



Pima Medical Institute
5725 Mark Dabling Blvd., Suite 150
Colorado Springs, CO 80919
Telephone: (719) 482-7462

Disclaimers:

- Programs designated as 'On-Ground' mean the program is offered on campus and students are expected to attend class in person. Programs designated as 'Hybrid' mean the program is offered using a combination of on-ground and online formats. Programs, courses, lectures, and labs that are scheduled to be on ground require the student to physically attend on campus on the days/times announced. If you have questions, please contact your Medical Career Specialist or Program Director.
- On-ground programs/courses will be taught on campus barring any emergencies impacting the regular operations of campus facilities, in which case students may be notified of a change to Hybrid delivery.
- In case of a public health emergency, Pima Medical Institute may modify its practices and procedures to meet requirements and guidelines of federal and state regulating agencies, and institutional and programmatic accreditation agencies.

Health Risks / Vaccination Requirements

By initialing each item below, you are acknowledging you have received, read, and understand the following items prior to program enrollment:

- _____ Student acknowledges the risks inherent associated with physical contact with others.
- _____ Student waives all claims against Pima which might arise on account of COVID-19 or other communicable disease, absent gross negligence or intentionally wrongful conduct by Pima personnel or other students.
- _____ Healthcare facilities providing medical care and services may require providers and students to obtain the COVID-19 vaccination. The program cannot guarantee a clinical site that does not require the vaccination will be available at the time of the clinical externship course and, as such, we recommend the series be completed by the start of externship or earlier, as determined by the program. Students who do not obtain the vaccination or have evidence to support the completion of the series may not be able to start the externship portion of the program, which could cause a delay in graduation or require the student to withdraw from the program.

Student's Name (Please Print)

Student's Signature

Date



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Admission Requirements and Procedures

Applicants under the legal age must have written approval of a parent or legal guardian. Students who are of compulsory school age may enroll if they meet state compulsory school age requirements.

High school completion or high school equivalency is required.

Documentation of high school completion may include the following: high school diploma, high school transcript, or high school attestation. The following are the equivalent of a high school diploma:

- A GED certificate
- A state certificate awarded after passing an authorized test and that the state recognizes as equivalent to a high school diploma. This includes evidence of a passing score on tests recognized by the state and similar to the GED, such as the High School Equivalency Test or HiSET and the Test Assessing Secondary Completion or TASC.
- An academic transcript showing that the student has successfully completed at least a two-year program that is acceptable for full credit toward a bachelor's degree.

Applicant completing a secondary school education in a home school setting that is treated as a homeschool or private school under state law may attest to their completion of secondary school. If the respective state issues a secondary completion credential, the student must obtain the credential. A homeschool transcript meeting the state requirements must be submitted for all degree program applicants and for all applicants to campuses located in California, New Mexico, Nevada, and Texas.

All applicants must take an entrance exam and pass with a minimum score. This requirement may be waived for applicants submitting official transcripts documenting completion of an Associate degree or higher. A passing entrance exam score is good for one year from date of testing.

Depending on the program, a background check and/or drug screening may be required prior to enrollment, prior to attending externship (clinical) training, or during progression through the program. A "for cause" drug or alcohol screening test may be conducted if impaired behavior is recognized in class or while attending externship (clinical). Applicants are advised that the cost of the background check drug screen is an out of pocket expense. Please contact an admissions representative and/or program director regarding the program of interest for more information regarding background checks/drug screenings.

All applicants must be interviewed prior to acceptance. Observation experience may be a requirement for associate degree programs. Additional entrance requirements specific to a program of study are noted within below:

Medical Laboratory Technician: In addition to the admission requirements above, applicants must pass a mathematics screening exam with a minimum score of 80% or higher. An interview with the Program Director is also required.

Pharmacy Technician: In addition to the admission requirements above, applicants must score a minimum of 60% on a mathematics screening exam.

Occupational Therapy Assistant: In addition to the admission requirements above, applicants must pass a mathematics screening exam with a minimum score of 80% or higher. An interview with the Program Director is also required.

Ophthalmic Medical Technician: In addition to the admission requirements above, applicants must pass a mathematics screening exam with a minimum score of 80% or higher. An interview with the Program Director is also required.

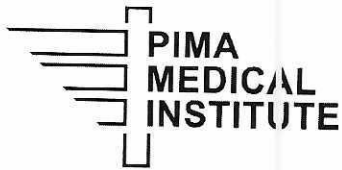
Physical Therapist Assistant: In addition to the admission requirements above, applicants must pass a mathematics screening exam with a minimum score of 80% or higher. An interview with the Program Director is also required.

Radiography: In addition to the admission requirements above, applicants must pass a mathematics screening exam with a minimum score of 80% or higher. An interview with the Program Director is also required.

Respiratory Therapy: In addition to the admission requirements above, applicants must pass a mathematics screening exam with a minimum score of 80% or higher. An interview with the Program Director is also required.

Surgical Technology: In addition to the admission requirements above, applicants must pass a mathematics screening exam with a minimum score of 80% or higher. An interview with the Program Director is also required.

Veterinary Technician: In addition to the admission requirements above, applicants must pass an entrance exam, and pass a mathematics screening exam with a minimum score of 80% or higher. Applicants must provide evidence of a certificate/diploma from an approved veterinary assistant program and successfully transfer 29 credits. Applicants with less than one year



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ENROLLMENT AGREEMENT

Approved and Regulated by the Colorado Department of Higher Education, Private Occupational School Board

PERSONAL:

Program Start Date _____ Estimated Graduation Date _____ Estimated Extern/Clinical Start Date _____ Re-Enroll Return Date _____ Social Security Number _____

First Name _____ Middle Name _____ Last Name _____ Maiden Name or Alias _____

Address _____ City _____ State _____ Zip Code _____ Email Address _____

Date of Birth _____ Place of Birth _____ Drivers License # _____ Home Phone _____ Cell Phone _____

PROGRAM INFORMATION:

I am applying for admission in: Veterinary Assistant Certificate Hours of Attendance: _____ (Student Initials)

Program Length in Weeks (Days/Evenings): 30 Credit Hours: 29

Clock Hours: 720 (Includes 240 externship hours at 40 hours x 6 weeks)

85% attendance of total program hours required
 Specific class days/times may vary
 Morning: On-ground*
 Clinical

*Programs designated as 'On-Ground' mean the program is offered on campus and students are expected to attend class in person. Programs designated as "Hybrid" mean the program is offered using a combination of on-ground and online formats.

TUITION AND FEES | **TOTAL COSTS AND ADJUSTMENTS**

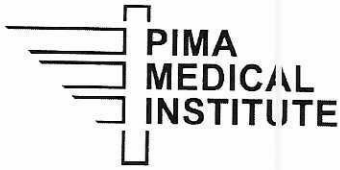
Tuition	\$ <u>16,327.00</u>	Estimated Total Charges	\$ <u>17,595.00</u>
Registration Fee	\$ <u>150.00</u>	Tuition Adjustment	-\$ <u>0.00</u>
Uniform Fee	\$ <u>175.00</u>	Less Registration Fee	-\$ <u>0.00</u>
Textbooks for all Courses	\$ <u>703.00</u>	(Paid with Application)	
Technology Fee ¹	\$ <u>240.00</u>		
Tax	\$ <u>0.00</u>	Net Balance	\$ <u>17,595.00</u>

¹THE TECHNOLOGY FEE COVERS PIMA'S LEARNING MANAGEMENT SYSTEM, TECHNOLOGY SUPPORT, AND SERVICES USED TO ENHANCE THE STUDENT LEARNING EXPERIENCE.
 A STUDENT IS ENROLLED AND OBLIGATED ONLY FOR THE ENROLLMENT PERIODS THEY HAVE ATTENDED AND ARE CURRENTLY ATTENDING. THERE ARE 1 ENROLLMENT PERIODS IN THE VETERINARY ASSISTANT CERTIFICATE PROGRAM. A STUDENT IS NOT CHARGED FOR ENROLLMENT PERIODS THAT ARE NOT ATTENDED.

TUITION IS CHARGED BY CREDIT HOURS, INDIVIDUAL TIME TO COMPLETION MAY VARY WITH PROGRESS AND CREDITS TRANSFERRED.

The total cash price is \$ 17,595.00. I agree to pay Pima Medical Institute a registration fee in the amount of \$ 0.00 at this time.

This will leave a balance of \$ 17,595.00. The cost of credit is included in the price quoted for the goods and services.



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- 1. This Agreement is the only agreement between the School and the Student. Oral statements or promises in addition to or at variance with the terms hereof do not change or alter this agreement.
2. Transferability of credits is not promised or guaranteed.
3. The Student agrees to comply with any and all School rules, program specific information, further rules include those that relate to tardiness, grades, absences, proper conduct, honesty, lesson preparation and make-up of classes if required.
4. Upon your successful completion of the Program, you will receive a Certificate and the School will attempt to assist you in finding a job.
5. WHEN YOU SIGN THIS AGREEMENT, YOU ACKNOWLEDGE THAT YOU HAVE ALREADY RECEIVED AND HAVE HAD TIME TO READ AND UNDERSTAND THE FOLLOWING: (A) SCHEDULE OF TUITION, FEES AND OTHER CHARGES (BELOW); (B) COPY OF THIS AGREEMENT TO KEEP; (C) CONSUMER INFORMATION PAGE REGARDING YOUR PROGRAM; (D) ANY OTHER PLACEMENT, LICENSURE, SALARY, INFORMATION THAT THE SCHOOL PROVIDES.
6. COPY OF THE SCHOOL CATALOG EITHER HARD COPY AND/OR ELECTRONIC VERSION ON PIMA'S WEBSITE: www.pmi.edu; Volume #: IX.II Date: 2022
7. A Student is enrolled and obligated only for the enrollment periods they have attended and are currently attending. There are 1 enrollment periods in the Veterinary Assistant Certificate program. A Student is not charged for enrollment periods that are not attended.

