I hereby enroll at BROWN MACKIE COLLEGE – LOUISVILLE (the “College”) for the following time period and program of study noted below. My preference is to attend courses during the time periods indicated. While the College will attempt to accommodate my preferences, I understand and agree that certain classes may need to be held at times other than those for which I expressed a preference.

☐ Morning  ☐ Afternoon  Start date: ___________  month/day/year
☐ Evening  ☐ End date: ___________  month/day/year (anticipated)

TUITION AND FEES

<table>
<thead>
<tr>
<th>Check</th>
<th>Program</th>
<th>Program Credits/Quarters</th>
<th>Tuition/ Credit hour</th>
<th>Gen Fee/ Credit hour</th>
<th>Total Tuition</th>
<th>Total Gen Fee</th>
<th>Tuition Cost of Program *</th>
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</thead>
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<tr>
<td></td>
<td>General Business - Diploma</td>
<td>50/5</td>
<td>$327</td>
<td>$25</td>
<td>$16,350</td>
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<tr>
<td></td>
<td>Business Management - Associate of Applied Business</td>
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<td>$327</td>
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<td>$29,430</td>
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<tr>
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<td>Computer Networking - Associate of Applied Business</td>
<td>90/8</td>
<td>$327</td>
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</tr>
<tr>
<td></td>
<td>Criminal Justice - Associate of Applied Business</td>
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<td>$327</td>
<td>$25</td>
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<td>$2,250</td>
<td>$31,680</td>
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<tr>
<td></td>
<td>Electronics - Associate of Applied Science</td>
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<td>$25</td>
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<td>$2,250</td>
<td>$31,680</td>
</tr>
<tr>
<td></td>
<td>Health Care Administration - Associate of Applied Science</td>
<td>90/8</td>
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<td>$25</td>
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</tr>
<tr>
<td></td>
<td>Occupational Therapy Assistant - Associate of Applied Science</td>
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<td>Paralegal - Associate of Applied Business</td>
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<tr>
<td></td>
<td>Business Administration - Bachelor of Science</td>
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<tr>
<td></td>
<td>Criminal Justice - Bachelor of Science</td>
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<td>$327</td>
<td>$25</td>
<td>$58,860</td>
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<tr>
<td></td>
<td>Health Care Management - Bachelor of Science</td>
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<td>$327</td>
<td>$25</td>
<td>$58,860</td>
<td>$4,500</td>
<td>$63,360</td>
</tr>
</tbody>
</table>

*S The displayed tuition cost of program is reduced by the credit hours successfully transferred into your program of study, either from an outside institution or from a previous enrollment, and assumes you pass all program courses as you attempt them. Tuition cost of program includes tuition and general fees. Tuition and fees are subject to increases.

Please visit our Student Consumer Information page to find the average time to completion for continuously enrolled students for each credential level offered. This data is available at the average credit load, full-time or at full load. Changing programs, beginning programs at the mid-term start date, taking remedial courses, taking time off from coursework, registering for fewer hours or unsuccessful attempts at course completion will increase the total length of the program and overall cost of education from what is disclosed. Transfer credits awarded toward your program will likely decrease the overall length and cost of education.

Textbooks will be delivered in digital form and require a technology kit purchased from the College or from outside resources. In the event a digital textbook is not available for a course, the College will substitute a physical textbook out of the college store at no additional charge.

Students needing transitional courses will be charged the following in addition to the program costs listed above.

<table>
<thead>
<tr>
<th>Course Description</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>SSE0600 Fundamentals of English</td>
<td>$1,408.00</td>
</tr>
<tr>
<td>SSE0670 Fundamentals of Math</td>
<td>$1,408.00</td>
</tr>
</tbody>
</table>

**The Technology Kit is an institutional charge and is not included in the total program costs. The Technology Kit may be purchased from the College Store. Compatible technology may be purchased from other outside resources.

