

Applicant (First & Last Name): Start Date: <u>January 17, 2017</u> Session: <u>Day (7:30 a.m. - 2:00 p.m.)</u>

Aviation Maintenance Technician

FAA Approved Airframe and Powerplant Curriculum

Program Details

Current Tuition per Credit Hour	Credits per Semester (Term)	Total Program Length	Total Earned Credits Required for Graduation	Total Number of Academic Years	Total Tuition Estimated	Textbooks (Estimated)
\$590.00	9-15	91 Weeks	78	3	\$46,020.00	\$765.00

For academic purposes, our programs are measured in credit hours. For Veterans Affairs (VA) certification purposes, our programs are measured in clock hours. As reported to the VA, each block within this program is 120 clock hours in length, for a total of 2,040 clock hours.

Tuition, Fees, and Charges

Tuition & Fees	Academic Year 1 (28 Credits)	Academic Year 2 (28 Credits)	Academic Year 3 (22 Credits)	Total Program Cost (78 Credits)
Tuition	\$16,520.00	\$16,520.00	\$12,980.00	\$46,020
Books (estimated)	\$765.00	-	-	\$765
Application Fee	\$25.00	-	-	\$25
Library Fee	\$12.00	-	-	\$12.
Administrative Fee	\$100.00	-	-	\$100.
Security Fee	\$100.00	-	-	\$100.
Transfer Fee OYes ONo				
Re-Enrollment Fee OYes ONo				
Transcript Fee O Yes 🖲 No				
Balance Due	\$17,522.00	\$16,520.00	\$12,980.00	\$47,022

Tuition charges estimated based on current per credit tuition rate.

TOTAL CHARGES FOR THE CURRENT PERIOD OF	
ATTENDANCE: \$17,522.00	
ESTIMATED TOTAL CHARGES FOR THE ENTIRE EDUCATIONAL PROGRAM:	<u>\$47,022.00</u>
TOTAL CHARGES THE STUDENT IS OBLIGATED TO PAY UPON ENROLLMENT:	25.00

Fees & Items Not Included in Tuition

In addition to the tuition schedule, the student will be charged one-time charges as estimated above. The student agrees to pay the above corresponding fees for the term to the school in full upon the start of his or her first term. The student will also be charged an additional fee or fees if he or she transfers in courses (\$100 per transfer), re-enrolls (\$25), or requests an official transcript (\$5 each). For additional costs that may not be included in tuition, or are required for a specific program, refer to the catalog supplement.

Payment Methods

A financial aid estimate worksheet will be given to the student indicating how the student will be able to meet his/her financial obligation to the school each academic year. Because the distributions are meant to pay both the present and future tuition and books as disclosed within this enrollment agreement and financial aid estimate worksheet, the student requests that the disbursements be retained by the school, unless noted on the worksheet. This serves to assist the student with his or her budgeting. If a promissory note is indicated, the promissory note will become a part of the enrollment agreement.

The student shall be entitled to the privileges and bound to the conditions below and the student understands that this agreement becomes a legally binding instrument up on the school's written acceptance unless cancelled in accordance with the cancellation policy as described herein.

Scheduling

The student will receive group instruction in the subjects composing his or her program of study by instructors of the school. The school reserves the right to modify courses and books in the best interest of the overall program upon notice to the student. Students are normally scheduled for up to six instructional class hours per day, four days per week, within the above time frames.

Graduation

The student will be awarded a certificate upon satisfactory completion of the requirements of his or her chosen program, compliance with school policies, and payment of money owed.

Transfer of Credit

Aviation Institute of Maintenance makes no claim or guarantee that credit earned will transfer to another institution.

Placement

The school offers job placement assistance at no additional charge; however no guarantee of job placement, level of anticipated income, or wage rate is made or implied.

Tuition Obligation

The tuition obligation for each term begins on the first day of each respective term. Textbooks and tool kits are not included in the tuition and are nonreturnable. Estimated textbook cost does not include sales tax or shipping charges. For courses repeated and courses taken that cause the student to attempt additional hours, there will be an additional charge based on the number of credits in the course and the per-credit tuition charge that is in effect at the time the additional credits are taken.

