

INTO Suffolk University

Terms and Conditions

1. Terms and Conditions

- a. These are terms and conditions of the agreement between Suffolk (the University) and the student. These terms and conditions are effective upon completion of the confirmation process, as detailed in Section 3 below. These terms and conditions supersede any promises, representations and warranties, whether written or oral, made by or on behalf of the student or the University.
- b. Students should read these terms and conditions very carefully before signing their application for admission.
- c. All students are bound by the regulations, policies and procedures of the University as amended from time to time. These can be found at: <http://www.suffolk.edu/studenthandbook>. For Law students, please reference <https://www.suffolk.edu/law/student-life/22180.php>. The University may assign or sub-contract in whole or in part some or all of the benefit and/or burden of this agreement without any approval from the student.
- d. Program (program) refers to individual courses of study. Programs offered by INTO Suffolk include, but may not be limited to:
 - Academic English (AE)
 - International Year One (IYO)
 - Integrated Master's Program

A full list of programs offered is available at www.intostudy.com/Suffolk .

- e. The admitted study plan (Study Plan) refers to the full length of study including all INTO Suffolk programs to which a student is admitted. If a student has been admitted to more than one program at INTO Suffolk and has received an I-20 based on those programs, the Study Plan includes all programs and spans the entire period of time needed to complete all programs.

2. Changes to the Terms and Conditions

- a. The University reserves the right to amend the terms and conditions as needed. The most current terms and conditions will be available at <https://www.intostudy.com/en-gb/terms>.

3. Program Application, Offer, Confirmation and Deposit

3.1 Application

- a. Students should complete their application and submit it to INTO US Partner Admissions.

3.2 Offer

- a. If the student is admitted, the University will issue a written offer. Offer letters may differ from the Study Plan submitted at time of application, depending on student qualifications. The offer letter will include the Study Plan offered, any required deposit(s), and instructions for confirming acceptance of the offer.
- b. In order to accept the offer, the student must sign the accompanying acceptance letter and pay any required deposit(s). All deposit(s) will be applied toward tuition, accommodation or other charges associated with enrollment.

3.3 Confirmation and Deposit

- a. Receipt of the signed acceptance letter and deposit(s) completes the confirmation process and denotes acceptance of these terms and conditions. Upon completion of the confirmation process, students will receive notice of confirmation, I-20 (as applicable), and any remaining balance.
- b. Completing the confirmation process ensures the student's enrollment in a program and confirms a housing reservation, if rooms are still available, and insurance, where applicable.
- c. Deposit(s) are only refundable in the event that a student is unable to meet visa entry requirements, subject to the receipt of an official visa rejection letter by the published start date of the Study Plan.
- d. If a student enters the United States on an I-20 based on a Study Plan that includes an IYO, Integrated Master's Program or other academic program, the student will be bound by all terms and conditions pertaining specifically to that program and must comply with all of the requirements to maintain his or her status under the I-20 for the duration of the program.

4. Full Payment

- a. The remaining outstanding balance must be paid four (4) weeks prior to the program's published start date. Any variation to standard payment terms must be made in advance and agreed to in writing. The student will not be permitted to register for his/her program until full payment has been made.
- b. If a student is applying for a scholarship from a government sponsor, the student will be required to either (i) pay in full or (ii) provide an official letter of financial guarantee from the sponsor by the end of the third week of classes. Students with unofficial letters of financial guarantee will be allowed to register for classes, but if the official letter of financial guarantee is not received by the deadline, students will be required to pay tuition and fees in full or be withdrawn from their classes and disenrolled from the INTO Suffolk program. An official letter of financial guarantee must specify that the guarantee covers the entire term. Sponsors will be invoiced for their portion of fees, and the student will be refunded any credit balance remaining on his/her account after payment has been received from the sponsor. Students who wish to have their University health insurance waived due to sponsor provided coverage must comply with University Health Services waiver requirements.

5. Overdue Payment

- a. In cases of overdue payment, the University reserves the right to suspend or cancel enrollment for students who do not have a pre-agreed arrangement with the University in writing for late payment, and to charge interest on the outstanding balance. Interest will be charged at the rate of 2% per month (24% APR). Upon termination of a student's enrollment, the University will also cancel the I-20 which will impact the student's ability to remain in the United States.

