

I understand that in order to legally work in the Barbering or Cosmetology field in the State of Texas, I must pass the Texas Department of Licensing and Regulations exam.

### LICENSING REQUIREMENTS

The general requirements for obtaining a cosmetology license or instructor license are that all applicants must:

- pass the State Board Examination;
- pay the required fee; and
- not have committed an act that constitutes a ground for denial of the license.

In addition to the general requirements, an applicant for an operator license is entitled to the license if the applicant:

- is at least 17 years of age;
- supplies proof of a high school diploma *or*;
- supplies proof of successful completion of the equivalent of 12<sup>th</sup> grade General Education Diploma (GED) *or*;
- passes an approved USDOE ability to benefit test; and
- completes the school's 1,000-hour Cosmetology program *or*;

In addition to the general requirements, an applicant for a Class A Barber license is entitled to the license if the applicant:

- is at least 16 years of age;
- completes **1,000 hours** of instruction in a licensed barber school

In addition to the general requirements, an applicant for an esthetician specialty license is entitled to the license if the applicant:

- is at least 17 years of age;
- supplies proof of a high school diploma *or*;
- supplies proof of the equivalent of a high school diploma *or*;
- passes a valid examination administered by a certified testing agency that measures the person's ability to benefit from training
- completes **750 hours** of instruction in esthetics specialty through a commission approved training program

In addition to the general requirements, an applicant for a manicurist specialty license is entitled to the license if the applicant:

- is at least 17 years of age;
- supplies proof of a high school diploma *or*;
- supplies proof of the equivalent of a high school diploma *or*;
- passes a valid examination administered by a certified testing agency that measures the person's ability to benefit from training
- completes **600 hours** of instruction in manicuring through a commission approved training program

In addition to the general requirements, an applicant for an eyelash extension specialty license is entitled to the license if the applicant:

- is at least 17 years of age;
- supplies proof of a high school diploma *or*;
- supplies proof of the equivalent of a high school diploma *or*;
- passes a valid examination administered by a certified testing agency that measures the person's ability to benefit from training
- completes **320 hours** of instruction in manicuring through a commission approved training program

The written examination is offered in Abilene, Amarillo, Arlington, Austin, Corpus Christi, Dallas, El Paso, Fort Worth, Harlingen, Houston, Lubbock, Midland, San Antonio, Tyler and Waco as scheduled by the Texas Department of Licensure and Regulations

The practical examination is offered in Austin, San Antonio, the DFW Metroplex, the Greater Houston area, McAllen, El Paso, Midland and Amarillo, as scheduled by the Texas Department of Licensure and Regulations.

The school will assist in scheduling the examination. A student permit is completed by the school certifying that the graduation requirements have been completed and whether tuition has been paid. Milan Institute will pay for all exam and licensing fees to obtain licensure through the Texas Department of Licensing and Regulations within 60 days of the student's graduation date, or first available test date provided by the vendor.

The student must pass the state board exam, both practical and written parts, with a total of 70 points on each part. We encourage all students to pursue licensure in the cosmetology field.

**MINIMUM HOURS REQUIREMENTS DISCLOSURE**

The state of Texas requires 1,000 hours for the Cosmetology program to be eligible for licensure. In addition to the 1,000-hr program, Milan offers a 1,300-hr Advanced Cosmetology program. The Advanced Cosmetology program provides 300 additional hours to explore a deeper study into eyelash extensions, make-up, hair extensions, tapers and fades, and skin care education. Additional advanced education is not required for state licensure. The student may elect to sit for the exam upon completion of 1,000 hours.

Initials

\_\_\_\_\_ *I understand that by enrolling in the 1,300 Advanced Cosmetology program, I am electing to take an <sup>Initial</sup> additional 300 hours of education beyond what is required by the Board for licensure.*

The student must pass the national board exam with a total of 75 percent. We encourage all students to pursue licensure in the cosmetology field.

The state of Texas requires 750 hours for the Esthetician program to be eligible for licensure. In addition to the 750-hr program, Milan offers a 900-hr Advanced Esthetician program. The Advanced Esthetician program provides 150 additional hours to explore a deeper study into advanced spa treatments and wellness management such as Microcurrent, LED Light, Ultrasonic/Microsonic, and Chemical Exfoliation. Additional advanced education is not required for state licensure. The student may elect to sit for the exam upon completion of 750 hours.

