

# Amarillo College of Hairdressing, Inc. d/b/a Milan Institute of Cosmetology

## **FNROLLMENT AGREEMENT**

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All instruction is provided at the f Milan Institute of Cosmetology 4	following address: 020 Kietzke Lane Reno, NV 89502			Effective Date: 01/01/2025
Full Name	Social Security Number		Date Of Birth	
Address		City, State Zip		
Email Address	Gender		Citizenship	
Program Of Enrollment	Start Date	Scheduled (	Completion Date	
Total Program Hours	ReEntry or Transfer Hours Accepted	Hours Contracted with the Institution		eeks Required for Completion Contracted with the Institution
	o the School to reach out to my emergency contact bel			Cormation to be shared with this person
Emergency Contact	Emergency Contact Pho	ne	Emergency Cor	ntact Relationship
	I - Each institution approved to operate by the Departments in each course of instruction. This information is		Ethnicity	
Please note that you will be charged by amount plus any interest.	payment period and are responsible for the amount	of total charges. If you get a s	tudent loan, you are	responsible for repaying the loan
SCHEDULE OF PAYMENTS (select all	that apply) The school accepts payments in cash, ch	eck, MasterCard and Visa.		
Schedule of Payment				
Name of Third Party				

ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT AND ADHERE TO ALL WITH THE PROCEEDS THEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

STUDENT'S RIGHT TO CANCEL - Cancellation Policy - Milan Institute of Cosmetology advises each student that a notice of cancellation shall be in writing and that Milan Institute of Cosmetology shall refund 100 percent of the amount paid for institutional charges, less applicable cancelation fees, the notice of cancellation is made through attendance within 7 days after the first scheduled class session. The enrollment agreement shall be signed by the student and by an authorized employee of the institution. If an applicant accepted by Milan Institute of Cosmetology cancels prior to the start of scheduled classes or never attends class (no-show), the institution must refund all monies paid.

Notice of Cancellation Fee: Students who cancel their enrollment after the program start date and before the end of the cancellation period will be subject to a cancellation fee. This fee is outlined in the refund policies section below.

The cancellation policy applies to a maximum of two enrollments per student.

Title: Reno Nevada - Enrollment Agreement- Nail Technology

Initials:

#### REFUND POLICY

The student has the right to withdraw from a course of instruction at any time. The student is obligated to pay only for educational services rendered and for unreturned equipment. If the student withdraws from a program of instruction after the period allowed for cancellation of the agreement as listed above in "Cancellation of Agreement," the school will remit a refund if applicable, within 15 days following the student's withdrawal.

If the institution has substantially failed to furnish the training program agreed upon in the enrollment agreement, the institution shall refund to a student all the money the student has paid.

If a student cancels his or her enrollment before the start of the training program but after the period allowed for cancellation of the agreement as listed above in "Student's Right to Cancel", the institution shall refund to the student all the money the student has paid, minus 10 percent of the tuition agreed upon in the enrollment agreement or \$150, whichever is less, and that if the institution is accredited by a regional accrediting agency recognized by the United States Department of Education, the institution may also retain any amount paid as a nonrefundable deposit to secure a position in the program upon acceptance so long as the institution clearly disclosed to the applicant that the deposit was nonrefundable before the deposit was paid.

If a student withdraws or is expelled by the institution after the start of the training program and before the completion of more than 60 percent of the program, the institution shall refund to the student a pro rata amount of the tuition agreed upon in the enrollment agreement or \$150, whichever is less.

If a student withdraws or is expelled by the institution after completion of more than 60 percent of the training program, the institution is not required to refund.

If the student obtains equipment, as specified in the enrollment agreement as a separate charge, and returns it unused and in original packaging, within 20 days following the date of the student's withdrawal, the school shall refund the charge for the unused equipment paid by the student. If the student fails to return the equipment within this 20-day period, the school may offset the documented costs to the school of that equipment against the refund due. The student shall be liable for the amount, if any, by which the documented costs for the equipment exceed the refund amount. For a list of these costs, please see Addendum B of the enrollment agreement.

If the amount that the student has paid is more than the amount that the student owes for the time he/she has attended, then a refund will be made within 15 days. If the amount that the student owes is more than the student has already paid, the student will be responsible for the balance. If a student who has received Title IV, HEA program assistance is owed a refund, the school will allocate the refund to the student in the following order: Federal Unsubsidized Stafford Loan; Federal Subsidized Stafford Loan; Federal PLUS Loan; Unsubsidized Federal Direct Stafford Loans; Subsidized Federal Direct Stafford Loans; Federal PLUS Loans; Federal PLUS Loans; Federal PLUS Loans; Federal Supplemental Educational Opportunity Grant; any other Title IV assistance; other federal, state, institutional, or private assistance. If there is a balance due, the student is responsible for paying it.

