

THE CONTINENTS

International University

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Policies Catalog

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This policy book provides a comprehensive summary of the policies, guidelines, regulations, and procedures of Continents International University as of the publication date. The university retains the exclusive authority to amend, modify, or update any content within this policy book at its sole discretion. Any such changes will be formally documented through a revised policy book, an addendum, a supplement, or another official written format. Continents International University will ensure that students are promptly notified of any modifications to the policy book.

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NON-DISCRIMINATION POLICY

Continents International University has established a comprehensive nondiscrimination policy. This policy applies to all aspects of the relationship between Continents International University and its students, volunteers, and employees, including, but not limited to, employment, recruitment, advertisements for employment, hiring and firing, compensation, assignment, classification of employees, termination, upgrading, promotions, transfer, training, working conditions, wages and salary administration, and employee benefits and application of policies. These policies apply to independent contractors, temporary employees, all personnel working on the premises, and other people or firms doing business for or with Continents International University. Disciplinary action will be taken against any employee or agent in breach of this policy.

Continents International University shall not tolerate, under any circumstances, any form of discrimination based on race, creed, religion, color, age, disability, pregnancy, marital status, parental status, veteran status, military status, domestic violence victim status, national origin, political affiliation, sex, predisposing genetic characteristics, and any other status protected by the law. This list is not exhaustive. Job promotions will be offered to employees based on merit, experience, and other job-related criteria. For qualified people with disabilities, Continents International University will make every effort to provide reasonable workplace accommodations that comply with applicable laws. All employees, volunteers, managers, stakeholders, and agents at Continents International University will comply with these anti-discrimination policies. In some cases, local laws and regulations may provide greater protections than those described in this policy.

HARASSMENT: Continents International University is committed to providing a work environment free from harassment. Any unwanted and offensive behavior to the recipient, which creates an intimidating, hostile, or humiliating work environment for that person, violates Continents International University's policy. Harassment can occur between members of the opposite sex or the same sex. Harassment, verbal or non-verbal, explicit or implicit, based on an individual's sex, race, ethnicity, national origin, age, religion, or other legally protected characteristics will not be tolerated. All employees, including supervisors, other management personnel, and independent contractors, must abide by this policy. No person will be adversely affected in employment with Continents International University due to bringing complaints of harassment.

SEXUAL HARASSMENT: Unwelcome sexual advances, requests for sexual favors, and other verbal or physical conduct of a sexual nature constitute harassment when:

1. Submission to such conduct is made either explicitly or implicitly under a term or condition of employment.
2. Submission to or rejection of such conduct by an individual is used as a basis for employment decisions, promotion, transfer, selection for training, performance evaluations, benefits, or other terms and conditions of employment; or

3. Such conduct has the purpose or effect of creating an intimidating, hostile, or offensive work environment or substantially interferes with an employee's work performance. Continents International University prohibits inappropriate conduct that is sexual in nature at work, on University business, or at University-sponsored events, including the following: comments, jokes, degrading language, sexually suggestive objects, books, or any form of media electronic or in print form. Sexual harassment is prohibited between members of the opposite sex or members of the same sex.

STATEMENT ON AFFIRMATIVE ACTION: Continents International University has developed an affirmative action program to increase the representation and participation of minorities.

REPORTING DISCRIMINATION & HARASSMENT: If an employee or volunteer feels that they have been harassed as described in this policy, they should immediately report the matter to the President's Office through any verbal or written means. If that contact is not available or the employee is not comfortable informing this contact, the employee should notify any other manager or supervisor immediately. Once the matter has been reported, it will be promptly investigated, and any corrective action will be taken when deemed appropriate. All complaints of unlawful harassment under this policy or otherwise will be handled as confidentially as possible. Timely reporting is encouraged to prevent the recurrence of, or otherwise address, behavior that violates this policy or law. Delays in reporting a complaint can limit the effectiveness of Continents International University's response. The procedure for reporting incidents of discriminatory or harassing behavior is not intended to prevent the right of any employee to seek a remedy under available state or federal law by immediately reporting the matter to the appropriate state or federal agency.

RETALIATION: Retaliation against any person associated with Continents International University who reports instances of harassment – whether they are directly or indirectly involved – is in violation of Continents International University's policies. All reported incidents are assumed to be made in good faith. Any allegations that are proven false will be treated as a serious matter.

DISCIPLINARY MEASURES FOR HARASSMENT: Any employee or volunteer engaging in behavior that violates this policy will be subject to disciplinary action, including the possible termination of employment, whether an actual law has been violated.

TRAINING: All employees, volunteers, supervisors, and management personnel will be required to read, understand, and execute anti-discrimination, anti-harassment, and/or anti-sexual harassment policies as designated by Continents International University.

REMEDIES: Continents International University does not offer any type of remedies for any instances of discrimination or harassment.

POLICY IMPLEMENTATION: Implementation of this policy is effective immediately.

QUALITY ASSURANCE POLICY

The Quality Assurance Policy for Continents International University (CSYou) outlines the institution's commitment to maintaining and improving the quality of its educational programs and services. This policy establishes a framework for systematic monitoring, evaluation, and continuous enhancement of various aspects of the university's operations.

MISSION AND OBJECTIVES: The policy begins by stating the university's mission and objectives related to quality assurance. This sets the tone for the institution's commitment to excellence in education and its dedication to continuous improvement.

COMPLIANCE WITH REGULATORY STANDARDS: The policy highlights CSYou's commitment to adhering to all applicable regulatory and accreditation requirements. This ensures that the institution meets or exceeds established standards for higher education.

QUALITY ASSURANCE STRUCTURES AND PROCESSES: The policy outlines the structures and processes in place to ensure quality throughout the university. This may include establishing a Quality Assurance Committee or similar body responsible for overseeing quality-related initiatives and activities.

CURRICULUM DESIGN AND DEVELOPMENT: The policy addresses the design and development of curricula to ensure they are up-to-date, relevant, and aligned with the university's mission. It emphasizes the importance of maintaining a rigorous review process for curriculum development and revision.

TEACHING AND LEARNING: The policy emphasizes the importance of effective teaching and learning methods. It promotes the use of evidence-based instructional practices, encourages faculty professional development, and supports innovative approaches to enhance student engagement and outcomes.

STUDENT ASSESSMENT AND SUPPORT: The policy highlights the importance of fair and transparent student assessment practices. It emphasizes the provision of adequate support services to students, such as academic advising, counseling, and career guidance, to enhance their overall learning experience.

STAFF DEVELOPMENT: The policy recognizes the significance of faculty and staff development in maintaining quality. It emphasizes ongoing professional development opportunities to enhance teaching skills, keep up with advancements in their respective fields, and foster a culture of continuous improvement.

EVALUATION AND FEEDBACK: The policy establishes mechanisms for gathering feedback from various stakeholders, including students, faculty, staff, and employers. Regular evaluations, surveys, and other feedback mechanisms are employed to identify areas for improvement and address any concerns or suggestions.

CONTINUOUS IMPROVEMENT: The policy highlights CSYou's commitment to continuous improvement. It encourages the use of data-driven decision-making, regular review of policies and procedures, and implementation of improvement plans to enhance the quality of programs and services.

EXTERNAL REVIEW AND ACCREDITATION: The policy acknowledges the importance of external review and accreditation processes. It emphasizes CSYou's commitment to participating in accreditation activities and engaging in self-assessment to demonstrate compliance with established quality standards.