The school reserves the right to modify the tuition rate by providing the student at least 30 days advanced notice before the end of any academic year. Students will be charged at the revised rate at the beginning of their next academic year. Any course that has to be repeated because of prior failure or fault of the student will be charged at the rate in effect at the time the course(s) are repeated.

If student accepts any institution approved private or alternative loan, such funds are to be allocated solely to institutional charges, institutional books, institutional fees, or institutional housing. Any credit balance created by alternative or private funding must first be refunded to the lender before any funds will be released to the student.

NOTICE CONCERNING TRANSFERABILITY OF CREDITS AND CREDENTIALS EARNED AT OUR INSTITUTION.

The transferability of credits you earn at Aviation Institute of Maintenance is at the complete discretion of an institution to which you may seek to transfer. Acceptance of the credits that you earn in Aviation Maintenance Technology is also at the

complete discretion of the institution to which you may seek to transfer. If the credits that you earn at the institution are not accepted at the institution to which you seek to transfer, you may be required to repeat some or all of the coursework at that institution. For this reason you should make certain that your attendance at this institution will meet your educational goals. This may include contacting an institution to which you may seek to transfer after attending Aviation Institute of Maintenance to determine if the credits will transfer.

If a 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.

Disclosure Statement

PROMISE TO PAY

The student promises to pay Aviation Institute of Maintenance (the school) the total principal sum of the Loan which includes amounts credited to pay for tuition, other fees and books at Aviation Institute of Maintenance under the terms of this Promissory Note (the" Note"), and the related Disclosure Statement which is incorporated herein by this reference. The student understands that a \$35.00 NSF fee will be assessed for each payment on this Note returned for any reason, including but not limited to insufficient funds or stop payment order. When and as permitted by applicable law, the student agrees to pay the school reasonable attorney's fees, court and other collection costs that the school may incur when enforcing the terms of this Note if the student is in default.

DEFAULT

To the extent permitted by applicable law, the student will be in default and the school has the right to give the student notice that the whole outstanding principal balance and all other amounts payable to the school under the terms of this Note are due and payable in-full and carry an interest rate not to exceed 1.5% (subject to any applicable law which may give the student the right to cure his/her default) if: (1) any loan payment is more than thirty (30) days past due, (2) the student dies, (3) the student breaks any of his/her other promises in this Note that materially impairs his/her ability to pay the amounts owed, (4) any bankruptcy proceeding is begun by or against the student, or the student assigns any of his/her assets for the benefits of his/her creditors, (5) If the student makes any false statement in applying for this Loan or at any time during the Repayment period that materially impairs his/her ability to pay. When and as permitted by applicable law, the student agrees to pay the school reasonable attorney's fees, court and other collection costs that you incur in enforcing the terms of this Note if the student is in default.

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.

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.

Assignment

The student agrees that the school may assign this agreement to a bank or other third party. No such transaction will alter the refund policy contained in this agreement.

Cancellation Policy

If the student is rejected for admissions, all monies previously paid will be refunded. STUDENT'S RIGHT TO CANCEL-If the student cancels this agreement by written notice to the Campus Executive Director at the above campus address within 3 calendar days from the date of signing the *Student Enrollment Agreement*, excluding legal holidays, or through the attendance of the first class session, whichever is later, all monies paid will be refunded. If the Student Cancels between day 4 to day 7 all monies will be refunded less the amount for fees/deposits allowed, not to exceed \$150. If the student has not previously visited the school, then these days commence from the time of the student's first visit or the student's regularly scheduled orientation, whichever occurs first.

LAST DATE TO CANCEL:_____

Termination Policy

The student must comply with school rules and regulations during the program of study. The school may cancel this agreement and suspend the student in the event the student fails to comply with the rules and regulations as stated in the current catalog. The student may also be suspended for failure to maintain Satisfactory Academic Progress or non-payment of tuition and fees. Such suspension/termination for valid reasons does not relieve the student of the financial

obligation to pay all tuition due per the school refund policy.