Technology Kit**  $ 650.00  (State and Local Tax included)

I have opted out of the Technology Kit and understand I am responsible for supplying a compatible iPad (2nd generation or later) in order to download digital text within 15 days following the above Start Date. The Technology Kit is an institutional charge and is not included in the total program costs. The Technology Kit may be purchased from the College Store, or I may obtain a compatible iPad (2nd generation or later) from other outside resources.

I understand and agree to the following:

- **Allied health students may incur additional expenses for required immunizations. The number and type of immunizations may vary, depending on state and local requirements. Some of the immunizations may have been administered to the student at an earlier date, for which the student must provide proof of immunization. The estimated cost for obtaining the immunizations is $300 - $750. Check with your program administrator for specific immunization requirements.**

- **HOLDERS IN DUE COURSE:** 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 THE DEBTOR HEREUNDER.

- **GENERAL PROVISIONS:** As a student of the College, I understand that I will be entitled to the privileges and bound by the conditions below:

  - **CAREER SERVICES:** I understand that individual job search assistance is available - at no additional cost - by the Career Services Department of the College to students and graduates in good standing. I further acknowledge that no representative of the College has guaranteed me employment in a particular job or salary range upon graduation.

  - **INSTRUCTION:** I understand that I will receive instruction in English, in lecture and laboratory formats. Instruction will be delivered by qualified instructors of the College.
FINANCIAL OBLIGATIONS: I understand that I am personally responsible for all tuition, fees, and other charges arising from and during my enrollment at the College. I understand that it is my personal obligation to pay all tuition, fees, and other charges when due. If I do not pay the full amount of any scheduled payment when it is due, I may not be permitted to continue my studies. If I am not able to continue my studies, I understand that I am responsible for any outstanding tuition, fees or other charges due in accordance with the College’s refund policy. I understand that my academic transcript will not be released to me or to any other individual requesting my transcript if there is a balance due to the College. In addition, if I choose to re-enroll at the College, I must satisfy any outstanding tuition, fees, or other charges prior to my re-enrollment. I understand that any student financial assistance made available to me may not completely cover my tuition, fees, and other charges and I understand that any tuition, fees, and other charges not paid by financial assistance is my personal financial obligation.

I accept that, to the extent permitted by law, I am responsible for all reasonable collection agency and attorney fees incurred in attempting to collect my unpaid debt to the College.

RENEWAL OF ENROLLMENT AGREEMENT: I understand and agree that although this agreement is executed for a period of only one (1) quarter, my enrollment at the College for subsequent quarters shall constitute a renewal of the terms of this agreement except for the tuition charge and fees, which may be subject to change with at least three (3) quarter’s notice to students. Because of the many changes that may occur, in both business and education, it is impossible to guarantee longstanding tuition and fee charges. The College, therefore, reserves the right to modify tuition and other charges upon sufficient notice to students and appropriate agencies. It is the responsibility of the student to remain apprised of the status of his or her account.

GAINFUL EMPLOYMENT: See bnprogram.info for program duration, tuition, fees, and other costs, median debt, salary data, alumni success, and other important info.

TRANSFERABILITY OF CREDIT TO OTHER INSTITUTIONS: The College is licensed by the Kentucky Council on Postsecondary Education and authorized by The Indiana Board of Education. The College is accredited by the Accrediting Council for Independent Colleges and Schools, an accrediting agency recognized by the United States Department of Education. However, the fact that a school is licensed and accredited is not necessarily an indication that credits earned at that school will be accepted by another school. In the U. S. higher education system, transferability of credit is determined by the receiving institution taking into account such factors as course content, grades, accreditation and licensing.

The mission of the College is to help you to prepare for entry-level employment in your chosen field of study. Accordingly, this program is designed to lead directly to employment. Course credits will likely not transfer to other schools, and degrees will likely not be accepted by another school’s graduate degree program.

Additionally, programs offered by one school within Brown Mackie College system may be similar to but not identical to programs offered at another school within the system, or to programs offered at different institutions, and to different instructional models, and local employer needs. Therefore, if you decide to transfer to another school within the Brown Mackie College system, not all of the credits you earn at the College may be transferable into that school’s program.