The period of a student's attendance must be measured from the first day of instruction as set forth in the enrollment agreement through the student's last day of actual attendance, regardless of absences. The period of time for a training program is the period set forth in the enrollment agreement. Tuition must be calculated using the tuition and fees set forth in the enrollment agreement and does not include books, educational supplies or equipment that is listed separately from the tuition and fees.

As used in this section, "substantially failed to furnish" includes cancelling or changing a training program agreed upon in the

enrollment agreement without:

- (a) Offering the student a fair chance to complete the same program or another program with a demonstrated possibility of placement equal to or higher than the possibility of placement of the program in which the student is enrolled within approximately the same period at no additional cost; or
- (b) Obtaining the written agreement of the student to the specified changes and a statement that the student is not being coerced or forced into accepting the changes, unless the cancellation or change of a program is in response to a change in the requirements to enter an occupation.

If a program or course is cancelled subsequent to a student's enrollment, and before instruction in the program or course has begun, the school shall provide a full refund of all monies paid.

SCHOOL CLOSURE POLICY - If the school closes permanently and ceases to offer instruction after students have enrolled, or if a program is cancelled after students have enrolled or instruction has begun, the school will provide a pro rata refund for all students transferring to another school based on the hours accepted by the receiving school or if a student does not transfer to another school a full refund of all monies paid.

WITHDRAWAL DATE - Withdrawal: Is the termination of an enrolled student prior to successful completion of a program. Classifications of withdrawals include but are not limited to a drop, dismissal and out-of-school transfer.

A student may officially withdraw by providing notification either orally or in writing to any school official. For purposes of an unofficial withdrawal and the date of determination for tuition refund and Return to Title IV purposes, the determination of withdrawal can be no more than 14 consecutive calendar days from the last date of attendance, except in those cases when a student fails to return from a scheduled leave. Milan Institute of Cosmetology is an institution that is required to take attendance, and, as such, is expected to have a procedure for routinely monitoring attendance of its students to determine, in a timely manner, when a student ceases to be enrolled and attending. Milan Institute of Cosmetology states that the date of determination that the student withdrew is no later than 14 days after the student's last date of attendance as determined by its attendance records.

## **RETURN OF TITLE IV FUNDS (R2T4)**

When a student withdraws from their program, a campus is required to determine the earned and unearned portions of Title IV aid. The determination is based on the amount of time the student spent in attendance or, in the case of a clock-hour program, was scheduled to be in attendance.

Up through the 60% point in each payment period or period of enrollment, a pro rata schedule is used to determine the amount of Title IV funds the student has earned at the time of withdrawal. After the 60% point in the payment period or period of enrollment, a student has earned 100% of the Title IV funds he or she was scheduled to receive during the period.

For a student who withdraws after the 60% point-in-time, there are no unearned funds.

If the amount that the student has paid is more than the amount that the student owes for the time he/she has attended, then a refund will be made within 15 days. If a student who has received Title IV, HEA program assistance is owed a refund, the school will allocate the refund in the following order: Federal Direct Loan Program, Federal Parent Loan for Undergraduate Study (PLUS), Federal Pell Grant, any other Title IV Assistance, to student. If there is a balance due, the student is responsible for paying it.

#### TREATMENT OF TITLE IV AID WHEN A STUDENT WITHDRAWS

The law specifies how your school must determine the amount of Title IV program assistance that you earn if you withdraw from school. The Title IV programs that are covered by this law are: Federal Pell Grants, Iraq and Afghanistan Service Grants, TEACH Grants, Stafford Loans, PLUS Loans, Federal Supplemental Educational Opportunity Grants (FSEOGs) and Federal Perkins Loans.

When you withdraw during your payment period or period of enrollment (your school can define these for you and tell you which one applies), the amount of Title IV program assistance that you have earned through that point is determined by a specific formula.

If you received (or your school or parent received on your behalf) less assistance than the amount that you earned, you may be able to receive those additional funds. If you received more assistance than you earned, the excess funds must be returned by the school and/or you.