6. Cancellation, Change, Withdrawal and Transfer Policies

6.1 Program Cancellation

If visa entry requirements have been met, the following cancellation charges apply:

- a. There will be no refund for students who cancel or withdraw from any INTO Suffolk program after the published start date. This includes students who do not arrive at the University on or before the program start date.
- b. Cancelling a program prior to the published start date will result in forfeiture of the program deposit outlined in the offer letter received.

- c. Students who are suspended or dismissed from INTO Suffolk will be charged cancellation fees and will not receive a refund for money paid for tuition or other University charges.
- d. Students who arrive on campus may only cancel enrollment in the Suffolk Student Health Insurance Plan (SSHIP) if the student filed a waiver form which was approved prior to student's arrival and no claims were submitted. Students who withdraw from INTO Suffolk program, are suspended or dismissed will have their SSHIP cancelled and they will not receive a refund.

6.2 Change

- a. Students making a change to their Study Plan will be charged a \$250 administrative fee. Students currently enrolled in an IYO, Integrated Master's Program or other academic program will not receive a refund if making a program change. All change requests must be received prior to the published program start date.

6.3 Withdrawal

- a. If a student does not meet the conditions of the offer letter and the offer of admission is withdrawn, no cancellation fees will be required from the student provided that the student informs INTO Suffolk in writing and sends evidence that the conditions have not been met. This information must be received no later than four (4) weeks before the program start date.

6.4 Transfer

- a. If the student enters the United States on the I-20 for an INTO Suffolk program and immediately requests a transfer to another program, school, college or university, no refunds will be given for the duration of the student's first program with the exceptions of prorated meal plan and health insurance refunds. Any further programs or registration can be cancelled with full cancellation fees attached.
- b. If a student transfers to an INTO partner school, any INTO Suffolk tuition fees will transfer if the request is made prior to the published start for the originating INTO Suffolk program. If the transfer request is made after the originating program's start date, there will no transfer of tuition for the currently enrolled semester, but the remaining tuition paid will be transferred to the future INTO partner school. If a student has agreed to attend an INTO Suffolk IYO, Integrated Master's Program or other academic program, and has begun the program, there will be no transfer of any fees.

7. Deferral of Program Start Date

- a. All requests to defer a program must be received four (4) weeks prior to the published program start date, unless in the case of a visa denial. Students may make two (2) requests to defer the program start date without penalty. Any additional deferral requests will be charged a \$300 program deferral fee. An express mail fee will be charged every time express mail is used to send program documents. Students who submit deferral requests after the 4-week deadline will be assessed program cancellation penalties.

8. Accommodations

- a. On application, students are invited to select their preferred accommodations. The University agrees to make every reasonable effort to provide the accommodations as requested. If unable to do so, the University reserves the right to provide an alternative type of accommodation which will be charged at the published rate as set out at <https://www.intostudy.com/en/universities/suffolk-university/living-in-boston/accommodation>. Accommodations are confirmed when full fees are paid. Fees are subject to change.
- b. Students living in University accommodations are required to abide by the terms and conditions of the Housing and Residence Life Contract, as well as the Residence Life Policies outlined here: <https://www.suffolk.edu/studenthandbook/17764.php>. In the case of a conflict, these terms and conditions will control.
- c. Students whose Study Plan includes an IYO program are required to live in University housing unless the following exemptions are met:
 - i. The student will live with immediate family and live at a permanent address within an approximate 30 mile radius of Suffolk University. Proof of relative's address required.
 - ii. The student has lived in the Boston area for two or more years and can provide proof of a permanent address within a 30 mile radius of Suffolk University.
 - iii. The student will bring a dependent(s) with them to the U.S.
 - iv. The student is aged 21 or over.
 - v. Student's sponsor requires them to live in off-campus residence.
- d. The housing requirement is in effect regardless of the number of semesters of AE required prior to the IYO program. If the student is enrolled in the IYO program, but chooses to cancel his/her program, no housing refund will be awarded. Any subsequent housing semesters requested by the student will incur housing cancellation fees as detailed in these terms and conditions.
- e. Fulfillment of the live-on requirement during AE or IYO will count towards, but may not fully satisfy, any additional live-on requirements of the University.