Withdrawals Policy

FAILURE TO ENTER – If an accepted student does not enter at least one class to begin the program, the full amount of prepaid tuition and prepaid fees will be refunded. If a student fails to enter at least one class at the beginning of a new term, any prepaid tuition and fees for that term will be refunded.

WITHDRAWAL – Unless otherwise noted, the student's withdrawal date will be the last day of recorded attendance or the date of formal withdrawal (written notification), whichever occurs first. In the case of dismissal for disciplinary reasons, failure to maintain academic progress, or violation of school rules and policies as outlined in the school catalog, the student's last date of recorded attendance will be the date of dismissal. If the student is considered a withdrawal, per the policy described, the school will send the student an invoice of the amounts owed to the school and the payment options. Payment will be due 30 days from the date of the invoice. A 1.5% rate of interest per month will be incurred for balances not paid when due. In the event third party financing is found at a lower rate of interested than the established 1.5% per month, the student agrees to apply and accept such new terms from the third party lender.

POSTPONEMENT – In the event a scheduled new class start date is postponed by the school for longer than 45 calendar days, applicants may cancel this contract and are entitled to a full refund of all monies paid.

Return to Title IV Funds

Students must submit notification in writing to the registrar or Campus Executive Director, to officially withdraw. Submission of notification to any other department may result in delay of processing but will not invalidate the notification. Any student who ceases attending without notifying the institution is considered an unofficial withdrawal. The school considers that any student who begins attending and fails to register for the next scheduled term without notification has unofficially withdrawn. If the school is not required to take attendance, the school will make this determination no later than 30 days after the end of the term, or as required by the state or other entity. A student who unofficially withdraws will be considered to have withdrawn at the midpoint of the term in which s/he began attendance. If the school has documentation of a last date of attendance beyond the midpoint, that date will be used to calculate Title IV earned. Calculation of Title IV earned will be based upon that date.

If the school is required to take attendance, the school will make this determination no later than 14 days after the last recorded date of attendance or presence at an academically related event. Eligibility for Title IV aid must first be revised based on changed enrollment status. This revised status reflects reduced attempted credits/clock hours since the student did not begin attendance in all the modules for which s/he enrolled in the term.

When the student withdraws, Federal Regulation specifies how the school must determine the amount of Title IV program assistance earned (Return to Title IV Calculation). The Title IV programs that are covered by this law are: Federal Pell Grants, Iraq Afghanistan Service Grants, National SMART grants, TEACH Grants, Stafford Loans, PLUS Loans, Federal Supplemental Educational Opportunity Grants (FSEOGs), and Federal Perkins Loans.

When the student withdraws during a payment period, the amount of Title IV program assistance earned up to that point is determined by a specific formula. If the student received (or the school or a parent received on student's behalf) less assistance than the amount earned, the student may be able to receive those additional funds. If the student received more assistance than earned, the excess funds must be returned by the school and/or the student.

The amount of assistance earned is determined on a pro-rata basis. For example, if the student completed 30% of the payment period, the student earned 30% of the assistance s/he was originally scheduled to receive. Once the student has completed more than 60% of the payment period, the student earns all the assistance s/he was scheduled to receive for that period.

If the student did not receive all of the funds earned, s/he may be due a Post-withdrawal disbursement. If the Post-withdrawal disbursement includes loan funds, the school must get the student's permission before the school can disburse them. The student may choose to decline some or all of the loan funds. The school is permitted to automatically use all or a portion of a Post-withdrawal disbursement of Grant funds for tuition, fees, and room and board charges (as contracted with the school). The school will need permission to use the Post-withdrawal grant disbursement for all other school charges. If the student does not give permission, the student will be offered the funds. From the date the school determined the student withdrew, grant post-withdrawal funds must be paid within 45 days and loan post-withdrawal funds must be paid within 180 days.

There are some Title IV funds that the student may have been scheduled to receive that cannot be disbursed once the student withdraws because of other eligibility requirements. For example, if a first-time, first-year undergraduate student and student has not completed the first 30 days of the program before withdrawing, the student will not receive any FFEL or Direct Loan funds that s/he would have received had s/he remained enrolled past the 30th day. If the student receives (or the school or a parent receives) excess Title IV program funds that must be returned, the school must return a portion of the excess equal to the lesser of:

1. Institutional charges multiplied by the unearned percentage of funds, or

2. The entire amount of excess funds.

The school must return this amount even if the school didn't keep this amount of the student's Title IV program funds.