Initials

*I understand that by enrolling in the 900 Advanced Esthetician program, I am electing to take an additional 150 hours of education beyond what is required by the Board for licensure.*

*I understand and acknowledge the information that has been explained to me.*

*It is still my desire to enroll in the program.*

Date Stamp

3/15/2024

Signature

Signer Name Here

## NOTICE OF POTENTIAL INELIGIBILITY FOR LICENSE

Texas law:

- restricts the issuance of occupational licenses based on a license applicant's criminal history; and
- authorizes the Texas Department of Licensing and Regulation (TDLR), in some cases, to consider a person convicted, even though the person was only on probation or community supervision without a conviction.

As an applicant/enrollee in an educational or training program that prepares individuals for issuance of an occupational license, I have been provided with notice by MILAN INSTITUTE [NAME OF EDUCATIONAL PROGRAM PROVIDER] of the following:

- If I have been convicted of an offense or placed on probation, I might not be eligible for an occupational license issued by TDLR after I complete this educational or training program;
- TDLR's criminal history guidelines are available at [www.tdlr.texas.gov/crimconvict.htm](http://www.tdlr.texas.gov/crimconvict.htm) and include restrictions or guidelines TDLR uses to determine eligibility for an occupational license; and

I have the right to request a criminal history evaluation letter from TDLR, which is explained in more detail at [www.tdlr.texas.gov/crimhistoryeval.htm](http://www.tdlr.texas.gov/crimhistoryeval.htm).

**Section 53.152, Occupations Code**, requires that notice be provided to each applicant and enrollee regardless of whether the applicant or enrollee has been convicted of an offense.

**REFUND AND ORDERED PAYMENTS.** State law requires TDLR to order an educational program provider to refund tuition, license application fees, and examination fees if:

- TDLR determines the provider failed to provide notice to me; and
- my license application was denied because of my criminal history.

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-  
**ACKNOWLEDGEMENT**

*By my signature below, I certify that I have read and understand the information above.*

Signature

Date Stamp

Signer Name Here

3/15/2024

## NOTICE REGARDING CONVICTION OF A CRIME

Due to hiring practices in our communities, it is necessary that our students certify that they either do or do not have any criminal convictions.

Some employers who seek to hire our graduates conduct detailed background checks before hiring applicants. Employers are reluctant to employ applicants who have been convicted of a crime. Career Services is a vital function of the school; therefore, it is necessary for each student to sign the following:

**I certify that, I have or have not been convicted of a crime. I further understand that if I indicate that I have not been convicted of a crime, and this is later found to be untrue, I may be subject to termination from the School.**

Select:

Conviction of a crime

*Please complete the following section if you have been convicted of a crime.*

Describe Conviction

Date of Conviction

Felony or Misdemeanor

Are you on probation

*If you have been convicted of a crime, please initial the following statement:*

Initials

I understand that due to my conviction of a crime, the School will assist me in the area of Career Services. However, obtaining employment in my field of study may be difficult.

Full Name

Signature

Signer Name Here

Signature

Signer Name Here



**Milan Institute ~ Prior Education Disclosure and Evaluation**

Enrollment Type

Date Stamp

Full Name

3/14/2024

Campus Location

Program Of Enrollment

Are you VA Eligible ( please use the drop down to indicate yes or no)?

***If you are VA eligible, you are required to provide transcripts for all prior education.***

**Please list Prior Education that you are requesting to be evaluated for possible transfer credit.**

Education that is *relevant* to your current course of study may require written and/or practical evaluations. Evaluations will be used to determine credits/hours received.

For Cosmetology related programs, the ability to obtain official transcripts or state specific documentation (i.e. Shears/Proof of Training) is required for evaluation.

Any unpaid prior education may inhibit your ability to be evaluated and to receive credit for prior education/training.

**If there is no prior education to be evaluated, please type "None" in the College/Institution Name field.**

College Name Major Course of Study Licensed

College Name Major Course of Study Licensed

College Name Major Course of Study Licensed

***Prior education must be evaluated prior to starting a program to be eligible for transfer.***

**If Prior Education has been evaluated:**

I hereby understand the above Prior Education has been evaluated and transfer credit has been applied as indicated. If credit and/or hours granted, see Checklist for additional details.

