

May 2025 Addendum to the 2025-2026 University Student Catalog

The Jala University Catalog Second Addendum for 2025-2026 is a summary of policy and academic program changes. For the 2025-2026 academic year, the changes reflected in this addendum is effective immediately. Please use information contained here as the most accurate and up-to-date catalog information regarding courses and programs.

Fundación del Saber (removed from all the document)

Currently, although a partnership between both institutions still exists, being a member of Fundacion del Saber is not a requirement either for receiving a scholarship or for being a student at Jala University. The scholarship program is carried out between Jala University and Jala Global Limited along with their affiliates.

Tuition, Fees and Scholarships (updated in pg. 16)

The following is a disclosure of the expected, estimated tuition, fees, and cost of attendance at the University. Cost of attendance does not include room, board, meals, and transportation expenses for students, as the University offers its Programs entirely through means of remote communication. It also does not include the repair or replacement costs of any laptop(s) which may be loaned to a student under the terms and conditions of a Student Device Loan Addendum. The tuition disclosure assumes that a student completes the Program in eight (8) terms (4-years) as expected and anticipated. Failure to complete the program in such period will result in additional tuition costs in line with the Base Tuition per term disclosed below.

TUITION DISCLOSURE						
CATEGORY:			AMOUNT (USD \$):			
Application Fee:			\$75.00			
Registration Fee:			\$200.00			
Tuition (Covered by Scholarship):			See Below			
Payment Period	Base Tuition	N° of Students				
		50-100	100-200	200-300	300-600	600+
	Discount Percentage (%)					
	0.00%	19.00%	38.00%	48.00%	53.00%	55.00%
Term 1	\$5,000.00	\$3,750.00	\$2,500.00	\$1,800.00	\$1,500.00	\$1,300.00
Term 2	\$5,000.00	\$3,750.00	\$2,500.00	\$1,800.00	\$1,500.00	\$1,300.00
Term 3	\$5,000.00	\$3,750.00	\$2,500.00	\$1,800.00	\$1,500.00	\$1,300.00
Term 4	\$5,000.00	\$3,750.00	\$2,500.00	\$1,800.00	\$1,500.00	\$1,300.00
Term 5	\$5,000.00	\$3,750.00	\$2,500.00	\$1,800.00	\$1,500.00	\$1,300.00
Term 6	\$5,000.00	\$3,750.00	\$2,500.00	\$1,800.00	\$1,500.00	\$1,300.00
Term 7	\$5,000.00	\$5,000.00	\$5,000.00	\$5,000.00	\$5,000.00	\$5,000.00
Term 8	\$5,000.00	\$5,000.00	\$5,000.00	\$5,000.00	\$5,000.00	\$5,000.00
Total Estimated Tuition:	\$40,000.00	\$32,500.00	\$25,000.00	\$20,800.00	\$19,000.00	\$17,800.00

Jala University Online Library, certain necessary or optional books and supplies, and the one copy each of your transcript and degree:	\$0.00 (included in Tuition)
TOTAL AMOUNT COVERED BY THE SCHOLARSHIP:	\$40,275.00
Additional Optional Text Books:	\$100.00
Official Transcript Copy Fee:	\$15.00
Additional Degree/Credential Copy Fee:	\$15.00
TOTAL MAXIMUM EDUCATIONAL PROGRAM COSTS (*):	\$40,405.00

(*) Assuming 1 additional transcript and 1 additional credential has been purchased and completion of Program in eight (8) terms (4 years).

Payment Schedule: The University invoices to students and their Sponsors for all tuition, fees, and necessary books and supplies anticipated for a payment period, which represents half of the student's academic year, or one term. A payment period of one term typically includes up to eight (8) courses of the Program. Your tuition, fees, books and supplies invoiced are payable in full at the time of invoice or incrementally prior to the start of each applicable course. Your tuition must be paid in full before each applicable class.

Scholarship and Repayment: You understand that the University offers all accepted students a full tuition scholarship covering the full cost of tuition, the application fee, the registration fee, the Jala University Online Library, certain necessary or optional books and supplies, and the one copy each of your transcript and degree. Scholarships accrue at the time tuition, fees, books and supplies are invoiced as set forth above. The scholarship terms and conditions are more fully outlined in the that certain Scholarship Agreement, of even date herewith, attached as Exhibit A hereto (the "**Scholarship Agreement**"). The Scholarship Agreement is made a part of this Enrollment Agreement as if set forth fully herein. You further understand that, as a condition of receiving the scholarship, you agree to complete a work service requirement with Jala Global Limited, a Bermuda exempted company limited by shares, or one of its Affiliates ("**Jala Global**") upon earning your degree of equivalent length to the number of years required for completion of the Program. You understand that if you do not complete the Program or the work service requirement, your scholarship will convert to a loan and you will be required to repay the University in accordance with the terms and conditions provided in the Scholarship Agreement. You further understand that if you default or breach the terms of your Scholarship Agreement. In rare circumstances, after you have been provided notice and an opportunity to be heard by the University, the University may revoke your degree if you have defaulted on the loan under the Scholarship Agreement and the default has continued in excess of six (6) months as further set forth in the Scholarship Agreement.

U.S. Federal Aid and other Financing Methods: You understand that the University does not accept U.S. federal financial aid and that you will not be eligible for U.S. federal financial aid as an enrolled student at the University. If you obtain any other loans to pay for any part of the Program or any other fees or costs related to attendance, you will have full and sole responsibility to repay the full amount of the loan, plus interest, and the University will have no liability therefor.