(Initial All Above)

CONDITIONS OF PAYMENT

Conditions of Payment: If the School grants credit, then a separate Retail Installment Contract will be executed to outline a payment method and terms in compliance with Federal Truth in Lending and State Retail Installment requirements. The Student promises to pay the school the total of payments in accordance with the payment schedule(s) set forth therein. When the Student separates from the school through termination or withdrawal, any unpaid balance is due and payable. Upon default of payment by the Student, the School may seek any legal remedy available, including suit, to enforce the terms and conditions hereof. The Student may be required to pay: (a) delinquency charges on each installment which is in default for a period of 30 days in an amount equal to one-tenth (10%) of each installment, (b) added interest and/or reasonable Attorney's fees and costs of collection. Graduates who have agreed to an in-school and out-of-school payment arrangement are to follow the conditions included within that contract.

(Initials)

THIS AGREEMENT IS NOT BINDING UNLESS IT IS SIGNED BY THE APPLICANT AND THE SCHOOL OFFICIAL. My signature below signifies that I have read and understand all pages and aspects of the Agreement and do recognize my legal responsibilities in regard to this contract.

ADDITIONAL CONDITIONS ON FOLLOWING PAGES
The additional conditions on the following pages of this form are also part of the agreement.

Applicant's Signature

Date of Enrollment

Parent, Guardian or Spouse Signature

Admissions Representative

Date

School Official Signature

Date of School Official Signature

1. **POSTPONEMENT OF ENTRANCE DATE:** Postponement of a starting date, whether at the request of the school or the Student, requires a written agreement signed by the student and the school. The written agreement must set forth: a.) Whether the postponement is for the convenience of the school or the student, and b.) A deadline for the new start date, beyond which the start date will not be postponed. If the Student requests a postponement in writing, the prepaid registration fee may apply to the class of the Student's choice at the prevailing rate at the time of entrance. If the course is not commenced, or the student fails to attend by the new start date set forth in the agreement, the student will be entitled to an appropriate refund of prepaid tuition and fees within 45 days of the deadline of the new start date set forth in the agreement, determined in accordance with the school's refund policy and all applicable laws and rules concerning the Private Occupational Act of 1981.

2. **COLORADO REFUND POLICY:** In Colorado, an applicant rejected by the School is entitled to a refund of all monies paid. The applicant may cancel this contract and receive a full refund of all monies paid to date if cancellation is made in writing to the campus director and postmarked/hand-delivered to PMI at the address stated herein within three (3) business days after the date of signature. An applicant requesting cancellation more than three (3) days after signing an enrollment agreement and making an initial payment, but prior to starting classes, is entitled to a refund of all monies paid minus a cancellation charge of \$100.

If a student withdraws after commencement of classes, the School will retain a cancellation charge plus a percentage of tuition based on the percentage of contact days (see Colorado Institutional Refund Policy table below). The refund is based on the last date of recorded attendance. The earned tuition percentage is based on the number of scheduled clock hours in the enrollment period divided by the total clock hours in the enrollment period. Refunds are calculated on the tuition, technology fee, and registration fee only.

A student shall receive a full tuition refund if the School discontinues the program within a period of time a student could reasonably complete the program. This period of time shall not be any longer than 1 1/2 times the normal duration of the program. The policy for granting credit for previous training shall not impact the refund policy. All refunds are based on the actual last day of attendance. Refunds will be made within 30 days of a student's withdrawal or termination date.

The official date of withdrawal or termination of a student shall be determined in the following manner: The date on which the School receives written notice of the student's intention to discontinue the training program; or the date on which the student violates published School policy, which provides for termination.

Should a student fail to return from an excused leave of absence, the effective date of termination for a student on a leave of absence is the earlier of the date the School determines the student is not returning or the day following the expected return date.

3. **COLORADO INSTITUTIONAL REFUND POLICY:**

<i>COLORADO INSTITUTIONAL REFUND POLICY</i>	
A student terminating or withdrawing training:	Is entitled to a refund of:
Within first 10% of enrollment period	90% tuition price less \$100 cancellation charge
After 10% but within the first 25% of enrollment period	75% less \$100 cancellation charge
After 25% but within the first 50% of enrollment period	50% less \$100 cancellation charge
After 50% but within the first 75% of enrollment period	25% less \$100 cancellation charge
After 75% of enrollment period	no refund

4. **STUDENT'S RIGHT TO CANCEL (PMI):** PMI expects that most students who begin classes at the Institution will successfully complete their education. However, sometimes conditions or circumstances beyond the control of students and PMI require that students withdraw or cancel. Applicants who cancel after signing an enrollment agreement but before the program starts will receive a full refund of tuition and fees. Students who stop attending class within the first ten (10) calendar days of the program will receive a refund of tuition and fees; however, students attempting to be admitted back into the same program after multiple cancellations within a 12 month period may be denied admission or subject to the respective state refund policy, outlined below. Students who received electronic devices, books, or uniforms are subject to charge on an as received basis.

5. **ENROLLMENT PERIOD** is defined as program length for non-term programs. Enrollment period is defined as a semester for term based programs. Academic year is defined individually by program but is a minimum of twenty-four (24) credits and thirty (30) weeks.

6. **TUITION FEES** are subject to change by the action of the Board of Directors. Such changes will not affect students who have already enrolled.

7. **COURSE CONTENT**, sequence, or schedules are subject to change at the direction of the school without additional charge to the Student. This contract contains the entire agreement of the parties and oral statements in addition to, or at variance with the terms hereof, do not change or alter this agreement. Complaints may be filed online with the Colorado State Department of Higher Education Division of Private Occupational Schools; 1600 Broadway, Suite 2200, Denver, CO 80202; (303) 862-3001; highered.colorado.gov/dpos. Complaints must be filed in writing within two years after the student discontinues training. A student's guardian may also file a complaint within two years after the student's last date of attendance. If Pima Medical Institute is prevented from rendering service to the student by causes beyond their control, such as strikes, walkouts, fires, or other casualties, then instruction may be suspended for said period without compensation to students. Any holder of this consumer credit contract is subject to all claims and defenses that the Debtor could assert against the seller of goods or services obtained pursuant hereto of with the proceeds hereof. Recovery hereunder by the debtor shall not exceed amounts paid by the debtor. **(FTC Rule effective 5/14/76)**.

Outside of class coursework including portfolio and homework assignments will be expected for students enrolled. These assignments are outlined in the respective course syllabi.

8. **ARBITRATION**: Any and all claims, disputes, and causes of action arising out of this contract or the school/student relationship between PMI and the student, whether sounding in contract or tort, shall be resolved by arbitration. The Federal Arbitration Act (9 U.S.C. § 1 et seq.) (FAA) shall govern with respect to all issues concerning dispute resolution, except as otherwise set forth herein. All claims shall be brought on an individual basis. There shall be no right or authority for any claims to be arbitrated on a class action basis, and no right to avoid the agreement to arbitrate because a student wants to pursue a claim on behalf of a class of individuals who may be similarly situated. The arbitrator shall be selected by the parties jointly; if the parties cannot agree on the identity of the arbitrator, the arbitrator shall be chosen pursuant to 9 U.S.C. § 5. Jurisdiction and venue for all purposes associated with the FAA and arbitration proceedings are vested in the federal court district in which the student's campus is located; provided, however, that a student may always choose to have jurisdiction and venue vest in the U.S. District Court for the District of Arizona, Tucson division, located in Tucson, Arizona; and further provided that with respect to all disputes involving a student who receives his or her education through the Internet or by some other means that does not involve physical attendance at a campus, jurisdiction and venue vest in the U.S. District Court for the District of Arizona, Tucson division. Arbitration procedure shall be determined pursuant to the American Arbitration Association Commercial Arbitration Rules (Rules), but arbitrations shall not be conducted under the auspices of the American Arbitration Association (AAA). Where not having the AAA administer the arbitration process conflicts with the Rules, the arbitrator shall adapt the Rules in an appropriate manner.

Anything to the contrary notwithstanding, the arbitration provisions set forth in the preceding paragraph do not apply to any disputes between the student and PMI, if and to the extent by which 2016 Rule, 81 Fed. Reg. at 75,926 aka the Borrower Defense Rule applies to the dispute. Specifically, PMI agrees that it and any successor interest to it will not use this pre-dispute arbitration agreement to stop student from bringing a lawsuit concerning PMI's acts or omissions regarding the making of the Federal Direct Loan or the provision by PMI of educational services for which the Federal Direct Loan was obtained. Student may file a lawsuit for such a claim and may be a member of a class action lawsuit for such a claim even if student does not file it. This provision does not apply to other claims. PMI agrees that the court has exclusive jurisdiction to decide whether a claim asserted in the lawsuit is a claim regarding the making of the Federal Direct Loan or the provision of educational services for which the loan was obtained.

With this provision PMI intends to fully comply with the Borrower Defense Rule, with 34 CFR 685.300(f)(3)(iii)(A) and (B), with 34 CFR 685.300(e)(3)(iii)(A) and (B), and with any other applicable statutes, rules, or regulations.

Student is legally responsible for the payment of all sums referenced in this agreement. If a Student borrows money, pursuant to 20 U.S.C. § 1070 et seq. (STUDENT ASSISTANCE), the student is liable to the lending entity for repayment of any and all borrowed sums. Student is also liable for any remaining balance due after application of all payments from 3rd parties, whether in the form of loans or grants, or on behalf of Student.