- f. A student seeking a waiver of the requirement to live in University housing for the reasons stated in sections i and ii above must submit a written request to INTO Suffolk.

8.1 Accommodation Changes or Cancellation

- a. If a student has specified his/her intent to stay in University housing, a housing deposit must be made and the student will be responsible for housing charges for the entire term specified in his/her application form. Cancelling accommodations after payment of the INTO Suffolk housing deposit will result in the following cancellation fees:
 - i. For students who cancel their on-campus housing at least four (4) weeks prior to the published start date of their program or Study Plan, the cancellation fee will be the deposit.
 - ii. For students who do not cancel their on-campus housing at least four (4) weeks prior to the published start date of their program or Study Plan, the cancellation fee will be the greater of the housing deposit or the established individual daily room rate for the remainder of the housing contract. IYO students who cancel their housing prior to fulfillment of the IYO Housing Requirement will not receive any housing refund.
 - iii. Housing exemption requests must be submitted at least four (4) weeks prior to the published start date. Exemption requests received after the 4-week deadline will be treated as cancellations, and as such will incur cancellation fees.
 - iv. Students who are dismissed or suspended from their program, the University or University housing will be charged cancellation fees as outlined in these terms and conditions.
 - v. Students who fail to arrive without notifying INTO Suffolk will not receive a housing refund.

In all cancellation scenarios, any meal plan overages will not be refunded, and will not count toward any applicable cancellation fees.

- b. Accommodation cancellation fees may be waived based on a student petition for the following reasons:
 - i. The resident completes his or her entire program.
 - ii. The resident suffers significant and unforeseeable financial hardships outside the resident's reasonable control.
 - iii. The resident has an unforeseen, documented medical reason which requires the resident to live off campus.
 - iv. The resident is unable to meet visa entry requirements, subject to the receipt of an official visa rejection letter.

If a waiver or cancellation has been requested and approved, charges will not be finalized until the resident vacates Housing. Additional charges may be incurred by the student if the facility has not been properly cleaned or there is lost/damaged property.

9. Health Insurance

- a. According to Massachusetts law, every institution of higher education shall require all full-time and part-time students enrolled in at least 75% of a full-time academic program to participate in the university-sponsored health insurance plan, or in a health benefit plan with comparable qualifying coverage. All international students are required to purchase Suffolk student health insurance with the exception of international students enrolled in a qualifying plan with a home office in the United States.
The SSHIP charge will be assigned to the INTO Suffolk student account bill. If a student wishes to waive out of the SSHIP plan because they are enrolled in another qualifying health insurance plan, students must annually submit an online waiver form by the open enrollment deadline to opt out of SSHIP. To waive the Suffolk Student Health Insurance plan by the deadline, follow the instructions at: www.suffolk.edu/healthrequirements.
- b. Students unable to provide evidence of adequate coverage at the time of their application will automatically be enrolled in the current INTO Suffolk University health insurance plan to meet enrolment conditions.

10. Student Conduct

- a. Students are required to observe the policies, rules, and requirements of the University, as well as laws of municipalities and counties, the State of Massachusetts, and the United States of America, as well as comply with the conditions under which the I-20 is issued.
- b. Students are subject to the standards of conduct as described by University rules and policies, as amended from time to time. Information regarding student conduct may be referenced at the following website: www.suffolk.edu/studenthandbook. For Law students, please reference the Law School Student Handbook at: <https://www.suffolk.edu/law/student-life/22180.php>. Failure to abide by conduct regulations and relevant laws may lead to suspension from the University and from INTO Suffolk.

11. Appeals

- a. Students may challenge decisions through established procedures for appeals and grievances. Information on appeals procedures is available in the Student Handbook at:

www.suffolk.edu/studenthandbook as amended from time to time. For Law students, please reference the Law School Student Handbook at: <https://www.suffolk.edu/law/student-life/22180.php>. The Student Handbook is a reference for policies and procedures that govern student conduct and other aspects of campus life at Suffolk University. Additional documents that should be consulted for other policy information are the academic catalog and department webpages.