Signature

Date Stamp

Signer Name Here

3/14/2024



**Milan Institute of Cosmetology San Antonio, TX**  
**605 Southwest Military Drive, San Antonio, TX 78221**  
**Notice of Annual Security Report & Disclosures Availability**

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Milan Institute of Cosmetology San Antonio, TX Annual Security Report and policies are now available. This report is required by federal law and contains policy statements and crime statistics for the school. Three years' worth of statistics are included for certain types of crimes that were reported to have occurred on campus, in or on off-campus buildings or property owned or controlled by the school and on public property within or immediately adjacent to the campus.

**The Annual Security Report, Controlled Substance Policy, Emergency Action Plan, which includes the fire safety report, and Student Right to Know and Federal Retention Rates and Enrollment Demographics are available online at <https://milaninstitute.edu/student-services/mic-consumer-and-clery-information/san-antonio-south-tx>**

The policy statements address the school's policies, procedures and programs concerning safety and security, for example, policies for responding to emergency situations and sexual offenses.

Policies statements, awareness and programs published on the internet for reviews are:

- Notice of Rights Under FERPA
- Directory Information- Public Notification
- Campus Security Policy
- First Aid and Blood Spill Policy
- Sexual Harassment and Violence Policy
- Milan Sexual Assault, Domestic Violence, Dating Violence and Stalking Information and Prevention
- Sexual Assault Education Pamphlet
- Campus Sexual Violence Pamphlet
- Relief for Sexual Assault Victims Pamphlet
- Domestic Violence Pamphlet
- Dating Violence Pamphlet
- Stalking Pamphlet
- Bystanders Pamphlets
- Drug Free School Statement
- Alcohol and Drug Education Brochure
- State Licensure Disclosures
- Placement Rates
- Vaccination Policies

These statements are available online at <http://www.milaninstitute.edu/consumer-and-clery-information>.

You may also request a paper copy from the Campus Director or Dean.

The following disclosures are located in the school's catalog, available online at <https://milaninstitute.edu/student-services/school-catalogs/>

Transfer Credit Policy

Initials

Initials



## Milan Institute of Cosmetology-San Antonio

Pursuant to the federal *Student Right-to-Know Act*, on an annual basis, Milan Institute of Cosmetology determines and makes available an overall graduation rate of certificate or degree-seeking, first-time, full-time, undergraduate students. In addition, Milan Institute of Cosmetology also provides the Student-Right-to-Know graduation rate disaggregated by various sub-categories, as determined and defined by the U.S. Department of Education.

The Student Right-to-Know graduation rate is based on a "cohort study," meaning that a group or "cohort" of students is identified and then monitored over a period of time. The current rates, set out below, are based on the group of students who enrolled for the first-time, as full-time students, between September 1, 2020, and August 31, 2021. The rate represents the number of those students who earned their degree or certificate within 150% of the normal time required to complete their program. The rate does not include students who left school to serve in the armed forces, on official church missions, or in the foreign service of the federal government. Students who died or were totally and permanently disabled also are excluded.

It is important to note that the Student Right-to-Know graduation rate is calculated at the school level. In other words, there is one rate for the entire school, not a rate for each specific program. Certain institutions also are required to calculate and distribute graduation or completion rates for students receiving athletically related student aid, as well as transfer-out rates. These requirements, however, are not applicable to Milan Institute of Cosmetology. The most recent, disaggregated Student-Right-to-Know graduation rate for Milan Institute of Cosmetology is set out in the following chart:

Student Category	Number of Students	Number Graduating Within 150%	Graduation Rate
Men	4	2	50%
Women	155	79	51%
Nonresident Alien	1	0	0%
Hispanic/Latino	118	59	43%
American Indian or Alaska Native	0	0	0%
Asian	1	1	0%
Black or African American	28	15	54%
Native Hawaiian or Other Pacific Islander	0	0	0%
White	8	4	50%
Two or More Races	3	2	67%
Race and Ethnicity Unknown	0	0	0%
Received Pell Grant	89	43	50%
Received Subsidized Stafford Loan but no Pell Grant	5	3	60%
Received No Subsidized Stafford Loan or Pell Grant	65	35	54%
<b>OVERALL</b>	<b>159</b>	<b>81</b>	<b>51%</b>

Milan Institute of Cosmetology also makes available each year a federal retention rate, which is the percentage of first-time, full-time students from the previous fall who are still enrolled, or successfully completed their program, the following year. Like the Student-Right-to-Know graduation rate, this retention rate is based on a cohort study and calculated at the school level (*i.e.*, there is one rate for the entire school, not a rate for each specific program). The current rates, set out below, are based on the group of students who enrolled for the first-time, as full-time students, between August 1, 2023, and October 31, 2023, and who were still enrolled or completed their program as of Fall 2023. The most recent federal retention rate for Milan Institute of Cosmetology is set out in the following chart:

Number of Students who Started	Number Still Enrolled or Completed	Retention Rate
202	132	65%

Milan Institute of Cosmetology also makes available each year federal enrollment demographics, which is the percentage of those enrolled, full-time students at the institution who are male; are female; receive a Federal Pell Grant; and are a self-identified member of a racial or ethnic group. Like the Student-Right-to-Know graduation rate, these enrollment demographics are based on a cohort study and calculated at the school level (*i.e.*, there is one rate for the entire school, not a rate for each specific program). The federal demographics for Milan Institute of Cosmetology are set out in the following chart and is for the date rate 8/1/2023 – 10/31/2023:

Student Category	Number of Students	Percentage of overall enrollment
Men	20	10%



Women	182	90%
Received Pell Grant	128	63%
Nonresident Alien	0	0%
Hispanic/Latino	173	86%
American Indian or Alaska Native	0	0%
Asian	0	0%
Black or African American	14	7%
Native Hawaiian or Other Pacific Islander	0	0%
White	7	3%
Two or More Races	8	4%
Race and Ethnicity Unknown	0	0%
<b>OVERALL</b>	202	

Current and prospective students may request a paper copy of this disclosure from the Campus Director, or by emailing [complianceteam@milaninstitute.edu](mailto:complianceteam@milaninstitute.edu). This disclosure also is available on Milan Institute of Cosmetology's website at <https://milaninstitute.edu/consumer-and-clery-information>. The Student-Right-to-Know graduation rate for Milan Institute of Cosmetology is based on data reported by the school in connection with the National Center for Educational Statistics (NCES) Integrated Postsecondary Education Data System (IPEDS) 2023-2024 Graduation Rate Survey. The federal retention rate and federal enrollment demographics are based on data reported by the school in connection with the NCES, IPEDS 2023-2024 Enrollment Survey.

"-" indicates that there were no students in this category.

Prior to executing your enrollment at the *Milan Institute of Cosmetology* you have been provided with the following information:

Campus Location

- 1. There is no promise of employment or income level upon completion of the program. Initials
  
- 2. It is your sole responsibility for repayment of all debts incurred for your education. Initials
  
- 3. *I have received a catalog and consumer information containing and describing all of the following:* Initials

Catalog Delivery Selection

- A. The courses offered Initials
  
- B. The program objectives Initials
  
- C. Length of the program to be attended Initials
  
- D. The faculty and their qualifications Initials
  
- E. Schedules of tuition, fees and all other charges and expenses necessary for completion of course study Initials
  
- F. All cancellation and refund policies Initials

- |   |          |
|---|----------|
| G. Policies and Procedures  | Initials |
| H. School Satisfactory Progress Policy  | Initials |
| I. Non-Discrimination Statement and Students with Disabilities Policy   | Initials |
| J. Controlled Substance Policy and Drug Free Statement  | Initials |
| K. Student Sexual Harassment Policy   | Initials |
| L. Copyright Infringement Policy  | Initials |
| M. Gainful Employment Disclosure  | Initials |
| 4. Crime Statistics, Sexual Violence Policies, Awareness and Programs   | Initials |
| 5. Financial Aid Consumer Information.  | Initials |
| 6. If the student loan is guaranteed or insured by the state or federal government and you default on the loan the federal or state government or the loan guarantee agency can take action against you, including applying any income tax refund to which you are entitled to reduce the balance owed on the loan. | Initials |