9. **ACADEMIC CREDIT PORTABILITY:** The transferability of credits you earn at PMI are at the complete discretion of an institution to which you may seek to transfer. Acceptance of the degree/diploma/certificate you earn in the Veterinary Assistant Certificate program is also at the complete discretion of the institution to which you may seek to transfer. If the diploma/certificate that you earn at this institution are not accepted at the institution to which you may seek to transfer, you may be required to repeat some or all of your 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 PMI to determine if your credits, or degree/diploma/certificate will transfer.
10. **CHANGE OF STATUS OR COURSE RESCHEDULE FORMS:** The Change of Status form or Course Reschedule form may serve as an addendum to the enrollment agreement should a student choose to transfer to a different shift in the same program or retake a course in a different delivery method from what is identified on this enrollment agreement.
11. **REGISTRATION FEE AGREEMENT NOTIFICATION:** Students are charged a registration fee at the time of enrollment and may elect to make payments at that time. A payment does not alter or change any other terms of the enrollment agreement. It remains the responsibility of the applicant to pay the balance of the registration fee within the payment plan made with their Financial Services Officer.

The student may contact their Financial Services Officer with any questions.
12. Candidates signing a dual enrollment agreement for a degree completion program or specific pathways (e.g., VTT, HCA) are granted conditional admission; candidates must meet the admission requirements, as published in the school catalog or the program's prospective student handout, and be accepted into the program.



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Technical Standards and Verification Form

Successful completion of the Veterinary Assistant Program at Pima Medical Institute requires the graduate to have demonstrated the knowledge, skills and behaviors necessary to safely and competently deliver veterinary care. Accordingly, applicants and matriculating students must be aware that certain technical standards are required to fulfill the job duties of a veterinary assistant.

Essential Skills for the Veterinary Assistant¹:

(From "[Veterinary Assistants and Laboratory Animal Caretakers](#)" by the National Center for O*NET Development. Used under the [CC BY 4.0](#) license.)

Communication (oral and written comprehension, expression, clarity, speech recognition, active listening)

- Read and understand written material, such as medical records, medication, labels
- Communicate efficiently with others and convey information accurately
- Assess verbal and nonverbal communications with patients
- Speak with others and convey information accurately
- Ask questions, gain clarification, listen
- Communicate effectively with the veterinarian

Observation (near vision, visual and olfactory discrimination, perception)

- Monitor animal response and recovery from medications, anesthesia, and surgery
- Observe animal behavior
- Detect changes in circumstances or events, including odors
- See details at close range
- Attention to detail, monitor animal response and recovery from medications, anesthesia, and surgery

Safeguard (problem sensitivity, complex problem solving, critical thinking, safety)

- Ensure a safe environment
- Recognizing if a problem / situation is occurring
- Problem solving, implications of actions, observations, and information

Physical Activity (general physical activities, trunk strength, manual dexterity, arm-hand steadiness)

- Clean and sterilize equipment
- Keep hand and arm steady while moving or holding in one position
- Quickly move
- Restrain, lift, and hold small and large animals
- Ability to walk, bend, stand, and reach

Student Attestation

I have read and understood the essential functions and physical / mental demands of the veterinary assistant. I understand that if I am unable to fulfill one or more essential functions that it could impact my clinical placement and/or evaluated performance in a clinical externship, my progression through the program, and/or my ability to work in the profession. I also understand that if I have any concerns about my ability to perform the tasks and skills contained in this document that I may submit a request for reasonable accommodations.

Student's Name (Please Print)



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Guidelines for Applicants and Students Seeking Reasonable Accommodations

Pima Medical Institute does not discriminate against applicants or students with disabilities. The Institute is committed to providing equal access to higher education to students with disabilities and to making the programs, activities, and facilities at the Institute fully accessible to students with disabilities. For those seeking reasonable accommodations, the Institute has established the following guidelines. Although this policy refers to students, it applies equally to applicants to the Institute.

How to Request a Reasonable Accommodation

Students with disabilities are responsible for seeking available assistance and making their needs known. To that end, students seeking reasonable accommodation should make an appointment to meet with the college's Compliance Coordinator. The Compliance Coordinator handles all requests for reasonable accommodations. This information can also be found in your catalog. Please note that information pertaining to an applicant's disability will be kept confidential. Requests for reasonable accommodations will be reviewed on an individual basis.

All students requesting an accommodation should direct their request to the Compliance Coordinator. The request should be in writing and should state the nature of the student's disability as well as the types of accommodations being sought. The Institute has prepared a Request for Accommodation Form for students to use. Students should return the completed form to the Compliance Coordinator.

The Institute will typically respond to a request for accommodation within a few business days, but it may take longer depending on the nature of the request and the requested accommodation.

Verification of Disability

The Institute may ask students for information, including medical records or other information, to verify the nature and extent of an individual's disability. This information will also be used to assist in the interactive process to help determine the appropriate reasonable accommodation that will be provided.

Determinations

The Institute will respond to each request for accommodation in writing. The response will typically state the list of accommodations that have been approved. The Institute will notify the student's instructors of the specific accommodations that have been approved.

Appeal Process

Should you disagree with any of the Institute's determinations, you may appeal the decision. All appeals must be in writing and should state the grounds for appeal. All appeals should be submitted to the Compliance Coordinator. Students should expect to receive a written response on their appeal within two weeks or as soon thereafter as practicable. If the Institute expects a delay in providing a response to an appeal, it will notify the student of the delay in writing.

If you have any questions or require additional information regarding these guidelines, please see the Compliance Coordinator.



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Verification of Graduation Documentation and Notification

Evidence of high school graduation or its equivalency is required for enrollment. The following documents are acceptable for evidencing eligibility:

High School Completion

- High school diploma
- High school transcript

High School Equivalency

- GED certificate
- Certificate or other official documentation awarded after passing state-authorized high school equivalency exam (eg. High School Equivalency Test (HiSET), Test Assessing Secondary Completion (TASC), or the California High School Proficiency Examination (CHSPE))

Homeschool Completion

- Homeschool transcript that meets all state requirements

Foreign Education

- Applicants who have attended educational institutions located outside of the United States and are using their education for admission or transfer of credit must have their transcripts evaluated by a NACES or AICE approved agency that attests to the equivalency of the foreign education.

Initial

_____ I understand that I will receive electronic communication that requires my signature and/or documentation to evidence high school graduation (or equivalent).

_____ I understand that documentation about verification of high school graduation must be provided within 7 days of beginning my program. If this requirement is not met, my enrollment will be subject to cancellation.

My signature below affirms that I meet all admission requirements and am eligible to enroll. I understand that it is my responsibility to provide evidence of completion of High School or its equivalent.



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Criminal Conviction Disclosure and Advisement

Any misdemeanor or felony conviction may impact your ability to progress through the program, attend clinical rotations, graduate, and/or obtain employment in the field of study. However, these circumstances do not affect your responsibility for tuition and fees.

Some clinical sites may run their own background check, separate from the one used by Pima Medical Institute, which often extends further back and may disclose items not disclosed in the background check used by PMI. Due to United States Drug Enforcement Administration regulations (DEA), students or graduates with a felony drug record may not be able to participate in any activity involving a controlled substance, attend clinical externship, or work in the veterinary field.

An arrest or criminal conviction may prevent you from obtaining licensure, registry, bonding, or insurance. You are responsible for investigating such issues. If you have any concerns, please speak with your medical career specialist.

By signing below you acknowledge you have read the information above.

Student Printed Name

Student Signature

Date

Admissions Representative Signature

Date



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Pima Medical Institute Policy and Procedures for Crime Awareness and Campus Security

In compliance with the Student Right-to-Know and the Campus Security Act, as amended by the Higher Education Technical Amendments of 1991, Pima Medical Institute has prepared this information on crime awareness and campus security for all students and employees and any applicant for enrollment and employment. The report is updated annually by October 1st on our website www.pmi.edu and a paper copy is available upon request at the front desk.

- I. Campus policies regarding procedures for reporting criminal actions or other emergencies occurring on campus.
 - A. Students or employees witnessing or involved in any kind of criminal action or emergency on campus shall report this action to their instructor or supervisor. If the instructor or supervisor is unavailable, report to any responsible staff member.
 - B. All such reports shall be given to the Campus Director, who will take action as necessary. This includes, but is not limited to:
 1. Calling emergency services as required.
 2. Reports to the local authorities of jurisdiction.
 3. Referral of student or employee to agencies to receive necessary assistance.
 4. Collecting and maintaining file of all such reports.
- II. Policies concerning security and access to campus facilities.
 - A. The campus area is accessible only during normal business hours. Responsible management personnel will be available on campus during all normal business hours to ensure timely reaction to any and all incidents reported.
 - B. Pima Medical Institute does not own or control any housing, but all students and employees are advised to check with apartment managers and/or local law enforcement agencies as to residence security.
 - C. Maintenance of campus facilities is considered to be of the highest priority. All campus facilities will be maintained in a manner to ensure a safe and secure work place.
- III. Policies concerning campus law enforcement.
 - A. Pima Medical Institute campus law enforcement is enforced by local law enforcement agencies.
 - B. Students or employees who witness or are involved in any kind of criminal action or emergency and do not report the crime or emergency promptly may be subject to termination from enrollment or employment.
- IV. An orientation is held with new students and employees to inform them about campus security procedures and practices and to encourage them to be responsible for their own security and the security of others. Instructors and supervisors will continue to remind students and employees of their need to remain security conscious throughout their enrollment or employment.
- V. Identity theft is one of the fastest growing crimes in the nation and the students may be particularly vulnerable to this crime. Learn how to protect yourself and your future from identity theft by going to www.ed.gov/misused.
- VI. Firearms and other weapons are prohibited on campus.
- VII. Timely Warnings; Pima Medical Institute will alert the campus community of crimes that are reported to campus authorities and are considered to represent a serious or continuing threat to students and employees.
- VIII. Pima Medical Institute's program to inform students and employees about crime prevention is a one-on-one instructor to student, supervisor to employee communication of the need to be security conscious.
- IX. Pima Medical Institute has no recognized off-campus student organizations.
- X. Any student or employee who:
 - A. Engages in vandalism or theft of school or student property;
 - B. Acts in an obscene, vulgar or abusive manner;
 - C. Attends school under the influence of, or participates in the use or sale of, a controlled, illegal, or intoxicating substance;
 - D. Assaults in any manner any student, staff or faculty member;will be subject to disciplinary action, up to and including suspension or termination from the Institute.
- XI. Pima Medical Institute publishes an annual safety and security report which is available at the front desk or can be accessed at <http://pmi.edu/Pdf/Consumer-Information/Campus-Safety-and-Security-Report.aspx>; the crime statistics can be accessed from <http://pmi.edu/consumerinfo.aspx>. Three years' worth of statistics are included for certain types of crimes that were reported to have occurred on campus in or on off-campus buildings or property owned or controlled by the school and on public property within or immediately adjacent to the campus. Notification, Evacuation, Health, Safety and Security information can be found in this report.