The amount of assistance that you have earned is determined on a pro rata basis. For example, if you completed 30% of your payment period or period of enrollment, you earn 30% of the assistance you were originally scheduled to receive. Once you have completed more than 60% of the payment period or period of enrollment, you earn all the assistance that you were scheduled to receive for that period.

If you did not receive all of the funds that you earned, you may be due a Post-withdrawal disbursement. If your Post-withdrawal disbursement includes loan funds, your school must receive your permission before it can disburse them. You may choose to decline some or all of the loan funds so that you do not incur additional debt. Your school may automatically use all or a portion of your Post-withdrawal disbursement of grant funds for tuition and fees. The school must receive your permission to use the Post-withdrawal grant disbursement for all other school charges. If you do not give your permission, you will be offered the funds. However, it may be in your best interest to allow the school to keep the funds to reduce your debt at the school.

There may be some Title IV funds that you were scheduled to receive that cannot be disbursed to you once you withdraw because of other eligibility requirements. For example, if you are a first-time, first-year undergraduate student and you have not completed the first 30 days of your program before you withdraw, you will not receive any Direct Loan funds that you would have received had you remained enrolled beyond the 30<sup>th</sup> scheduled day.

If you received (or your school or parent received on your behalf) excess Title IV program funds that must be returned, your school must return a portion of the excess equal to the lesser of:

- 1. your institutional charges multiplied by the unearned percentage of your funds, or
- 2. the entire amount of excess funds.

The school must return this amount even if it did not retain this amount of your Title IV program funds.

If your school is not required to return all of the excess funds, you must return the remaining amount.

Any loan funds that you must return, you (or your parent for a PLUS Loan) repay in accordance with the terms of the promissory note. That is, you make scheduled payments to the holder of the loan over a period of time. In addition, you may have exhausted all or a portion of your grace period and repayment of Direct Student Loans may begin immediately.

Any amount of unearned grant funds that you must return is called an overpayment. The maximum amount of a grant overpayment that you must repay is half of the grant funds you received or were scheduled to receive. You do not have to repay a grant overpayment if the original amount of the overpayment is \$50 or less. You must make arrangements with your school or the Department of Education to return the unearned grant funds.

The requirements for Title IV program funds when you withdraw are separate from any refund policy that your school may have. Therefore, you may still owe funds to the school to cover unpaid institutional charges. Your school may also charge you for any Title IV program funds that the school was required to return.

If you have questions about your Title IV program funds, you can call the Federal Student Aid Information Center at 1-800-4-FEDAID (1-800-433-3243). TTY users may call 1-800-730-8913. Information is also available on Student Aid on the Web at <a href="https://www.studentaid.ed.gov">www.studentaid.ed.gov</a>.

**ENROLLMENT TIME** - Enrollment time is defined as the time elapsed between the actual starting date and the date of the student's last day of physical attendance in school. Any monies due the applicant or student shall be refunded within fifteen (15) days from the withdrawal date, or in the case of a leave of absence, the earlier of the documented date of scheduled return or the date the student notifies the institution that he/she will not be returning.

TRANSFER OF CREDIT - Transfer students may receive credit for certified hours received from other schools or states according to state law, and their program will be shortened and tuition will be adjusted accordingly.

**GROUNDS FOR TERMINATION** - I agree to comply with the rules and policies of the School as outlined in this agreement and the School catalog, and understand that the School shall have the right to terminate this contract and my enrollment at any time for violation of any School policy. I understand that the School reserves the right to modify the rules or regulations and that I will be advised of any and all modifications.

