



ENROLLMENT AGREEMENT and INSTALLMENT CONTRACT

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AGREEMENT made on... between above institution, hereinafter called School, and... Soc. Sec. #... Driver's License or DMV ID#... Date of Birth... hereinafter called Student. I request enrollment in a course whose title and occupational objective is described in the School's catalog as... consisting of: ___ wks, ___ hrs per week for total of ___ hours.

PROGRAM TITLE OR EDUCATIONAL SERVICE: _____

Period Covered by Enrollment Agreement _____ Wks / Total Clock Hours to be Completed: _____

Start Date: _____ Scheduled Completion Date: _____ Session: _____

Table with 2 columns: Fee Category (e.g., Registration, Tuition, DOT Physical) and Description. Includes a 'Fund' row for institutional charges.

Table titled 'CHARGES' with 2 columns: Charge Category (e.g., Total Charges for Current Period, Adjustments) and Amount. Includes an asterisk for estimated total charges.

NOTICE

YOU MAY ASSERT AGAINST THE HOLDER OF THE PROMISSORY NOTE YOU SIGNED IN ORDER TO FINANCE THE COST OF THE EDUCATIONAL PROGRAM ALL OF THE CLAIMS AND DEFENSES THAT YOU COULD ASSERT AGAINST THIS INSTITUTION, UP TO THE AMOUNT YOU HAVE ALREADY PAID UNDER THE PROMISSORY NOTE.

* YOU ARE RESPONSIBLE FOR THIS AMOUNT. IF YOU GET A STUDENT LOAN, YOU ARE RESPONSIBLE FOR REPAYING THE LOAN AMOUNT PLUS ANY INTEREST.

Any questions a student may have regarding this enrollment agreement that have not been satisfactorily answered by the institution may be directed to the Bureau for Private Postsecondary Education at 2535 Capitol Oaks Drive, Suite 400, Sacramento, CA 95833, www.bppe.ca.gov, toll-free telephone number (888) 370-7589 or by fax (916) 263-1897.

THIS AGREEMENT IS LEGALLY BINDING WHEN SIGNED BY BOTH THE STUDENT AND/OR HIS OR HER GUARDIAN AND ACCEPTED BY THE INSTITUTION.

Student and/or Guardian's Signature. _____

Date _____

Authorized School Representative's Signature _____

Date _____

STUDENT'S RIGHT TO CANCEL

You have the right to cancel the enrollment agreement and obtain a refund of charges paid through attendance at the first class session, or the seventh day after enrollment, whichever is later. You must exercise your right to cancel by _____. Cancellation occurs when you give written notice of cancellation at the school address shown on the front page of this Agreement. You can do this by mail, email, fax, or text. The notice of cancellation, if mailed, is effective when deposited in the mail, properly addressed with postage prepaid. Advanced Career Institute prefers that notice of cancellation be in writing, and a withdrawal may be effectuated by the student's written notice or by the student's conduct, including, but not necessarily limited to, a student's lack of attendance. To cancel the enrollment agreement for school, email, mail, text, deliver, or phone a request of cancellation to Advanced Career Institute, Attn: Cancellation, PO Box 3027, Visalia, California, 93278. If you cancel your enrollment agreement, the school will remit a refund within 45 days following your withdrawal less a non-refundable registration fee not to exceed \$250. If the student is rejected for training or if a course is canceled and no classes are attended, the student will receive a refund of all moneys paid.

WITHDRAWAL FROM THE COURSE:

You have the right to withdraw from the School at any time after the cancellation period and receive a pro rata refund if you have completed 60% or less of the course of instruction. If you withdraw from the course of instruction after the cancellation period outlined in the paragraph above, the School will remit a refund within 45 days following your withdrawal less a non-refundable registration fee not to exceed \$250 and less any non-refundable equipment fees or equipment not returned within thirty [30] days following your withdrawal. You are obligated to pay only for the cost of educational services rendered until you have completed 60% of the course or enrollment period. After 60% completion, there is no refund due. You are liable for the amount, if any, by which (the pro rata or documented cost) for equipment and education exceeds the refund amount.

