

ACCOUNTING ★ ACADEMY ★



SMALL BUSINESS ACCOUNTING & BOOKKEEPING TRAINING PROGRAM ENROLLMENT AGREEMENT

SCHOOL ADDRESS AND ADDRESS WHERE INSTRUCTION WILL BE PROVIDED:

7283 Engineer Road Suite H
San Diego, California 92111
Tel: (858) 836-1420
Website: www.accountingacademy.com



SMALL BUSINESS ACCOUNTING & BOOKKEEPING TRAINING PROGRAM ENROLLMENT AGREEMENT

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SMALL BUSINESS ACCOUNTING & BOOKKEEPING TRAINING PROGRAM
ENROLLMENT AGREEMENT

General Enrollment Agreement Information

Enrollment Agreement Overview

This enrollment agreement contains specific terms and conditions applicable to the California Private Postsecondary Education Act of 2009 (CEC) and Title 5, Division 7.5 of the California Code of Regulations (5, CCR) in compliance with enrollment agreement minimum requirements.

English Language Proficiency

Prospective students must have basic English language proficiency in order to enroll in the program since training is conducted in that language. Prior to completing this enrollment agreement, the school may require testing of students whose primary language is not English.

Student Due Diligence

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 1747 North Market Blvd. Suite 225, Sacramento, CA 95834, web site address at www.bppe.ca.gov, telephone (916) 574-8900, or fax number (916) 263-1897.

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

This is a legally binding contract. Be sure you have read, understood, and agreed to your rights and responsibilities, and that the institution's withdrawal, cancellation, and refund policies have been clearly explained to you.

Confirmation of Receipt of School Catalog and School Performance Fact Sheet

"Prior to signing this enrollment agreement, you must be given a catalog or brochure and a School Performance Fact Sheet, which you are encouraged to review prior to signing this agreement. These documents contain important policies and performance data for this institution. This institution is required to have you sign and date the information included in the School Performance Fact Sheet relating to completion rates, placement rates, license examination passage rates, salaries or wages, and the most recent three-year cohort default rate, if applicable, prior to signing this agreement." _____ "I certify that I have received the catalog, School Performance Fact Sheet, and information regarding completion rates, placement rates, license examination passage rates, salary or wage information, and the most recent three-year cohort default rate, if applicable, included in the School Performance Fact Sheet, and have signed, initialed, and dated the information provided in the School Performance Fact Sheet."



SMALL BUSINESS ACCOUNTING & BOOKKEEPING TRAINING PROGRAM
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General Program Information

Name of Institution:

The Accounting Academy

Name of the Educational Program:

Small Business Accounting and Bookkeeping
Training Program

Total Number of Clock Hours:

600 (33 Weeks/7.7 Months)

Name and Address of the Institution:

The Accounting Academy 7283 Engineer
Road Suite H San Diego California 92111

Name and Address where Instruction will be
Provided:

The Accounting Academy 7283 Engineer
Road Suite H San Diego California 92111

Period Covered by the Enrollment
Agreement:

Enrollment agreement covers 33 weeks and
seven months of instruction

Program Start and Scheduled Completion
Dates:

Program start date is: and
the scheduled completion date is:

The student has a right to cancel and obtain
a refund of charges paid through attendance
at the first class session, or the seventh day
after enrollment, whichever is later. The
seventh day after enrollment to cancel this
Enrollment Agreement is:

Transferability of Credits and Credentials Earned

Overview

The California Education Code (CEC §94911(h) and §94909(a)(15)) requires school enrollment agreements to include the following disclosure (also required in the school catalog):

NOTICE CONCERNING TRANSFERABILITY OF CREDITS AND CREDENTIALS EARNED AT OUR INSTITUTION

The transferability of credits you earn at The Accounting Academy is at the complete discretion of an institution to which you may seek to transfer. Acceptance of the certificate you earn in the **Small Business Accounting and Bookkeeping Training Program** is also at the complete discretion of the institution to which you may seek to transfer.

