FINANCIAL POLICIES AND DISCLOSURES

FINANCIAL ASSISTANCE STATEMENT

Policy Code: SDU-FIN-010

Institutional Assistance

Stardom University may offer institutional scholarships, tuition discounts, or other University-funded support in accordance with published eligibility criteria and available resources. These benefits constitute institutional assistance; they are not government grants or federal student aid and do not indicate that the University participates in any government student financial aid program.

Government and Federal Aid

The University does not currently participate in U.S. federal student financial aid programs under Title IV. Any change to this status will be announced only after the required regulatory approvals have been obtained and the official disclosures have been updated.

Any licensing or accreditation information, where applicable, shall be published according to its nature, scope, issuing body, and the relevant approved official documents. A ranking, membership, or professional listing does not replace any legally required authorization to conduct educational activities.

Loans and External Financing

The University does not provide, arrange, endorse, or guarantee approval of any loan from a bank, lender, employer, government agency, or other third party. Students independently seeking external financing are responsible for reviewing the provider's terms, interest, fees, repayment obligations, eligibility rules, and consequences of default.

Student Responsibility

Unless a written award notice expressly states otherwise, students remain responsible for tuition, application fees, and other charges disclosed in the Enrollment Agreement. Submitting a scholarship or discount application does not defer any payment obligation unless the University confirms otherwise in writing.

Access to Information

Current institutional scholarship announcements, eligibility requirements, application steps, and related conditions are published through the University's official channels. The University is committed to providing accurate information and does not promise assistance before it has been approved in writing.

INSTITUTIONAL SCHOLARSHIPS AND DISCOUNTS POLICY

Policy Code: SDU-FIN-011

Purpose and Scope

This policy establishes a consistent and transparent framework for scholarships and tuition discounts offered by Stardom University.

Types of Assistance

Subject to availability and approved, published terms, the University may offer awards or discounts based on academic merit, financial need, country or region, promotional campaigns, partnerships, or other institutional initiatives. Initiatives may be established for students affected by conflict, war, displacement, or humanitarian crises. Each initiative's availability, value, duration, and conditions must be stated in an official announcement or written award notice. Verification for conflict- or displacement-related initiatives should be reasonable and sensitive. Applications must not be used to pressure students to enroll and do not replace review of the Enrollment Agreement and fee schedule before signing.

The University may announce scholarships or discounts under specific initiatives, including initiatives for students affected by crises, subject to the eligibility criteria, duration, value, and terms stated in the official announcement. No scholarship or discount applies automatically; it becomes effective only after written approval and notification to the student.

Eligibility and Selection

Eligibility may consider academic achievement, financial circumstances, country or region of residence, program, intake, partner referral, or other criteria announced for the initiative. Applicants must provide accurate and complete information and reasonable supporting documents. Meeting minimum criteria does not guarantee an award. Criteria based on country or region of residence are subject to legal review in each jurisdiction where the University operates. Partner referrals and relevant conflicts of interest must be disclosed before an award is approved.

Approval and Limits

Scholarships and discounts are subject to available resources, the stated application period, program availability, and approval by an authorized University representative. Unless the written award notice expressly states otherwise, an award is non-transferable, cannot be exchanged for cash, and applies only to the charges and period specified in the notice.

Discount Proposal and Approval: Admissions or the office responsible for the initiative may propose a discount. Finance reviews its financial impact before approval, which is then issued by the authorized officer in accordance with the University's approved authority structure.

Admissions and Marketing may not approve or advertise a discount before the required financial review and approval have been completed.

Budget Limits and Monitoring: Each scholarship or discount initiative is subject to available resources and financial limits approved by the University. Finance periodically reviews the total discounts awarded and their impact on revenue.

Renewal and Cancellation

An award may be renewed only if its written terms permit renewal and the student continues to meet the applicable criteria. The University may withdraw or correct an award in cases of material misrepresentation or fraud, subject to applicable law and fair notice. If an error was administrative, its impact on a student acting in good faith will be assessed, and future periods will be corrected where feasible without prejudice to the student's legal rights. Exceptional cases will undergo legal review before any claim for prior amounts is made.

