

ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSE WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

The Truth and Lending Act requires that all customers be told the full details of any finance charges. This institution will impose a finance charge on any student choosing to pay tuition by weekly or monthly installments. The finance charge will be \$165 for the 250-hour massage program & \$330 for the 500-hour massage program. Therefore, the \$1,650 tuition charged for the 250-hour massage program will become \$1,815. The \$3300 tuition charge for the 500-hour massage program will become \$3630. The finance charge for the 400-hour Aromatherapy program is \$290. Therefore the \$2900 tuition charged for the 400-hour Aromatherapy program will become \$3190. If a payment option is chosen for any of the above programs, a payment schedule will be discussed and agreed upon with the schools enrollment advisor.

Make-up work in a certificate program is the responsibility of each individual student. Missed classes may be made-up in a future course, video rental through the school library, or through private instruction. The fee for private instruction is \$60 per hour.

The Fair Credit Billing Act requires us to make prompt correction of a billing mistake. Please notify the school if you feel that you have been billed incorrectly. We will take immediate action to correct any mistakes.

The Equal Credit Opportunity Act prohibits discrimination against an applicant for credit on the basis of age, sex, marital status, race, religion, etc.

REFUND PROVISIONS

E. Cancellation of Agreement

You have the right to cancel this agreement for a course of instruction including any equipment such as books, materials and supplies or any other goods related to the instruction offered in this Agreement, until midnight of the fifth business day after the first class you attended. Business day means, except for home study or correspondence, a day on which you were scheduled to attend a class session.

Cancellation shall occur when you give written notice of cancellation at the address of the School shown on the top of the front page of this Agreement. You can do this by mail, hand delivery, or telegram. The written notice of cancellation, if sent by mail, is effective when deposited in the mail properly addressed with postage prepaid.

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 this Agreement. You will be given two notice of cancellation forms to use at the first day of class, but you can use any written notice that you wish.

If the School has given you any equipment, including books or other materials, you shall return it to the School within 30 days following the date of your notice of cancellation. If you fail to return this equipment, including books, or other materials, in good condition within the 30-day period, the School may deduct its documented cost for the equipment from any refund that may be due you. Once you pay for the equipment, it is yours to keep without further obligation.

If you cancel this agreement, the school will refund any money that you paid, less any deduction for equipment not timely returned in good condition, within 30 days after your notice of cancellation is received.

F. Withdrawal from Course

The student has a right to a full refund of all charges less the amount of \$100.00 for the registration fee if he/she cancels this agreement before midnight of the fifth business day following the first class you attended. In addition, the student may withdraw from a course after instruction has started and receive a pro rata refund for the unused portion of the tuition and other refundable charges if the student has completed 60% or less of the instruction. For example, if the student completes only 100 hours on a 250 hour course and paid \$1650.00 tuition, the student would receive a refund of \$630.00.

\$1650.00	– \$100.00 X	100 clock hours of instruction	=	\$620.00
amount paid	amount school	paid for but not received		refund
for instruction	may retain	<hr/> 250 clock hours of instruction		amount
		for which the student has paid		

If the School cancels or discontinues a course or educational program, the school will make a full refund of all charges, Refunds will be paid within 30 days of cancellation or withdrawal. If you obtain equipment, as specified in the agreement as a separate charge, and return it in good condition within 30 days following the date of your withdrawal, the school shall refund the charge for the equipment paid by you. If you fail to return the equipment in good condition, allowing for reasonable wear and tear, within this 30-day period, the school may offset against the refund the documented cost to the school of that equipment. You shall be liable for the amount, if any, by which the documented cost for equipment exceeds the prorated refund amount. The documented cost of the equipment may be less than the amount charged, and the amount the school has charged in the contract. In any event, you will never be charged for more than the equipment charges stated in the contract. For a list of these charges, see the list on the front of this page. 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 30 DAYS OF WITHDRAWAL. IF THE AMOUNT THAT YOU OWE IS MORE THAN THE AMOUNT THAT YOU HAVE ALREADY PAID, THEN YOU WILL HAVE TO MAKE ARRANGEMENTS TO PAY IT.