Pima Medical Institute
5725 Mark Dabling Blvd., Suite 150
Colorado Springs, CO 80919
Telephone: (719) 482-7462

Drug and Alcohol Information and Policies

I. Purpose

To promote a safe, drug and alcohol free environment and to delineate repercussions associated with drug and alcohol use on school premises or during school related tasks or functions.

II. Additional Authority

U.S. Department of Education (USDE)

III. Responsible Party(ies)

Employees and students

IV. Policy Statement

The Drug Free Schools and Communities Act of 1989 (Public Law 101-226, 20 U.S.C. §1145g) requires institutions receiving federal funds or financial assistance to establish and enforce a program to prevent the unlawful possession, use, or distribution of illicit drugs, prescription medications, and alcohol by students, and employees. The program includes a description of the health risks associated with the use of illicit drugs and alcohol, standards of conduct, sanctions under federal, state, local law, and campus policy, information on preventing drug and alcohol abuse, and available counseling and treatment options.

IV. Procedure

A. Health Risks

1. The use of illicit drugs and alcohol erodes the capacity to perform, think, and act responsibly. Long-term abuse can have a profound effect on a person's health and well-being.
2. Any form of such substance abuse is considered to create an extreme danger in the school to both students and others and it can be grounds for termination of enrollment or employment at this institution.
 - a. Click [here](#) for additional information regarding the use of drugs and alcohol and [here](#) for a resource guide on the drugs of abuse.

B. Standards of Conduct

1. Pima Medical Institute (PMI) has a policy of maintaining a drug and alcohol free school atmosphere.
2. All students and employees are hereby notified that the unlawful possession, use, or distribution of drugs and alcohol is prohibited on this institution's premises and during school-related tasks or functions.
 - a. These "premises" are defined as all school property including building interiors and exteriors, common areas, sidewalks, parking lots, privately owned vehicles parked in the school parking lot, as well as desks, cabinets and storage areas.
3. This prohibition applies to students and employees of PMI.
4. This prohibition applies to any school related task, including but not limited to: any employee and/or student attending any school sponsored function, including field trips regardless of the location on or off school premises, and PMI employees and/or students attending clinical experiences.

C. Sanctions

1. PMI will impose sanctions on students and employees for violations of the drug and alcohol standards of conduct consistent with federal, state, local law, and campus policy.
2. Consistent with the severity of the violation, in the judgment of school authorities, sanctions may include:
 - a. Reprimand and warning.
 - b. Substance abuse counseling, treatment, or rehabilitation program.
 - c. Immediate termination of enrollment or employment.
 - d. Referral to local law enforcement agencies for prosecution.
3. Local, state, and federal laws provide for a variety of legal sanctions and penalties for the unlawful possession, use, or distribution of illicit drugs and alcohol. Click [here](#) for additional information regarding legal sanctions.
4. Marijuana
 - a. PMI operates in states that have adopted recreational and medical marijuana laws.
 - b. PMI follows these laws but does remind students that these laws do not supersede federal law



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Drug and Alcohol Information and Policies
(continued from previous page)

5. Drug screens
 - a. PMI may require a blood test, urinalysis, or other drug/alcohol screening of those students or employees suspected of using or being under the influence of a drug or alcohol. A drug screen that returns with a positive result is subject to immediate termination of enrollment or employment.
 - i. Scheduled Drug Tests (Students): A drug screen that returns with a positive result during a scheduled drug test may be eligible for further review. If granted:
 1. Students can have a medical review officer (MRO) review the lab results and determine if there is a legitimate medical explanation for the positive result.
 2. If the report is verified by a MRO, students may be allowed to continue in the program; however, it is at the discretion of clinical site if the student will be accepted for a clinical externship.
 3. PMI will attempt to locate other sites for the student but cannot guarantee placement, which may impact the student's ability to progress through the program, graduate, or find employment.
 - ii. PMI programs and clinical affiliation sites may have a different requirement and students may be required to take more than one drug screen and more than one drug panel type (typically: 5, 10, or 12 panel).
 6. Click [here](#) for more information about State and local drug possession laws.
- D. Drug and alcohol abuse prevention
1. Prevention and early intervention strategies can reduce the impact of substance abuse.
 2. PMI students and employees are provided information during orientation regarding the PMI drug and alcohol prevention program and are encouraged to seek assistance when needed.
- E. Counseling and Treatment
1. PMI recognizes drug and alcohol dependency to be an illness and a major health problem. The institution also distinguishes drug abuse as a potential health, safety, and security problem.
 2. Students needing assistance in dealing with drug/alcohol dependency are encouraged to make contact with campus student services who can provide confidential counseling referrals, assistance, or information.
 3. Employees needing assistance in dealing with such problems are encouraged to utilize the Employee Assistance Program or other appropriate counseling services. Conscientious efforts to seek such help will not jeopardize employment.
 4. Several appropriate resources are available and may be contacted directly for assistance.
 - a. [Alcoholics Anonymous](#)
 - b. [Narcotics Anonymous](#)
 - c. [National Drug Helpline](#)
 - d. [Addiction Resource](#)
 - e. [Crisis Text Line](#)
 - f. [Substance Abuse and Mental Health Administration](#)
- F. Future Employment
1. Students should be aware that substance abuse could result in impaired employment opportunities.
 - a. Many employers now require pre-employment drug screening.
 - b. PMI cannot be held liable for graduates not being able to obtain work based on drug and/or alcohol use.

I have read and understand the conditions explained above, and I have received a copy of this statement.



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Student Right to Know

The Student Right-to-Know Act, passed by Congress in 1990, requires institutions eligible for Title IV funding, under the Higher Education Act of 1965, to calculate completion or graduation rates of certificate- or degree-seeking, full-time students entering that institution, and to disclose these rates to current and prospective students. Every institution that participates in any Title IV program is required to disclose graduation/completion rates of students receiving aid by race ethnicity, and gender, and the average completion or graduation rate. To read more about the Student Right-to-Know Act, please visit the National Center for Education Statistics website at nces.ed.gov.

Pima Medical Institute complies with the Student Right-to-Know Act and makes this information available on its website in the consumer information section. Pima will provide a hardcopy of this information to prospective or enrolled students upon request. The direct link to this information is as follows:

https://pmi.edu/wp-content/uploads/2022/04/SRTK-Data_2022.pdf

This information has been made available to me and I understand that I may request a copy prior to enrollment or entering into any financial obligation with the school.

Student Signature _____

Date _____



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Dress Code and Professionalism Policy

Whenever you are on a Pima Medical Institute (PMI) campus, in an extern or clinical settings, or otherwise involved with or representing PMI, the following requirements apply.

Beverages: Clear beverages are allowed in classrooms in sealed containers, unless your instructor does not permit them. Food cannot be brought into or consumed in classrooms or laboratories, and beverages are not permitted in laboratories.

Cell Phones: Cellular phones off or in silent mode while you are in classrooms, laboratories, or extern or clinical settings unless the instructor approves the use of the device for a project or activity. Texting is also not allowed.

Chewing Gum: Chewing gum is not allowed in the classroom or laboratory areas, or in extern or clinical settings.

Hair: Only natural hair colors and professional styles are acceptable. Hair must be neat and clean. Programs may also have particular requirements for safety purposes. Men's facial hair must be trimmed neatly. No hats, caps, or scarves are allowed in classrooms or at school functions unless approved by campus director or associate campus director.

Hygiene: Daily cleanliness, effective deodorants, and good oral hygiene is required at all times.

Jewelry: One plain post earring per ear is acceptable. Hoops, dangling earrings, or gauges are not allowed; however, clear / flesh tone spacer plugs to fill the gauge are permitted. All visible piercings, other than a single ear piercing, must be removed or concealed. Other visible piercings are not allowed unless permitted by the campus director. Long chains (with or without pendants) and bracelets are not permitted, except for medical alert bracelets. Only wedding and engagement rings are acceptable.

Make up: Minimal or daytime wear is permitted; heavy make-up, perfumes, or scents are not allowed.

Nails: Fingernails must be neat and short. Colorless or neutral polish is permitted if not chipped or peeling. Artificial nails (acrylic/gel) are not allowed.

