



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

ENROLLMENT AGREEMENT

All instruction is provided at the following address: Milan Institute of Cosmetology 1580 George Dieter Suite 207, El Paso, TX 79936
Effective Date: 12/19/2025

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	Weeks Required for Completion as Contracted with the Institution

In case of an emergency, I give authority to the School to reach out to my emergency contact below. I authorize any emergency personal or medical information to be shared with this person and understand that this information may contain personally identifiable information about my attendance or participation at school

Emergency Contact	Emergency Contact Phone	Emergency Contact Relationship
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ETHNIC AND RACE INFORMATION - Each institution approved to operate by the Department of Education is required to report the following information for students in each course of instruction. This information is for statistical purposes only

Ethnicity

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.

SCHEDULE OF PAYMENTS (select all that apply) The school accepts payments in cash, check, 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, if 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. The cancellation policy applies to a maximum of two enrollments per student.

REFUND POLICY

Institutions are required to apply State, Licensing and/or Accreditation refund policies as applicable to the location and program attended. If more than one set of regulations applies, the calculation that best benefits the student will be the refund policy adopted.

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 "Student's Right to Cancel" the school will remit a refund within 30 days following the student's withdrawal whether officially or unofficially.

A "fair and equitable refund" will be computed based on scheduled hours of class attendance through the last date of attendance. Leaves of absence published scheduled breaks and school holidays will not be counted as part of the scheduled class attendance.

Books, supplies, materials are included in the tuition price, unless otherwise noted. All costs are itemized on the Enrollment Agreement.

The school may retain not more than \$100 if:

- (A) tuition is collected before the course of training begins; and
- (B) the student fails to withdraw from the course of training before the cancellation period expires.

Refunds shall be calculated as follows:

(A) If a student begins a course of training that is scheduled to run not more than 12 months and, during the last 50 percent of the course, withdraws from the course or is terminated by the school, the school:

- (1) may retain 100 percent of the tuition and fees paid by the student; and

(2) is not obligated to refund any additional outstanding tuition.

(B) If a student begins a course of training that is scheduled to run not more than 12 months and, before the last 50 percent of the course, withdraws from the course or is terminated by the school, the school shall refund:

- (1) 90 percent of any outstanding tuition for a withdrawal or termination that occurs during the first week or first one-tenth of the course, whichever period is shorter;
- (2) 80 percent of any outstanding tuition for a withdrawal or termination that occurs after the first week or first one-tenth of the course, whichever period is shorter, but within the first three weeks of the course;
- (3) 75 percent of any outstanding tuition for a withdrawal or termination that occurs after the first three weeks of the course but not later than the completion of the first 25 percent of the course; and
- (4) 50 percent of any outstanding tuition for a withdrawal or termination that occurs not later than the completion of the first 50 percent of the course.

(C) A refund owed under this section must be paid not later than the 30th day after the date the student becomes eligible for the refund.

If the student obtains equipment, as specified in the enrollment agreement as a separate charge and returns it unused within 30 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 30-days 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 student has paid in more than the amount that the student owes for the time he/she has attended, then a refund will be made within 30 days. If the amount that the student owes is more than the student has already paid, the student will be responsible for the balance.

- **PROGRAM OR COURSE CANCELLATION POLICY**

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.

- **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 thirty (30) 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.

- **WITHDRAWAL DEFINITION**

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 to Title IV Calculation (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 45 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 up to 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 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 the loan funds so that you don't incur additional debt. Your school may automatically use all or a portion of your Post-withdrawal disbursement of grant funds for tuition, fees, and room and board charges (as contracted with the school). 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 (some schools ask for this when you enroll), 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 to the school.

There are some Title IV funds that you may have been 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 30th day.

If you receive (or your school or parent receive 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 didn't keep this amount of your Title IV program funds. If your school is not required to return all 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 www.studentaid.ed.gov.

DELINQUENT TUITION

The student may be charged a \$10.00 late fee for payments received 10 days after the due date. Any student who is delinquent in payments to the school may be suspended or terminated from school, at the discretion of the administration, until the school receives payment, or the student makes written payment arrangements acceptable to the school. If an amount is due, a payment schedule is arranged. If a student does not follow the payment guidelines, after 90 days his/her account will be turned over to the Corporation's collection agency. The student will be responsible for all costs associated with collection.

FEDERAL OR STATE GUARANTEED LOANS

If a student is eligible for a loan guaranteed by the federal or state government and the student defaults on the loan, both of the following may occur:

1. The federal and state government or a loan guarantee agency may take action against the student, including applying any income tax refund to which the person is entitled to reduce the balance owed on the loan.
2. The student may not be eligible for any other federal student financial aid at another institution or other government assistance until the loan is repaid.

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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. This Agreement is binding when it is signed by both the student and the representative of the School.

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NOTICE CONCERNING TRANSFERABILITY OF CREDITS AND CREDENTIALS EARNED AT OUR INSTITUTION

The transferability of credits you earn at Milan Institute is at the complete discretion of an institution to which you may seek to transfer. Acceptance of the certificate you earn at Milan Institute is also at the complete discretion of the institution to which you may seek to transfer. If the credits or certificate that you earn at this institution is not accepted at the institution to which you seek to transfer, you may be required to repeat some or all of your coursework at that institution. For this reason, you should make certain that your attendance at this institution will meet your education goals. This may include contacting an institution to which you may seek to transfer after attending Milan Institute of Cosmetology to determine if your certificate will transfer.