If the 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 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 The Accounting Academy to determine if your certificate will transfer.



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Itemization of Program Charges and Fees

Tuition

The total cost of this program is \$9,500.

Registration Fee (Non-Refundable)

The current non-refundable registration fee for this program is \$100.

Equipment

There are no charges or fees for use of the school's equipment.

Lab Supplies or Kits

Not Applicable

Textbooks or Other Learning Media

The current charge for manuals, supplies, and materials is \$400.

Uniforms or Other Special Protective Clothing

Not Applicable

In-Resident Housing

Not Applicable

Tutoring

Not Applicable

Fees to Transfer Credits

None

Student Tuition Recovery Fund Fee (Non-Refundable)

None

Other School Charges or Fees

None.

Charges Paid to an Entity Other than an Institution that is Specifically Required for Participation in the Education Program

Not Applicable

Schedule of Total and Non-Refundable Charges

Total Charges

Tuition.....	\$9,000
Manuals, Supplies, and Materials.....	400
Non-Refundable Registration Fee.....	100
Non-Refundable Charge STRF.....	<u>0</u>
Total Charges.....	<u>\$9,500</u>

Assessment Fees for Transfer of Credits

None



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School Pre-Enrollment Disclosures

- The school is currently not accredited by a national accreditation agency recognized by the United States Department of Education.
- The school makes no expressed or implied claim and/or any assurance that the program will guarantee employment after graduation.
- The school makes no expressed or implied claim and/or any assurance that after completion of the program, and after you start a bookkeeping business, that you are guaranteed you will obtain accounting and bookkeeping clients.
- This training program does not provide English-as-a-Second-Language instruction.
- We make no expressed or implied claim about the salary you may earn after completing this program of instruction, or any claim that you may be able to repay a student loan from the salary received at a job obtained following completion of this training program.
- We do not represent in any manner that this training program might lead to employment in an occupation or job title for which a state licensing examination is required.
- We do not offer state or federal student loan guarantees or other federal financial grant-in-aid programs at the present time.
- If a student obtains a loan to pay for the course of instruction, the student is personally responsible for repayment of the full amount of the loan plus interest, less the amount of any refund.
- The Accounting Academy is a private institution and is not affiliated with any public educational institution.
- The Accounting Academy has never filed, nor has it ever had filed against it, a petition in bankruptcy. The institution does not have a pending petition in bankruptcy, is not operating as a debtor in possession, has not filed a petition within the preceding five years, nor has it had a petition in bankruptcy filed against it within the preceding five years that resulted in reorganization Chapter 11 of the United States Bankruptcy Code.

**SMALL BUSINESS ACCOUNTING & BOOKKEEPING TRAINING PROGRAM
ENROLLMENT AGREEMENT**

School's Standards of Student Participation

Overview

The school monitors the academic progress of each student to evaluate and determine that he or she is making satisfactory academic progress toward understanding the training materials, is grasping and effectively using newly obtained skills, and is meeting the minimum achievement standards of the program. Students who do not maintain these standards are subject to probation, suspension, or termination from the program.

Quantitative Progress Toward Program Completion (Attendance)

Students are required to make quantitative progress toward program completion. The satisfactory quantitative progress is a minimum cumulative attendance of 90% of the scheduled class hours as of each monthly evaluation period.

Qualitative Progress Toward Program Completion (Grade Point Average)

Students are required to make qualitative progress toward program completion. The satisfactory academic qualitative progress standard is a minimum cumulative grade point average of 75% as of each monthly evaluation period.

Maximum Time Frame for Completing the Program

The maximum time frame for completing this program is seven months. If a student cannot complete a program within this time frame due to circumstances beyond the student's control, they must meet with the school director to discuss possible options.

Consequences of Failure to Meet Satisfactory Academic Standards

If a student fails to meet the cumulative 75% grade point average or the 93% attendance average for any evaluation period, he or she will be placed probation for the next evaluation period. Failure to achieve either of these two standards at the end of the probation period will result in suspension or termination from the program.