## ADDITIONAL TERMS AND CONDITIONS

- 1. This Enrollment Agreement is the only agreement between the School and the student. No other promises made by the School or any of its representatives or agents should be relied upon by the student.
- 2. The student agrees to comply with all the School rules and regulations, including, but not limited to: attendance, grades, conduct, honesty and financial commitment. If you fail to follow the School rules and regulations, you could be dismissed from the School. If you are dismissed, you may be entitled to a refund as described in this agreement.
- 3. Any student who is a minor will require a guarantor who will be liable to the School for the fees agreed to in this agreement if the student should default in any payments. This provision may be waived by written agreement between student and School only.
- 4. Upon successful completion of the program, students who are in good standing will be eligible to sit for the State licensing exam.
- 5. The School reserves the right to change or modify the program content, equipment, staff or materials and organization as necessary, with approval of the School's licensing agency if required. In no event, will any changes diminish the competency of any program or result in any tuition changes for any currently enrolled student.
- 6. The School reserves the right to conduct operations and instruction remotely as necessary for the safety of our students, staff, and faculty.
- 7. The student hereby releases, hold harmless and indemnifies the School and its agents, from and against all liabilities by or asserted against it or them by any reason of bodily injury, property damage, theft of personal property, or illness, which the student may suffer from any cause while a student at the School.
- 8. If any particular provision of this agreement shall be deemed invalid or unenforceable, it shall not affect the other provisions hereof, and this agreement shall be constructed in all respects as if such invalid or unenforceable provisions were omitted.
- 9. Any controversy or claim arising out of or relating to this agreement, or breach thereof, shall be settled by arbitration in the accordance with the Commercial Rules of the American Arbitration Associations, and judgment upon the award rendered by the Arbitrator may be entered in any court having jurisdiction.
- 10. The student will be charged a \$10.00 late fee for payments received 10-days after the due date. Payments past 90-days will be turned over to collections. The student will be responsible for all costs associated with collections.
- 11. This Agreement is binding when it is signed by both the student and the representative of the School.

**GRADUATION REQUIREMENTS** - Upon successful completion of the program students may be eligible to sit for the State licensing exam. Students in all programs must complete all subjects outlined in their designated program with no grade under 75% in any subject to be eligible for graduation. All students are required to pass the school's final examination with a grade of not less than 75% on both practical and written exams prior to graduation. The student must also meet the requirements set forth by the Nevada State Board of Cosmetology.

**PLACEMENT ASSISTANCE** - Upon passing the State exam, the School will then attempt to assist the student in their job search. The School, nor any of its representative or agents, cannot guarantee or promise the student employment or a salary amount once the student has completed their program. The School will provide assistance which will consist of identifying employment opportunities.

CRIME AWARENESS AND CAMPUS SECURITY - The Campus Security Policy and crime statistics are available online at <a href="http://milaninstitute.edu/consumer-and-clery-information/">http://milaninstitute.edu/consumer-and-clery-information/</a> and a printed copy can be requested through the office of the School Director.

## LICENSING REQUIREMENTS

The State of Nevada - State Board of Cosmetology has provided the following guidelines for admission to testing as they relate to "good moral character" as a precursor for licensure:

- 1. Anyone with a felony conviction involving a violent crime will not be admitted for testing.
- 2. Anyone who has not yet completed their sentence, parole, and/or probation periods will not be admitted for testing.

The licensing requirements for the state of Nevada are:

- 1. For a Cosmetology license, a student must complete 1,600 clock hours of training in a licensed cosmetology school.
- 2. For a Hair Designer license, a student must complete 1200 hours of training in a licensed cosmetology school.
- 3. For an Aesthetician license, a student must complete 600 clock hours of training in a licensed cosmetology school.
- 4. For an Advanced Esthetician license, a student must complete 900 clock hours of training in a licensed cosmetology school.
- 5. For an Instructor license, a student must complete 500 hours of training in a licensed cosmetology school.
- 6. For a Nail Technology license, a student must complete 600 hours of training in a licensed cosmetology school.
- 7. The student must pass the national exam with a score not less than 75% and receive a "Pass" on the practical exam. Practical exam not required for Instructor licensure.

**EXAM AND LICENSURE FEES** - Milan Institute of Cosmetology will pay for all exam and licensing fees to obtain licensure through the Nevada State Board of Cosmetology within 60 days of the student's graduation date, or first available test date provided by the vendor.

#### INFORMATION ABOUT THE BEAUTY INDUSTRY

Hair designers and those who practice cosmetology, work mostly in salons, but may work in a spa, hotel, or resort. Those who practice nail technology, and aestheticians and estheticians work mostly in salons and spas, but may work in a hotel or resort. Some lease booth space from a salon owner, and others manage salons or can open their own shop. Instructors work mostly in a school but may teach at a training salon. Physical stamina is important, having to be on your feet for most of the time. Prolonged exposure to some chemicals may cause skin irritation, so they often wear protective clothing, such as disposable gloves or aprons.