Non-Discrimination and Records

Awards are administered in accordance with published criteria and applicable law, and records are kept confidential. Students may raise a financial concern or complaint through the student grievance process published on the University website: informal resolution through Student Affairs (target: 10

working days), a formal complaint through the designated portal (target: 20 working days), and an appeal to the independent committee (target: 30 working days). These are target timeframes, not guarantees that every case will be completed within them, and statutory rights remain unaffected.

TUITION, PAYMENT AND INSTALLMENT POLICY

Policy Code: SDU-FIN-012

Published Tuition and Fees

Standard tuition is USD 1,000 per semester for all University programs. A one-time application fee of USD 150 applies, subject to any rights or exceptions required by applicable law. The final charges payable by each student are determined by the Enrollment Agreement and any scholarship or discount approved in writing.

Standard Tuition Schedule:

Fee Item	Amount (USD)
Tuition per semester — all programs	1,000
One-time application fee	150

Tuition covers the academic and electronic services specified by the University in its Catalogue and official fee schedule. No additional charges will be imposed unless clearly disclosed before enrollment and included in the relevant documents. The academic year consists of three semesters in accordance with the approved academic calendar. Any tuition changes for future academic periods will be announced in advance, subject to existing agreements and students' legal rights.

Payment Responsibility and Due Dates

Students must pay tuition and other disclosed charges by the dates stated in the Enrollment Agreement, invoice, or official payment notice. Students should retain payment receipts and verify that amounts have been credited to the correct account.

Installment Arrangements

Semester tuition is payable according to the dates stated in the Enrollment Agreement, invoice, or official payment notice. The University may offer approved installment plans, which must be confirmed in writing and specify installment amounts, due dates, and any related charges before the student agrees. An installment plan does not change the total tuition unless the University approves a scholarship or discount in writing. Refunds are governed by applicable law, the Enrollment Agreement, and the applicable refund policy.

Late or Missed Payments

If a payment is overdue, the University will contact the student and explain the outstanding balance and available settlement options. A late fee, service restriction, or change in enrollment status may be applied only to the extent permitted by law and disclosed in advance in the applicable agreement and approved policy.

Refunds and Cancellation

Cancellations, withdrawals, and tuition refund rights are governed by applicable law, the Enrollment Agreement, and the University's published refund policy.

The application fee is treated as stated in the fee schedule and Enrollment Agreement, subject to any mandatory student rights under applicable law. Any refund calculation will take into account amounts actually paid, any approved scholarship or discount, and any obligations due under the agreement and applicable law.

Refund Process: The process begins with a written request from the student. Finance verifies eligibility and the refund amount, approval is obtained under the applicable authority schedule, and the designated finance office processes and documents the payment. The same person may not both approve and execute the refund.

Payment Methods and Errors

Accepted payment methods are announced through official channels and may include bank transfers, credit and debit cards, electronic payment gateways, and approved international payment methods. The University reviews duplicate, misapplied, or unauthorized payments and documents any corrections. Fees are stated in U.S. dollars. If another currency is accepted, the applicable exchange rate and date, conversion charges and the party responsible for them, and the treatment of exchange-rate differences and refunds must be disclosed before the transaction is processed.

LOANS AND EXTERNAL FINANCING POLICY

Policy Code: SDU-FIN-013

General Position

The University does not currently administer U.S. federal student aid programs under Title IV and does not guarantee access to government grants, private loans, employer funding, or any other third-party financing.

Independent Financing

Students may independently explore financing from banks, licensed lenders, employers, government agencies, or other providers. Each student is solely responsible for deciding whether to enter a financing agreement and for understanding interest rates, fees, repayment schedules, security requirements, credit checks, default consequences, and cancellation rights.

No Endorsement or Guarantee

Unless documented in a separate written agreement approved by the University, the University is not a lender, co-borrower, guarantor, broker, or agent of a third-party financing provider. University staff must not state or imply that financing approval is certain or that the University will repay a student's debt.