For the purpose of determining the amount you owe for the time you attended, you shall be deemed to have withdrawn from the course when any of the following occurs:

- (1) You notify the School of your withdrawal or as of the date of your withdrawal whichever is later.
- (2) The School terminates your enrollment.
- (3) You fail to attend 10 class sessions as required by school policy. In this case, the date of withdrawal shall be deemed to be the last date of recorded attendance.

REFUND CALCULATION

For the purpose of determining the amount of the refund, the date of the student's withdrawal shall be deemed the last date of recorded attendance. The pro-rated refund shall be the total tuition amount for the course (total institutional charge for current period of attendance, minus registration fee of \$250, minus STRF, minus any other non-refundable fees) divided by the total number of course hours, multiplied by the number of hours attended. To determine whether tuition is owed to ACI or whether ACI owes the student a refund add the tuition amount due for the hours attended plus any non-refundable fees less the amount of any student payments made. If the student has completed more than 60% of the period of attendance for which the student was charged, the tuition is considered earned and the student will receive no refund.

If the student has received federal student financial aid funds, the student is entitled to a refund of moneys not paid from federal student financial aid program funds. If the student obtains a loan to pay for an educational program, the student will have the responsibility to repay the full amount of the loan plus interest, less the amount of any refund.

If the 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 or 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.

If any portion of your tuition was paid from the proceeds of a loan, then the refund will be sent to the lender or to the agency that guaranteed the loan, if any. Any remaining amount of refund will first be used to repay any student financial aid programs from which you received benefits, in proportion to the amount of the benefits received. Any remaining amount will be paid to you. If there is a balance due, you will be responsible to pay that amount.

HYPOTHETICAL REFUND EXAMPLE

Assume that a student, upon enrollment in a 160 clock-hour training program, has paid \$2500 towards the following cost: \$4000 for tuition, \$250 for registration, \$5 for STRF fees and \$100 in supplies as specified in the enrollment agreement. The student then withdraws after completing 75 clock-hours. The statutory pro-rata refund to the student would be as follows:

HYPOTHETICAL PRO-RATA REFUND CALCULATION			
A	Tuition Amount		\$ 4,000.00
B	Total Course Hours		160
C	Hours Student Attended (Prior to Withdrawal)		75
D	Percent of Program Completed (Note: If over 60%; no refund is required)	Row C/B	47%
E	Non-Refundable Registration		\$ 250.00
F	Non-Refundable Books/Supplies/STRF/Fees		\$ 105.00
G	Total Amount Owed for Hours of Instruction & Fees	Row (A/B*C)+E+F	\$ 2,230.00
H	Student Payments Received		\$ 2,500.00
I	Refund Due or (Amount Owed by Student)	Row G-H	\$270.00

In this example, the student paid \$2,500, \$270 more than the \$2,230 that was owed to the school for the hours attended resulting in a refund.

IF THE AMOUNT THAT YOU HAVE PAID IS MORE THAN THE AMOUNT THAT YOU OWE FOR THE TIME YOU ATTENDED, THEN A REFUND WILL BE MADE WITHIN 45 DAYS OF WITHDRAWAL. IF THE AMOUNT THAT YOU OWE IS MORE THAN THE AMOUNT THAT YOU HAVE ALREADY PAID, THEN YOU WILL BE RESPONSIBLE FOR IMMEDIATE PAYMENT OF THE AMOUNT DUE.

STUDENT TUITION RECOVERY FUND

You must pay the state-imposed assessment for the Student Tuition Recovery Fund (STRF) if all of the following applies to you:

1. You are a student in an educational program, who is a California resident, or are enrolled in a residency program, and prepay all or part of your tuition either by cash, guaranteed student loans, or personal loans, and;
2. Your total charges are not paid by any third-party payer such as an employer, government program or other payer unless you have a separate agreement to repay the third party.

You are not eligible for protection from the STRF and you are not required to pay the STRF assessment, if either of the following applies:

1. You are not a California resident, or are not enrolled in a residency program, or;
2. Your total charges are paid by a third party, such as an employer, government program or other payer, and you have no separate agreement to repay the third party.

It is important that you keep copies of the enrollment agreement, financial aid papers, receipts or any other information that documents the monies paid to the school.