Employers look for the following traits when hiring Hair designers, cosmetology and nail technology practitioners, and aestheticians: (1) Creativity by keeping up with the latest trends and trying new hairstyles for clients; (2) Customer-service by being pleasant, friendly, and able to interact with customers in order to retain clients, as well as listening carefully to what the client wants; (3) Tidiness by keeping a neat personal appearance, and the work area clean and sanitary. This is necessary for clients' health and safety so they will be comfortable and want to return; and (4) Time-management is important in scheduling appointments and providing quality service so clients trust that you are dependable. Employers look for the following traits when hiring Instructors: (1) Creativity by providing interesting and effective teaching lessons; (2) Customer-service by being pleasant, friendly, and able to interact with students and staff, as well as listening carefully to supervisors and following established policies; (3) Tidiness by keeping a neat personal appearance, and promoting a clean and sanitary teaching environment; and (4) Time-management is important in adhering to class scheduling and providing quality training so students trust that you are knowledgeable and committed to their educational pursuits.

#### **GRADUATION AND PLACEMENT INFORMATION**

To help you make a good decision about whether to sign up for the this program, Milan Institute of Cosmetology wants you to know that: Milan Institute of Cosmetology does not guarantee employment but offers placement assistance to all eligible graduates. Milan Institute of Cosmetology offers career services to all graduates pursuing employment in their field of study. Services include assistance with creating resumes, guidance on how to conduct a job search, professionalism, and interview preparation. The institution which includes campuses in San Antonio and El Paso, TX; Vacaville, CA and Reno, NV has submitted the following data to its accreditation agency in accordance with annual report filing requirements.

The institution's accrediting agency has allowed flexibilities to the institution in the publication of its student outcome rates if the COVID-19 Pandemic has significantly impacted the ability of students to successfully graduate, sit for licensure and/or obtain employment. Any rates reported below that have been modified in accordance with these flexibilities have been adjusted in one of the following manners as indicated.

2023 Graduation: 83.16%,	Placement: 70.58%, Licensure: 92.84%
Rates by individual campus and program at	re available on the Enrollment Agreement addendum.
My initials serve as documentation that I have been informed of the above.	Initials
By initializing this line, I am agreeing that an officer of the institution has reviewed each opportunity to ask questions. My initials indicate I have no outstanding questions at this	Initials

## **ENROLLMENT AGREEMENT Part A - Tuition and Fees**

NAIL TECHNOLOGY - DAY  Certificate of Completion		600 hours/24 Weeks/25 hours a week Maximum of 36 weeks allowed for completion					
Breakdown of Costs	Length	Books/Materials {a}	Lab Fee {b}	Tuition {b}	Total Charges		
Academic Year 1/Period 1	300 Hours/ 12 Weeks	\$648.90	\$175.00	\$4,171.61	\$4,995.51		
Academic Year 1/Period 2	300 Hours/ 12 Weeks	\$648.88	\$175.00	\$4,171.61	\$4,995.49		
Milan Opt In TOTAL CHARGES		\$1,297.78	\$350.00	\$8,343.22	\$9,991.00		
Milan Opt Out TOTAL CHARGES		\$1,814.33 \$350.00		\$8,343.22	\$10,507.55		
NAIL TECHN	OLOGY - EVE	60	0 hours/30 Weel	ks/20 hours a wee	ek		
Certificate o	f Completion	Maximum of 45 weeks allowed for completion			000		
Schedule	: Monday through Friday	5:30 p.m. to 9:30 p.m.					
Breakdown of Costs	Length	Books/Materials {a}	Lab Fee {b}	Tuition {b}	Total Charges \$4,995.51		
Academic Year 1/Period 1	300 Hours/ 15 Weeks	\$648.90	\$175.00	\$4,171.61			
Academic Year 1/Period 2	300 Hours/ 15 Weeks	\$648.88	\$175.00 \$4,171.61		\$4,995.49		
Milan Opt In TOTAL CHARGES	51	\$1,297.78	\$1,297.78 \$350.00 \$8,343.22		\$9,991.00		
Milan Opt Out TOTAL CHARGES		\$1,814.33	\$350.00	\$8,343.22	\$10,507.55		

<sup>{</sup>a} Students have the option to purchase any required digital resources, books and materials separately, see Program Supplies list below. {b} Refund will be prorated upon withdrawal. You are liable for the charges in each payment period. Refer to Refund Policy provision within this Agreement

See attached Checklist and Account Maintenance form for Tuition adjustments, if applicable.