If you are considering transferring to either another Brown Mackie College or an unaffiliated school, it is your responsibility to determine whether that school will accept your Brown Mackie College credits. We encourage you to make this determination as early as possible. The College does not imply, promise, or guarantee transferability of its credits to any other institution.

BUYER’S RIGHT TO CANCEL: You, the student, may cancel your enrollment without any penalty or obligation at any time prior to midnight of the 6th business day after acceptance of this Enrollment Agreement. You may also cancel your enrollment if the services cease to be offered. If you cancel your enrollment because the services cease to be offered, the College may keep only a portion of the tuition or other charges.

Return of Federal Title IV Aid

In compliance with Federal regulations, the school will determine how much Federal student financial assistance the student has earned or not earned when a student who is a Title IV recipient withdraws from school.

The school will calculate the percentage and amount of awarded Federal student financial assistance that the student has earned if the student withdraws up through the 60 percent point of the term. If the student has completed more than 60 percent of the term, the student earns 100 percent of the Federal student financial assistance.

The amount earned will be based on the percentage of the term that was completed in days up to and including the last date of attendance. To calculate the amount earned, the school will determine the percentage by dividing the number of calendar days completed in the term up to and including the last date of attendance by the total number of calendar days in the term. If there is a scheduled break of five or more days, it will reduce the term length and if the scheduled break is before the student’s last day of attendance, it will reduce the calendar days completed.

If the student received more than the amount of Federal student financial assistance earned, the difference will be returned to the Federal student financial assistance programs from which funds were received in the following order: Federal Unsubsidized Direct Loans, Federal Subsidized Direct Loans, Federal PLUS Loans, Federal Pell Grant, FSEOG. Funds will be returned to the aid source within forty-five (45) calendar days of the date that the school determines that the student has withdrawn.

If more Federal student financial assistance has been earned than has been received, the student may be eligible for a post-withdrawal disbursement. The school will notify the student of any post-withdrawal disbursement loan funds for which the student may be eligible and what steps need to be taken for the Federal financial assistance funds to be received. The student or parent, in the case of the Federal PLUS Loans, needs to provide permission before any loan funds may be disbursed on the student’s account or disbursed to the student or parent. However, the school may automatically use all or a portion of the post-withdrawal disbursement of grant, loan, and Federal Pell Grant funds; or Federal Pell Grant, FSEOG. Funds will be returned to the aid source within forty-five (45) calendar days of the date that the school determines that the student has withdrawn.

If Federal student financial assistance has been earned but has not been received, the student may be eligible for a post-withdrawal disbursement. The school will notify the student if any other post-withdrawal disbursement loan funds for which the student may be eligible and what steps need to be taken for the Federal financial assistance funds to be received. The student or parent, in the case of the Federal PLUS Loans, needs to provide permission before any loan funds may be disbursed on the student’s account or disbursed to the student or parent. The school may automatically use all or a portion of the post-withdrawal disbursement of grant, loan, and Federal Pell Grant funds; or Federal Pell Grant, FSEOG. Funds will be returned to the aid source within forty-five (45) calendar days of the date that the school determines that the student has withdrawn.

Adjustment of Charges, Monies Paid in Advance

If the student is not accepted, all monies paid in advance shall be refunded. If the student is accepted and then cancels before classes begin, all monies paid in advance shall be refunded. If the student is accepted and subsequently starts, he/she is subject to the Cancellation of Enrollment policy below.

The student’s last date of attendance is used to determine the refund due. Refund provisions apply only to complete withdrawal from the College. Students who withdraw from the College should contact the Student Financial Service Department for advising and information concerning loan repayment.