Disclosure of Arrangements

Any referral or formal financing arrangement must be approved in writing by an authorized University representative and accurately disclosed, including the provider's identity, the nature of the relationship, student obligations, and any material fees or conflicts of interest.

Student Inquiries

Questions about University tuition and payment schedules should be directed to the appropriate University office. Questions about the terms of an external loan should be directed to the lender or financing provider.

FINANCIAL DISCLOSURE CONTROLS FOR ADMISSIONS AND MARKETING

Policy Code: SDU-COM-010

Accuracy Standard

Admissions, marketing, recruitment staff, agents, and other representatives must provide accurate information consistent with the University's current official disclosures on tuition, fees, scholarships, discounts, installments, refunds, and financing. The University is responsible for statements made by its agents and authorized representatives within the scope of their authority and applicable law. Any inaccurate statement must be corrected in writing to the student, and its impact must be addressed.

Prohibited Statements

Staff must not promise a scholarship, guaranteed admission, loan approval, government aid, refund amount, or special price unless it is approved and supported by a current policy or written notice. Institutional discounts must not be described as federal or government aid. Concealing mandatory fees, using misleading pressure tactics, or making unapproved price comparisons is prohibited.

Written Confirmation

Any scholarship, discount, payment plan, or individual exception must be documented in writing by an authorized officer before being communicated to the student as final. Unapproved oral statements do not by themselves automatically amend the Enrollment Agreement, without prejudice to student rights or the University's responsibility for its representatives' actions under applicable law.

Required Disclosures

Before enrollment, the student must be provided with the current Catalogue, Enrollment Agreement, fee schedule, cancellation and refund disclosures, and relevant scholarship or installment terms—or documented direct access to them—in a language the student understands. The student must acknowledge receipt of these documents in writing or electronically, including the date, and be given reasonable time to review them before signing.

Training and Monitoring

The University may train employees and agents on approved financial disclosures, review marketing materials and recorded communications where permitted by law, and promptly correct inaccurate statements. Suspected violations should be reported to the relevant manager or compliance officer.

Records and Accountability

Records of scholarships, approved exceptions, student communications, and corrective actions are maintained in accordance with the records policy. Violations may result in retraining, withdrawal of approval authority, termination of an agency relationship, or other appropriate action.

STANDARD FINANCIAL DISCLOSURES FOR THE CATALOGUE, ENROLLMENT AGREEMENT AND WEBSITE

Policy Code: SDU-COM-011

Catalogue — Financial Assistance

Stardom University does not currently participate in U.S. federal student financial aid programs under Title IV. The University may offer institutional scholarships or tuition discounts subject to published eligibility criteria and available resources. These institutional benefits are not federal or government financial aid. Students should review the current Catalogue, fee schedule, and written award terms to understand eligibility and conditions. The University does not guarantee the availability of external loans or third-party financing.

Enrollment Agreement — Payments and Assistance

Students must pay tuition and all charges listed in the applicable Enrollment Agreement and official fee schedule, except to the extent expressly reduced by a written scholarship or discount approved by the University. Any installment plan must be confirmed in writing and specify amounts and due dates. The University does not currently administer U.S. federal student aid programs under Title IV and does not guarantee third-party financing. Cancellation and refund rights are governed by applicable law and the University's published refund disclosures.

Website — Scholarships and Discounts

Stardom University may announce institutional scholarships and tuition discounts from time to time. Availability, eligibility, award value, duration, and application requirements vary by initiative and are set out in official announcements and written award notices. Applying does not guarantee an award. Institutional scholarships and discounts are not federal or government financial aid.

Publication Control

The University maintains consistency in tuition, scholarship, installment, and refund information across the Catalogue, Enrollment Agreement, website, admission letter, and approved communications, and retains prior versions. Changes to fees for future academic years are announced before the academic year begins, subject to existing agreements and students' rights.

STARDOM UNIVERSITY