12. Late Arrivals

- a. All students are expected to arrive and start their program on the scheduled start date. All late arrivals must be approved in advance and will be considered on a case-by-case basis. No deposits, tuition, accommodation costs, or other fees will be refunded for late arrivals, and additional late arrival fees may apply. Any revision of the Study Plan will most likely involve additional time and expenditure with regard to tuition and accommodation fees.

NOTE: There are strict deadlines for program entrance. An unapproved late arrival may result in the student being unable to attend classes for the semester and/or enter the United States, and may also require that the student return to his/her country until the next available term.

13. Late Registration

- a. All students who register on or after the first day of classes for the semester and who do not have prior approval to register late will be assessed a \$250 Late Registration Fee. Students enrolled in an IYO, IMP or other academic program may be assessed University late fees as well.

14. Airport Pick-ups

- a. Requests for airport pick-up should be made at least 72 hours in advance. INTO Suffolk cannot guarantee a reservation request made less than 72 hours in advance, however, staff will make every attempt to accommodate late requests.
- b. In the event a flight is cancelled or delayed, students must call the Airport Arrival telephone number published in the Welcome Guide to inform INTO Suffolk Arrival and Housing staff of the new arrival time.

15. Notification of Refund

- a. Refunds of any payments made to INTO Suffolk will only be made to the individual or organization that originally paid the funds. If a third party has paid the funds on behalf of the Student we are unable to refund the funds directly to the Student and any refund will be made directly to the third party who originally paid the funds.
- b. Refunds of any payments made to INTO Suffolk can only be made to the account from which the payment was made originally. Proof of payment such as a receipt or a bank statement showing payment from that account must be produced for a refund to take place. Failure to do so may delay the refund severely or prevent it altogether.
- c. Refunds will not be paid via cash. INTO Suffolk reserves the right not to accept any payment by cash at its own discretion.

16. Academic Standards

16.1 Academic Criteria within the Integrated Master's Program and International Year One programs

- a. Students are accepted into their program with the strict understanding that progression through the program and successful completion of the program are conditional upon satisfactory attendance and successful attainment of specified progression grades and other requirements. During the program orientation, all students will be made aware of the criteria for successful completion of the courses in their program. The assessment of student performance is the responsibility of the course instructor.
- b. Students who do not meet the criteria for successful completion of their program will not be allowed to proceed with their original study plan. Students may be offered advice on suitable alternative study options which may include retaking, substituting, or adding courses and/or changing their program. An alternative Study Plan may involve additional time and expenditure with regard to tuition and accommodation fees.
- c. Many students find it difficult to complete all requirements for an undergraduate degree in just four (4) years of study (attending only 2 semesters per year). They may need to enroll in one (1) or more additional semesters.

16.2 Academic Standing

- a. Students in IYO or other undergraduate-level academic programs must maintain a 2.0 GPA to continue in their programs. A student who receives less than the 2.0 GPA are subject to Suffolk University's academic standing policies as set forth in the undergraduate catalog (suffolk.smartcatalogiq.com/en/CURRENT/Catalog/Academic-Policies/Undergraduate-Academic-Policies/Academic-Standing) and outlined in this section. Suffolk University expects students to maintain an overall grade point average

of 2.0 and a grade point average of 2.0 in the major field of study, as well as a 2.0 grade point average in the minor. Failure to maintain these degree requirements may result in a warning, academic probation or dismissal.

- b. Decisions regarding undergraduate student progression will be made by the CAS or SBS Undergraduate Academic Standing Committees. Before making a decision, the Academic Standing Committee will consult with the INTO Suffolk Academic Director. Students must maintain a minimum GPA of 2.0 at the end of the program to progress. Any students on Academic Warning or Academic Probation will work closely with an INTO Suffolk advisor to devise a plan by which to return to good standing.