In accordance with school policy, any student who begins classes and then withdraws, or is terminated by the College, prior to the end of any quarter will be refunded tuition and fees as follow, based on the student’s last date of attendance:

- During the first 5% of the quarter, a refund of 95% of the quarter’s tuition, and fees; More than 5% of the quarter up to 10% of the quarter, a refund of 90% of the quarter’s tuition, and fees; More than 10% of the quarter up to 20% of the quarter, a refund of 80% of the quarter’s tuition, and fees; More than 20% of the quarter up to 25% of the quarter, a refund of 75% of the quarter’s tuition, and fees; More than 25% of the quarter up to 30% of the quarter, a refund of 70% of the quarter’s tuition, and fees; More than 30% of the quarter up to 40% of the quarter, a refund of 60% of the quarter’s tuition, and fees; More than 40% of the quarter up to 50% of the quarter, a refund of 50% of the quarter’s tuition, and fees;
• More than 50% of the quarter up to 60% of the quarter, a refund of 40% of the quarter’s tuition, and fees;
• More than 60% of the quarter or thereafter, 100% tuition obligation, no refund available with all fees retained.

Kentucky State Grant Refund Policy
If a student’s enrollment status changes due to being officially or unofficially withdrawn from the campus the Kentucky College Access Program (CAP) grant and Kentucky Educational Excellence Scholarship (KEES) will be adjusted accordingly based on the number of credit hours attempted, per the program award determination requirements.

Refunds for state aid programs and non-state aid programs are calculated on a proportional basis using the state mandated or institutional refund policy.

Charges are adjusted proportionately up to the 60% point in the quarter. After the 60% point, the College will retain 100% of the charges. When the College determines that a refund or repayment of financial assistance is due in accordance with its policy, the College shall allocate to the financial assistance programs administered by the authority the refund and repayment in the following descending order of priority prior to allocating the refund to institutional or private sources of financial assistance:
1. CAP Grant
2. Kentucky Educational Excellence Scholarship (KEES)
3. Other resources

All refunds will be made back to Kentucky Higher Education Assistance Authority (KHEAA) no later than thirty (30) days after the end of the term in which the student ceased to be enrolled.

Refunds after Matriculation
The College will first calculate how much needs to be returned under the Return of Federal Title IV Aid policy. The College will then calculate how much of the charges can be retained based on the College refund policy. If there is additional money to be refunded from Federal Title IV funds, the refund will be made to the student, or with the student’s written authorization, to Federal Loans from which funds were received, in this order: Federal Unsubsidized Direct Loans, Federal Subsidized Direct Loans, Federal PLUS Loans. If there is an additional credit balance remaining after the Federal refund is made, under College policy, refunds will be made in this order, to programs from which funds were received: Federal Unsubsidized Direct Loans, Federal Subsidized Direct Loans, Federal PLUS Loans, other loans, other aid (if required), student.

If kits, components of the kit, books, or supplies are returned to the College store in re-salable condition within twenty-one (21) calendar days of withdrawal, a credit will be given.

All refunds and return of funds will be made within thirty (30) calendar days of the date the student notifies the College of the withdrawal or of the College terminating enrollment of the student, whichever is earlier. Examples of the calculations for these policies are available in the Student Financial Service department.

CANCELLATION OF ENROLLMENT
A full refund will be made to any student who cancels the enrollment contract by submitting notice in writing within six (6) business days (until midnight of the sixth day excluding Saturdays, Sundays and legal holidays) after the enrollment contract is signed. When enrollment is cancelled, all monies paid to the College will be refunded to the applicant within thirty (30) calendar days.

STUDENT WITHDRAWAL
The student may officially withdraw from school by notifying the Office of the Registrar in writing or in person. The withdrawal date will be the student’s last date of attendance.

The refund policies outlined in the above section shall apply in the event that a student withdraws, is suspended or is terminated from school.

After the student has finished his or her FIRST quarter of enrollment, he or she may qualify for Voluntary Intent to Continue status. Students who are in the first or second course of their quarter and are administratively withdrawn from their current course(s) but intend to return in the same quarter must have a Voluntary Intent to Continue form on file or will be considered withdrawn from Brown Mackie College. Students will have four business days from their date of determination to file the Voluntary Intent to Continue form that states he/she will return within the same quarter. Students who do not have a Voluntary Intent to Continue form on file after the fourth business day are dropped from all their courses and will be administratively withdrawn from the college. Students who do not intend to return to the college must complete the enrollment contract to withdraw. To indicate the withdrawal, the student must contact the Office of the Registrar to complete the required Voluntary Intent to Continue form and receive approval.