Return of unearned aid is allocated in the following order:

- Unsubsidized Federal Direct Loan
- Subsidized Federal Direct Loan
- Federal Direct Parent (PLUS) Loan
- Federal Pell Grant
- Federal Supplemental Opportunity Grant
- Other Title IV assistance

Should there be any additional refund over the total amount of Title IV assistance, a refund will be made to the student and/or other sponsoring agencies. Amounts

refunded to each program shall not exceed the award from the program.

If the school is not required to return all of the excess funds, the student must return the remaining amount. Any loan funds that must be returned, the student (or parent for a PLUS Loan) repays in accordance with the terms of the promissory note. Any amount of unearned grant funds that must be returned is an overpayment. The maximum amount of a grant overpayment that a student must repay is half of the grant funds received or scheduled to receive. The student does not have to repay a grant overpayment if the original amount of the overpayment is \$50 or less. The student must make arrangements with the school or the Department of Education to return the unearned grant funds. An outstanding overpayment makes the student ineligible for Title IV. To regain eligibility, s/he must either repay the amount in full or make satisfactory repayment arrangements with the Department of Education and provide documentation of good standing.

The requirements for Title IV program funds when a student withdraws are separate from the state/institutional refund policy. Therefore, the student may still owe funds to cover unpaid institutional charges. The school may also charge the student for any Title IV program funds that the school is required to return. A tuition refund (separate from a Title IV refund) is calculated per the policy on the enrollment agreement and in the school catalog. The state/institutional refund policy determines how much in tuition and fees are owed; the Return to Title IV policy determines how much aid you have earned. These two amounts may be very different. Students should contact the campus bursar if they have questions about either calculation. The school is required to provide the student with an estimate of what may be earned and what may have to be returned should the student withdraw.

Unresolved Issues

A student or any member of the public may file a complaint about this institution with the Bureau for Private Postsecondary Education Bureau for Private Postsecondary Education by calling toll free (888) 370-7589 or by completing a complaint form, which can be obtained on the bureau's Internet Web site <u>www.bppe.ca.gov</u>.

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

Institutional/State Refund Policy

Refunds will be paid within 30 days of the cancellation date or within 30 days of the written request for withdrawal or 30 days from the last date of recorded attendance or within 30 days from the receipt of payment in the event that the date of such receipt is after the last date of attendance unless federal or state requirements specify otherwise. Attendance will be recorded at the end of each grading period within the term. If the school receives a written request for withdrawal from the student, that date shall be the last date of attendance. If a student does not submit written notification to the school, the last date of attendance will be the last date of documented academic activity. In any event the date used for calculating the amount of refund due will never be longer than the last date of academic activity.

After the Return of Title IV funds calculation has been made, the institutional refund policy is applied. State regulations determine the amount of tuition due to the institution at the point of withdrawal/termination. The calculation is based upon the number of weeks completed. Neither Spring break nor Christmas break is included in the calculation. The policy the school uses is as follows:

State Formula				
If a student completes:	The institution refunds:			
0 - 10%	90%			
10.01 - 20%	80%			
20.10 - 30%	70%			
30.01 - 40%	60%			
40.01 - 50%	50%			
50.01 - 60%	40%			
60.01 - 100%	0%			

Students should be cautioned that if they fail to complete their program, Aviation Institute of Maintenance, may have to refund previously applied grants and loans to the originator and then demand payment for this tuition from the student.

In special cases of prolonged illness or accident, death in the family, or circumstances that make it impractical to complete the program, the school will follow its refund policy in making a decision regarding repayment arrangements that is reasonable and fair to both parties.