- c. Sawyer Business School (SBS) Integrated Master's Program Academic Standards

Graduate students in the Sawyer Business School are expected to earn at least a B (3.0) in all courses attempted. Students must have a cumulative grade point average (GPA) of 3.0 at the completion of each semester as well as to graduate. Failure to maintain this average can lead to academic dismissal. Formal guidelines for academic performance and consequent actions include warning, probation, extended probation and dismissal. Details on all of these consequent actions are found here:

<https://suffolk.smartcatalogiq.com/CURRENT/Catalog/Academic-Policies/Graduate-Academic-Policies>

- d. College of Arts & Sciences (CAS) Integrated Master's Program Academic Standing Policy:

At the conclusion of each semester, the CAS Academic Standing Committee reviews the records of graduate students failing to make satisfactory progress. The Committee may choose to take one of the following actions, or may take other actions specific to the noted deficiency in the student file. Written notification of all actions taken by the Committee is communicated to the student in a timely fashion. Actions include Academic Warning, Probation, or Dismissal as outlined here:

<https://suffolk.smartcatalogiq.com/CURRENT/Catalog/Academic-Policies/Graduate-Academic-Policies>

Graduate students in the Sawyer Business School Certificate Pathway program
While in the Graduate Certificate Pathway, students are required to attain a cumulative GPA of 3.0 across both semesters in order to successfully complete the certificate. If a student does not meet the academic requirements, they will be reviewed under the SBS Graduate Programs' academic standing policy.

Students must achieve a passing grade (C grade or higher) in each SBS course and B or better in each AE course in semester one to progress to semester two, with no "I" or "W" grades. If a student does not receive a passing grade (C grade or higher) in each SBS course taken in semester one, they will be dismissed. If a student does not receive a B or better in each AE

course, they must retake that course in semester two and attain a B or better or will be dismissed.

If a student receives an F grade in semester one (SBS and/or AE), they will be dismissed.

A student may not have more than one course (SBS or AE) with a grade of <B in the second semester to be considered for an extension semester. If a student receives a grade less than a B (SBS or AE; not an F grade) in semester two and/or their cumulative GPA is less than 3.0, they will be required to take a pre-approved replacement course in the extension semester or additional course to attain a 3.0 cum GPA. (Academic Probation semester)

If a student receives one F grade in a course (SBS and/or AE) in the second semester, they will be required to retake that course or pre-approved replacement course in the extension semester. (Academic Probation semester)

In the extension semester the student must receive a B or better in that replacement course and regain good academic standing of a 3.0 or better cumulative GPA to graduate.

If a student does not attain a B or better or attain a cumulative GPA of 3.0 at the end of the extension semester, the student is dismissed.

Students must attain a cumulative GPA of 3.0 or better to graduate.

A student is allowed only one extension semester.

In the extension semester, a student will be required to take 3 credits for the certificate pathway.

The student must agree to the extension in writing by completing the appropriate forms. There may be additional cost to the student, in addition to a delay in the completion of the certificate, when adding an extension semester.

Decisions regarding progression will be made by the CAS or SBS Graduate Academic Standing Committees. Before making a decision, the Academic Standing Committee will consult with the INTO-Suffolk Academic Director. Students must maintain a minimum GPA of 3.0 at the end of the Integrated Master's Program to progress. Any students on Academic Warning or Academic Probation will work closely with an INTO Suffolk advisor to devise a plan by which to return to good standing.

- e. Students in Master of Laws (LLM) IMP or other graduate-level academic programs in the Law School must maintain a 2.9 GPA to continue in their programs. A student who receives less than the 2.9 GPA is subject to Suffolk University's academic standing policies as set forth in the LLM Rules and Regulations at: <https://www.suffolk.edu/law/student-life/rulesandregs.php>. Decisions regarding progression will be made by the Suffolk Law School Graduate Academic Standing Committee following the progression criteria of:
 - i. GPA: 2.9
 - ii. No grades below B- in any course
 - iii. No more than 1 grade of B- in a semester
 - iv. No W or I in the transcript

- f. Academic English
 - i. Undergraduate students in the Academic English program must earn a minimum of a C grade in each course in order to move to the next AE level
 - ii. Graduate students the Academic English program must earn a minimum of a B grade in each course in order to move to the next AE level
 - iii. Decisions made on progression to the next level are made by the Academic Director in consultation with the appropriate dean's office.
 - iv. Students may receive academic warning, probation or dismissal as outlined (link to AE webpage—this currently does not exist but needs to be added)
 - i. Students may register in no more than two (2) semesters in the same AE level or academic program English course. Students may not repeat any class more than once. If an AE student does not pass an AE or academic program English class after two (2) attempts, he/she will be academically suspended from his/her program and will not be admissible to the University.

