dean (or designee):

- a. Considers the evidence provided by the student
- b. Meets or corresponds in writing with the student, to understand the Complaint and any proposed solution
- c. Investigates as appropriate to provide further evidence

The Campus Dean (or designee) may consult with the student and other involved parties regarding potential solutions either individually or together.

The outcome of the Complaint is communicated to the student in writing, together with the grounds for the decision.

Normally, Complaints at this Formal Stage are dealt with within 14 days.

If the student is not satisfied with the outcome of the Formal Stage, the student may request an Internal Appeal within 14 days of notification of the outcome.

Internal Appeal

The student submits the request for an Internal Appeal together with valid grounds for dissatisfaction with the outcome of the Formal Stage to the Campus Dean, who refers it to the President of School. Valid grounds are:

- a. Procedural error sufficient to affect the outcome of the Complaint
- b. Substantive bias in decision-making in the Complaint
- c. New evidence that was not available at the time of the Complaint
- d. Insufficient remedy for a Complaint that was upheld

The request for Internal Appeal of the Complaint is acknowledged in writing.

The President of School reviews the Complaint and the outcome of the Formal Stage, considering the Complaint, evidence, and process by which it was handled.

The President of School may consult with the student and other involved parties regarding potential solutions either individually or together.

The outcome of the Internal Appeal may be to uphold the outcome of the Formal Stage or propose a revised outcome. The outcome of the Internal Appeal of the Complaint is communicated to the student in writing, together with the grounds for the decision.

Normally, Complaints at this Internal Appeal stage are dealt with within 14 days.

The decision of the President of School is final.

External Review

If the student is not satisfied with the outcome, internal procedures have been exhausted, and the student may seek an External Review of the outcome.

Appendix 4: Confidentiality of Records

The school complies with the U.S. Family Education Rights and Privacy Act of 1974 as amended. This act protects the privacy of education records, establishes the right of students to inspect and review their own education records, and provides students the right to file grievances and complaints. (Please see the notice below for further details.)

The school also complies with the U.K. Data Protection Act of 1998. This act protects the privacy of data subject's records. This means that every student has the right to know the purpose for which his or her details are being processed, and that the school will not pass on a student's personal information without the student's explicit permission. Any information provided to the school may be held on computers and shall be used by the school and its authorized agents in accordance with the United Kingdom Data Protection Act.

Students have the right to inspect their official records and files with certain exceptions, such as certain financial records and recommendations where the right of access has been waived. Student records are kept in the office and can only be reviewed in the office during normal business hours.

Should students take exception to anything they find in their file on the grounds that it is misleading, or otherwise inappropriate, they have the right to challenge its inclusion and to seek to have it deleted or corrected. In such cases, they should submit a written request to the Registrar's Office for a joint meeting with the Dean, and any other appropriate person(s) to discuss the matter in question.

Notification of Rights Under FERPA

The Family Educational Rights and Privacy Act (FERPA) afford eligible students certain rights with respect to their education records. (An "eligible student" under FERPA is a student who is 18 years of age or older or who attends a postsecondary institution.) These rights include:

1. The right to inspect and review the student's education records within 45 days after the day the Hult receives a request for access. A student should submit to the registrar, dean, head of the academic department, or other appropriate official, a written request that identifies the record(s) the student wishes to inspect. The school official will make arrangements for access and notify the student of the time and place where the records may be inspected. If the records are not maintained by the school official to whom the request was submitted, that official shall advise the student of the correct official to whom the request should be addressed.
2. The right to request the amendment of the student's education records that the student believes is inaccurate, misleading, or otherwise in violation of the student's privacy rights under FERPA. A student who wishes to ask the school to amend a record should write the school official responsible for the record, clearly identify the part of the record the student wants changed and specify why it should be changed. If the school decides not to amend the record as requested, the school will notify the student in writing of the decision and the student's right to a hearing regarding the request for amendment. Additional information regarding the hearing procedures will be provided to the student when notified of the right to a hearing.
3. The right to provide written consent before the university discloses personally identifiable information (PII) from the student's education records, except to the extent that FERPA authorizes disclosure without consent. The school discloses education records without a student's prior written consent under the FERPA exception for disclosure to school officials with legitimate educational interests. A school official is a person employed by Hult in an administrative, supervisory, academic, research, or support staff position (including law enforcement unit

personnel and health staff); a person serving on the board of trustees; or a student serving on an official committee, such as a disciplinary or grievance committee. A school official also may include a volunteer or contractor outside of Hult who performs an institutional service of function for which the school would otherwise use its own employees and who is under the direct control of the school with respect to the use and maintenance of PII from education records, such as an attorney, auditor, or collection agent or a student volunteering to assist another school official in performing his or her tasks. A school official has a legitimate educational interest if the official needs to review an education record in order to fulfill his or her professional responsibilities for Hult. Upon request, the school also discloses education records without consent to officials of another school in which a student seeks or intends to enroll.