A student who withdraws from a course within the first two weeks of that course receives a Withdrawn, without penalty (W) grade for the course. After the first two weeks, withdrawal incurs a W or a Withdrawn, with penalty (WF) grade, depending upon the instructor’s evaluation of the student’s progress. Tuition is charged for repeated courses. When a final course grade has been established and recorded in the student record, the grade may not be changed without approval by the department chair and the Dean of Academic Affairs. Withdrawals and failed courses can affect the student’s Incremental Completion Rate and ability to succeed.

JURY WAIVER AND AGREEMENT TO BINDING, INDIVIDUAL ARBITRATION
Student and the College irrevocably waive our rights to a trial by jury and agree instead that any and all disputes, no matter how described, pleaded or styled, between me and the College (including its parent and past and present affiliates, employees, agents, and lenders) or related to any aspect of my relationship with or any act or omission by the College ("Claim") shall be resolved by individual binding arbitration, conducted by the American Arbitration Association ("AAA") under its Commercial Arbitration Rules and applicable Supplementary Procedures for Consumer-Related Disputes ("AAA Rules") and in accordance with the terms of this Jury Waiver and Agreement to Binding, Individual Arbitration ("Arbitration Agreement"). Student can obtain a copy of the AAA Rules at www.adr.org or by calling 1-800-776-7879. This Arbitration Agreement, however, does not modify Student’s right, if any, to file a grievance with any state educational licensing agency or accrediting body.

1. Student is strongly encouraged to first attempt to resolve the Claim by using the General Student Complaint Procedure outlined in the Catalog.
2. Neither party shall file or maintain any lawsuit in court against the other, and any suit filed in violation of this Arbitration Agreement shall be dismissed by the court in favor of arbitration conducted pursuant to this Arbitration Agreement. The parties agree that the moving party shall be entitled to an award of costs and fees of compelling arbitration.
3. The arbitration shall take place before a single, neutral arbitrator in the federal judicial district in which Student resides, unless the parties agree otherwise.
4. Student will be responsible for paying a portion of the AAA filing fee at the time his/her Claim is filed in an amount equal to $200 or the applicable filing fee of the court of general jurisdiction in the district/circuit near me, whichever fee is less. The parties shall bear the expense of their own attorneys, experts and witnesses, unless the applicable law provides, and the arbitrator determines, otherwise.

5. Student agrees not to combine or consolidate any Claims with those of other students, such as in a class or mass action, or to have any Claims be arbitrated or litigated jointly or consolidated with any other person’s claims. Further, the parties agree that the arbitrator shall have no authority to join or consolidate claims by more than one person. I understand that I may opt out of this single-case provision by delivering via certified mail return receipt a written statement to that effect to the Vice President and Senior Counsel of the College /EDMC at 210 Sixth Avenue, Suite 3300 Pittsburgh, PA 15222 within 30 days of my first execution of an Enrollment Agreement.

6. The Federal Arbitration Act (FAA), including all its substantive and procedural provisions, and related federal decisional law shall govern this Arbitration Agreement to the fullest extent possible. All determinations as to the scope, enforceability, validity and effect of this Arbitration Agreement shall be made by the arbitrator, and not by a court. However, any issue concerning the validity of paragraph 5 above must be decided by a court, and an arbitrator does not have authority to consider the validity of paragraph 5. If for any reason, paragraph 5 is found to be unenforceable, any putative class or mass action may only be heard in court on a non-jury basis and may not be arbitrated under this Agreement.