## DIGITAL RESOURCES, MATERIALS AND SUPPLIES LIST BELOW, WITH AVAILABLE OPT-OUT.

## GRADUATION AND PLACEMENT INFORMATION

The institution which includes campuses in San Antonio and El Paso, TX; Vacaville, CA and Reno, NV has submitted the following data to its accreditation agency in accordance with annual report filing requirements for 2023:

All programs at this campus	This program at this campus
Graduation: 87.19%, Placement: 78.41%, Licensure: 93.23%	Graduation: 89.80%, Placement: 72.09%, Licensure: 91.18%

Rev: 20250123

Some students who previously enrolled at this institution and were unable to successfully graduate, sit for licensure and/or obtain employment attested that they were unable or unwilling to do so specifically due to the COVID-19 Pandemic. Students who made such attestations have been excluded from the calculation of this rate.

# Session

Initials

I understand if I do not complete the program within the total scheduled hours as stated in the Enrollment Agreement, I will be charged an extra \$10 for each hour attended over the scheduled hours. There is a two-week grace period for programs that are less than 750 hours long and a four-week grace period for programs that are 900 hours or longer.

## **ENROLLMENT AGREEMENT Part B - Program Supplies**

The following is a list of digital resources and supplies, with titles and prices, used in the Nail Technology program. Milan Institute of Cosmetology is continuously reviewing its courses and updating its curriculum to provide its students with the most current and up-to-date materials available. Due to this fact, digital resources and supplies may be changed, added or deleted. You will be charged the price of the digital resource at the time of receipt. Milan Institute reserves the right to make these changes in an effort to continually give you the best education possible in your chosen field.

Book Title	ISBN	Student Cost		O	atside Cost	Vendor
CIMA for Milady Standard Nail Technology, 8e	9780357812570	\$	271.42	\$	271.42	Only @ Milan
Book Subtotal	4-10-4-10-10-10-10-10-10-10-10-10-10-10-10-10-	S	271.42	\$	271.42	
Sales Tax	8.2650%	S	22.43	\$	22.43	
Book Total	8	S	293.85	\$	293.85	
Supplies		Student Cost		Outside Cost		Vendor
Mani Nail Kit  V Beauty Pure Nail Kit  Odorless State Board Kit  Smock (1) T-Shirt  Name badge & Lanyard  Supplies Subtotal		5 5 5 5 5 5 5 5	475.31 400.67 23.64 12.41 9.51 5.75 927.29	\$ 476.47 \$ 847.24 \$ 38.49 \$ 26.95 \$ 9.51 \$ 5.75 \$ 1.404.41	Amazon, Nail Supply Inc, Queen Nails, Target, Ulta, Lee Nail Supply, Sally, Sooth Your Soul, V Beauty Pure Sally Amazon.com Only @ Milan Only @ Milan	
Sales Tax	8.2650%	S	76.64	\$	116.07	
Supplies Total	0000000000	S	1,003.93	\$	1,520.48	
Books/Supplies Total with Tax		S	1,297.78	S	1.814.33	

Digital resources are bundled and distributed by the school. You may elect to purchase digital resources on your own, but you must do so within 7 days of starting the program. Failure to have the needed digital resources and supplies within the first 7 days of your start may result in termination from the program. As noted above, some items must be purchased directly from the school.

Select Option:

Digital Resources and Supplies Opt In Opt Out

THE TERMS AND CONDITIONS OF THIS AGREEMENT ARE NOT SUBJECT TO AMENDMENT OR MODIFICATION BY ORAL AGREEMENT. I, THE UNDERSIGNED PURCHASER OF THE PROGRAM OF TRAINING, HAVE READ, UNDERSTAND AND AGREE TO THE TERMS AND CONDITIONS CONTAINED HEREIN AND WITH MY SIGNATURE I CERTIFY HAVING RECEIVED AN EXACT COPY OF THIS AGREEMENT, A COPY OF THE SCHOOL CATALOG, AND SCHOOL PERFORMANCE FACT SHEET. I FURTHER ACKNOWLEDGE THAT NO VERBAL STATEMENTS HAVE BEEN MADE CONTRARY TO WHAT IS CONTAINED IN THIS AGREEMENT. THIS ENROLLMENT AGREEMENT IS A LEGALLY BINDING INSTRUMENT WHEN SIGNED BY THE STUDENT AND ACCEPTED BY THE SCHOOL.

Please note that you will be charged by payment period and are responsible for the amount of total charges. If you get a student loan, you are responsible for repaying the loan amount plus any interest.

My signature below certifies I have read, understand, and agree to my rights and responsibility and that the School's Cancellation and Refund Policies have been clearly explained to me. I have also received a copy of this agreement and the School's catalog.

Signature Signature Signature Signature

Signer Name Here Signer Name Here Signer Name Here