as recipient is responsible for all other costs, liabilities, and obligations including any applicable taxes from the award of this scholarship as Federal laws may change and laws vary from state to state. The University of Phoenix makes no representations with respect to the taxability of this award and the University of Phoenix may change its treatment of the scholarship for tax purposes in its sole discretion.

- 3. This Scholarship may not be combined with any other University of Phoenix scholarship, offers, promotions, memorandums of understanding or other tuition scholarship(s).
- 4. Recipients remain responsible for repayment of all Federal Direct Loans borrowed for your program or any other program you have enrolled in and/or attended are subject to the repayment terms and conditions set forth in the Master Promissory Note (MPN) executed with the U.S. Department of Education.
- 5. This Scholarship is not applicable and will not be issued to:
 - a. Applicants who enroll in a University of Phoenix degree level or program other than what is specifically outlined in the Application's Eligibility Criteria for the scholarship.
 - b. Applicants pursuing stand-alone University of Phoenix courses.
 - c. Applicants pursuing stand-alone University of Phoenix certificates.
 - d. Applicants pursuing a Competency Based Education program.
 - e. Current University of Phoenix Students
 - f. University of Phoenix Alumni
 - g. Students who previously started a doctoral program with University of Phoenix
 - h. Applicants receiving any employer benefits or discounts
 - i. Applicants receiving Military Tuition Rate
 - j. Students receiving an international student discount
 - k.

- f. 730 days from a recipient's first course.
- 7. If recipient has applied for or is receiving Title IV financial aid funding,