Shoes: Clean, non-porous, and presentable athletic or equivalent health care profession shoes must be worn at all times. Flip flops, sandals, or open toed/heel shoes are unacceptable. You must wear socks.

Smoking: PMI campuses are smoke free zones. Smoking is not permitted inside PMI buildings.

Tattoos: Pima Medical Institute recognizes that personal appearance is an important element of self-expression, specifically in regards to tattoos. Tattoos are permitted unless a) it conflicts with a student's ability to perform his/her responsibilities effectively b) is considered inappropriate for the academic or clinical environment, or c) is regarded as offensive or harassing toward fellow students, employees, or others with whom Pima conducts business. If a Pima-affiliated clinical site determines a student's tattoos are not acceptable for their specific clinical environment, the student will be asked to comply by covering the tattoo(s).

Undergarments: You must wear undergarments at all times, and your undergarments must not be visible.

Uniform: Uniforms and ID badges must be worn at all times. Pants should not drag on the ground or be worn below the hips. Uniforms must be clean and unwrinkled.

Degree students: Please review your program's student handbook for exceptions or additions to the Dress Code and Professionalism Policy.

New Students: Before your uniform arrives, you may wear jeans or slacks, shirts with short or long sleeves, and tennis shoes.

Consequences: Issues associated with appearance or attire may result in your being sent home, in which event you will be able to return when you are compliant. In those instances you will be "absent" while you are away, and any lack of compliance with the Dress Code and Professionalism Policy may cause you to lose Professional Performance Standards (PPS) points.



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Radiation and Pregnancy Health Awareness

Zoonotic Disease / Animal Handling / Radiation Safety

Students in this program are required to work with animals and participate in procedures that may expose them to radiation, anesthetic gas, formaldehyde, or other toxic chemicals. Working with animals increases the risk of injury, such as animal bites and exposure to zoonotic disease.

It is the policy of Pima Medical Institute that the use and operation of x-ray equipment be performed in a safe manner in accordance with federal and state regulations. The exposure of radiographs on patients will be consistent with current, accepted practice standards. Students may be required to wear a radiation-monitoring badge called a dosimeter. If required, Pima Medical Institute will provide a dosimeter to the student prior to any lab or clinical procedure where exposure may occur.

Student Pregnancy

Written disclosure of student pregnancy to Pima Medical Institute officials is voluntary; however, skills and procedures in this program may pose an increased health risk for the student and the embryo / fetus. For radiation safety, students who declare pregnancy must adhere to the following radiation safety procedures:

- Continue to wear the whole body dosimeter on the outside of the collar.
- Wear a second dosimeter (fetal badge) at the waist level (if wearing a lead apron, the fetal badge should be worn under the apron at the waist level).
- Maintain the maximum distance possible between self, the x-ray tube and the patient.
- Turn in the fetal dosimeter monthly.
- Review and initial the monthly fetal dosimeter exposure reading with the Radiation Safety Officer.

The student may withdraw from the program. If the student chooses to continue, all classroom and externship credits necessary to fulfill the program requirements must be completed satisfactorily and the student must demonstrate competency in all essential skills in order to complete program coursework with a passing grade. During a pregnancy, students may not be able to complete clinical externship(s) or required skills/competencies, which may delay graduation. Clinical sites have a right to maintain site-specific policies and procedures with regard to pregnancy during externship. PMI will attempt to accommodate a student if the assigned clinical site prohibits pregnant student participation; however, reassignment is not guaranteed.

Following a disclosure of pregnancy, students have the option to submit a written withdrawal of their declaration of pregnancy.

I acknowledge that I may be exposed to anesthetic gas, formaldehyde, other toxic chemicals, or radiation when taking radiographic images. For procedures involving radiographic images, I may be required to wear a radiation monitoring dosimeter badge during those activities and while in lab and clinical externship.

For students who are pregnant or could be pregnant, I acknowledge that declaration of pregnancy is voluntary. Whether declared or undeclared, if I choose to continue in the program while pregnant, I understand that there is an increased health risk and I will not hold Pima Medical Institution, its faculty, or clinical sites liable.

Student Name - Print _____



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Vaccination Requirements & Rabies

Proof of immunization and vaccination status may be required prior to animal handling, prior to the end of the Career Prep sequence, or prior to clinical externship.

Examples of Vaccinations Proof of Immunization:

- PPD
- Hepatitis B
- MMR
- Tetanus
- Varicella

If vaccinations are required to complete the program, the student is financially responsible for obtaining them as PMI does not pay for these vaccinations, titers, or other testing. Refer to the Prospective Student Handout for specific requirements or ask the admissions representative.

Rabies Vaccination Requirement

Students will be working with animals (e.g., restraining, lifting, bandaging), administering injections and medications, conducting health tests, checking vital signs, etc. and performing lab procedures. There is always a risk of exposure to rabies and risk of being injured by an animal, such as being bitten or scratched.

Rabies is a preventable disease that, if acquired and left untreated, is nearly always fatal. The virus attacks the central nervous system in mammals, including humans. Though rabies occurs most often in wild animals (e.g., bats, raccoons, skunks, etc.), it can occur among domestic animals and livestock. The virus is transmitted through direct contact with saliva or brain/spinal fluid from an affected animal with an open area (such as broken skin from a scratch or bite, the eyes, nose, mouth). High-risk professions, such as veterinary medicine, increase the likelihood of exposure to the rabies virus. There are several avenues of prevention such as not coming into direct contact with wildlife, vaccinating pets, keeping pets under direct supervision, etc.; however, working in veterinary medicine increases the exposure and risk of coming into contact with an infected animal.

Effective July 1, 2022 Pima Medical Institute is requiring the full series pre-exposure rabies prophylaxis (Pre-EP) recommended by the Centers for Disease Control and Prevention (CDC) prior to performing any animal handling in the program. The use of the word 'animal' in this document specifically refers to cats, dogs, horses, food & fiber, or wild/undomesticated animals prone to rabies, such as raccoons, bats, etc.

Initial All Below

For candidates signing enrollment agreements on or after July 1, 2022, the cost of the vaccination is automatically included in the tuition for the Veterinary Assistant program and is non-refundable. Pima Medical Institute has partnered with Passport Health to provide the rabies Pre-EP series to students without any additional or separate charge. Candidates signing an enrollment agreement prior to July 1, 2022 may be able to include the cost of the rabies vaccination from Passport Health in the tuition. Please see your financial services contact for more information.

Students may choose to use their personal insurance or obtain the series from a different provider, which may require paying for the series out of pocket. For a general list of local organizations that offer the rabies Pre-EP, refer to the Prospective Student Handout.

Any student who has concerns about receiving the vaccination may inquire about receiving an exemption; however, should a student be granted an exemption, the student must agree to follow the Rabies Mitigation Plan, which may delay the student's ability to progress through the program or prevent the student from completing required skills. Students must meet the skill requirements in order to be eligible for graduation from the program.

By signing below, you acknowledge that in order to successfully complete your program you may be required to provide documentation to Pima Medical Institute (PMI) proving that you have obtained the required vaccinations.

 Student's Name (Please Print)



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Distance Education:

This campus is approved to deliver distance education within the state. This campus does not offer any programs delivered completely via distance education. Hybrid programs contain online courses as well as on-ground courses in which attendance on campus is required. Please refer to the specific program Prospective Student Handout for additional information on the delivery method of each course within a program, if applicable.

A student's physical location is determined at the time of enrollment by submission of government issued identification as well as a student attestation of physical location in the enrollment agreement and agree to update the institution if their physical location changes.

Students are able to notify the institution of a change to their physical location in the PMI Student Portal.

The programs containing distance education components offered at this campus are hybrid programs that require on-ground attendance. Students should understand that moving out of the state may adversely impact the student's ability to complete the program. If a student is planning to relocate out of the state he or she is required to discuss this with the Student Services Coordinator and/or Program Director, as applicable.

I have reviewed this information and agree to the conditions above and attest that the address entered on this enrollment agreement is my current physical address.

Student's Name (Please Print)

Student's Signature

Date



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Pre-Enrollment Checklist

By initialing each item below you are acknowledging you have received, read and understand the following items prior to program enrollment:

- Academic Catalog
- Prospective Student Handout
- Enrollment Disclaimer
- Reasonable Accommodations
- Criminal Conviction Disclosure
- Drug and Alcohol Information and Policies
- Federal Student Financial Aid Penalties for Drug Law Violation
- Dress Code and Professionalism Policy
- Program Admissions Requirements
- VTA/VTT Program Policy

By initialing each item below you acknowledge that prior to enrollment the following have been made available to you:

- Student Right-to-Know
- Crime Awareness and Campus Security
- Vaccination Requirements
- Transferability of Credit and Academic Credit Portability
- Job Placement Guarantee Disclaimer
- Salary and Earning Guarantee Disclaimer
- Pregnancy Policy

- Clinical externships are typically conducted during daytime hours
- Pima Medical Institute provides all enrolled students a pmi.edu email account. I consent for Pima Medical Institute to use that email account for school related communication

Opt Out Electronic Communication Clause: By signing this document, you are agreeing that you have reviewed the information contained in the record and agree to the terms of the record using electronic communications, to receive notices and disclosures electronically, and to use electronic signatures in lieu of using physical documents. You are not required to receive notices and disclosures or sign documents electronically. If you prefer not to do so, you may request to receive physical copies and withdraw your consent at any time.

Student's Name (Please Print)



Private Education Loan Applicant Self-Certification

OMB No. 1845-0101
Form Approved Exp.
Date 07-31-2019

Lending Act, a lender must obtain a self-certification signed by the applicant before disbursing a private education loan. The school is required on request to provide this form or the required information only for students admitted or enrolled at the school. Throughout this Applicant Self-Certification, "you" and "your" refer to the applicant who is applying for the loan. The applicant and the student may be the same person.