TRANSPARENCY IN QUALITY ASSURANCE PRACTICES: The policy encourages the dissemination of information related to quality initiatives, assessment results, and improvement efforts to foster trust and engagement among stakeholders.

STATE OVERSIGHT AND ADHERENCE TO QUALITY STANDARDS: CSYou is subject to monitoring and oversight by the State of Missouri Department of Higher Education and Workforce Development. The university is committed to meeting and exceeding the high-quality requirements set forth by the state, including adhering to minimum staff education requirements, ensuring faculty qualifications align with state standards, and maintaining the quality of courses necessary for students to graduate.

COLLABORATION WITH STATE AUTHORITIES: The policy highlights CSYou's collaboration with the State of Missouri Department of Higher Education and Workforce Development. It emphasizes the importance of maintaining open lines of communication and actively engaging with state authorities to ensure compliance with regulations and to seek guidance and support in enhancing the quality of education provided by the university.

MEMBERSHIP IN QUALITY ORGANIZATIONS: CSYou is a member of several high-quality organizations that monitor and assess the quality of education delivered by the university, including THE, QS, Military Friendly Schools, and AAC. The foundation of CSYou is also recognized as a top member of the GreatNonprofits rating system. These memberships underscore the university's dedication to maintaining and enhancing the quality of education and support services it provides.

RANKING BY TIMES HIGHER EDUCATION: CSYou has entered the ranking system developed by Times Higher Education and has been ranked 801 worldwide in the Impact Ranking for World Quality Education. This ranking serves as external recognition of the university's commitment to providing high-quality education that makes a positive impact on society.

SUMMARY: The Quality Assurance Policy of Continents International University underscores its commitment to maintaining and improving the quality of its educational programs and services. The university adheres to regulatory standards set by the State of Missouri Department of Higher Education and Workforce Development, ensuring compliance with high-quality requirements from staff education to the courses necessary for graduation. Membership in esteemed organizations and recognition by Times Higher Education further validate CSYou's dedication to continuous improvement, innovation in teaching and learning, student support, and collaboration with external stakeholders to deliver a high-quality educational experience.

DONOR PRIVACY POLICY

Continents International University values the trust its donors place in the organization and adheres to the highest standards in gathering, using, and safeguarding their information. We do not rent, sell, or trade donor information to any third parties outside of Continents International University system.

The information you or your employer provide to us is used to assist us in our campaigns, process and receive your donations, and respond to any of your requests. We also use your information to send acknowledgments of your gift and to provide information about our work, which we think you may find of interest. If you do not wish to receive such communications, you may let us know at any time by contacting Continents International University. Additionally, every e-mail message you receive from Continents International University will include instructions on how to unsubscribe.

Continents International University educates all employees and volunteers on the importance of protecting the privacy and security of confidential personal and organizational information. Organizations that provide operational or other support services to us must also agree to safeguard your information in strict compliance with our Privacy Policy.

We do not provide donor information to third parties except under the following conditions:

DESIGNATIONS: If a portion of your donation is directed to another office of Continents International University, we provide your name, your contact information, the amount of your donation, and your workplace to the organization receiving your donation. If you do not want this to occur, please indicate on your pledge form that you wish to remain anonymous. Although we encourage agencies to set high privacy standards, we do not control their policies and cannot take responsibility for their use of donor contact information.

PUBLIC RECOGNITION: There are times when we publicly recognize and thank donors and volunteers for their generosity. If you prefer to remain anonymous, please indicate this when completing your pledge form.

THIRD-PARTY SUPPLIERS: To maintain cost-effectiveness and continue to provide a high level of donor service, selected third parties (e.g., data processing, pledge card scanning, or mailing firms) conduct processing duties on our behalf. These companies enter into strict confidentiality agreements and agree not to keep information on file after the contract has been completed.

AS REQUIRED BY LAW: Continents International University will release information when required to comply with the law.

TELECOMMUNICATIONS POLICY

By communicating with Continents International University, you agree that by providing your email and phone number, you consent to receive electronic disclosures and communications. You are providing prior express written consent for Continents International University, its affiliates, and agents to contact you via email or at the phone number provided using an automated telephone dialing system or prerecorded message. This consent includes contact for record servicing or telemarketing purposes, even if your email or phone number appears on any internal, corporate, state, federal, or national Do Not Call Registry.

You understand that your phone provider may charge you for calls or texts according to your current plan. Additionally, you acknowledge the importance of keeping Continents International University up to date with your most recent contact information to ensure effective communication.

ACCESS POLICY

Continents International University is approved to operate as an online institution. The address listed on the university website serves as the official location. The university may partner with other institutions that have physical operations to deliver their services.

MAINTENANCE AND CONFIDENTIALITY OF STUDENT RECORDS: Student records for all students are retained for five years. Transcripts and diplomas are kept permanently. Examples of education records include but are not limited to transcripts, degree audit reports, schedules of classes, class rolls, academic history reports, grade rolls, etc. The following items are NOT considered education records, as defined by FERPA: sole possession records (records kept in the sole possession of the maker, used as a personal memory aid, and not revealed to others), law enforcement records, employment records, medical records, post-attendance records, and psychological or mental health records. No transcript will be issued until all fees due to the institution are paid in full.

Continents International University strictly observes the Family Educational Rights and Privacy Act (FERPA) – a federal law that protects the privacy of student education records, establishes the right of students to inspect and review their education records, and provides guidelines for the correction of inaccurate and misleading information. Students who feel that Continents International University have failed to comply with the requirements of FERPA have the right to file a complaint with the US Department of Education.

TECHNOLOGY REQUIREMENTS: For students, the following system configuration and software are recommended:

1. **Platforms:** Mac OS X 10.2 or higher, or Windows XP or higher.
2. **Hardware:** 256 MB RAM, CD-ROM, and 1 GB of free disk space.
3. **Productivity Software:** Microsoft Word, PowerPoint, and Excel 2003 or higher; Adobe Reader 8.0 or higher.
4. **Web Browser:** Firefox 3.0 or higher, Internet Explorer 8.0 or higher, Safari 4.0 or higher, or Chrome.
5. **Networking:** 56k dial-up modem, DSL, or cable modem.
6. **Email:** Outlook, Outlook Express, Mac Mail, Eudora, Entourage, or Yahoo/Hotmail/Gmail.
7. **For Optimal Performance:**
 - Productivity Software: Microsoft Word, PowerPoint, and Excel 2007 or higher.
 - Broadband Internet connection (DSL, cable, or other).
8. Students must have the ability to access course and program material on the Internet.
9. Students must have the ability to correspond with university staff, faculty, and students through email and the Internet.

REQUIRED DISCLOSURES: Annual updates may be made using supplements or inserts accompanying the catalog. Suppose changes in educational programs, services, procedures, or policies required to be included in the catalog by statute or regulation are implemented before

issuing the annually updated catalog. In that case, those changes shall be reflected when they are made in supplements or inserts accompanying the catalog.

This institution makes its current catalog and current program brochures available to the public at no charge.

Individuals who wish to obtain a copy can do so by simply calling the school's office or by accessing the institution's website at www.continents.us.

This institution has not had a pending petition in bankruptcy, is not operating as a debtor in possession, and has not filed a bankruptcy petition within the preceding five years, nor has 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.