Appeal Process

The student may submit a written appeal of his or her dismissal within five calendar days of their receipt of the dismissal notice. The appeal must be accompanied by documentation of the mitigating circumstances that have prevented the student from attaining satisfactory academic progress and evidence that changes have occurred to allow the student to now meet standards of satisfactory academic progress. Only extraordinary circumstances will be considered, such as death or severe illness in the immediate family.

The Education Director will assess all appeals and determine whether the student may be permitted to continue in school on a warning status, despite not meeting the satisfactory progress requirements. The student will be sent the written decision within ten days of the school's receipt of the appeal. The decision of the Education Director is final.

Students reinstated upon appeal are on a probationary status for the next evaluation period, during which time they must meet the terms and conditions set out in the Education Director's letter granting the appeal. At the end of the evaluation period, and at the end of every evaluation period thereafter, the student's academic status will be reviewed.



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STUDENT'S RIGHT TO CANCEL

Overview

The student has the right to cancel and obtain a refund of charges paid through attendance from the first class session, or the seventh business day after enrollment, whichever is later. **The seventh day after enrollment to cancel this Enrollment Agreement is July 20, 2020.**

Students Who Receive Federal Student Financial Aid Funds

If the student has received federal student financial aid funds, the student is entitled to a refund of monies not paid from federal student financial aid program funds.

Rejection of Student Applicant

If a student application is rejected for enrollment by the school, a full refund of tuition monies paid will be made to the applicant.

School Program Cancellation

If the school cancels a program after a student's enrollment, the school will refund all monies paid by the student.

Student Withdrawal or Cancellation Prior to Start of Class or No Show

If an applicant accepted by the school cancels prior to the start of scheduled classes or never attends class (no-show), the school will refund all monies paid, less the non-refundable \$100 registration fee as described within this catalog and in the school's enrollment agreement.

Student Withdrawal or Cancellation from First Session through 7th Business Day

Students have a right to withdraw or cancel their Enrollment Agreement for school, without any penalty or obligation, within the seventh business day from the first day of the initial class session. A withdrawal or cancellation notice must be submitted in writing to the school Education Director.

Student Refund Re Withdrawal or Cancellation after 7th Business Day of First Session

Students have a right to withdraw or cancel training at the school at any time after the seventh day of the first session and have a right to receive a refund for that part of the course not taken on a pro-rata basis in accordance with Section 71750 of the California Private Postsecondary Education Act of 2009 described on the next page. A withdrawal or cancellation notice must be submitted in writing to the school Education Director.

School Closures

If the school closes before a student graduates, a student may be entitled to a refund. Contact the Bureau for Private Postsecondary Education at 1747 North Market Blvd. Suite 225, Sacramento, CA 95834, web site address at www.bppe.ca.gov, telephone (916) 574-8900, or fax number (916) 263-1897.

Withdrawals and Refunds Sec.71750 California Private Postsecondary Education of 2009

(a) The school will make refunds that are no less than the refunds required under Section 71750 of the California Private Postsecondary Education Act of 2009.



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STUDENT'S RIGHT TO CANCEL (Continued)

(b) The school will not enforce any refund policy that is not specified in the school catalog as required pursuant to section 94909(a)(8)(B) of the California Education Code, and it will refund all institutional charges upon student's withdrawal. Withdrawal policy procedures pursuant to section 94909(a)(8)(B) of the Code include, at a minimum: the acceptable methods of delivery of a notice to withdraw; whether withdrawal can be accomplished by conduct, and if so, how; the positions to whom the notice to withdraw must be delivered; and the date that the notice to withdraw is considered effective, which shall be no later than the date received by the institution.

(c) A pro rata refund pursuant to section 94919(c) or 94920(d) or 94927 of the Code will be no less than the total amount owed by the student for the portion of the educational program provided subtracted from the amount paid by the student, calculated as follows:

(1) The amount owed equals the daily charge for the program (total institutional charge, divided by the number of days or hours in the program), multiplied by the number of days student attended, or was scheduled to attend, prior to withdrawal.