Instructions: Before signing, carefully read the entire form, including the definitions and other information on the following page. Submit the signed form to your lender.

SECTION 1: NOTICES TO APPLICANT

- Free or lower-cost Title IV federal, state, or school student aid may be available in place of, or in addition to, a private education loan. To apply for Title IV federal grants, loans and work-study, submit a Free Application for Federal Student Aid (FAFSA) available at www.fafsa.ed.gov, or by calling 1-800-4-FED-AID, or from the school's financial aid office.
- A private education loan may reduce eligibility for free or low-cost federal, state, or school student financial aid.
- You are **strongly** encouraged to pursue the availability of free or lower-cost financial aid with your school's financial aid office.
- The financial information required to complete this form can be obtained from the school's financial aid office. If the lender has provided this information you should contact your school's financial aid office to verify this information and to discuss your financing options.

SECTION 2: COST OF ATTENDANCE AND ESTIMATED FINANCIAL ASSISTANCE

If information is not already entered below, obtain the needed information from the school financial aid office and enter it on the appropriate line. Sign and date where indicated. See Section 5 for definitions of financial aid terms.

- A. Student's cost of attendance for the period of enrollment covered by the loan _____
- B. Estimated financial assistance for the period of enrollment covered by the loan _____
- C. Difference between amounts A and B: _____

WARNING: If you borrow more than the amount on line C, you risk reducing your eligibility for free or lower-cost federal, state, or school financial aid

SECTION 3: APPLICANT INFORMATION

Enter or correct the information below.

Name and Address of School _____

Applicant Name (first, last, MI) _____ Date of Birth (mm/dd/yyyy) _____

Permanent Street Address _____

City, State, Zip Code _____

Area Code/Telephone Number-Home _____

E-mail Address _____

Period of Enrollment Covered by the Loan (mm/dd/yyyy) From _____ To _____

If the student is not the loan applicant, provide the student's name and date of birth.

Student Name (last, first, MI) _____ Student Date of Birth (mm/dd/yyyy) ____/____/____

SECTION 4: APPLICANT SIGNATURE

I **certify** that I have read and understood the notices in Section 1 and, to the best of my knowledge, the information provided on this form is true and correct.

Signature of Applicant _____ Date: (mm/dd/yyyy) _____

SECTION 5: DEFINITIONS

Cost of attendance is an estimation of tuition and fees, room and board, transportation and other costs for the period of enrollment covered by the loan, as determined by the school. A student's cost of attendance may be obtained from the school financial aid office.

Estimated financial assistance is all federal, state, institutional (school), private and other sources of assistance used in determining eligibility for most Title IV student aid, including amounts of financial assistance used to replace the expected family contribution. The student's estimated financial assistance is determined by the school, and may be obtained from the school's financial aid office.

A **lender** is a private education lender as defined in Section 140 of the Truth in Lending Act; and any other person engaged in the business of securing, making, or extending education loans on behalf of the lender.

A **period of enrollment** is the academic year, academic term (such as semester, trimester, or quarter) or the number of weeks of instructional time for which the applicant is requesting student financial assistance.

A **private education loan** is a loan provided by a private education lender that is not a Title IV loan and that is issued expressly for postsecondary education expenses to a borrower, regardless of whether the loan is provided through the school that the student attends or directly to the borrower from the private education lender. A private education loan does not include (1) An extension of credit under an open end consumer credit plan, a reverse mortgage transaction, a residential mortgage transaction, or any other loan that is secured by real property or a dwelling; or (2) An extension of credit in which the school is the lender if the term of the extension of credit is 90 days or less or an interest rate will not be applied to the credit balance and the term of the extension of credit is one year or less, even if the credit is payable in more than four installments.

Title IV student financial aid includes the Federal Pell Grant Program, the Federal Supplemental Educational Opportunity Grant (FSEOG) Program, the Federal Work-Study (FWS) Program, the William D. Ford Federal Direct Loan (Direct Loan) Program, the Federal Perkins Loan Program, and the Teacher Education Assistance for College and Higher Education (TEACH) Grant Program. To apply for Title IV federal grants, loans, and work-study, submit a Free Application for Federal Student Aid (FAFSA), which is available at www.fafsa.gov, by calling 1-800-4-FED-AID, or from the school's financial aid office.

SECTION 6: PAPERWORK REDUCTION NOTICE

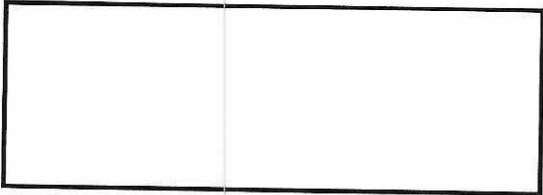
Paperwork Reduction Notice According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a currently valid OMB control number. The valid OMB control number for this information collection is 1845-0101. The time required to complete this information collection is estimated to average 0.25 hours (15 minutes) per response, including the time to review instructions, search existing data resources, gather and maintain the data needed, and complete and review the information collection.

If you have any comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to:

U.S. Department of Education, Washington, DC 20202-4651

If you have any comments or concerns regarding the status of your individual submission of this form, contact your lender.

IMPORTANT TRUTH IN LENDING DISCLOSURES ABOUT YOUR EDUCATIONAL SERVICES INSTALLMENT PAYMENT AGREEMENT



Example Loan Interest Rate & Fees

Your interest rate will be:

0.00%

Your Interest Rate during the life of the loan

Your rate is fixed.

Loan Fees

Late Charge: \$0

Returned Check Charge: \$10

This program recommends an out of school minimum monthly payment of \$150. This could reduce the term of your loan.

Loan Cost Examples

The total amount you will pay for this financing will vary depending upon the amount of your in school payment.

You may be offered one of the following in-school payment options below depending upon your financial need.

In School Payment Option	Amount Provided By The School	Interest Rate	Loan Term <small>(how long you have to pay off the loan)</small>	Total Paid over the Loan Term
1. \$50 in school monthly payment	\$10,000	0.00%	7 years 6 months	\$10,000.00
2. \$150 in school monthly payment	\$10,000	0.00%	5 years 6 months	\$10,000.00

About this example

The repayment example assumes that you remain in school for 3 years.

Federal Loan Alternatives

You must apply for and accept all available forms of Federal education loans in order to qualify for this financing.

You may qualify for Federal education loans.

For additional information, contact your school's financial aid office or the Department of Education at: www.federalstudentaid.ed.gov

Loan Program
PERKINS
(for Students)

Current Interest Rates by Program Type

STAFFORD
(for Students)

Undergraduate Subsidized
Undergraduate Unsubsidized & Graduate

PLUS
(for Parents and Graduate / Professional Students)

Federal Family Education Loan
Federal Direct Loan

TILA 1A

Next Steps

1. Find Out About Other Loan Options.

Contact your school's financial aid office or visit the Department of Education's website at: www.federalstudentaid.ed.gov for more information about other loans.

2. To Apply for this Loan, Complete the Self-Certification Form

You may get the certification form from your school's financial aid office. If you are approved for this loan, the loan terms will be available for 30 days (terms will not change during this period, except as permitted by law).

REFERENCE NOTES

Eligibility Criteria

Borrower

- Must apply for and accept all Federal Student aid.
- Must be 18 years or older at the time you apply.

Co-signers

- Rates are typically higher without a co-signer.
- Must be 18 years or older at the time of loan application.

Bankruptcy Limitations

- If you file for bankruptcy you may still be required to pay back this loan

More information about loan eligibility and repayment deferral or forbearance options is available in your Educational Services Installment Payment Agreement.

TILA 1A

I certify that I have read and understand this Truth in Lending Disclosure

IMPORTANT TRUTH IN LENDING DISCLOSURES ABOUT YOUR EDUCATIONAL SERVICES INSTALLMENT PAYMENT AGREEMENT

BORROWER:

CREDITOR:

Loan Rates & Estimated Total Costs

Total Loan Amount

The total amount you are financing.

Interest Rate

Your current interest rate.
0.00%

Finance Charge

The estimated dollar amount the credit will cost you.

Total of Payments

The estimated amount you will have paid when you have made all payments.

ITEMIZATION OF AMOUNT FINANCED

Amount paid to you		
Amount applied to your charges	+	
Amount Financed (total amount provided)	=	
Initial Finance Charges	+	
Total Loan Amount	=	

ABOUT YOUR INTEREST RATE

- Your rate is fixed
- Your Annual Percentage Rate (APR) is **0.00%**

FEES

Late Charge:

Returned Check Charge:

Estimated Repayment Schedule & Terms

TERM LOAN FOR:	
In School Payments:	MONTHLY PAYMENTS
to	
monthly payments	
Out of School Payments:	
to	
monthly payments	

Federal Loan Alternatives

You must apply for and accept all available forms of Federal education loans prior to accepting this financing. For additional information, contact your campus's student finance aid office or the Department of Education at www.federalstudentaid.ed.gov

Loan Program	Current Interest Rates by Program Type
PERKINS (for Student:)	
STAFFORD (for Students)	Undergraduate Subsidized Undergraduate Unsubsidized & Graduate
PLUS (for Parents and Graduate/Professional/Student:)	Federal Family Education Loan Federal Direct Loan

Next Steps & Terms of Acceptance

This offer is good until:

1. Find out about other loan options.
Contact your school's financial aid office for more information.
2. You have until the date listed to the left to accept this offer.

If you do not accept this financing your unfunded tuition and charges must be paid in full in order for you to attend classes.

The terms of this offer will not change except as permitted by law.

