







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