Arbitration Agreement

You and the School (hereinafter the "Parties") agree to submit any controversy or claim arising out of or relating in any way to your enrollment, study or association with the School or any aspect thereof, including but not limited to, disputes concerning alleged civil rights violations, but specifically excluding any effort on the part of Aviation Institute of Maintenance or its parents, affiliates or assigns to collect any amount due and owing by student, to binding arbitration administered by the American Arbitration Association ("AAA") in accordance with its Consumer Arbitration Rules. You may request a copy of those rules from the Corporate Director of Human Resources, by contacting http://www.adr.org).

By executing this Agreement, you and the School agree that an arbitrator, and not a federal, state or local court, shall have the exclusive jurisdiction and authority to hear and resolve any dispute relating to the formation, interpretation, or enforcement of this Agreement, including, but not limited to, any claim that any provision(s) of the Enrollment Agreement and this Arbitration Agreement, including the delegation of such issues to an arbitrator for decision, is void or voidable for any reason.

If a court or arbitrator should find any provision of this Agreement to be unenforceable, you and the School agree that such court or arbitrator shall be authorized to interpret and modify this Agreement, to the extent necessary to make it enforceable, subject to the provisions of this Agreement. This Agreement shall also be self-amending; meaning that if any provision is deemed unlawful or unenforceable, that provision and the Agreement shall be automatically, immediately and retroactively amended, modified, and/or altered so that it is legally enforceable.

You agree that you and the School are obligated to arbitrate all covered claims as set forth above. However, no remedies that would otherwise be available to you

individually in a court of law will be forfeited by virtue of this Agreement.

The Arbitration Process

The arbitration proceeding shall be conducted by a single arbitrator in accordance with the Rules & Procedures ("Rules") of the American Arbitration Association ("AAA"), as modified by applicable law and the terms of this Agreement. In addition:

- The School or you may initiate the arbitration process by filing a written demand for arbitration with the AAA, and sending a copy of the demand to the
 other party by personal delivery or certified mail. A demand filed by the School will be sent to your last known address as reflected in the School's
 records.
- All fees and expenses of the arbitration, in excess of the amount that you would have been required to pay if the matter was filed in court, shall be paid by the School. The School agrees that if it prevails at the arbitration, it shall not seek to recover its costs from you, even if at law it would otherwise be entitled to seek such costs.
- The arbitrator shall be selected pursuant to AAA's rules unless the Parties agree otherwise.
- Both Parties may consult with an attorney or any other adviser of their choice and be represented by legal counsel in the arbitration. Neither party is required to have legal counsel to participate in arbitration.
- Discovery shall be permitted in the arbitration, including depositions, interrogatories, requests for documents and request for admissions. The arbitrator
 shall have the authority to limit discovery but must allow discovery sufficient for the Parties to adequately arbitrate their claims.
- The arbitration shall be conducted within fifty (50) miles of the School, unless the Parties agree otherwise.
- The arbitrator shall issue a written award which shall be signed by the arbitrator and provide the essential findings of fact and conclusions which are the basis of the award.
- The Parties shall be entitled to all forms of relief that would otherwise be available to them in court. The arbitrator shall have the power to award legal or
 equitable relief available in a court of competent jurisdiction, including but not limited to, attorney's fees, to the extent such damages are available under
 law. Otherwise, the Parties will be responsible for their own attorney's fees, if any.
- The arbitrator shall apply the substantive law, including conflicts of law, of the state in which you are/were enrolled at the time of the events which gave rise to any state law claim submitted for arbitration. For claims or defenses arising under or governed by federal law, the arbitrator shall apply the substantive law of the United States Supreme Court, and/or of the United States Court of Appeals and/or the United States District Court for the District in which you were enrolled at the time of the events which gave rise to the arbitration.
- Any authorized decision or award of the arbitrator shall be final and binding upon the Parties. Any arbitral award may be entered as a judgment or order in the U.S. Federal District Court having jurisdiction over the School in which you were enrolled at the time of the events which gave rise to the arbitration.
- The arbitrator shall have no power to consolidate claims or adjudicate a collective/class and/or representative action. All decisions and awards of the
 arbitrator (except evidentiary rulings at the arbitration) shall be subject to review pursuant to the Federal Arbitration Act.
- The Parties agree that the U.S. Federal District Court having jurisdiction over the School in which you were enrolled or associated at the time of the
 events which gave rise to the arbitration shall have exclusive jurisdiction to hear and decide any legal challenge or other dispute arising under, subject to,
 or related to this Enrollment Agreement, Arbitration Agreement, or Class Action Waiver, including a motion to compel arbitration filed by either Party.