(2) Except as provided for in subdivision (a)(3) of this section, all amounts paid by the student in excess of what is owed as calculated in subdivision (a)(1) will be refunded.

(3) Except as provided herein, all amounts that the student has paid will be subject to refund unless the enrollment agreement and the refund policy outlined in the catalog specify amounts paid for an application fee or deposit not more than \$250.00, books, supplies, or equipment, and specify whether and under what circumstances those amounts are non-refundable. Except when an institution provides a 100% refund pursuant to section 94919(d) or section 94920(b) of the Code, any assessment paid pursuant to section 94923 of the Code is non-refundable.

(4) For purposes of determining a refund under the Act and this section, a student will be considered to have withdrawn from an educational program when he or she withdraws or is deemed withdrawn in accordance with the withdrawal policy stated in its catalog.

(5) If the institution has collected money from a student for transmittal on the student's behalf to a third party for a bond, library usage, or fees for a license, application, or examination and the institution has not paid the money to the third party at the time of the student's withdrawal or cancellation, the institution will refund the money to the student within 45 days of the student's withdrawal or cancellation.

(6) The institution will refund any credit balance on the student's account within 45 days after the date of the student's completion of, or withdrawal from, the educational program in which the student was enrolled.



SMALL BUSINESS ACCOUNTING & BOOKKEEPING TRAINING PROGRAM ENROLLMENT AGREEMENT

PROCEDURE TO CANCEL ENROLLMENT AGREEMENT OR WITHDRAW FROM THE INSTITUTION AND OBTAIN A REFUND

Overview

The student has the right to cancel and obtain a refund of charges paid through attendance from the first class session and have a right to receive a refund for that part of the course not taken on a pro-rata basis in accordance with Section 71750 of the California Private Postsecondary Education Act of 2009.

Cancelling on or Before the First Day of Class

If tuition and fees are collected in advance of the start date of classes and you do not begin classes or withdraw on the first day of classes, the school will retain the non-refundable registration fee and will process a refund for all other tuition and fees paid. Refunds will be paid within 45 days.

Cancelling During the First Seven (7) Days After Enrollment

1. 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. **Cancellation of this agreement can occur up to and through July 20, 2020.**
2. Cancellation shall occur when you give written notice of cancellation to the Education Director at 7283 Engineer Road Suite H, San Diego, California 92111.
3. Written notice of cancellation, if sent by mail, is effective when deposited in the mail properly addressed with postage pre-paid.
4. The written notice of cancellation need not take any particular form and, however expressed it is effective if it shows that you no longer wish to be bound by the Agreement.
5. You may request a cancellation form from the administration office. If the school has given you any equipment or supplies, you shall return it to the School, in unused condition, within 30 days following the date of your notice of cancellation. If you fail to return this equipment or supplies within the 30-day period, the school may deduct its documented cost for the equipment or supplies from any refund due to you. Once you pay for the equipment or supplies it is yours to keep without further obligation. If you cancel this agreement, the school will refund any money that you paid, less the deduction for equipment or supplies not timely returned in unused condition and the nonrefundable registration fee.
6. Refunds will be paid within 45 days after your notice of cancellation is received.
7. If you have received federal student financial aid funds, you are entitled to a refund of monies not paid from federal student financial aid program funds.