Milan Institute of Cosmetology has not entered into any articulation agreements or relationships with educational entities.

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GROUNDINGS 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.

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GRADUATION REQUIREMENTS

Upon successful completion of the program, you may be eligible to sit for the State licensing exam. 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 going to State Board. Students who are in good standing with their financial obligations to the school will receive their Certificate of Completion and transcript.

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CRIME AWARENESS AND CAMPUS SECURITY

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

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LICENSING REQUIREMENTS

The licensing requirements for the state of Texas are:

1. For a Cosmetology license, a student must complete 1,000 clock hours of training in a licensed cosmetology school.
2. For an Esthetician license, a student must complete 750 clock hours of training in a licensed cosmetology school.
3. For a Manicurist license, as student must complete 600 clock hours of training in a licensed cosmetology school.
4. For a Barbering license, a student must complete 1,000 clock hours of training in a licensed barbering school.
5. The student must pass the state board exam, both practical and written parts.

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INFORMATION ABOUT THE BEAUTY INDUSTRY

Those who practice cosmetology work mostly in a salon, but may work in a spa, hotel, or resort. Manicurists 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. Barbers mostly work in barber shops or salons. 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 those who practice cosmetology, barbers, manicurists, and estheticians: (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.

EXAM AND LICENSURE FEES

Milan Institute of Cosmetology 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.

GRADUATION AND PLACEMENT INFORMATION

To help you make a good decision about whether to sign up for the 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:

2024 Graduation: 78.03%, Placement: 80.53%, Licensure: 96.55%

Rates by individual campus and program are 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 section of this agreement and I had the opportunity to ask questions. My initials indicate I have no outstanding questions at this point.

Initials

ENROLLMENT AGREEMENT Part A - Tuition and Fee

ESTHETICIAN - DAY Certificate of Completion		750 hours/30 Weeks/25 hours a week Maximum of 45 weeks allowed for completion			
Schedule: Wednesday through Friday 8:00 a.m. to 4:50 p.m.					
Breakdown of Costs	Length	Books/Materials {a}	Lab Fee {b}	Tuition {b}	Total Charges
Academic Year 1/Period 1	375 Hours/ 15 Weeks	\$808.09	\$175.00	\$6,741.92	\$7,725.01
Academic Year 1/Period 2	375 Hours/ 15 Weeks	\$808.07	\$175.00	\$6,741.92	\$7,724.99
Milan Opt In					
TOTAL CHARGES		\$1,616.16	\$350.00	\$13,483.84	\$15,450.00
Milan Opt Out					
TOTAL CHARGES		\$2,011.61	\$350.00	\$13,483.84	\$15,845.45
ESTHETICIAN - EVE Certificate of Completion		750 hours/37.5 Weeks/20 hours a week Maximum of 56 weeks allowed for completion			
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
Academic Year 1/Period 1	375 Hours/ 18.75 Weeks	\$808.09	\$175.00	\$6,741.92	\$7,725.01
Academic Year 1/Period 2	375 Hours/ 18.75 Weeks	\$808.07	\$175.00	\$6,741.92	\$7,724.99
Milan Opt In					
TOTAL CHARGES		\$1,616.16	\$350.00	\$13,483.84	\$15,450.00
Milan Opt Out					
TOTAL CHARGES		\$2,011.61	\$350.00	\$13,483.84	\$15,845.45

{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 2024:

All programs at this campus	This program at this campus
Graduation: 77.49%, Placement: 70.43%, Licensure: 99.39%	Graduation: 83.59%, Placement: 66.36%, Licensure: 100.00%

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

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.

Initials

ENROLLMENT AGREEMENT Part B - Program Supplies

The following is a list of digital resources and supplies, with titles and prices, used in the Esthetician 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	Outside Cost	Vendor
CIMA for Milady Standard Esthetics Fundamentals, 12th Ed.	9780357812563	\$ 271.45	\$ 271.45	Only @ Milan
Book Subtotal		\$ 271.45	\$ 271.45	
Sales Tax	8.2500%	\$ 22.40	\$ 22.39	
Book Total		\$ 293.85	\$ 293.84	
Supplies		Student Cost	Outside Cost	Vendor
Marianna Est. Kit		\$ 284.15	\$ 284.81	Amazon
Skin Care Product Kit	EST	\$ 329.24	\$ 329.24	Only @ Milan
Borboleta Eyelash Extension kit	9798214051987	\$ 245.36	\$ 447.00	Borboleta
MUD Makeup Kit		\$ 234.12	\$ 397.00	Mudshop.com
Milan Logo Scrub Top (3 ea)		\$ 64.58	\$ 64.58	Only @ Milan
Scrub Pant (3 ea)		\$ 58.34	\$ 58.47	Scrubs USA
Name badge		\$ 5.75	\$ 5.75	Only @ Milan
Supplies Subtotal		\$ 1,221.54	\$ 1,586.85	
Sales Tax	8.2500%	\$ 100.77	\$ 130.92	
Supplies Total		\$ 1,322.31	\$ 1,717.77	
Books/Supplies Total with Tax		\$ 1,616.16	\$ 2,011.61	
*Itemized list of outside cost and vendors available upon request.				

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
Signer Name Here	Signer Name Here	Signer Name Here