7. I understand there may be security cameras on the premises. Initials
8. I am aware that during my externship (if applicable), I will need to have reliable transportation to travel to my externship site. Initials
9. GED Test Site Information is available on the school's website [www.milaninsitute.edu](http://www.milaninsitute.edu) Initials
10. Voter Registration Information is available on the school's website [www.milaninstitute.edu](http://www.milaninstitute.edu) Initials
11. Completion and Placement Rates Initials
12. **Student Media Waiver** - I hereby give my permission to publish the following information for review by students, school staff and the general public: My name; program enrolled; picture; survey comments; testimonial letter. I understand the above mentioned may be used in advertising and promotional material for the school as an endorsement. I will hold the school harmless against any liability or damages caused by my appearance or participation in school publications or on the website. I authorize the information above to be exhibited on campus, on the school's website, or in school publications, and understand there is no form of compensation as a result. I understand that I may request to have my information removed at any time. Initials
13. **Student Injury/Illness Disclosure** - Milan Institute is not liable or responsible for the payment of expenses incurred as the result of injury or illness. The School may be responsible only if/when the student can prove the School and/or its employees have been found to be negligent. Any charges for non-covered procedures, and charges above the Schedule of Benefits, will be the sole responsibility of the student. Initials
14. **Hold Harmless Agreement- Services:** I understand that Milan Institute and Milan Institute of Cosmetology offer training programs in Cosmetology, Massage, and Allied Health. As part of the curriculum, students practice skills on one another in the student Salon/Spa under the supervision of instructors. By agreeing to this, I absolve Milan Institute and Milan Institute of Cosmetology, including their proprietors, officers, agents, instructors, and students, from any liability for any injuries or damages resulting from the services received at the school. I also acknowledge that I assume all risks associated with chemical product applications without a patch test. Initials

**Hold Harmless Agreement- Events:** As part of your education at Milan Institute, you may be asked to participate and/or volunteer in various workshops and/or events. These experiences will further enhance your skills in your chosen field of study. The school, the workshop, nor the event sponsors assume any liability in your travel to and from the workshop facility or event site. You will assume responsibility for arranging transportation and for providing your instructor with proof of a valid Driver's License and Vehicle Insurance before participating in any workshop/event. This *Hold Harmless Agreement* includes your travel should you decide to carpool with other students or staff. The signing of this document relieves Milan Institute of any liability for injuries or damages incurred during student participation off campus.

Initials

**School's Right to Cancel:** During the cancellation period, the School has the right to cancel your enrollment agreement for violations of school policy, including but not limited to violations of conduct policy; absences; non-payment.

Initials

**Internship/Externship Disclosure:** This program of study may require Students to work in an externship, clinic, and/or student spa/salon business, owned and operated and/or completely unrelated to this school, to achieve the hours of hands-on experience required to satisfy their requirements for successful completion of this program. Furthermore, per Federal regulations, Students are not entitled to any form of compensation from said externship, clinic, and/or student spa/salon business(es) as the students are working for credits in their program. Students may not seek any legal damages from this school or the externship, clinic, and/or student spa/salon business(es) for claims of unpaid wages or unemployment insurance for their work at said locations as a student during the program of study, as payment for such work would be unlawful.

Initials

**Licensure:** I understand that the link below provides information regarding whether completion of programs with a state licensure component would be sufficient to meet licensure requirements in a state, including positive licensure determination, negative licensure determination, and no licensure determination. I understand it is my responsibility to formally notify the school in writing should I transfer out of state during my enrollment in the program to provide an updated address. If I am located in a different state than my institution, it is essential to review this information if I intend to become licensed in the state where I am currently located. The institution will provide a paper copy of the information on request.

Initials

<https://milaninstitute.edu/consumer-and-clery-information/>  
*I certify that I have read and understood the foregoing information.*

Signature

Date Stamp

Signer Name Here

3/14/2024

Signature

Date Stamp

Signer Name Here

3/14/2024



Academic achievement earned via distance education may not be accepted for reciprocity or eligible for licensure in other states.

The cost to provide distance education is the same as that for classroom education. The charges to your financial ledger will be the same if you were attending theory classes on campus.

The following are the distance education technologies (hardware and software) that will be required to successfully complete the program:

Chromebook or equivalent computer (see requirements below)

Office 365 – provided

Teams - provided

Web browser

Requirements for computer:

Laptop or Desktop running Windows 10.

At least 4GB of RAM

At least 30GB of available storage

No more than 6 years old

*By signing this disclosure, I am indicating I have read and understand the above statement regarding hours earned via distance education and the technology requirements for distance education.*

Signature

Date Stamp

Signer Name Here

3/14/2024

**Arbitration Agreement and Waiver of Jury Trial**

Campus Name

Campus City

State

Any dispute I may bring against Amarillo College of Hairdressing, Inc., and/or any of its wholly owned subsidiaries, Milan Institute, Milan Institute of Cosmetology, or any of its parents, subsidiaries, successors, officers, directors, or employees, without limitation, (hereinafter collectively and individually referred to as "ACH") or which ACH may bring against me, no matter how characterized, pleaded or styled, shall be resolved by binding arbitration pursuant to the Federal Arbitration Act and conducted by the American Arbitration Association ("AAA") at the campus which I attended school and/or the general vicinity, at the discretion of ACH, under its Supplementary Rules for Consumer Related Disputes, and decided by a single arbitrator. Any dispute over the interpretation, enforceability or scope of this Arbitration Agreement shall be decided by the Arbitrator, and not by a Court. I explicitly waive any right I may have to a jury trial, and understand that the decision of the arbitrator will be binding, and not merely advisory.