Truth-In-Lending Disclosures (included in Tuition, Fees and Scholarships section)

The following represent the total amount financed and monthly payments to be made by You in certain scenarios possible under this Agreement following conversion of the Scholarship into a loan. *The below calculations of total amount financed assume that no discounts as set forth above have been applied, the Loan Amount under the Scholarship Agreement has not entered default, You have not otherwise been charged any applicable late fee, and You have not made any prepayments of the Loan Amount nor do they consider the application and registration fees, in order to make a practical example of calculation. Any*

alteration to those assumptions may result in a total amount financed that is greater or lesser than the estimated amounts set forth below. Additionally, differences in the number of terms You take to complete the Educational Program and number of full years You serve as an employee or contractor of Jala Global may likewise result in a total amount financed that is greater or lesser than the estimated amounts set forth below.

1. If Recipient takes twelve (12) Terms to complete the Educational Program and has completed less than one (1) full year of service as an employee or contractor of Jala Global:

Loan Amount (principal balance)	Application Fee	Annual Interest Rate	Annual Percentage Rate (APR)	Default Interest Rate	Origination Fees	Loan Guarantee Fee
\$60,000.00	\$0.00	0%	0%	8.00%	\$0.00	\$0.00
Total Financed Amount of Payments (*):					\$60,000.00	
Number of Monthly Payments:					60	
Amount of Each Monthly Payment:					\$1,000.00	

(*) The amount you will have paid after you have made all payments as scheduled

2. If Recipient takes the typical eight (8) Terms to complete the Educational Program and has completed less than one (1) full year of service as an employee or contractor of Jala Global:

Loan Amount (principal balance)	Application Fee	Annual Interest Rate	Annual Percentage Rate (APR)	Default Interest Rate	Origination Fees	Loan Guarantee Fee
\$40,000.00	\$0.00	0%	0%	8.00%	\$0.00	\$0.00
Total Financed Amount of Payments (*):					\$40,000.00	
Number of Monthly Payments:					60	
Amount of Each Monthly Payment:					\$666.67	

(*) The amount you will have paid after you have made all payments as scheduled.

3. If Recipient takes twelve (12) Terms to complete the Educational Program and has completed greater than one (1) full year, but less than two (2) full years, of service as an employee or contractor of Jala Global:

Loan Amount (principal balance)	Application Fee	Annual Interest Rate	Annual Percentage Rate (APR)	Default Interest Rate	Origination Fees	Loan Guarantee Fee
\$50,000.00	\$0.00	0%	0%	8.00%	\$0.00	\$0.00
Total Financed Amount of Payments (*):					\$50,000.00	
Number of Monthly Payments:					60	
Amount of Each Monthly Payment:					\$833.34	

(*) The amount you will have paid after you have made all payments as scheduled.

4. If Recipient takes eight (8) Terms to complete the Educational Program and has completed greater than one (1) full year, but less than two (2) full years, of service as an employee or contractor of Jala Global:

Loan Amount (principal balance)	Application Fee	Annual Interest Rate	Annual Percentage Rate (APR)	Default Interest Rate	Origination Fees	Loan Guarantee Fee
\$30,000.00	\$0.00	0%	0%	8.00%	\$0.00	\$0.00
Total Financed Amount of Payments (*):					\$30,000.00	
Number of Monthly Payments:					60	
Amount of Each Monthly Payment:					\$500.00	

(*) The amount you will have paid after you have made all payments as scheduled.

5. If Recipient takes twelve (12) Terms to complete the Educational Program and has completed greater than three (3) full years, but less than four (4) full years, of service as an employee or contractor of Jala Global:

Loan Amount (principal balance)	Application Fee	Annual Interest Rate	Annual Percentage Rate (APR)	Default Interest Rate	Origination Fees	Loan Guarantee Fee
\$30,000.00	\$0.00	0%	0%	8.00%	\$0.00	\$0.00
Total Financed Amount of Payments (*):					\$30,000.00	
Number of Monthly Payments:					60	
Amount of Each Monthly Payment:					\$500.00	

(*) The amount you will have paid after you have made all payments as scheduled.

6. If Recipient takes eight (8) Terms to complete the Educational Program and has completed greater than three (3) full year, but less than four (4) full years, of service as an employee or contractor of Jala Global:

Loan Amount (principal balance)	Application Fee	Annual Interest Rate	Annual Percentage Rate (APR)	Default Interest Rate	Origination Fees	Loan Guarantee Fee
\$10,000.00	\$0.00	0%	0%	8.00%	\$0.00	\$0.00
Total Financed Amount of Payments (*):					\$10,000.00	
Number of Monthly Payments:					60	
Amount of Each Monthly Payment:					\$166.67	

(*) The amount you will have paid after you have made all payments as scheduled.

Non-discrimination Policies (Complement to Non-discrimination Statement, pg. 10)

The University does not discriminate on the basis of race, color, national origin, sex, disability, or age in its programs and activities. The following person has been designated to handle inquiries regarding the non-discrimination policies:

Veronica Rabello

JALA UNIVERSITY, INC.

Av. Melchor Perez de Olguin N° 2643

Cochabamba, Bolivia

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For further information on equal opportunity, harassment, and nondiscrimination, please visit <https://jala.university/digital-library/> to view the most recent University Catalog or visit <http://www.ed.gov/ocr> or contact the United States Department of Education Office of Civil Rights using the methods set forth below for further information about applicable equal opportunity, harassment, and nondiscrimination law.

Office for Civil Rights (OCR)

U.S. Department of Education

400 Maryland Avenue, SW

Washington, D.C. 20202-1100

Customer Service Hotline: +1 (800) 421-3481

Facsimile: +1 (202) 453-6012

TDD: +1 (877) 521-2172

Email: OCR@ed.gov

Effective Date

The information contained in this addendum complements or replaces information found in the 2025-2026 University Student Catalog. The following changes reflect current information about Jala University and are effective May 16, 2025, unless otherwise noted.