SMALL BUSINESS ACCOUNTING & BOOKKEEPING TRAINING PROGRAM
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**PROCEDURE TO CANCEL ENROLLMENT AGREEMENT OR WITHDRAW
FROM THE INSTITUTION AND OBTAIN A REFUND (CONTINUED)**

Withdrawing After the First Seven (7) Days After Enrollment

1. You have the right to withdraw from the program of instruction at any time.
2. The school will provide a pro rata refund of nonfederal student financial aid program monies paid to students who have completed 60% or less of the period of attendance within the current term. The period of attendance is defined as a 33-week term of instruction. The program includes a defined 33-week term. Students who withdraw from the program are not financially obligated beyond the current term.
3. If you withdraw from the course after midnight of the seventh day after enrollment, the school will calculate the amount you owe for the time you attended according to the following formula: The amount you owe shall be determined on a prorata basis if you have completed 60% or less of the period of attendance depending on how many days/hours remain at the time you withdrew from the course. After we compute the amount you owe for the time you attended, we will keep the non-refundable registration fee and the documented cost of any equipment or supplies that you received which you do not return in unused condition within 45 days of your withdrawal, as well as any STRF fees paid.
4. For the purpose of determining a refund, the student shall be deemed to have withdrawn from a program of instruction when any of the following occurs: (a) the student notifies the Education Director in writing or via email of the date of intent to withdraw; (b) the institution terminates the student's enrollment for failure to maintain satisfactory progress; failure to abide by the rules and regulations of the institution; and/or failure to meet financial obligations to the school; (c) The student does not return from a leave of absence; (d) the student fails to attend classes for seven consecutive days.
5. 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 amount owed equals the daily charge for the program (total institutional charge, minus non-refundable fees, divided by the number of days in the program), multiplied by the number of days scheduled to attend, prior to withdrawal.
6. For programs beyond the current payment period, students who withdraw prior to the next payment period, all charges collected for the next period will be refunded. If any portion of the tuition was paid from the proceeds of a loan or third party, the refund shall be sent to the lender, third party or, if appropriate, to the state or federal agency that guaranteed or reinsured the loan. If the student has received federal student financial aid funds, the student is entitled to a refund of monies not paid from federal student financial aid program funds.
7. If the amount paid is more than the amount owed for the time attended, then a refund will be issued within 45 days. If the amount owed is more than the amount paid, arrangements must be made to pay the balance due.



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Student's Obligation to Student Tuition Recovery Fund (Page 1 of 2)

Overview of Student Tuition Recovery Fund (STRF)

The State of California established the Student Tuition Recovery Fund (STRF) to relieve or mitigate economic loss suffered by a student in an educational program at a qualifying institution, who is or was a California resident while enrolled, or was enrolled in a residency program, if the student enrolled in the institution, prepaid tuition, and suffered an economic loss.

School STRF Disclosure Requirements

As a BPPE approved to operate institution, the school is required to disclose the following important information:

Student State-Imposed STRF Assessment Fee

Unless relieved of the obligation to do so, you must pay the state-imposed assessment for the STRF, or it must be paid on your behalf, if 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.

Students Not Eligible for STRF

You are not eligible for protection from the STRF and you are not required to pay the STRF assessment, if you are not a California resident, or are not enrolled in a residency program. It is important that you keep copies of your enrollment agreement, financial aid documents, receipts, or any other information that documents the amount paid to the school.

Questions About STRF

Questions regarding the STRF may be directed to the Bureau for Private Postsecondary Education at 1747 North Market Blvd. Suite 225, Sacramento, CA 95834, web site address at www.bppe.ca.gov, telephone (916) 574-8900, fax number (916) 263-1897, or (888) 370-7589.

STRF Eligibility

To be eligible for STRF, you must be a California resident or enrolled in a residency program, prepaid tuition, paid or deemed to have paid the STRF assessment, and suffered an economic loss as a result of any of the following:

1. The institution, a location of the institution, or an educational program offered by the institution was closed or discontinued, and you did not choose to participate in a teach-out plan approved by the Bureau or did not complete a chosen teach-out plan approved by the Bureau.