4. The right to file a complaint with the U.S. Department of Education concerning alleged failures by Hult to comply with the requirements of FERPA. The name and address of the office that administers FERPA is:

Family Policy Compliance Office
U.S. Department of Education
400 Maryland Avenue, SW
Washington, DC 20202

FERPA permits the disclosure of PII from students' education records, without consent of the student, if the disclosure meets certain conditions found in the FERPA regulations. Except for disclosures to school officials, disclosures related to some judicial orders or lawfully issued subpoenas, disclosures of directory information, and disclosures to the student, FERPA regulations requires the institution to record the disclosure. Eligible students have a right to inspect and review the record of disclosures. A postsecondary institution may disclose PII from the education records without obtaining prior written consent of the student:

- To other school officials, including teachers, within Hult whom the school has determined to have legitimate educational interests. This includes contractors, consultants, volunteers, or other parties to whom the school has outsourced institutional services or functions.
- To officials of another school where the student seeks or intends to enroll, or where the student is already enrolled if the disclosure is for purposes related to the student's enrollment or transfer.
- To authorized representatives of the U.S. Comptroller General, the U.S. Attorney General, the U.S. Secretary of Education, or State and local educational authorities, such as a state postsecondary authority that is responsible for supervising the university's state-supported education programs. Disclosures under this provision may be made, in connection with an audit or evaluation of federal- or state-supported education programs, or for the enforcement of or compliance with federal legal requirements that relate to those programs. These entities may make further disclosures of PII to outside entities that are designated by them as their authorized representatives to conduct any audit, evaluation, or enforcement or compliance activity on their behalf.
- In connection with financial aid for which the student has applied or which the student has received, if the information is necessary to determine eligibility for the aid, determine the amount of the aid, determine the conditions of the aid, or enforce the terms and conditions of the aid.
- To organizations conducting studies for, or on behalf of, the school, in order to: (a) develop, validate, or administer predictive tests; (b) administer student aid programs; or (c) improve instruction.
- To accrediting organizations to carry out their accrediting functions.
- To parents of an eligible student if the student is a dependent for IRS tax purposes.
- To comply with a judicial order or lawfully issued subpoena.

- To appropriate officials in connection with a health or safety emergency.
- Information the school has designated as "directory information"
- To a victim of an alleged perpetrator of a crime of violence or a non-forcible sex offense. The disclosure may only include the final results of the disciplinary proceeding with respect to that alleged crime or offense, regardless of the finding.
- To the general public, the final results of a disciplinary proceeding, if the school determines the student is an alleged perpetrator of a crime of violence or non-forcible sex offense and the student has committed a violation of the school's rules or policies with respect to the allegation made against him or her.
- To parents of a student regarding the student's violation of any federal, state, or local law, or of any rule or policy of the school, governing the use or possession of alcohol or a controlled substance if the school determines the student committed a disciplinary violation and the student is under the age of 21.

Transcripts In compliance with the U.S. Family Education Rights and Privacy Act of 1974, the school assures the confidentiality of student records. Transcripts and written evaluations of a student's performance will be released only upon the written request of the student. For example, if a student's sponsor requests periodic evaluation of their performance, they must submit a written request to the Registrar's Office authorizing release of the information sought. Transcripts will be released provided students have made all appropriate tuition payments and fulfilled all other obligations to the school (see "Settlement of Financial Obligations"). Students are required to settle all obligations to the school (financial or otherwise) before they may receive their transcript. In addition, class academic rankings, as such, are neither calculated nor distributed.

Transcripts

In compliance with the U.S. Family Education Rights and Privacy Act of 1974, and the U.K. Data Protection Act 1998, the school assures the confidentiality of student records. Transcripts and written evaluations of a student's performance will be released only upon the written request of the student. For example, if a student's sponsor requests periodic evaluation of their performance, they must submit a written request to the Registrar's Office authorizing release of the information sought. Transcripts will be released provided students have made all appropriate tuition payments and fulfilled all other obligations to the school (see "Settlement of Financial Obligations"). Students are required to settle all obligations to the school (financial or otherwise) before they may receive their transcript. In addition, class academic rankings, as such, are neither calculated nor distributed.

Appendix 5: Title IV Financial Aid

Academic Progress for Recipients of Title IV Funds

At the midpoint of the first term, the academic administration will review the academic progress of those students studying with the support of Title IV funds. If a student is not making satisfactory progress toward his or her degree, the student will receive a warning.