All pages of this agreement constitutes an Enrollment Agreement

Initialed
Page 3 of 4
#15873-Louisville EA B.18.2015 -new tuition effective 8.31.2015
White copy – File, Yellow copy – SFS, Pink copy – Student
7. The arbitrator shall have the power to award any remedy that directly benefits the parties to this Arbitration Agreement (provided the remedy would be available from a court under the law where the Arbitration Agreement was executed) but not the power to award relief for the benefit of anyone not a party to this Arbitration Agreement.

8. Judgment on the award rendered by the arbitrator may be entered in any court having jurisdiction.

9. Notwithstanding any provision in the Catalog or Enrollment Agreement, this Arbitration Agreement shall not be modified except by written agreement signed by both parties. Any or all of the provisions set forth in this Arbitration Agreement may also be waived by the party against whom the Claim is asserted, but such waiver shall be in writing, physically signed (not merely electronically signed) by the party waiving, and specifically identify the provision or provisions being waived. Any such waiver shall not waive or affect any other portion of the Arbitration Agreement.

10. This Arbitration Agreement shall survive the termination of Student’s relationship with the College.

11. If any part(s) of this Arbitration Agreement are found to be invalid or unenforceable, then such specific part(s) shall be of no force and effect and shall be severed, but the remainder of the Arbitration Agreement shall continue in full force and effect.

STUDENT UNDERSTANDS AND ACKNOWLEDGES THAT S/HE IS WAIVING HIS/HER RIGHT TO A JURY TRIAL, TO ENGAGE IN DISCOVERY (EXCEPT AS PROVIDED IN THE AAA RULES), AND TO LITIGATE THE DISPUTE OR CLAIM IN ANY COURT. FURTHER, STUDENT UNDERSTANDS AND ACKNOWLEDGES THAT S/HE WILL NOT HAVE THE RIGHT TO PARTICIPATE AS A REPRESENTATIVE OR MEMBER OF ANY CLASS ACTION AGAINST THE COLLEGE.

NON-DISCRIMINATION POLICY

The College does not discriminate or harass on the basis of race, color, national origin, sex, gender, sexual orientation, gender identity or expression, disability, age, religion, veteran’s status, genetic marker, or any other characteristic protected by state, local or federal law, in our programs and activities. The College provides reasonable accommodations to qualified individuals with disabilities. The College will not retaliate against persons bringing forward allegations of harassment or discrimination. The Dean of Academic Affairs, 3605 Fern Valley Road, Louisville, KY 40219, 502-810-6000 has been designated to handle inquiries and coordinate the institution’s compliance efforts regarding the non-discrimination policy.

STUDENT RIGHT TO KNOW

According to regulations published by the Department of Education based on the Student Right-to-Know Act, the graduation/completion rates for first-time, full-time students who entered school and graduated/completed within 150% of the normal time to complete the program, as published in the catalog must be made available to current and prospective students. You may obtain this information in the Admissions Office or in the Consumer Information section of the school’s website.

ACKNOWLEDGEMENTS

I understand that the College reserves the right to make changes in program content, materials, or schedules as it deems necessary. The College further reserves the right to discontinue my training for unsatisfactory progress or attendance, non-payment of tuition or fees, or failure to comply with the College’s policies and procedures.

I understand that my tuition charges are for the right to attend classes in which I am enrolled and are in no way contingent upon my satisfactory academic progress, personal satisfaction, or attainment of employment upon graduation.

I understand that the College reserves the right to modify tuition and other charges upon sufficient notice to students and appropriate agencies.

I have received the link to the College’s academic catalog and bulletin, both located at [website]. I have read and understand this Enrollment Agreement and I acknowledge receipt of an exact copy of the same. I understand that this Agreement contains all the terms of my enrollment and acknowledge that no verbal statements have been made contrary to what is contained in this Agreement.

My signature below certifies that I have read, understood all aspects of this Agreement, and agreed to my rights and responsibilities, and that the College’s cancellation and refund policies have been clearly explained to me. It also affirms that I have received an exact copy of this Agreement.

Applicant Signature Date

Signature of parent/guardian (if applicant is under 18 years old) Date

Admissions Representative Signature Date

Accepted by Official of the College Date