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Student's Obligation to Student Tuition Recovery Fund Page (2 of 2)

STRF Eligibility-continued

2. You were enrolled at an institution or a location of the institution within the 120 day period before the closure of the institution or location of the institution, or were enrolled in an educational program within the 120 day period before the program was discontinued.
3. You were enrolled at an institution or a location of the institution more than 120 days before the closure of the institution or location of the institution, in an educational program offered by the institution as to which the Bureau determined there was a significant decline in the quality or value of the program more than 120 days before closure.
4. The institution has been ordered to pay a refund by the Bureau but has failed to do so.
5. The institution has failed to pay or reimburse loan proceeds under a federal student loan program as required by law or has failed to pay or reimburse proceeds received by the institution in excess of tuition and other costs.
6. You have been awarded restitution, a refund, or other monetary award by an arbitrator or court, based on a violation of this chapter by an institution or representative of an institution, but have been unable to collect the award from the institution.
7. You sought legal counsel that resulted in the cancellation of one or more of your student loans and have an invoice for services rendered and evidence of the cancellation of the student loan or loans.

STRF Reimbursement

To qualify for STRF reimbursement, the application must be received within four (4) years from the date of the action or event that made the student eligible for recovery from STRF.

Student Loans and STRF

A student whose loan is revived by a loan holder or debt collector after a period of non-collection may, at any time, file a written application for recovery from STRF for the debt that would have otherwise been eligible for recovery. If it has been more than four (4) years since the action or event that made the student eligible, the student must have filed a written application for recovery within the original four (4) year period, unless the period has been extended by another act of law. However, no claim can be paid to any student without a social security number or a taxpayer identification number.



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Student Loans and Financing

Overview

If a student obtains a loan to pay for an education program, the student will have the responsibility to repay the full amount of the loan plus interest, less the amount of any refund. School financing is available with good credit. Monthly payments vary based the amount of any upfront payment, the interest rate and length of time defined in the loan financing agreement. Payments are accepted by cash, check or credit card.

California Education Code Student Loan Disclosures

A note, instrument, or other evidence of indebtedness relating to payment for an educational program is not enforceable by an institution unless, at the time of execution of the note, instrument, or other evidence of indebtedness, the institution held an approval to operate.

In making consumer loans to students, an institution shall also comply with the requirements of the Federal Truth in Lending Act pursuant to Title 15 of the United States Code.

Institutions extending credit or lending money to an individual for institutional and noninstitutional charges for an educational program shall cause any note, instrument, or other evidence of indebtedness taken in connection with that extension of credit or loan to be conspicuously marked on its face in at least 12-point type with the following notice:

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.

Student Loan Defaults

If a student defaults on a federal or state loan, both 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 financial assistance until the loan is repaid.



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**Contact the California Bureau for Private Postsecondary Education (BPPE)
With Any Unanswered Questions and for Filing a Complaint**

Overview

The California Education Code Section requires specific regulatory statements to direct students to the Bureau for any unanswered questions with respect to this enrollment agreement and for filing a complaint with the Bureau.

Unanswered Questions About This Enrollment Agreement

Any unanswered 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
1747 N. Market Blvd. Suite 225 Sacramento, CA 95834
P.O. Box 980818, West Sacramento, CA 95798-0818
BPPE Web Site Address: www.bppe.ca.gov
Telephone: (16) 574-8900 Fax: (916) 263-1897

Filing a Complaint Regarding Enrollment Agreement

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

Program Charges and Student and School Official Signatures

Summary of Program Charges

THE TOTAL CHARGES FOR THE CURRENT PERIOD OF ATTENDANCE:	\$9,500.
ESTIMATED TOTAL CHARGES FOR THE ENTIRE EDUCATIONAL PROGRAM:	\$9,500.
THE TOTAL CHARGES THE STUDENT IS OBLIGATED TO PAY UPON ENROLLMENT:	\$9,500.

This enrollment agreement is legally binding when signed by the student and accepted by the institution. I understand this is a legally binding contract. My signature below certifies that I have read, understood, and agreed to my rights and responsibilities, and that the institution's cancellation and refund policies have been clearly explained to me.

Signatures

Print Student Name _____

Student Signature _____ Date _____

Signature of School Official _____ Date _____

Title of School Official _____

This Enrollment Agreement is not binding unless it is signed by the student and by a school official.