3. To accept the terms of this financing, please sign the enclosed APEX Educational Services Installment Payment Agreement.

REFERENCE NOTES

Prepayments:

- If you pay the loan off early, you will not have to pay a penalty.

See your financing agreement for any additional information about nonpayment, default or any required repayment in full before the scheduled date.

Bankruptcy Limitations

- If you file for bankruptcy you may still be required to pay back this loan.

TILA 1B

I certify that I have read and understand
this Truth in Lending Disclosure

RETAIL INSTALLMENT SALE AGREEMENT - SUBJECT TO STATE REGULATION

School Name:
School Address:

Borrower Name:
Borrower DOB:
Borrower SSN:

School Telephone Number:

In this Retail Installment Sale Agreement, the words, "you" and "your" mean the Borrower and Cosigner, individually and collectively, who sign this Retail Installment Sale Agreement. The word "School" means the School named at the top of this Retail Installment Sale Agreement. The word "Student" means the individual receiving the education services who may also be the Borrower.

DESCRIPTION OF SERVICES SOLD ON CREDIT

Educational services offered by School.

CASH PRICE/AMOUNT FINANCED

The cash price is \$_____. The cash price is equal to the "Amount Financed" under this Retail Installment Sale Agreement. The "Amount Financed" under this Installment Agreement is the amount referred to as the "Total Loan Amount" minus any applicable pre-paid finance charge as stated in the Approval Disclosure Statement provided to you and the Final Disclosure Statement to be provided to you following your acceptance of this Installment Agreement. The terms of the Final Disclosure Statement provided to you are incorporated into and made a part of this Installment Agreement by this reference. The cash price is the price at which School offers to sell for cash that portion of the educational services provided to you by School that are being funded through this Retail Installment Agreement which educational services include tuition per term, any applicable fees and the estimated cost of books and supplies. The total cost of attendance at School may be higher than the cash price/Amount Financed as you may pay for a portion of the educational services from sources other than this Retail Installment Sale Agreement such as federal student loans, other financial aid or personal resources. You should always maximize federal grant aid and federal student loans before financing education expenses through this Retail Installment Sale Agreement.

PROMISE TO PAY

In consideration for educational services (including tuition, fees, books, supplies, and related services) that you have purchased from School, you promise to pay School, in accordance with the terms of this Retail Installment Sale Agreement and the Final Disclosure Statement (specifically your obligation to make payments in the amounts and due dates shown in the payment schedule) provided to you which is incorporated in and made a part of this Agreement, the Amount Financed, and applicable finance charges and other charges or fees added to the Amount Financed as described in this Retail Installment Sale Agreement. You acknowledge that you have consented to receive electronically all Truth-in-Lending disclosures that are required to be delivered to you which include the Application, Approval and Final Disclosures related to this Retail Installment Sale Agreement. You further acknowledge that you have consented to such disclosures being sent to you via an e-mail which provides you with a secure electronic link to such disclosures. You acknowledge that you have been provided an Approval Disclosure Statement setting forth important terms of the credit to be provided to you and have been instructed to contact School if you have any questions prior to accepting this Retail Installment Sale Agreement. You acknowledge that this extension of credit is a qualified educational loan and is subject to the limitations on dischargeability in bankruptcy contained in Section 523(a)(8) of the United States Bankruptcy Code.

FINANCE CHARGE

The amount shown as the finance charge is calculated at the fixed annual interest rate set forth in the Approval Disclosure Statement provided to you and the Final Disclosure Statement to be provided following your acceptance of this Retail Installment Sale Agreement, and is computed on a per annum basis of a year of 365 days (or 366 days in leap years) on the scheduled unpaid principal balance. Such amount is equal to the finance charge actually collected from you if you make the required installment payments according to the terms of this Retail Installment Sale Agreement. If you prepay all or part of the amount financed, the amount of the Finance Charge will be less. However, if you do not make installment payments on each scheduled due date, the amount of the Finance Charge will be greater than that shown below. The Total Sales Price of this Retail Installment Agreement is the Cash Price/Amount Financed set forth

PAYMENT METHODS

Payments may be made via check, money order, automated clearing house (ACH) debit from a checking or savings account, or major debit cards, subject to a non-refundable convenience fee.

RIGHT TO PREPAY

You have the right to prepay all or any part of the outstanding balance at any time without penalty.

DISHONORED PAYMENTS

If a payment by check or draft is not honored by the drawee, then you will be charged a fee up to \$15.00, to the extent permitted by state law.

COLLECTION FEES

If your account is in default and referred to a collection agency or an outside attorney to collect the outstanding debt, you will pay the costs of collection, including reasonable attorney fees, to the extent permitted by state law.

ACCELERATION UPON DEFAULT (NOTE: The following section does not apply to New Jersey residents).

If you fail to make any part of an installment payment which remains in default for more than 10 days, or if you otherwise default under this Retail Installment Sale Agreement, or if you discontinue your enrollment at School prior to graduation, the entire balance outstanding under this Retail Installment Sale Agreement, including all accrued Finance Charges and other fees, but in no event greater than the outstanding balance due to School taking into account School's refund policy, will be due and payable at once.

WAIVER

School will not lose any rights under this Retail Installment Sale Agreement if it delays taking action for any reason. Any change to this Retail Installment Sale Agreement must be in writing and signed by School.

ASSIGNMENT

You may not assign this Retail Installment Sale Agreement or any of its benefits and obligations. School may assign this Retail Installment Sale Agreement at any time.

APPLICABLE LAW

This Retail Installment Sale Agreement shall be governed by the laws of the State of CA, except to the extent federal law is applicable.

CREDIT AUTHORIZATION

You agree and authorize the School's servicing or collection agents and any assignee of this Installment Plan ("Plan") to obtain consumer reports from consumer reporting agencies in connection with this Plan until your Plan is paid in full. The School may furnish information about this Plan to consumer credit reporting agencies; this includes a negative credit report reflecting on your credit record if you fail to fulfill the terms of the Plan, in accordance with applicable law. You have the right to dispute the accuracy and completeness of any information reported about this Plan to a consumer reporting agency. You may do this by giving notice at the address provided to you to give you notices, and also by notifying the consumer reporting agency, as provided by law. You also authorize School's agent to contact your references and employer, including for collection purposes.

COMMUNICATION CONSENT

You agree that we may monitor and record telephone calls regarding your account to assure the quality of our service or for other reasons. You agree that we may call you, using an automatic telephone dialing system or otherwise, leave you a voice, prerecorded, or artificial voice message, or send you a text, e-mail, or other electronic message for any purpose related to the servicing and collection of your account with us (each a "Communication"). You agree that we may send a Communication to any telephone numbers, including cellular telephone numbers, or e-mail addresses you provided to us in connection with the origination of this Agreement or at any time in the future. You acknowledge and confirm that you have the authority to provide the consent because you are either the subscriber of the telephone number(s) or you are the non-subscriber customary user who has authority to provide the consent. You also agree that we may include your personal information in a Communication. You agree that we will not charge you for a Communication, but your service provider may. In addition, you understand and agree that we may always communicate with you in any manner permissible by law that does not require your prior consent.

OBLIGATION AND ACKNOWLEDGMENT OF BORROWER

You agree to make all scheduled payments. You acknowledge that under the terms of this Retail Installment Sale Agreement, the educational services provided to the Student are provided as an ongoing and continuing service. The installment payments correspond with the educational services provided to the Student during this installment period. You agree that the Student's enrollment at the School is contingent upon maintaining a current account and that, in addition to the above remedies for default, if you fail to make any scheduled payment, to the extent permitted by law, the School may deny access to classes, school computers, final exams, or any other school service. In addition, to the extent permitted by law, the School can discontinue the Student's enrollment status, not issue grades, and deny requests for transcripts should you not meet all of your financial and institutional obligations.

ADDITIONAL PROVISIONS

You agree that you must repay the amounts owing under this Retail Installment Sale Agreement even though you may be under the minimum age legally required by your state of residence for entering into binding contracts at the time you sign it. This Retail Installment Sale Agreement is not effective until accepted by the School in CA. You agree to notify School of any change in your name, address or applicable school enrollment status within ten (10) days of such occurrence. You represent that you have not made any false written statement with respect to this Retail Installment Sale Agreement. You also authorize us to contact the person identified by the Borrower as having authority to act on behalf of the Borrower in the event of the Borrower's death.

CO-SIGNER RELEASE

Notwithstanding any other term of this Agreement, in the event that the Borrower dies before the balance due under this Agreement is paid in full, we will cancel the remaining balance due under this Agreement. In that event, Co-signer will be released from all liability to us under this Agreement. We will notify the Co-signer within a reasonable timeframe if this provision of the Agreement applies.

SEVERABILITY

If any provision of this Retail Installment Sale Agreement is determined to be unenforceable or is prohibited by law, such provision shall be considered ineffective without invalidating the remaining provisions of this Retail Installment Sale Agreement.

FEDERAL NOTICE TO CO-SIGNER

The co-signer is being asked to guarantee this debt. Think carefully before agreeing to do so. If the Borrower doesn't pay this debt, the co-signer will have to. Be sure you can afford to pay if you have to, and that you want to accept this responsibility. You may have to pay up to the full amount of the debt if the borrower does not pay. You may also have to pay late fees or collection costs, which increase this amount. The creditor can collect this debt from you without first trying to collect from the borrower. [This does not apply to Illinois co-signers unless they are the parent or guardian of the borrower. Illinois residents who are not the parent or guardian of the borrower must sign the notice included as a separate page below.] The creditor can use the same collection methods against you that can be used against the borrower, such as suing you, garnishing your wages, etc. If this debt is ever in default, that fact may become part of *your* credit report.