Suppose a student obtains a loan to pay for an educational program. In that case, the student will have the responsibility to repay the full amount of the loan plus interest, less the amount of any refund, and if the student has received federal student financial aid funds, the student is entitled to a refund of the money not paid from federal student financial aid program funds.

WHISTLEBLOWER POLICY

Continents International University is committed to operating in furtherance of its tax-exempt educational mission and in compliance with all applicable laws, rules, and regulations, including those concerning accounting and auditing. The university prohibits fraudulent practices by any of its board members, officers, employees, contractors, volunteers, community members, and students. This policy outlines a procedure for employees to report actions that an employee reasonably believes violate a law or regulation or constitute fraudulent accounting or other practices. This policy applies to any matter related to Continents International University's business and does not relate to private acts of an individual not connected to the business of the university.

If an individual has a reasonable belief that an identified person or Continents International University has engaged in any action that violates any applicable law or regulation, including those concerning accounting and auditing, or constitutes a fraudulent practice, the employee is expected to immediately report such information to the Chief Executive Director. If the employee does not feel comfortable reporting the information to the Chief Executive Director, they are expected to report the information to their first line supervisor.

All reports will be followed up promptly, and an investigation conducted. In conducting its investigations, Continents International University will strive to keep the identity of the complaining individual as confidential as possible, while conducting an adequate review and investigation.

Continents International University will not retaliate against an employee in the terms and conditions of employment because that employee: (a) reports to a supervisor, the executive director, the Board of Directors, or a federal, state, or local agency what the employee believes in good faith to be a violation of the law; (b) participates in good faith in any resulting investigation or proceeding; or (c) exercises their rights under any state or federal law(s) or regulation(s) to pursue a claim or take legal action to protect the employee's rights.

Continents International University may take disciplinary action (up to and including termination) against an employee who, in management's assessment, has engaged in retaliatory conduct in violation of this policy.

In addition, Continents International University will not, with the intent to retaliate, take any action harmful to any employee who has provided to law enforcement personnel or a court truthful information relating to the commission or possible commission by Continents International University or any of its employees of a violation of any applicable law or regulation.

Supervisors will be trained on this policy and Continents International University's prohibition against retaliation in accordance with this policy.

GDPR POLICY

Continents International University is committed to protecting the privacy and personal data of its students, staff, and other stakeholders in compliance with the General Data Protection Regulation (GDPR). This policy outlines how we collect, use, store, and protect personal data.

DATA CONTROLLER: Continents International University is the Data Controller for the personal data you provide. We are responsible for determining the purposes and means of processing your personal data.

DATA PROTECTION RIGHTS: Under GDPR, all users are entitled to the following rights:

THE RIGHT TO ACCESS: You have the right to request copies of your personal data. We may charge a small fee for this service.

THE RIGHT TO RECTIFICATION: You have the right to request that we correct any information you believe is inaccurate. You also have the right to request that we complete information you believe is incomplete.

THE RIGHT TO ERASURE: You have the right to request that we erase your personal data, under certain conditions.

THE RIGHT TO RESTRICT PROCESSING: You have the right to request that we restrict the processing of your personal data, under certain conditions.

THE RIGHT TO OBJECT TO PROCESSING: You have the right to object to our processing of your personal data, under certain conditions.

THE RIGHT TO DATA PORTABILITY: You have the right to request that we transfer the data we have collected to another organization, or directly to you, under certain conditions.

THE RIGHT TO WITHDRAW CONSENT: You have the right to withdraw your consent at any time where we rely on your consent to process your personal data.

If you make a request, we have one month to respond to you. If you would like to exercise any of these rights, please contact us.

DATA COLLECTION AND USE: We collect personal data for various purposes, including:

- **To fulfill contractual obligations:** To provide educational services and support.
- **With your consent:** When you have given us permission to process your data.
- **For legitimate interests:** To improve our services and ensure the security of our systems.
- **To comply with legal obligations:** When required by law or to protect your vital interests.

DATA RETENTION: Continents International University will retain your personal information only for as long as necessary for the purposes set out in this Privacy Policy. We will retain and

use your information to the extent required to comply with our legal obligations, resolve disputes, and enforce our policies.

DATA SECURITY: We implement appropriate technical and organizational measures to protect your personal data against unauthorized access, loss, destruction, or alteration. This includes the use of encryption, access controls, and secure data storage solutions.

THIRD-PARTY SHARING:

We do not share your personal data with third parties except:

- **With your consent:** When you have given us explicit permission.
- **For processing:** With trusted service providers who process data on our behalf under strict confidentiality agreements.
- **To comply with the law:** When required by law, regulation, or legal process.
- **For public recognition:** When publicly recognizing and thanking donors or volunteers, unless you prefer to remain anonymous.
- **Cookies and Web Beacons**

Our website uses cookies to enhance the user experience. Cookies are small files placed on your device that collect information about your browsing behavior. You can choose to disable cookies through your browser settings.

CHILDREN'S PRIVACY: We do not knowingly collect personal data from children under 13. If you believe that a child has provided us with personal information, please contact us immediately, and we will take steps to delete such information.

POLICY UPDATES: This Privacy Policy is reviewed annually and updated as necessary to ensure compliance with applicable laws and reflect any changes in our data processing activities. The latest version will always be available on our website.

Contact Us: If you have any questions or concerns about our GDPR Policy or how we handle your personal data, please contact us.

By using our website and services, you consent to this GDPR Policy and agree to its terms and conditions.

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U.S. Copyright Office
101 Independence Avenue SE
Washington, DC 20559-6000

NO RECORDING POLICY

Continents International University reserves the right to revise these terms at any time without notice. Continents International University is a private higher education institution founded and authorized to transact business in the State of Missouri, United States of America.

MISSOURI RECORDING LAW: Missouri recording law stipulates that it is a one-party consent state. In Missouri, it is a criminal offense to use any device to record or share communications, whether wire or oral, without the consent of at least one contributing party. Participants in any event should not assume the right to record any meeting with Continents International University employees, students, or guests without written consent from the executive office of the university, provided at least fourteen business days before the event/meeting date. Missouri's wiretapping law, Mo. Rev. Stat. § 542.402.2, makes it illegal to intercept or record any "wire, oral, or electronic communication" unless at least one party to the conversation consents.

POLICY ON RECORDING: Continents International University requires that all participants and hosts of any voice, photo, or video recording comply with the Code of Conduct to respect the space, privacy, and wishes of other participants. Accordingly, Continents International University prohibits the recording of any meeting content, including the name, likeness, or image of any participants, and any chat dialogues taking place during the meeting, using audio, video, photography, screen capture, screen recording, live streaming, or any other type of recording.

CONSENT REQUIREMENTS: Participants are not permitted to record or utilize the information delivered in any meeting/session room or displayed for session notes without prior consent. Any request to record a meeting must be made at least fourteen days in advance and approved in writing. Violations of this policy are a felony under Missouri law, punishable by fine and/or imprisonment. Any recordings obtained without consent must be deleted and destroyed immediately. The university reserves the right to pursue legal action in the event of any violation of this policy.

