



Holistic Learning Centers, Inc.

Advanced Training for Holistic Practitioners and Beings Seeking Empowerment

TUITION PROTECTION AGREEMENT **ENROLLMENT APPLICATION AND PAYMENT OPTIONS**

Rev: 4/19/08

HLC offers a full range of affordable distance learning courses designed to meet your time restraints, educational background and budgetary needs. By establishing a variety of payment options, HLC makes it possible for you to continue your education regardless of your financial circumstances. You can pay in full at the time of enrollment by check, money order, Visa, Master Card, Discover, American Express. Students who pay in full for the Certificate Basic Courses and Professional Certification Courses are eligible for tuition savings. To help make tuition more affordable there are interest free plans and finance installment plans that start at 6-months and *can* extend up to 18-months.

TUITION PAID IN FULL AT TIME OF ENROLLMENT

A savings will apply for students who register and pay in full at time of enrollment for the BC 407 Certificate Basic Courses and PC 507 Professional Certification Courses. Call your HLC Service Educator for the complete details.

INTEREST FREE PLANS

- **90-DAY PLAN:** 3 equal monthly payments with the first payment due upon enrollment.
- **6-MONTH CREDIT CARD PLAN:** pay half the tuition upon enrollment and the balance in 6 equal monthly payments applied to your credit card.

FINANCE PLANS

HLC offers in-house financing for the BC 407 Certificate and PC 507 Professional Certification courses, with 12% interest. HLC's installment plan allows you to pay an initial minimum down payment of 50%, with the remainder of your tuition due in monthly installments drawn from your credit card.

TELE-CLASS PAYMENT PLANS

Tele-classes are not required for any of the Home Study and Internet Correspondence Study courses. The number of tele-classes that you take is optional for the ST 300 Personalized Self-Mastery Tele-Courses with a Life Coach program. Self Mastery tele-classes are required for practitioner BC 407 Certificate courses and HLC's PC 507 Professional Certification Courses.

TELE-CLASSES are purchased in blocks of 10. An *optional savings* is applied when students prepay for a block of 20 or more classes, (fulfilling the BC 407 Basic Certificate Course requirement), and when a student prepays for 30 tele-classes, (fulfilling the PC 507 Professional Certification requirement). Consult a Service Educator for details.

TUITION INCLUDES your textbooks, training manuals, CD programs and diploma. You will pay for postage if you do not use the Internet to send in your assignments. Relative to what learning method and course that you choose your tele-classes may or may not be included. BC 407 Basic Certificate Course and PC 507 Professional Certification Course include the required personalized classes of 20 and 30 respectfully. The only other extra costs you need to expect is (A) shipping cost of your course materials (B) if you elect to take advantage of HLC's New Student Offer with the Self-mastery course (C) and any additional tele-classes that you want to experience. Except for HLC's special offers, all other tele-classes will be credited towards your certification requirements. HLC's Home Study Courses are the only courses that must be paid in full at time of enrollment. Direct deposit plans have a one time, non-refundable bank administration fee added to the first payment of \$2.50 times the number of installments. All tuition plans have a minimum monthly payment of \$50.



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HOME-STUDY COURSES are the only HLC courses that must be paid in full at time of enrollment and they come with a 30-day money back guarantee, minus shipping and handling charges, as long as the materials are returned in resalable condition.

MAXIMUM PERIOD ALLOWED-HLC Self-study and Certification Courses Term of Agreement are 18-months. Upon successful completion of any of HLC's certificate and certification courses, and financial obligation, you will be awarded your authorized certification or certificate. If a 1-6 month extension is needed for medical emergencies or pregnancy, the student may request it in writing and it will not be unduly withheld, but course completion cannot exceed a 24-month period.

A REINSTATEMENT FEE of 20% of the current tuition fee will be charged for the reactivation of a previously cancelled enrollment within 12-months of cancellation. After 12-months the student must reenroll.

YOUR FIRST MONTHLY PAYMENT will be due 30 days or more after your Enrollment Agreement is accepted. Other payments will be due on the same day of the month as your first payment. Other payments will be due on the same day of the month as your first payment. Under the law, you have the right to pay off the full amount in advance. The total tuition for the course you select includes the complete program as described in our literature as the date of this agreement and all materials are yours to keep. Holistic Learning Centers reserves the right to update and substitute program materials as long as the instructional content is not changed. In the event an amount equal to one payment is outstanding for more than ten (10) days, your total program price will become immediately due and payable if you do not cure the default within fifteen (15) days of our notice to you. In no event shall Holistic Learning Center be liable for any consequential, punitive, or multiple damages of any kind. You will be charged a late fee of \$5.00 for each monthly payment, which is not paid within ten days of its due date. If you submit as a payment under this Agreement by check, draft or money order, which is dishonored, you will be charged a fee of \$25.00. Students in Canada and foreign countries assume payment of custom duties and any differences in exchange rates. You may notify HLC of your intent to cancel or withdraw by mail, addressed to Holistic Learning Center, 1509 Lakeside Drive S, Forked River, New Jersey 08731.

COURSE WITHDRAWAL POLICY To withdraw from HLC's PERSONALIZED SELF-MASTERY COURSE the student needs to notify HLC in writing. The postmark date will determine what refund if any, the student will receive. The student must withdraw within 30 days from the first date of purchase of any HLC product or service. The personalize self-mastery course refund will be paid minus products and service received, plus a \$50 administrative fee. Refunds will only be issued after all books and materials have been returned to HLC in reusable condition. **TO WITHDRAW FROM ALL OTHER HLC COURSES** the student needs to notify HLC in writing. The postmark date will help HLC determine what refund if any, the student will receive. If the student withdraws within 30 days of the first date of purchase of any HLC product or service and have not completed any of the coursework, the student will receive a complete refund of the paid tuition, less a \$50 administrative fee. If the student withdraws after 30 days, but before 60 days, the student will receive up to 50% of the tuition paid, less a \$50 administrative fee and minus any services rendered and products received. If the student has been enrolled (defined as the first date of purchase) for more than 60 days, no refund will be given. Refunds will only be issued after all books and materials have been returned to HLC in reusable condition. The postmark date of the return of HLC's educational materials must be received within 60 days of the first date of purchase of any HLC products or service to qualify for a refund. HLC refund checks will be issued within 90 days of receipt of the postmark date of returned educational materials. Shipping costs are non-refundable. If the student needs to Withdraw from any HLC Course because of a medical emergency or the death of primary family member, the student must notify HLC in writing and a ninety day extension will not be unduly withheld.

NOTICE TO THE BUYER: This is a retail installment contract, and the truth in lending disclosures below applies. Do not sign this agreement before you read it or if it contains any blank space. If this agreement is accepted, we will send you an endorsed copy. 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 hereto or with the proceeds hereof. Recovery hereunder by the debtor shall not exceed amounts paid by debtor hereunder. HLC may improve, modify, change or alter this agreement at its own discretion, without notification or agreement.

GUARANTY: For good and valuable consideration, the undersigned hereby unconditionally guarantees to Holistic Learning Centers the prompt payment when due of all students tuition fees or other payments due under this Agreement. The undersigned waives all defenses of notice, presentment, consent or any other circumstance, which might otherwise constitute a legal or equitable defense or discharge of the guarantor.

YOUR SIGNATURE: The terms of this contract are contained in this Student Enrollment Application. Your signature below indicates that you have read, understood and accepted the terms of this Student Enrollment Application.

Student's Signature: _____ **Date:** _____

Print Student's Name: _____ **Date:** _____

Please sign and return. A fully executed copy of this agreement will be mailed to you.