
CONSUMER INFORMATION

As an institution that participates in federal and state financial aid programs, the following consumer information is made available to all students at SUM Bible College and Theological Seminary in accordance with federal regulations in the Higher Education Act of 1965, as amended. Each topic listed gives a brief description of the information that must be disclosed and explains how it can be obtained.

If you need assistance or would like a paper copy, contact the SUM Office, 735 105th Ave., Oakland, CA 94603, Phone: (510) 567-6714, www.sum.edu.

INSTITUTIONAL INFORMATION

Family Educational Rights and Privacy Act (FERPA)

SUM is subject to the provisions of the federal law known as the Family Educational Rights and Privacy Act (FERPA). This Act guarantees students, parents, and guardian's access to certain educational records and restricts the college in the area of release and disclosure of those records to third parties. The college releases no information to third parties except as noted below or upon receipt of an original signed request by the student. The college accords all the rights under the law to students who are declared independent.

Educational records are kept by the college to facilitate the educational development of students. The law defines education records as: "Educational records are those records which: (1) are directly related to a student, and (2) are maintained by an educational agency or institution." Faculty and staff members may also keep informal records relating to their functional responsibilities with individual students.

The Act provides that information may be released to personnel within the institution, to officials of other institutions at which the student wishes to enroll, to persons or organizations providing student financial aid, to accrediting agencies carrying out their function, in compliance with a judicial order, and to persons in an emergency in order to protect the health and safety of students or others. All SUM students are asked to sign a FERPA Agreement with SUM upon enrolling in the college which indicates whether the student permits the College to give out directory information about a students attendance and graduation.

For more information concerning FERPA please visit: <http://www.ed.gov/policy/gen/guid/fpco/ferpa/index.html> or call (202) 260-3887.

Student Body Diversity

SUM upholds the scriptural truth that Jesus Christ came to establish a ministry of reconciliation. We are committed to the ministry of mending the brokenhearted and living in unity and equality. We embrace students of many different cultural, ethnic and racial backgrounds.

For information about the diversity of the college and seminary student body, go to <http://nces.ed.gov/ipeds/datacenter>, and look up our institution, under Final Release Data: "SUM Bible College and Theological Seminary, Oakland, CA".

Cost of Attendance for SUM

For actual tuition and fee charges contact:

Business Office

735 105th Ave.

Oakland, CA 94603

Phone: (510) 567-6714

www.sum.edu/tuition

Refund Policy

Students have the right to cancel the enrollment agreement and obtain a refund of charges through attendance at the first class session, or the seventh day after enrollment, whichever is later. For more details, please see the “Withdrawal / Refund” section under the *Business Office* chapter of this Catalog.

Withdrawal Procedures

Students who find it necessary to withdraw from school must fill out the Electronic Drop Form on www.sum.edu/forms. Those failing to follow proper withdrawal procedures will receive an “F” (failing grade) in all their courses. For more details, please see the “Withdrawing from SUM” section under the *Institutional Policies* chapter of this Catalog.

Repayment Policy (Return of Title IV Financial Aid)

The federal government mandates that students who withdraw from all classes may only keep the financial aid (federal "Title IV" grant and loan assistance) they have "earned" up to the time of withdrawal. Funds that were disbursed in excess of the earned amount must be returned by SUM and/or the student to the federal government. For more details, please see the “Return to Title IV (R2T4) Policy” section under the Financial Aid chapter of this Catalog.

Description of Academic Programs

Information on SUM’s academic programs, degree offerings is available on www.sum.edu/undergraduate/ and www.sum.edu/graduate. For more details, please see the “Degree Profiles” section under the *Academic Department* chapter of this Catalog.

Accreditation Information

SUM Bible College and Theological Seminary is accredited by the Commission on Accreditation of the Association for Biblical Higher education to grant certificates and degrees at the Associate, Baccalaureate, and

Master's degrees. Address: 5850 T.G. Lee Blvd, Suite #130, Orlando, FL 32822, Phone: (407) 207-0808, Website: www.abhe.org

The Association of Biblical Higher Education (ABHE) is the oldest national, Bible college accreditation agency. ABHE specializes in biblical ministry formation and professional leadership education. It is officially recognized by the Council for Higher Education Accreditation (CHEA), the United States Department of Education, and the International Council for Evangelical Theological Education (ICETE).