DEFINITIONS

1. **Participants:** Any person attending a conference at Continents International University, regardless of the purpose for attendance (e.g., registered attendee, speaker, guest of a sponsor, employee, staff, vendor, etc.). "Participants" is meant to be understood broadly to encompass both a group and an individual.
2. **Audio Recording:** The recording and storing of a person's speech or noises using equipment capable of doing so, such as wearable devices, video cameras, mobile phones, tape recorders, etc.
3. **Chat Dialogue:** Numerous online platforms used by Continents International University will include chat functionality that allows participants in meetings or sessions to type

questions, responses, or general conversation, as well as video conferencing that lets people see each other while speaking on camera.

4. **Meeting:** Any conference, webinar, training session, event, celebration, job fair, gathering in person or online, other groups (online or in person), membership meetings, and partnership meetings.
5. **Photography:** Recording a person's likeness (e.g., image, picture) through photography (e.g., cameras, cell phones), video recording (e.g., cameras, cell phones), digital imaging (e.g., cameras, web cameras, screen capture/screen recording/screen print), wearable technology (e.g., Google Glass), or other methods that can take pictures or record video (e.g., Skype, Zoom, virtual group meeting forums, mobile app).
6. **Video Recording:** The capturing and archiving of a person's likeness utilizing video technologies (such as wearable technology, video cameras, mobile phones, webcams, screen capture/screen recording/screen prints, etc.).

LEGAL NOTICE

Welcome to Continents International University (CSYou) Website! The CSYou Website provides its services to you subject to the following notices, terms, and conditions. In addition, when you use any of the CSYou Website's services, you will be subject to the rules, guidelines, policies, terms, and conditions applicable to such service.

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APPLICABLE LAW: This site was created and controlled by Continents International University in the State of Missouri, USA. As such, the laws of the State of Missouri will govern these disclaimers, terms, and conditions, without giving effect to any principles of conflicts of laws. We reserve the right to make changes to our site and these disclaimers, terms, and conditions at any time. By accessing Continents International University Website, you agree that any legal action brought by you based on the content of Continents International University Website, or otherwise, shall be exclusively brought and maintained in the Circuit Court for the City of St. Louis, Missouri, USA, and you submit yourself to the in personam jurisdiction of such court, waiving any claim that such court constitutes an inconvenient forum.

NOTICE OF ACCREDITATION & TITLE IV LEGAL ACTION: Federal regulations mandate public disclosure of any enforcement actions or prosecutions brought against Continents International University by a state or federal law enforcement agency in any matter where a final judgment against the institution, if rendered, could lead to adverse action by an accrediting agency, revocation by the state authorization agency, or any limitation, suspension, or termination of eligibility under relevant regulations. Investigations that have not advanced to enforcement action or prosecution are not required to be disclosed. Continents International University asserts compliance with this requirement, and as of the present time, no such action is applicable.

LIABILITY AND INDEMNIFICATION POLICY

Continents International University (CSYou) is committed to providing a safe and supportive educational environment. This policy outlines the responsibilities and liabilities of students, employees, volunteers, and visitors to ensure that CSYou is protected from unjust legal claims and that individuals are aware of their own responsibilities.

ASSUMPTION OF RISK: By participating in any activities, programs, or services provided by CSYou, all students, employees, volunteers, and visitors acknowledge and accept that there are inherent risks involved. These risks may include, but are not limited to, physical injury, loss, or damage to personal property, and other potential hazards associated with educational and extracurricular activities.

INDEMNIFICATION: To the fullest extent permitted by law, all students, employees, volunteers, and visitors agree to indemnify, defend, and hold harmless CSYou, its officers, directors, employees, agents, and affiliates from and against any and all claims, liabilities, damages, losses, and expenses, including, but not limited to, attorneys' fees and costs, arising out of or in any way connected with their participation in CSYou activities or their use of CSYou facilities or services. This indemnification includes, but is not limited to, claims arising from:

- Personal injury or property damage caused by the negligence or misconduct of the individual.
- Any violation of CSYou policies or applicable laws by the individual.
- Any infringement of intellectual property rights by the individual.

LIMITATION OF LIABILITY: CSYou shall not be liable for any direct, indirect, incidental, special, consequential, or punitive damages arising out of or related to the use of its services or facilities, even if CSYou has been advised of the possibility of such damages. This limitation of liability applies to all claims, whether based on warranty, contract, tort, or any other legal theory.

DISPUTE RESOLUTION: In the event of any dispute or claim arising out of or relating to participation in CSYou activities or the use of CSYou facilities, the parties agree to first attempt to resolve the matter through informal negotiation. If the dispute cannot be resolved through informal negotiation, the parties agree to submit the dispute to mediation before resorting to litigation.

INSURANCE: While CSYou maintains insurance coverage to protect against certain risks, individuals are encouraged to obtain their own personal insurance coverage for any activities or events that they participate in. CSYou's insurance coverage does not extend to personal property or personal injury claims brought by individuals against other participants.

ACKNOWLEDGMENT AND ACCEPTANCE: By participating in CSYou activities, programs, or services, or by using CSYou facilities, all students, employees, volunteers, and visitors acknowledge that they have read, understood, and agree to comply with this Liability and

Indemnification Policy. They also acknowledge that they are aware of the risks involved and accept responsibility for their actions.

INTELLECTUAL PROPERTY POLICY

Continents International University (CSYou) recognizes the importance of intellectual property (IP) in fostering innovation, creativity, and academic growth. This policy outlines the rights and responsibilities related to intellectual property created by students, faculty, staff, and other stakeholders at CSYou.

Intellectual property (IP) encompasses creations of the mind, including inventions, literary and artistic works, designs, symbols, names, and images used in commerce. Inventions are novel and useful ideas, processes, machines, compositions of matter, or any improvements thereof. Copyright is the exclusive legal right to reproduce, publish, and sell the matter and form of a literary, musical, or artistic work. Trademarks are symbols, words, or phrases legally registered or established by use as representing a company or product. Trade secrets are formulas, patterns, compilations, programs, devices, methods, techniques, or processes that derive independent economic value from not being generally known.

Intellectual property created by faculty and staff within the scope of their employment or using CSYou resources is owned by CSYou. However, faculty retain rights to their scholarly works, such as articles, books, and artistic works, unless a prior agreement specifies otherwise. Intellectual property created by students is owned by the students, except when created in collaboration with faculty or staff, funded by CSYou, or using significant CSYou resources. Students retain ownership of their academic work, such as theses and dissertations, but grant CSYou a non-exclusive license to use, reproduce, and distribute the work for academic purposes. Intellectual property created through collaborative efforts involving multiple parties will have ownership determined by a written agreement among the parties before the project begins.

Creators must disclose any potentially patentable inventions or commercially viable intellectual property to the Office of University President or the designated university office promptly. CSYou may choose to pursue commercialization of disclosed intellectual property through patenting, licensing, or other means. Revenue generated from the commercialization of intellectual property will be distributed according to a predetermined formula, such as a percentage to the creator, a percentage to the department, and a percentage to the university.

Creators must disclose intellectual property promptly and cooperate with CSYou in the protection and commercialization process. They retain the right to publish their findings, with consideration for any necessary delays to secure intellectual property protection. CSYou provides resources and support for the protection and commercialization of intellectual property and ensures that intellectual property policies are clearly communicated and consistently applied. The Office of University President manages the intellectual property disclosure, protection, and commercialization process, providing guidance and support to creators regarding intellectual property rights and responsibilities.