16.3 University Progression

- a. Students who meet all progression requirements from an IYO, IMP or other academic program will be permitted to progress into the appropriate University degree program.

16.4 Vacation Terms

- a. Students are not eligible for a vacation term until they have completed nine (9) months in the academic program.
- b. IYO, IMP or other academic program students are not eligible for a vacation term during the first two (2) terms/semesters of study in their program regardless of how many consecutive terms/semesters they have already studied in their program, unless otherwise specified. 2 semester SBS IMP programs that begin in spring will have a summer break.

16.5 Duration of Programs

- a. The duration of programs outlined in the Study Plan are designed based upon application materials and qualifications provided by the student.
- b. Initial IYO, IMP or other academic program study beyond the initial Study Plan may be extended by one (1) semester. Appeals for additional extensions will be considered by an appeals committee on a case-by-case basis.
- c. Students who extend their program may be allowed to take additional content courses in order to maintain full-time status under the advisement and approval of Program advisors.

16.6 English Language and Academic Class Times and Sizes

- a. For all English language programs, classes will normally be held Monday through Friday. Average class size is normally 16 students and generally will not exceed 24 students. Where appropriate, classes may be combined for university-style lectures. Classes are typically held any time between 8 am and 8 pm.
- b. For academic programs, classes will normally be held Monday through Friday. Lessons will typically take place in the form of classes, seminars, labs and workshops. Class sizes will vary depending on the learning format (i.e. lecture, seminar, lab practical).

17. Program Admissions Criteria

- a. Students are accepted into programs in good faith on the basis of the certification they provide to meet the admissions criteria. If, however, the results from the tests and

assessment procedures upon arrival provide clear evidence that a student's actual level of English language or academic proficiency is significantly different than claimed, or as documented, and lower than that required for their designated program, then the student will be formally advised of the results and of applicable options. Students need to be aware that if an alternative Study Plan is advised, there may be a significant change in study time and expenditure with regard to tuition and accommodation fees.

- b. A student, either individually or through his/her representative, who has submitted any information, documentation or certification to meet the admissions criteria which is later found to have been falsified, inaccurate or incomplete may be subject to administrative withdrawal, disciplinary action or prosecution by the University.

18. Student Information

- a. At the time of application, students are requested to sign a release authorizing INTO Suffolk to share information about the student with designated officials of the University, parents and representatives. It is part of the unique nature of the INTO Suffolk program that our center provides constant feedback about academic performance and financial issues to individuals involved in the student's success.
- b. The Law School restricts certain means of communicating information on students enrolled in Law programs with third-parties. See policy here: <https://www.suffolk.edu/law/student-life/19216.php#3rdParty>
- c. Students may also agree in writing that their records and achievements may be used for promotional purposes without notification and such consent will remain in effect until formally withdrawn in writing.
- d. INTO Suffolk respects your privacy and is committed to protecting your personal information. Further information on how we look after your personal information can be found in our Privacy Notice www.intostudy.com/en-gb/legal-and-privacy-policy

19. Holidays and Dates

- a. The university is closed during most recognized US holidays. Consult <https://www.suffolk.edu/academics/current-student-resources/academic-calendar/college-of-arts-and-sciences-and-sawyer-business-school> for closure dates. Official program dates are available at <https://intostudy.com/en-gb/universities/suffolk-university/programs>. Dates are subject to change to meet university calendar and will be updated accordingly.

20. Liability

- a. Neither INTO Suffolk, the University, nor their staff or representatives, will be liable for any loss, damage, or injury to persons or property, except where the liability is specified by applicable law. Neither INTO Suffolk, the University, nor their staff or representatives will be liable in the event that, for any reason, they are not able to supply a service due to circumstances beyond their control.