Initials

Neither ACH nor I shall file any lawsuit against the other in any court and agree that any suit filed in violation of this provision shall be promptly dismissed by the court in favor of arbitration. Both ACH and I agree that the party enforcing arbitration shall be awarded costs and fees of compelling arbitration.

Initials

The costs of the arbitration filing fee, arbitrator's compensation, and facilities fees that exceed the applicable court filing fee will be paid by ACH.

Initials

I agree that any dispute or claim I may bring shall be brought solely in my individual capacity, and not as a plaintiff or class member in any purported class action, representative proceeding, mass action or consolidated action.

Initials

Any remedy available from a court under the law shall be available in the arbitration.

Initials

To the extent I have outstanding federal student loan obligations incurred in connection with my enrollment at ACH, any arbitration award providing monetary damages shall direct that those damages be first paid toward my student loan obligations.

Initials

I may, but need not, be represented by an attorney at arbitration.

Initials

If I desire to initiate arbitration, Information about the AAA arbitration process and the AAA Supplementary Rules for Consumer Related Disputes can be obtained at [www.adr.org](http://www.adr.org) or 1-800-778-7879. I shall disclose this document to the AAA.

Initials

If any paragraph, sub-paragraph, provision, or clause herein is held invalid, said paragraph, sub-paragraph, provision, or clause shall not affect any other paragraph, sub-paragraph, provision, or clause that can have effect without the invalidated paragraph, sub-paragraph, provision, or clause, and thus is severable one from the other.

Initials

Except as specifically required by the laws of the State where the institution is located (as indicated at the top of this form), the fact of and all aspects of this arbitration and the underlying dispute shall remain strictly confidential by the parties, their representatives, and the AAA. I agree that any actual or threatened violation of this provision would result in irreparable harm and will be subject to being immediately enjoined.

Initials

We agree that neither we nor anyone else who later becomes a party to this predispute arbitration agreement will use it to stop you from bringing a lawsuit concerning our acts or omissions regarding the making of the Federal Direct Loan or the provision by us of educational services for which the Federal Direct Loan was obtained. You may file a lawsuit for such a claim, or you may be a member of a class action lawsuit for such a claim even if you do not file it. This provision does not apply to other claims. We agree that only the court is to decide whether a claim asserted in the lawsuit is a claim regarding the making of the Federal Direct Loan or the provision of educational services for which the loan was obtained. We make the proceeding agreement only to the extent required by a valid regulation issue by the U.S. Department of Education.

Initials

I acknowledge and give my consent to use an electronic signature to bind me to this Agreement. I further acknowledge that this electronic signature attached to this document was created by me as a voluntary and knowing act that represents my intent to be legally bound.

Initials

Milan Institute and Milan Institute of Cosmetology seeks to resolve disputes or claims between any student and the school in a manner that addresses an individual student's complaint in an efficient, cost-effective, and quicker manner than traditional litigation. A student who enrolls at Milan Institute and Milan Institute of Cosmetology agrees, as a condition of his or her enrollment, to resolve any dispute through mandatory arbitration that shall not be adjudicated as a class action or a consolidated class arbitration proceeding. However, the school cannot require a student loan borrower to participate in arbitration or any internal dispute resolution process offered by the institution prior to filing a borrower defense to repayment application with the U.S. Department of Education pursuant to 34 CFR 685.206(e); the school cannot, in any way, require students to limit, relinquish, or waive their ability to pursue filing a borrower defense claim, pursuant to 34 CFR 685.206(e) at any time; and any arbitration, required by a pre-dispute arbitration agreement, tolls the limitations period for filing a borrower defense to repayment application pursuant to 34 CFR 685.206(e)(6)(ii).

Initials

I HAVE HAD AN OPPORTUNITY TO FULLY READ AND UNDERSTAND THIS ENTIRE AGREEMENT. BY MY ABOVE INITIALS AND MY BELOW SIGNATURE, I CERTIFY THAT I HAVE READ, UNDERSTAND, AND AGREE TO THE TERMS OF THIS AGREEMENT.

Signature

Date Stamp

Signer Name Here

3/14/2024