Class/Collective Action Waiver

Except where prohibited by law, any controversy or claim arising out of or otherwise relating in any way to your enrollment or association with the School or any aspect thereof must be brought on an individual basis only, and arbitration of any and all disputes may only brought on an individual basis. Neither you nor the School may submit a multi-person, class, collective or representative action of any claim(s) related to your enrollment or association with the School or of other students to a court or in arbitration, and an arbitrator selected to hear disputes shall not have the authority to hear and decide such class disputes. You agree that you may not participate as a member or representative in any multi-plaintiff, class, collective or representative action of your enrollment or association with the School arising out of your enrollment or association with the School, and are not entitled to any recovery in such an action in any forum.

If at any time you are made a member of a class in any proceeding against the School arising out of your enrollment or association with the School, you agree to "opt out" at the first opportunity, and should any third party pursue any claim(s) on my behalf, you agree to waive your right to any monetary recovery related to such claims.

Likewise, the School will not file or participate in any class or collective action claim against you or any persons or entities associated with you with respect to the School. If at any time the School is made a member of a class in any proceeding against you, it will "opt out" at the first opportunity, and should any third party pursue any claims on the School's behalf, the School agrees to waive its right to any monetary recovery related to such claims.

Nothing herein limits your rights and the rights of others collectively to challenge the enforceability of this Arbitration Agreement, including the Class/Collective Action Waiver. Notwithstanding, the School may assert that you have agreed to pursue all claims individually in arbitration and may ask the U.S. Federal District Court specified above as the Court having exclusive jurisdiction to hear such issues to compel arbitration of each individual's claims.

Other Provisions of this Agreement

To the extent any of the provisions herein conflict with any AAA Rules, the express provisions of this Arbitration Agreement shall prevail.

The School will not modify or change this Arbitration Agreement without notifying you and obtaining your agreement to such changes, although specific School procedures or AAA Rules may be modified from time to time as required or permitted by applicable law.

The Parties agree that the consideration set forth in this Arbitration Agreement, including your payment of tuition and fees, and the School providing you with instruction and training, is adequate consideration to support this Agreement.

Collection Fees

Any balance owed to the school should be considered due and payable in full within 15 calendar days after the student is no longer considered actively enrolled. The school reserves the right to assess and charge the student collection fees and 1.5% interest up to the maximum amount permissible by law.

Student Acknowledgement

I have read and understand this original enrollment agreement and school catalog and I acknowledge receipt of an exact copy of the same. This agreement with the catalog and any addenda contains all the terms. I acknowledge that no verbal statements have been made contrary or beyond what are contained in this enrollment agreement. I fully understand my rights and duties and agree to abide by them. The contents of the catalog are incorporated herein by reference. I understand that tuition charges are for the right to attend classes for which I am enrolled and are in no way contingent upon satisfactory progress, personal satisfaction, or placement upon graduation. I further agree to abide by all rules of the school which I acknowledge having received.

I understand that this is a legally binding contract. My signature below certifies that I have read, understood, and agreed to my rights

binding contract when signed by the student and accepted by instituti	on.		
Applicant:			
Applicant Signature (seal)		Date	
Parent/Guardian (if under 18, seal)		Date	
I have received a copy of this Enrollment Agreement (Applicant	Initials)		
I have received a copy of the School Catalog (Applicant Initials)			
○ Recommended for Acceptance ○ Not Recommended for	r Acceptance		
Admissions Signature	Title	Date	
Final acceptance of enrollment is contingent upon the Applicant's time equivalent.	ely submittal of proof o	of High School Gradu	uation or GED
******************************Below Signature Executions For Sc	hool Officials Only***	******	****
O Accepted O Not Accepted			
School Official	Title	Date	(Rev. 02/17/2017)

and responsibilities, and that the institution's cancellation and refund policies have been clearly explained to me. This is a legally binding contract when signed by the student and accepted by institution.