Any disputes arising under this policy, including disputes over ownership or revenue distribution, shall be resolved through informal resolution, mediation, or formal resolution by

the Provost or designated university official. CSYou reserves the right to amend this policy as necessary to comply with legal requirements and to best serve the interests of the university and its stakeholders.

PRIVACY POLICY

Agreement Between the User (Visitors) and <http://www.continents.us>

Welcome to <https://www.continents.us/>.

1. The <http://www.continents.us> website (the “Site”) is comprised of various web pages operated by Continents International University (“CSYou”).
2. <http://www.continents.us> is offered to you conditioned on your acceptance without modification of the terms, conditions, and notices contained herein (the “Terms”).
3. Your use of <http://www.continents.us> constitutes your agreement to all such terms.
4. Please read these terms carefully and keep a copy of them for your reference.

Continents International University is committed to providing professionals with the tools and support necessary for the integration of refugees who are educated in foreign countries into the United States. We help them find jobs and offer the best tools for faster integration.

PRIVACY: Your use of <http://www.continents.us> is subject to CSYou’s Privacy Policy. Please review our Privacy Policy, which also governs the Site and informs users of our data collection practices.

ELECTRONIC COMMUNICATIONS: Visiting <http://www.continents.us> or sending emails to CSYou constitutes electronic communication. You consent to receiving electronic communications and you agree that all agreements, notices, disclosures, and other communications that we provide to you electronically, via email and on the Site, satisfy any legal requirement that such communications be in writing. CSYou do not knowingly collect personal information from people under the age of thirteen, either online or offline. If you are under 18, you may use <http://www.continents.us> only with the permission of a parent or guardian.

LINKS TO THIRD-PARTY SITES/THIRD-PARTY SERVICES: <http://www.continents.us> may contain links to other websites (“Linked Sites”). The Linked Sites are not under the control of CSYou and CSYou is not responsible for the contents of any Linked Site, including without limitation any link contained in a Linked Site, or any changes or updates to a Linked Site. CSYou is providing these links to you only as a convenience, and the inclusion of any link does not imply endorsement by CSYou of the site or any association with its operators. Certain services made available via <http://www.continents.us> are delivered by third-party sites and organizations. By using any product, service, or functionality originating from the <http://www.continents.us> domain, you hereby acknowledge and consent that CSYou may share such information and data with any third party with whom CSYou has a contractual relationship to provide the requested product, service, or functionality on behalf of <http://www.continents.us> users and customers.

NO UNLAWFUL OR PROHIBITED USE/INTELLECTUAL PROPERTY: You are granted a non-exclusive, non-transferable, revocable license to access and use <http://www.continents.us> strictly in accordance with these Terms and Conditions. As a condition of your use of the Site, you warrant to CSYou that you will not use the Site for any purpose that is unlawful or prohibited by these Terms. You may not use the Site in any manner which could damage, disable,

overburden, or impair the Site or interfere with any other party's use and enjoyment of the Site. You may not obtain or attempt to obtain any materials or information through any means not intentionally made available or provided for through the Site.

All content included as part of the Service, such as text, graphics, logos, images, as well as the compilation thereof, and any software used on the Site, is the property of CSYou or its suppliers and protected by copyright and other laws that protect intellectual property and proprietary rights. You agree to observe and abide by all copyright and other proprietary notices, legends, or other restrictions contained in any such content and will not make any changes thereto.

You will not modify, publish, transmit, reverse engineer, participate in the transfer or sale, create derivative works, or in any way exploit any of the content, in whole or in part, found on the Site. CSYou content is not for resale. Your use of the Site does not entitle you to make any unauthorized use of any protected content, and you will not delete or alter any proprietary rights or attribution notices in any content. You will use protected content solely for your personal use and will make no other use of the content without the express written permission of CSYou and the copyright owner. You agree that you do not acquire any ownership rights in any protected content. We do not grant you any licenses, express or implied, to the intellectual property of CSYou or our licensors except as expressly authorized by these Terms.

THIRD-PARTY ACCOUNTS: You will be able to connect your CSYou account to third-party accounts. By connecting your CSYou account to your third-party account, you acknowledge and agree that you are consenting to the continuous release of information about you to others (in accordance with your privacy settings on those third-party sites). If you do not want information about yourself to be shared in this manner, do not use this feature.

INTERNATIONAL USERS: The Service is controlled, operated, and administered by CSYou from our offices within the USA. If you access the Service from a location outside the USA, you are responsible for compliance with all local laws. You agree that you will not use the CSYou content accessed through <http://www.continents.us> in any country or in any manner prohibited by any applicable laws, restrictions, or regulations.

INDEMNIFICATION: You agree to indemnify, defend, and hold harmless CSYou, its officers, directors, employees, agents, and third parties, for any losses, costs, liabilities, and expenses (including reasonable attorneys' fees) relating to or arising out of your use of or inability to use the Site or services, any user postings made by you, your violation of any terms of this Agreement, your violation of any rights of a third party, or your violation of any applicable laws, rules, or regulations. CSYou reserves the right, at its own cost, to assume the exclusive defense and control of any matter otherwise subject to indemnification by you, in which event you will fully cooperate with CSYou in asserting any available defenses.

LIABILITY DISCLAIMER: THE INFORMATION, SOFTWARE, PRODUCTS, AND SERVICES INCLUDED IN OR AVAILABLE THROUGH THE SITE MAY INCLUDE INACCURACIES OR TYPOGRAPHICAL ERRORS. CHANGES ARE PERIODICALLY ADDED TO THE INFORMATION HEREIN. CONTINENTS INTERNATIONAL UNIVERSITY AND/OR ITS SUPPLIERS MAY MAKE IMPROVEMENTS AND/OR

CHANGES IN THE SITE AT ANY TIME. CONTINENTS INTERNATIONAL UNIVERSITY AND/OR ITS SUPPLIERS MAKE NO REPRESENTATIONS ABOUT THE SUITABILITY, RELIABILITY, AVAILABILITY, TIMELINESS, AND ACCURACY OF THE INFORMATION, SOFTWARE, PRODUCTS, SERVICES, AND RELATED GRAPHICS CONTAINED ON THE SITE FOR ANY PURPOSE. TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, ALL SUCH INFORMATION, SOFTWARE, PRODUCTS, SERVICES, AND RELATED GRAPHICS ARE PROVIDED "AS IS" WITHOUT WARRANTY OR CONDITION OF ANY KIND. CONTINENTS INTERNATIONAL UNIVERSITY AND/OR ITS SUPPLIERS HEREBY DISCLAIM ALL WARRANTIES AND CONDITIONS WITH REGARD TO THIS INFORMATION, SOFTWARE, PRODUCTS, SERVICES, AND RELATED GRAPHICS, INCLUDING ALL IMPLIED WARRANTIES OR CONDITIONS OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE, AND NON-INFRINGEMENT. TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, IN NO EVENT SHALL CONTINENTS INTERNATIONAL UNIVERSITY AND/OR ITS SUPPLIERS BE LIABLE FOR ANY DIRECT, INDIRECT, PUNITIVE, INCIDENTAL, SPECIAL, CONSEQUENTIAL DAMAGES, OR ANY DAMAGES WHATSOEVER INCLUDING, WITHOUT LIMITATION, DAMAGES FOR LOSS OF USE, DATA, OR PROFITS, ARISING OUT OF OR IN ANY WAY CONNECTED WITH THE USE OR PERFORMANCE OF THE SITE, WITH THE DELAY OR INABILITY TO USE THE SITE OR RELATED SERVICES, THE PROVISION OF OR FAILURE TO PROVIDE SERVICES, OR FOR ANY INFORMATION, SOFTWARE, PRODUCTS, SERVICES, AND RELATED GRAPHICS OBTAINED THROUGH THE SITE, OR OTHERWISE ARISING OUT OF THE USE OF THE SITE, WHETHER BASED ON CONTRACT, TORT, NEGLIGENCE, STRICT LIABILITY OR OTHERWISE, EVEN IF CONTINENTS INTERNATIONAL UNIVERSITY OR ANY OF ITS SUPPLIERS HAS BEEN ADVISED OF THE POSSIBILITY OF DAMAGES. BECAUSE SOME STATES/JURISDICTIONS DO NOT ALLOW THE EXCLUSION OR LIMITATION OF LIABILITY FOR CONSEQUENTIAL OR INCIDENTAL DAMAGES, THE ABOVE LIMITATION MAY NOT APPLY TO YOU. IF YOU ARE DISSATISFIED WITH ANY PORTION OF THE SITE, OR WITH ANY OF THESE TERMS AND CONDITIONS, YOUR SOLE AND EXCLUSIVE REMEDY IS TO DISCONTINUE USING THE SITE.