21. Prices

- a. Prices for programs, fees, insurance and accommodations are available at www.intostudy.com/en-gb/universities/suffolk-university/programs and are subject to change without notice.

22. Banking Regulations

- a. INTO Suffolk abides by the guidance of the Financial Action Task Force (FATF) and our banking service providers in relation to taking actions to help prevent of money laundering and terrorist financing.
- b. INTO Suffolk is bound by international banking restrictions regarding payments to and from certain countries. These restrictions are amended regularly and INTO Suffolk reserves the right to amend its payment acceptance procedures accordingly to ensure that it is compliant with these restrictions.
- c. INTO Suffolk operates an equal opportunities admissions policy and welcomes applications from all students. However, INTO Suffolk reserves the right to refuse to admit a student where in doing so, it risks being in breach of the provisions set out above.
- d. INTO Suffolk reserves the right to refuse to accept any payment where INTO Suffolk reasonably believes that in doing so, it risks being in breach of the provisions set out above.
- e. At January 2018, in line with current global banking restrictions, INTO Suffolk will not accept payments from the following countries/territories: Cuba, Iran, Syria, North Korea and the Crimean Peninsula.
- f. Payments made from a restricted country or territory will be blocked by our global banking partner. In such cases, the payment will be dealt with under the sanctions policy of the bank to which the payment was remitted.

23. Disclaimer

- a. The provision of programs, facilities and other arrangements provided in official online and print formats are regularly reviewed and may be subject to change without notice.

24. Equal Opportunities and Diversity

a. Suffolk Diversity Policy

Suffolk University has given a high priority to creating a truly multicultural, multiracial, gender-balanced community receptive to cultural diversity. The future vitality of Suffolk and other urban universities depends on their ability to be responsive to and provide a welcoming climate for people of many cultures.

As part of Suffolk's efforts to reach this goal, the University strives to create and actively promote a welcoming and supportive environment in order to recruit, hire, retain and support a culturally diverse faculty and staff. University policies and procedures concerning faculty and employees' development are structured to encourage such diversity. Likewise, the University strives to actively recruit and retain a widely diverse student body. Faculty and employees are encouraged to actively promote such diversity and such welcoming environment for all. Efforts to achieve those goals will be favorably considered in evaluations.

The University is also committed to creating and maintaining educational curricula in each of its schools that incorporate the values of a multicultural and diverse community and that reflect the pluralism of the United States and the world society. This commitment is congruent with the University's stated mission to prepare and education men and women to be future leaders and citizens who can function effectively in an evolving, pluralistic and increasing diverse society

The University further seeks to ensure that student support services, academic support services and co-curricular programs at Suffolk University are sufficiently diverse to meet the needs of a multicultural student body. Alumni activities and community networks will also be utilized to promote the goals of diversity.

b. Notice of Non-Discrimination

Suffolk University does not discriminate against any person on the basis of race, color, national origin, sex, gender identity, sexual orientation, marital status, disability, age, genetic information, or status as a veteran in admission to, access to, treatment in, or employment in its programs, activities, or employment.

25. Severability

- a. If any provision of these terms and conditions is held to be invalid, illegal, void, or unenforceable, then such provision shall be modified by the proper court or other authority to the extent necessary and possible to make such provision enforceable, and such modified provision and all other provisions of these terms and conditions shall be given effect separately from the provision or portion thereof determined to be invalid, illegal, void or unenforceable and shall not be affected thereby.

25. Governing Law and Jurisdiction

- a. These terms and conditions shall be governed by and construed in accordance with the domestic laws of Massachusetts without giving effect to any choice or conflict of law provision or rule that would cause the application of the laws of any other jurisdiction. Each of the parties submits to the jurisdiction of any state court sitting in Massachusetts in any action or proceeding arising out of or relating to these terms and conditions and agrees that all claims in respect of the action or proceeding may be heard and determined in any such court. Each party also agrees not to bring any action or proceeding arising out of or relating to these terms and conditions in any other court. Each of the parties waives any defense of inconvenient forum to the maintenance of any action or proceeding so brought and waives any bond, surety, or other security that might be required of any other party with respect thereto.