Likewise, at the midpoint of the second term, if a student is not making satisfactory progress toward his or her degree as defined under the “Requirements for Continuation of Study” above, the student will receive a second warning, and may face suspension from the program.

If a student studying with the support of Title IV funds is suspended from the program, the Campus Dean will notify him or her. Within ten days of receiving such notice, a student may petition his or her home Campus Dean in writing to request that his or her case be referred to the Academic Integrity Committee for further review. The petition must include a statement from the student outlining clearly why he or she believes he or she should be allowed to continue in the program. The Academic Integrity Committee will review the case and make a recommendation to the Global Committee of Deans, whose decision shall be final.

Students who receive Title IV aid who are waiting on an appeal are eligible to receive their third distribution of funds for the year.

Verification

The U.S. Department of Education (ED) selects applicants each award year for a process called Verification. This process requires students (and parents if dependent) to provide documentation to confirm some of the data elements reported on the FAFSA. Hult reserves the right to also select students for Verification if staff believes the Verification process is needed to resolve conflicting information. Only undergraduate students who are eligible for need based aid (Pell Grant and Subsidized Direct Loans) who are selected for verification are required to complete the process.

Hult’s procedures are:

1. Determine Affected Students:
 - a. Undergraduate students selected by the Department of Education as indicated on the ISIR who are eligible for need based aid (Pell Grant and Subsidized Direct Loans) unless the student meets one of ED’s exemptions described in step 2 below.
 - b. Students selected by the School or our third-party servicer. Hult or our third-party servicer may select additional students for Verification if the staff or the third party servicer feels conflicting data warrants it. The staff or servicer may require the student to provide documentation for all data elements required of ED selected applicants or just those for which the School believes there is a conflict.
2. Students Exempt from Verification – Students selected for Verification by ED may be exempt from the process if one of the following conditions apply:
 - a. In the case of the death a student, verification does not need to be completed, no additional disbursements may be made and loans may not be originated.
 - b. If the student was not an aid recipient for reasons other than failure to complete verification, including withdrawing before completing verification.
 - c. The applicant was verified by another school for the current year and letter is received confirming verification was completed and stating which transaction number was confirmed. The ISIR used for funding at Hult must match the data elements on the verified ISIR.
 - d. Parents are unavailable as they are deceased, mentally, or physically incapacitated, are residing in a country other than the US and can’t be located by normal means. If both parents are

- deceased, the student is an orphan and must update his/her dependency status. Or, they can't be located because the student does not have and cannot get their contact information.
- e. The spouse is unavailable as he/she is deceased, mentally, or physically incapacitated, is residing in a country other than the US and can't be located by normal means. Or, he/she can't be located because the student does not have and cannot get his/her contact information. Only the spouse's information is exempt from collection, the student must provide documentation related to his/her income, etc.
 - f. The first ISIR flagged for Verification was received after the LDA and the correction was not initiated by the School or to resolve conflicting data as required by the School.
 - g. The student has been awarded only Unsubsidized Loans and/or PLUS and the School has no conflicting documentation that would affect the award (dependency issues, etc.)
3. Direct Loan Origination: Hult will not originate need based Federal student loans prior to verification being completed. PLUS loans and unsubsidized loans may be certified if Hult does not have conflicting data that would affect the student's or parents' eligibility.
 4. Delay Disbursements: Hult utilizes the interim disbursement option only in cases where all data has been received. No funds are disbursed from need based programs until verification is completed and any required ISIR correction has been made. PLUS and Unsubsidized Loan funds may be disbursed as long as there is no conflicting information that would affect the student's eligibility for those funds.
 5. Data to Verify if Selected by ED: The data elements included in the Verification process for ED selected applicants are:
 - Adjusted gross income (AGI) (if IRS data retrieval process was not utilized)
 - U.S. taxes paid (if IRS data retrieval process was not utilized)
 - Income earned from work for non-tax filers
 - Household size
 - Number of family members enrolled at least half time in a postsecondary educational institution
 - Child Support Paid
 - Citizenship Status
 - Certain Untaxed Income
 - Supplemental Nutrition Assistance Program (SNAP)
 - Education Credits
 - Untaxed IRA/Keogh distributions
 - Untaxed pensions
 - IRS deductions
 - Tax exempt Interest
 - All other untaxed income reported on the U.S. individual income tax return (excluding Schedules).
 6. Data to Verify if Selected by School: The School will determine which of the above elements, or other data elements for which a conflict is believed to exist, will be required to be verified for school-selected applicants.
 7. Student Notification of Selection: All students will be notified on a timely basis if they have been selected for verification and what supporting documentation is required. At that time, the student will be informed of the time parameters and the consequences of not completing the verification cycle. Generally, the students are requested to provide documentation within 10 days of request to prevent a delay in the awarding of aid.
 8. Documentation Requirements: Hult utilizes the Federal Student Financial Aid Handbook, Application and Verification Guide section for what documentation and signatures are required to complete the Verification process. The staff may request additional documentation if they believe a conflict exists and additional documentation would clarify. Verification will not be completed if the student meets one