TERMINATION/ACCESS RESTRICTION: You agree that no joint venture, partnership, employment, or agency relationship exists between you and CSYou because of this agreement or use of the Site. CSYou's performance of this agreement is subject to existing laws and legal processes, and nothing contained in this agreement is in derogation of CSYou's right to comply with governmental, court, and law enforcement requests or requirements relating to your use of the Site or information provided to or gathered by CSYou with respect to such use. If any part of this agreement is determined to be invalid or unenforceable pursuant to applicable law including, but not limited to, the warranty disclaimers and liability limitations set forth above, then the invalid or unenforceable provision will be deemed superseded by a valid, enforceable provision that most closely matches the intent of the original provision and the remainder of the agreement shall continue in effect.

Unless otherwise specified herein, this agreement constitutes the entire agreement between the user and CSYou with respect to the Site and it supersedes all prior or contemporaneous communications and proposals, whether electronic, oral, or written, between the user and CSYou with respect to the Site. A printed version of this agreement and of any notice given in electronic form shall be admissible in judicial or administrative proceedings based upon or relating to this agreement to the same extent and subject to the same conditions as other

business documents and records originally generated and maintained in printed form. It is the express wish of the parties that this agreement and all related documents be written in English.

CHANGES TO TERMS: CSYou reserves the right, in its sole discretion, to change the Terms under which <http://www.continents.us> is offered. The most current version of the Terms will supersede all previous versions. CSYou encourages you to periodically review the Terms to stay informed of our updates.

TERMS OF SERVICE

Welcome to Continents International University (CSYou). By accessing or using our website at <http://www.continents.us> (the “Site”) and our services, you agree to comply with and be bound by the following terms and conditions (the “Terms”). Please read these Terms carefully. If you do not agree with these Terms, you must not use the Site, or any services provided by CSYou.

ACCEPTANCE OF TERMS: The <http://www.continents.us> website (the “Site”) is operated by Continents International University (“CSYou”). By using the Site, you agree to follow and be bound by these Terms without modification. Your use of the Site constitutes your acceptance of all such terms, conditions, and notices.

PRIVACY: Your use of the Site is subject to CSYou’s Privacy Policy. Please review our Privacy Policy, which also governs the Site and informs users of our data collection practices.

ELECTRONIC COMMUNICATIONS: By visiting the Site or sending emails to CSYou, you consent to receive electronic communications from us. You agree that all agreements, notices, disclosures, and other communications that we provide to you electronically satisfy any legal requirement that such communications be in writing.

USE OF SITE: The Site may not be used for any unlawful purpose or in any manner prohibited by these Terms. You may not use the Site in any way that could damage, disable, overburden, or impair the Site or interfere with any other party’s use and enjoyment of the Site. You may not obtain or attempt to obtain any materials or information through any means not intentionally made available or provided through the Site.

INTELLECTUAL PROPERTY: All content included on the Site, such as text, graphics, logos, images, audio clips, and software, is the property of CSYou or its content suppliers and is protected by U.S. and international copyright laws. The compilation of all content on the Site is the exclusive property of CSYou and protected by U.S. and international copyright laws. Any unauthorized use, including the reproduction, modification, distribution, transmission, republication, display, or performance, of the content on the Site is strictly prohibited.

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Linked Site. CSYou provides these links to you only as a convenience, and the inclusion of any link does not imply endorsement by CSYou of the site or any association with its operators.

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USER ACCOUNTS: If you create an account on the Site, you are responsible for maintaining the confidentiality of your account and password and for restricting access to your computer. You agree to accept responsibility for all activities that occur under your account or password. CSYou reserves the right to refuse service, terminate accounts, remove or edit content, or cancel orders in its sole discretion.

LIMITATION OF LIABILITY: THE INFORMATION, SOFTWARE, PRODUCTS, AND SERVICES INCLUDED IN OR AVAILABLE THROUGH THE SITE MAY INCLUDE INACCURACIES OR TYPOGRAPHICAL ERRORS. CHANGES ARE PERIODICALLY ADDED TO THE INFORMATION HEREIN. CONTINENTS INTERNATIONAL UNIVERSITY AND/OR ITS SUPPLIERS MAY MAKE IMPROVEMENTS AND/OR CHANGES IN THE SITE AT ANY TIME. TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, CONTINENTS INTERNATIONAL UNIVERSITY AND/OR ITS SUPPLIERS MAKE NO REPRESENTATIONS ABOUT THE SUITABILITY, RELIABILITY, AVAILABILITY, TIMELINESS, AND ACCURACY OF THE INFORMATION, SOFTWARE, PRODUCTS, SERVICES, AND RELATED GRAPHICS CONTAINED ON THE SITE FOR ANY PURPOSE. ALL SUCH INFORMATION, SOFTWARE, PRODUCTS, SERVICES, AND RELATED GRAPHICS ARE PROVIDED "AS IS" WITHOUT WARRANTY OR CONDITION OF ANY KIND. CONTINENTS INTERNATIONAL UNIVERSITY AND/OR ITS SUPPLIERS HEREBY DISCLAIM ALL WARRANTIES AND CONDITIONS WITH REGARD TO THIS INFORMATION, SOFTWARE, PRODUCTS, SERVICES, AND RELATED GRAPHICS, INCLUDING ALL IMPLIED WARRANTIES OR CONDITIONS OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE, AND NON-INFRINGEMENT. TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, IN NO EVENT SHALL CONTINENTS INTERNATIONAL UNIVERSITY AND/OR ITS SUPPLIERS BE LIABLE FOR ANY DIRECT, INDIRECT, PUNITIVE, INCIDENTAL, SPECIAL, CONSEQUENTIAL DAMAGES OR ANY DAMAGES WHATSOEVER INCLUDING, WITHOUT LIMITATION, DAMAGES FOR LOSS OF USE, DATA, OR PROFITS, ARISING OUT OF OR IN ANY WAY CONNECTED WITH THE USE OR PERFORMANCE OF THE SITE, WITH THE DELAY OR INABILITY TO USE THE SITE OR RELATED SERVICES, THE PROVISION OF OR FAILURE TO PROVIDE SERVICES, OR FOR ANY INFORMATION, SOFTWARE, PRODUCTS, SERVICES, AND RELATED GRAPHICS OBTAINED THROUGH THE SITE, OR OTHERWISE ARISING OUT OF THE USE OF THE SITE, WHETHER BASED ON CONTRACT, TORT, NEGLIGENCE, STRICT LIABILITY OR OTHERWISE, EVEN IF CONTINENTS INTERNATIONAL UNIVERSITY OR ANY OF ITS SUPPLIERS HAS BEEN ADVISED OF THE POSSIBILITY OF DAMAGES. BECAUSE SOME STATES/JURISDICTIONS DO NOT ALLOW THE EXCLUSION OR LIMITATION OF LIABILITY FOR CONSEQUENTIAL OR INCIDENTAL DAMAGES, THE ABOVE LIMITATION MAY NOT APPLY TO YOU. IF YOU ARE DISSATISFIED WITH ANY PORTION OF THE SITE, OR WITH ANY OF THESE TERMS OF USE, YOUR SOLE AND EXCLUSIVE REMEDY IS TO DISCONTINUE USING THE SITE.

