

**SAINT STEPHEN HARDING THEOLOGICAL COLLEGE AND SEMINARY  
STUDENT ACKNOWLEDGEMENT OF PAYMENT AND REFUND POLICIES**

1. I understand that I can pay for tuition and fees via check, money order, Master Card, Visa or direct deposit. No personal checks will be accepted for persons outside the USA.
2. I understand that application fees must be received before formal admission to St. Stephen Harding Theological College and Seminary.
3. I understand that students must pay for each course in advance. Textbooks are not included in course fees.
4. I understand that courses requiring special fees cannot be completed until these fees are paid.
5. I understand that there are **no** refunds for application fees.
6. I understand that there are **no** refunds for tuition, fees and related materials unless St. Stephen Harding Theological College and Seminary cancels the course for which I have enrolled or that you cancel this contract within three business days after its signing.
7. I understand that I am responsible for all shipping and handling costs.
8. I understand that students with outstanding tuition obligations will not be able to complete courses until these obligations are fulfilled.
9. I understand that all financial obligations to St. Stephen Harding Theological College and Seminary must be paid in full before any Degree or transcript is issued to me. Failure to remain current in my accounts with St. Stephen Harding Theological College and Seminary may be considered cause for dismissal.
10. I understand that St. Stephen Harding Theological College and Seminary may amend these policies and fees, at the discretion of the Administration, and I must abide by any amendments thereof during my tenure as a student.
11. I certify that I am retaining a copy of this document for my personal records.

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Student's Name (print)

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Student's Legal Signature

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Date