of the exemptions listed in the Handbook. In general, Verification requirements can be met with the IRS tax transcript for the student and spouse or parents if applicable, a signed statement confirming the number in the household and attending postsecondary institutions and untaxed income that is not on the tax returns.

See the Handbook for specific documentation requirements for both tax filers and non-filers. Each document must be legible and complete. The student (spouse/parents) should answer all questions on the Verification Worksheet if that is being used to document household size, number in college and untaxed income not reported on the tax return.

9. **Signature Requirements:** It is critical that all documents received have the required signatures. See the chart provided in the Federal Student Financial Aid Handbook for the list of required signatures for each document type. Verification is not complete if the required signatures are not on the documents. The student (spouse/parents) may sign and date any document that was turned in unsigned; they should list the current date with the signature.
10. **Corrections to ISIR:** If the documents provided by the student do not match the ISIR data, corrections are required. The School may make the correction for the student as long as the documents providing the correct information are properly signed.
11. **Student Notification of Effect of Verification:** The institution or third-party servicer will notify the student of the result of the verification process and any other documentation needed.
 - a. The institution or third-party servicer will notify any student via award letter if an award changes.
 - b. If the student receives an overpayment based on providing inaccurate or conflicting information on any application and refuses to correct the information or repay the Federal funds after being counseled by the institution, the School will refer the case to the U.S. Department of Education for resolution. Unless required by the U.S. Department of Education, no additional Federal financial aid will be disbursed to the student.
12. **Other Conflicting Documentation:** If any data item on the ISIR appears to conflict with documentation received, the conflict is to be resolved in a reasonable manner. Low income based on household size may be requested to be explained as well as conflicts in marital status.
13. **Conflicting Data when Student is not selected for Verification:** If the School has conflicting documentation or any data on the ISIR does not appear reasonable, staff must resolve the discrepancy even if the student is not selected for Verification.
14. **File Documentation:** Once Verification is completed,
 - a. All documents collected from the student to complete the Verification process will be maintained within the third party servicer's document storage service, Spring CM.
 - b. If required, a corrected ISIR will be maintained.
15. **Deadlines:** Students are encouraged to provide the requested Verification documents within 10 days of the request to prevent a delay in disbursement of Title IV aid. The maximum period allowed to complete verification for the 2014-15 Award Year is: July 1, 2015

Return of Title IV Aid for Students Who Withdraw

The Federal Return of Title IV Policy (R2TIV) is separate from the Hult Refund Policy. The R2TIV policy determines the amount of TIV that has been earned by the student and what portion, if any, must be returned by the institution and/or the student to the TIV programs.

The formula for calculating the percentage of Title IV earned is based on federal Return of Title IV Refund Policy as follows:

For students who officially withdraw from the institution, the number of days from the start date of the payment period to the date of notification is divided by the total days in the payment period to determine the percentage of aid earned. Scheduled periods of non-attendance (leave of absence and school closures) are not included in the period considered completed. If the percent earned is greater than 60%, 100% of the loans are considered "earned." If a student receives a living allowance, the school will use the same calculation to determine the amount of that allowance which must be repaid to Hult.

For those who do not officially withdraw, the withdrawal date is the midpoint of the payment period or period of enrollment, as applicable, or the last date of an academically-related activity that the student participated in. For those who completed the payment period, 100% is earned. The percentage of aid earned is then multiplied by the total Title IV Aid disbursed or could have been disbursed to equal the amount of aid the student earned. All unearned portions of federal aid are returned to the appropriate programs in the following order:

1. FFEL/Direct Unsubsidized Stafford Loans
2. FFEL/Direct Subsidized Stafford Loans
3. FFEL/Direct PLUS Loans (Parents)
4. Federal Pell Grant for which return of funds is required

If applicable, refunds to Title IV programs will be made within 30 days of the date the student is determined to have withdrawn either by notification from the student or based on the institution's withdrawal policy. Notification will be sent to the students of all refunds made.

Settlement of Financial Obligations

All financial obligations toward the school must be settled before a student can return to the program, continue to the next module or be eligible to receive a degree. If students have outstanding financial obligations to the school, they will be contacted by the Hult Finance Department directly.