TERMINATION/ACCESS RESTRICTION: CSYou reserves the right, in its sole discretion, to terminate your access to the Site and the related services or any portion thereof at any time, without notice. To the maximum extent permitted by law, this agreement is governed by the laws of the State of Missouri, USA, and you hereby consent to the exclusive jurisdiction and venue of courts in Missouri, USA, in all disputes arising out of or relating to the use of the Site. Use of the Site is unauthorized in any jurisdiction that does not give effect to all provisions of these Terms, including, without limitation, this paragraph.

INDEMNIFICATION: You agree to indemnify, defend, and hold harmless CSYou, its officers, directors, employees, agents, and third parties, for any losses, costs, liabilities, and expenses (including reasonable attorneys' fees) relating to or arising out of your use of or inability to use the Site or services, any user postings made by you, your violation of any terms of this Agreement, your violation of any rights of a third party, or your violation of any applicable laws, rules, or regulations. CSYou reserves the right, at its own cost, to assume the exclusive defense and control of any matter otherwise subject to indemnification by you, in which event you will fully cooperate with CSYou in asserting any available defenses.

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MISCELLANEOUS: You agree that no joint venture, partnership, employment, or agency relationship exists between you and CSYou as a result of this agreement or use of the Site. CSYou's performance of this agreement is subject to existing laws and legal processes, and nothing contained in this agreement is in derogation of CSYou's right to comply with governmental, court, and law enforcement requests or requirements relating to your use of the Site or information provided to or gathered by CSYou with respect to such use. If any part of this agreement is determined to be invalid or unenforceable pursuant to applicable law including, but not limited to, the warranty disclaimers and liability limitations set forth above, then the invalid or unenforceable provision will be deemed superseded by a valid, enforceable provision that most closely matches the intent of the original provision and the remainder of the agreement shall continue in effect. Unless otherwise specified herein, this agreement constitutes the entire agreement between the user and CSYou with respect to the Site and it supersedes all prior or contemporaneous communications and proposals, whether electronic, oral, or written, between the user and CSYou with respect to the Site. A printed version of this agreement and of any notice given in electronic form shall be admissible in judicial or administrative proceedings based upon or relating to this agreement to the same extent and subject to the same conditions as other business documents and records originally generated and maintained in printed form. It is the express wish of the parties that this agreement and all related documents be written in English.

STUDENT CODE OF CONDUCT

This Student Code of Conduct establishes the behavioral and ethical standards expected of every student of Continents International University. Enrollment, continued enrollment, and access to University services are expressly conditioned on full compliance with this Code. The University enforces this Code at its sole discretion as a private educational institution.

SCOPE AND APPLICABILITY: This Code applies to all applicants, enrolled students, and former students using University services, across all University platforms, communications, events, and any interaction with the University, its faculty, staff, students, or partners. Each student is responsible for the conduct of any person using the student's account or acting on the student's behalf.

EXPECTED CONDUCT: Students shall act with honesty, integrity, and respect; comply with all University policies and applicable laws; and conduct themselves in a manner that does not harm the University, its community, its reputation, or its operations.

PROHIBITED CONDUCT: Without limitation, the following are prohibited: (a) academic dishonesty, including plagiarism, cheating, unauthorized collaboration, contract cheating, falsification of records, or misrepresentation of authorship; (b) fraud or misrepresentation in admissions, financial, or billing matters; (c) filing a payment dispute or chargeback with any bank, card issuer, or payment provider; (d) threatening, harassing, abusive, or defamatory conduct toward any person associated with the University; (e) publishing false, misleading, or disparaging statements about the University; (f) unauthorized recording in violation of the No Recording Policy; (g) copying, disclosing, or distributing the University's proprietary or copyrighted materials; (h) unauthorized access to University systems, account sharing, or impersonation; (i) any unlawful conduct; and (j) retaliation against any person who reports a violation of this Code.

DISCIPLINARY MEASURES: Violations may result in disciplinary action at the University's sole discretion, including written warning, restriction of access or services, suspension, or permanent expulsion and ban from the University. Disciplinary action is effective immediately upon notice. No refund of any kind will be issued in connection with any disciplinary action.

FINALITY OF DISCIPLINARY DECISIONS: All disciplinary decisions are final and are not subject to appeal, grievance, reconsideration, or external review of any kind.

REPORTING VIOLATIONS: Suspected violations should be reported promptly to the President's Office in writing. Reports will be reviewed and acted upon at the University's sole discretion.

SELF-DIRECTED STUDY POLICY

Continents International University is an independent, self-directed learning institution. This policy defines the self-study model under which all programs are delivered.

INSTITUTIONAL MODEL: All programs are delivered through a self-study model. The University provides curricula, learning materials, and algorithmic learning and assessment systems. Students progress as independent, self-directed learners.

STUDENT RESPONSIBILITY: Each student is solely responsible for studying course materials, managing their time, completing coursework, preparing for assessments, and meeting all program requirements. Academic progress and outcomes depend entirely on the student's own effort.

NO PROMISE OF INSTRUCTION: Enrollment does not include, and the University does not promise or guarantee, live lectures, live classes, tutoring, mentoring, coaching, or any individualized teaching. University support is limited to administrative and technical assistance.

PROGRESS AND COMPLETION: Students advance at their own pace within applicable program time limits. Failure to progress, complete coursework, pass assessments, or graduate is the student's sole responsibility and does not entitle the student to extensions as of right or to any refund.

STUDENT OBLIGATIONS: Students must maintain the technology required under the Access Policy and the ability to access course materials and communicate electronically. Inability to do so does not excuse non-performance of academic requirements.

ALGORITHMIC INSTRUCTION AND FACULTY ROLE POLICY

Instruction, assessment support, and academic operations at Continents International University are delivered through proprietary algorithmic and automated systems. This policy defines the limited role of faculty within that model.

ALGORITHMIC DELIVERY: Course content delivery, learning pathways, and assessment scoring are produced and administered by the University's proprietary algorithms and automated systems.

FACULTY ROLE: Faculty serve exclusively in a quality-assurance capacity. Their role is to review, audit, adjust, and improve the algorithm and its outputs. Faculty do not provide individualized instruction, tutoring, mentoring, counseling, or personal academic guidance to students.