Students may search for "SUM Bible College & Theological Seminary (formerly School of Urban Missions)" within the ABHE Membership Directory at <http://abhe.org/pages/NAV-Directory.html> For more details, please see the "Accreditation" section under the *Introduction* chapter of this Catalog.

Copyright Infringement Policy

For information about SUM's plagiarism policy, please see the "Plagiarism" section under the *Academic & Classroom Policies* chapter of the Student Handbook.

STUDENT FINANCIAL ASSISTANCE

Rights and Responsibilities of Aid Recipients

SUM participates in the Federal Pell Grant program as well as the Federal Direct Stafford Loan program, also known as Title IV funding. Students may learn about the financial aid application process by viewing "My Financial Journey" on www.sum.edu/financialaid. For more details, please see the "Financial Aid Programs / Benefits" section under the *Financial Aid* chapter of this Catalog.

STUDENT OUTCOMES

Graduation and Retention Rates

The Office of the Registrar reports retention and graduation data to the U.S. Department's National Center for Education Statistics (NCES). For a data report, please go to <http://nces.ed.gov/ipeds/datacenter>, and look up our institution, under Final Release Data: "SUM Bible College and Theological Seminary, Oakland, CA".

General information concerning "Graduate Performance" can also be found on www.sum.edu/fast-facts.

Employment for Graduates

SUM is committed to recruit, train and send out men and women who have a passion to proclaim Jesus Christ to the cities of our world. We offer an affordable theological education combining academic excellence,

practical hands on ministry, and personal mentorship. Our holistic approach challenges student character and strengthens their abilities for ministry.

For more details, please see the “Placement & Salary Information” in the *Graduate Performance* can also be found on www.sum.edu/fast-facts.

HEALTH AND SAFETY

Campus Safety and Security

Each year, SUM prepares and publishes a Campus Safety and Security Report, containing statistics of reported crime on the main SUM campus (735 105th Ave., Oakland, CA 94603), and adjoining properties in compliance with the Clery Act.

For more details, please see the “Campus Safety and Security Report” in the *Safety & Security* page on www.sum.edu/safety-security.

Vaccination Policy

SUM does not have a formal vaccination policy but does recognize the responsibility for each student to be proactive regarding matters of health and wellness. It is recommended that each student receive annual check-ups and follow doctors recommendations regarding their immunizations and health matters.

The following are, but are not limited to, typical immunizations that adults should get:

Pneumonia (Pneumococcol)	Chickenpox (Varicella)	Shingles (Herpes Zoster)
Hepatitis A/Hepatitis B combined	Meningitis (Meningococcal)	Td (Tetanus booster)
Hepatitis A	MMR (Measles, Mumps and Rubella)	Tdap (Whooping Cough)
Hepatitis B		

To aid students in making wise decisions, websites that might be helpful in making determinations influencing ones well-being are listed below as well as some clinics that would provide treatment and information as well.

Websites

US Department of Health and Human Services	www.hhs.gov
CA Department of Public Health	www.cdph.ca.gov/Pages/DEFAULT.aspx
CA Department of Health Care Services	www.dhcs.ca.gov/Pages/default.aspx

Clinics (Oakland, CA)

Access Health - Oakland	East Oakland Health Center	CVS Pharmacy
3351 International Blvd. Oakland, CA 94601 Phone: 510.250.3675	7450 International Blvd Oakland, CA 94621 Phone: (510) 430-9401	1188 E 14th Street San Leandro, CA 94577 Phone: 510-351-7957
Hours		
Mon-Fri 9 am - 7 pm Sat 9 am - 5 pm Sun 10 am - 4 pm	Mon-Fri 8:30 – 5	Mon-Fri: 08:00 AM - 09:00 PM Sat: 09:00 AM - 06:00 PM Sun: 09:00 AM - 06:00 PM

Drug and Alcohol Abuse Prevention

As a Christian institution of higher education, it is the objective of the college to maintain a drug-free environment for both students and employees. Accordingly, the unlawful possession, use or distribution of illicit drugs by students or employees is prohibited on college property and in conjunction with college activities, and a violation will result in disciplinary action.

For more details, please see the “Drug-Free Policy” in the *State & Federal Regulations* chapter of this Catalog.