CONFLICT BETWEEN DISCLOSURE AND SALE AGREEMENT

You understand and agree that if the information in your Final Disclosure Statement conflicts with the information in this Retail Installment Sale Agreement, the information in your Final Disclosure Statement shall apply with respect to items required to be disclosed under Federal law.

SIGNATURE PAGE

THIS NOTICE IS NOT THE CONTRACT THAT MAKES YOU LIABLE FOR THE DEBT.

FTC HOLDER RULE NOTICE:

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

NOTICE TO CALIFORNIA RESIDENTS:

YOU MAY ASSERT AGAINST THE HOLDER OF THE PROMISSORY NOTE/RETAIL INSTALLMENT AGREEMENT 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/RETAIL INSTALLMENT SALE AGREEMENT.

NOTICE TO BORROWER:

(1) Do not sign this agreement before you read it or if it contains any blank spaces to be filled in. (2) You are entitled to a completely filled-in copy of this agreement. Keep it to protect your legal rights. (3) You can prepay the full amount due under this agreement at any time. (4) If you desire to pay off in advance the full amount due, the amount which is outstanding will be furnished upon request. (5) You may cancel this transaction at any time prior to midnight of the third business day after the date you receive your Final Disclosure Statement. Read the Final Disclosure Statement for an explanation of your cancellation rights and responsibilities.

THE BORROWER ACKNOWLEDGES RECEIPT OF AN EXACT COPY OF THIS RETAIL INSTALLMENT SALE AGREEMENT
By signing this Retail Installment Sale Agreement, I accept and agree to be bound by the terms and conditions contained within this Retail Installment Sale Agreement and to pay the obligation set forth herein to the educational institution indicated above.

Borrower

School Representative



Date

Date

SUPPLEMENTAL NOTICE TO BORROWER

**ALABAMA SUPPLEMENT TO
RETAIL INSTALLMENT SALE AGREEMENT**

The following notice applies to Retail Installment Sale Agreements that are governed by Alabama law. See section N of the attached agreement as to applicable law.

NOTICE TO BORROWER:

(1) CAUTION It is important you thoroughly read the contract before you sign it. (2) You are entitled to a completely filled-in copy of this Agreement. Keep it to protect your legal rights. (3) You can prepay the full amount due under this agreement at any time. (4) If you desire to pay off in advance the full amount due, the amount which is outstanding will be furnished upon request.

GEORGIA SUPPLEMENT TO

RETAIL INSTALLMENT SALE AGREEMENT

The following notice applies to Retail Installment Sale Agreements that are governed by Georgia law. See section N of the attached agreement as to applicable law.

NOTICE TO BORROWER:

(1) Do not sign this Agreement before you read it or if it contains any blank spaces to be filled in. (2) You are entitled to a completely filled-in copy of this Agreement. Keep it to protect your legal rights. (3) You have the right to pay in advance the full amount due and under certain conditions to obtain a partial refund of the finance charge.

**ILLINOIS SUPPLEMENT TO
RETAIL INSTALLMENT SALE AGREEMENT**

The following notice applies to Retail Installment Sale Agreements that are governed by Illinois law. See section N of the attached agreement as to applicable law.

NOTICE TO BORROWER:

(1) Do not sign this Agreement before you read it or if it contains any blank spaces to be filled in. (2) You are entitled to a completely filled-in copy of this Agreement. Keep it to protect your legal rights. (3) Under the law you have the right, among others, to pay in advance the full amount due and to obtain under certain conditions a partial refund of the finance charge.

**IOWA SUPPLEMENT TO
RETAIL INSTALLMENT SALE AGREEMENT**

The following notice applies to Retail Installment Sale Agreements that are governed by Iowa law. See section N of the attached agreement as to applicable law.

NOTICE TO BORROWER:

(1) Do not sign this Agreement before you read it or if it contains any blank spaces to be filled in. (2) You are entitled to a completely filled-in copy of this Agreement. Keep it to protect your legal rights. (3) You may prepay the unpaid balance at any time without penalty and may be entitled to receive a refund of unearned charges in accordance with law. (4) If you desire to pay off in advance the full amount due, the amount which is outstanding will be furnished upon request.

**MASSACHUSETTS SUPPLEMENT TO
RETAIL INSTALLMENT SALE AGREEMENT**

The following notice applies to Retail Installment Sale Agreements that are governed by Massachusetts law. See section N of the attached agreement as to applicable law.

(1) Do not sign this Agreement if any of the spaces intended for the agreed terms to the extent of then available information are left blank. (2) You are entitled to a copy of this Agreement at the time you sign it. (3) You may at any time pay off the full unpaid balance due under this Agreement, and in so doing you may receive a partial rebate of the finance and insurance charges.

**MISSOURI SUPPLEMENT TO
RETAIL INSTALLMENT SALE AGREEMENT**

The following notice applies to Retail Installment Sale Agreements that are governed by Missouri law. See section N of the attached agreement as to applicable law.

NOTICE TO BORROWER:

(1) Do not sign this Agreement before you read it or if it contains any blank spaces to be filled in. (2) You are entitled to a completely filled-in copy of this Agreement. Keep it to protect your legal rights. (3) Under the law, you have the right to pay off in advance the full amount due and under certain circumstances to obtain a partial refund of the finance charge.

**MONTANA SUPPLEMENT TO
RETAIL INSTALLMENT SALE AGREEMENT**

The following notice applies to Retail Installment Sale Agreements that are governed by Montana law. See section N of the attached agreement as to applicable law.

NOTICE TO BORROWER:

(1) Do not sign this Agreement before you read it or if it contains any blank spaces to be filled in. (2) You are entitled to a completely filled-in copy of this Agreement. Keep it to protect your legal rights. (3) Under the law you have the right to pay off in advance the full amount due and under certain circumstances to obtain a partial refund of the finance charge.

**NEW JERSEY SUPPLEMENT TO
RETAIL INSTALLMENT SALE AGREEMENT**

The following notice applies to Retail Installment Sale Agreements that are governed by New Jersey law. See section N of the attached agreement as to applicable law.

NOTICE TO RETAIL BORROWER:

(1) Do not sign this Agreement in blank (2) You are entitled to a copy of the contract at the time you sign. (3) Keep it to protect your legal rights.

**PENNSYLVANIA SUPPLEMENT TO
RETAIL INSTALLMENT SALE AGREEMENT**

The following notice applies to Retail Installment Sale Agreements that are governed by Pennsylvania law. See section N of the attached agreement as to applicable law.

NOTICE TO BORROWER:

(1) Do not sign this Agreement before you read it or if it contains any blank spaces to be filled in. (2) You are entitled to a completely filled-in copy of this Agreement. Keep it to protect your legal rights. (3) Under the law you have the right to pay off in advance the full amount due and under certain circumstances to obtain a partial refund of the finance charge.

**NEW YORK SUPPLEMENT TO
RETAIL INSTALLMENT SALE AGREEMENT**

The following notice applies to Retail Installment Sale Agreements that are governed by New York law. See section N of the attached agreement as to applicable law.

NOTICE TO BORROWER:

(1) Do not sign this Agreement before you read it or if it contains any blank spaces to be filled in. (2) You are entitled to a completely filled-in copy of this Agreement. Keep it to protect your legal rights. (3) Under the law, you have the right to pay off in advance the full amount due. If you do so you may depending on the nature of the finance charge, either prepay without penalty, or under certain circumstances obtain a rebate of the finance charge.

**WASHINGTON SUPPLEMENT TO
RETAIL INSTALLMENT SALE AGREEMENT**

The following notice applies to Retail Installment Sale Agreements that are governed by Washington law. See section N of the attached agreement as to applicable law.

NOTICE TO BORROWER:

(1) Do not sign this Agreement before you read it or if it contains any blank spaces to be filled in. (2) You are entitled to a completely filled-in copy of this Agreement. Keep it to protect your legal rights. (3) You may at any time pay off the full unpaid balance due under this contract, and in so doing you may receive a partial rebate of the finance charge.

**IMPORTANT TRUTH IN LENDING DISCLOSURES ABOUT YOUR EDUCATIONAL SERVICES INSTALLMENT
PAYMENT AGREEMENT**

BORROWER:		CREDITOR:

You have a right to cancel this transaction, without penalty, by midnight on the date below. No amounts will be applied to finance your tuition and fees until the cancellation period expires. If you cancel the unfinanced portion of your tuition and fees will immediately become due.

You may cancel by calling:
Cancel Date:

Loan Rates & Estimated Total Costs

Total Loan Amount

The total amount you are financing.

Interest Rate

0.00%

Your current interest rate.

Finance Charge

The estimated dollar amount the credit will cost you.

Total of Payments

The estimated amount you will have paid when you have made all payments.

ITEMIZATION OF AMOUNT FINANCED

Amount paid to you		
Amount applied to your charges	+	
Amount Financed (total amount provided)	=	
Initial Finance Charges	+	
Total Loan Amount	=	

ABOUT YOUR INTEREST RATE

- Your rate is fixed
 - Your Annual Percentage Rate (APR) is

0.00%
- FEES**
- Late Charge:
- Returned Check Charge:

Estimated Repayment Schedule & Terms

TERM LOAN FOR:	
In School Payments:	MONTHLY PAYMENTS
to	
monthly payments	
Out of School Payments:	
to	
monthly payments	

REFERENCE NOTES

- Prepayments:**
- If you pay the loan off early, you will not have to pay a penalty. See your financing agreement for any additional information about nonpayment, default or any required repayment in full before the scheduled date.
- Bankruptcy Limitations**
- If you file for bankruptcy you may still be required to pay back this loan.

I certify that I have read and understand this Truth in Lending Disclosure