NO ENTITLEMENT TO FACULTY INTERACTION: Students have no right to demand meetings, feedback, explanations, re-grading, or personal communication with any faculty member. Any faculty interaction occurs solely at the University's discretion.

PROPRIETARY SYSTEMS: The University's algorithms, models, scoring systems, and related materials are proprietary trade secrets and intellectual property of the University, consistent with the Intellectual Property Policy and Copyright Policy. Students shall not attempt to reverse-engineer, copy, extract, or disclose them.

DISCRETIONARY HUMAN REVIEW: The University may conduct human review of algorithmic outputs for internal quality purposes at its sole discretion. No student has a right to human review of any grade, assessment, or academic decision.

GRADING, ASSESSMENT, AND NO GRADE CHALLENGE POLICY

This policy governs how student work is assessed and graded, and establishes the absolute finality of all grades.

ASSESSMENT METHOD: Assessments are administered and scored by automated, algorithmic systems. Grading criteria, rubrics, and scoring methods are determined by the University at its sole discretion and are proprietary.

FINALITY OF GRADES: Every grade is final upon posting. There is no grade challenge, appeal, re-evaluation, re-grading, or reconsideration process, under any circumstances.

NO GRADE CHALLENGE: Communications contesting, questioning, or requesting review of a grade do not initiate any process and will not be reviewed or answered as a matter of policy. Repeated grade challenges may be treated as a violation of the Student Code of Conduct.

NO GUARANTEE OF OUTCOMES: The University does not guarantee any grade, passing result, academic standing, degree, diploma, or credential. Outcomes depend solely on student performance as measured by University systems.

ACADEMIC RECORDS: Grades are recorded in accordance with University record policies. Transcripts and diplomas are issued subject to the Access Policy, including the requirement that all fees due be paid in full before any transcript is issued.

PAYMENTS, REFUND, AND CHARGEBACK POLICY

This policy governs all payments made to Continents International University. All payments are final. By making any payment, the student agrees to this policy in full.

ALL PAYMENTS FINAL: Every payment made to the University, for any purpose, is final and non-refundable.

ADMISSION APPLICATION FEES: Admission application fees are strictly non-refundable under all circumstances, including denial of admission, withdrawal of an application, applicant ineligibility, or non-enrollment. Application fees compensate the University for processing costs incurred upon submission.

TUITION AND ALL OTHER FEES: Tuition and all other fees, charges, and payments are non-refundable, regardless of withdrawal, dismissal, expulsion, suspension, failure to complete a program, failure to pass assessments, dissatisfaction with services, or non-use of services.

NO REFUND EVENTS: No refund will be issued for any reason, including change of mind, financial hardship, medical circumstances, technical difficulties on the student's side, or personal or regulatory events affecting the student.

BILLING INQUIRIES: Billing questions must be submitted to the University in writing within fifteen (15) days of the charge. The student agrees to seek resolution directly with the University before contacting any third party.

NO CHARGEBACK OR PAYMENT DISPUTE: The student agrees not to file any chargeback, payment dispute, reversal, or claim with any bank, card issuer, or payment provider regarding any payment to the University. This agreement is a material term of enrollment.

CONSEQUENCES OF A CHARGEBACK OR DISPUTE: Filing a chargeback or payment dispute is a material breach of University policy and will result in: (a) immediate termination of enrollment and permanent ban from the University; (b) immediate revocation of access to all University systems and services; (c) forfeiture of all credits, credentials, certificates, and academic standing, without refund; (d) withholding of all transcripts and diplomas; (e) liability for all chargeback fees, collection costs, and reasonable attorneys' fees incurred by the University; and (f) referral to collections and reporting as permitted by law. The University will vigorously contest any dispute using the student's agreement and payment records.

FAILED OR LATE PAYMENTS: Failed payments may result in late fees and suspension of access until the account is brought current. No transcript will be issued until all fees due are paid in full.

CURRENCY: All amounts are in United States Dollars. The student is responsible for any taxes, conversion fees, or third-party charges.

LEGAL PROTECTIONS AND BINDING DISPUTE RESOLUTION POLICY

Continents International University is a private educational business. This policy sets the exclusive terms under which any dispute between a student and the University will be resolved, and the absolute limits of the University's liability.

PRIVATE INSTITUTION RIGHTS: As a private business, the University reserves the absolute and unconditional right, at its sole discretion, to refuse service, deny admission, or suspend or terminate enrollment or access, with or without cause and with or without notice. Exercise of this right creates no liability and no right to refund.

BINDING INDIVIDUAL ARBITRATION: Any dispute, claim, or controversy arising out of or relating to enrollment, payments, policies, grades, discipline, or use of University services shall be resolved exclusively by binding individual arbitration under the applicable commercial arbitration rules, seated in St. Louis, Missouri. The student waives any right to resolve disputes in court, except as required to enforce an arbitration award.

CLASS ACTION AND JURY WAIVER: All disputes must be brought in the student's individual capacity only. To the fullest extent permitted by law, the student waives any right to participate in any class, collective, consolidated, or representative action, and waives any right to a jury trial.

GOVERNING LAW: These policies and any dispute arising under them shall be governed by the laws of the State of Missouri, without regard to conflict-of-law principles.

EXCLUSIVE VENUE: Any permitted court proceeding, including enforcement of an arbitration award, shall be brought exclusively in the state or federal courts located in St. Louis, Missouri, and the student consents to personal jurisdiction and venue there.

LIMITATION ON CLAIMS: Any claim must be commenced within one (1) year after it accrues. Any claim not commenced within that period is permanently barred.

DAMAGES CAP AND EXCLUSIONS: To the maximum extent permitted by law, the University's total aggregate liability shall not exceed the total amounts paid by the student to the University in the

twelve (12) months preceding the claim. The University shall not be liable for any indirect, incidental, special, consequential, punitive, or exemplary damages under any legal theory.

ATTORNEYS' FEES: If the University prevails in any dispute, arbitration, or enforcement action, it shall be entitled to recover its reasonable attorneys' fees and costs from the student.

SEVERABILITY: If any provision of this policy book is held invalid or unenforceable, it shall be modified to the minimum extent necessary or severed, and the remaining provisions shall continue in full force and effect.

NO WAIVER: Failure by the University to enforce any provision does not waive its right to enforce that provision or any other provision at a later time.

ENTIRE AGREEMENT: This policy book constitutes the entire agreement between the student and the University regarding its subject matter and supersedes all prior communications on the subject.

ASSIGNMENT: The University may assign its rights and obligations without consent. The student may not assign any rights without the University's prior written consent.

FORCE MAJEURE: The University shall not be liable for any failure or delay in performance due to events beyond its reasonable control.

ACKNOWLEDGMENT: By applying, enrolling, paying, or accessing University services, the student acknowledges having read and understood this policy book, having had the opportunity to seek independent legal counsel, and agreeing that its terms are reasonable for a private educational institution.

USE OF INFORMATION

The information contained in this catalog supersedes any details found on the website or communicated via email. It is the responsibility of students to consult this catalog before commencing any term. All information published in this catalog is considered final.

ACTIVE AS OF

This version of the university catalog, as well as any future editions, takes precedence over all previous catalogs. It is the responsibility of the students to remain updated about any changes that may occur in this catalog. Effective upon publication.

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