



**Pima Medical Institute**  
13750 E. Mississippi Ave., Aurora, CO 80012  
Telephone: (303) 368-7462

### **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 experience as a veterinary assistant must have a GPA of 2.5 to be considered. Applicants with a GPA of 2.50 - 2.74 will also be required to pass a skills assessment in order to qualify. An interview with the Program Director is also required.





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## ENROLLMENT AGREEMENT

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

### PERSONAL:

January 14, 2026      August 11, 2026      July 01, 2026  
Start Date      Estimated Graduation Date      Estimated Extern/Clinical Start Date      Re-enroll Return Date      Social Security Number

\_\_\_\_\_  
First Name      Middle Name      Last Name

\_\_\_\_\_  
Address      City      State      Zip Code

\_\_\_\_\_  
Date of Birth      Home Phone      Cell Phone      Email Address

### PROGRAM INFORMATION:

I am applying for admission in: Dental Assistant Certificate      Hours of Attendance: \_\_\_\_\_ (Student Initials)

Program Length in Weeks (Days/Evenings): 30      Credit Hours: 29.5      85% attendance of total program hours required

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

Tuition	\$ <u>16,343.00</u>
Registration Fee	\$ <u>150.00</u>
Uniform Fee	\$ <u>205.00</u>
Textbooks for all Courses	\$ <u>872.00</u>
Technology Fee <sup>1</sup>	\$ <u>265.00</u>
Tax	\$ <u>0.00</u>

### TOTAL COSTS AND ADJUSTMENTS

Estimated Total Charges	\$ <u>17,835.00</u>
Tuition Adjustment	-\$ <u>0.00</u>
Less Registration Fee	-\$ <u>0.00</u>
(Paid with Application)	
Net Balance	\$ <u>17,835.00</u>

<sup>1</sup>THE TECHNOLOGY FEE COVERS PMI'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 0 ENROLLMENT PERIODS IN THE DENTAL 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 \$ 17,835.00. 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 \$ 17,835.00. The cost of credit is included in the price quoted for the goods and services.





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## ENROLLMENT AGREEMENT

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. When you sign this Agreement you acknowledge that you have received a copy of the School rules. If you fail to follow these rules or to make satisfactory grades, you could be dismissed from the School. If you are dismissed, you may be entitled to a refund as provided in the Section called "Refund" that is written on the back of this agreement.
4. Upon your successful completion of the Program, you will receive a Certificate.
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](http://www.pmi.edu); Volume #: X Date: 2024
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 Dental 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. Graduates who have agreed to an in-school and out-of-school payment arrangement are to follow the conditions included within that contract. 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 added interest and/or reasonable Attorney's fees and costs of collections.

(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

Parent, Guardian or Spouse Signature

Admissions Representative

School Official Signature

June 24, 2025

Date of Enrollment

Date

Date

Date



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 agreement must set forth: a) whether the postponement is for the convenience of the school or the student; and, b) the deadline for the new start date, beyond which the start date will not be postponed. 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 30 days of the deadline in accordance with the school's refund policy and all applicable laws and Rules concerning the Private Occupational Education 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:**

<b><i>COLORADO INSTITUTIONAL REFUND POLICY</i></b>	
<b>A student terminating or withdrawing training:</b>	<b>Is entitled to a refund of:</b>
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.

**PRIOR TO SIGNING PAGE TWO OF THIS AGREEMENT, I HAVE READ PAGES ONE, TWO, THREE, FOUR, AND FIVE OF THIS AGREEMENT, UNDERSTAND ITS CONTENT, AND ACKNOWLEDGE RECEIPT OF A COPY OF THE AGREEMENT.** \_\_\_\_\_ Student's Initials



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](http://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.

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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 Dental 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 different version of the program (e.g., same program but different delivery method or newer program version 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.

13. **Job Placement and Salary and Earnings Disclaimer:** The School will attempt to assist you in finding a job; however, hiring decisions and earnings are made by the employer and neither the School, or any representative thereof can promise or guarantee that you will find a job or how much salary you can earn. The earnings of prior graduates do not guarantee what salary you will be offered upon finding a job and should not be used as an indicator of any future income.

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# Private Education Loan Applicant Self-Certification

OMB No. 1845-0101  
Form Approved  
Exp. Date 08-31-2022

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](http://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](http://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: 2%

Returned Check Charge: \$25

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

## Loan Cost Examples

The examples below provide estimates based on two repayment options available to you while enrolled in school.

In School Payment Option	Amount Provided By The School	Interest Rate	Loan Term (how long you have to pay off the loan)	Total Paid over the Loan Term
1. \$150 in school monthly payment	\$5,000	0.00%	2 years 9 months	\$5,000.00
2. \$250 in school monthly payment	\$5,000	0.00%	1 year 8 months	\$5,000.00

## About this example

The repayment example assumes that you remain in school for 12 months.

## 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](http://www.federalstudentaid.ed.gov)

Loan Program

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



## 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](http://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.

### 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	+	
<b>Total Loan Amount</b>	=	

## ABOUT YOUR INTEREST RATE

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

### FEES

Late Charge:

Returned Check Charge:

## Estimated Repayment Schedule & Terms

### TERM LOAN FOR:

	MONTHLY PAYMENTS
<b>In School Payments:</b> <div style="text-align: right; padding-right: 20px;">to</div> <div style="text-align: right; padding-right: 20px;">monthly payments</div>	
<b>Out of School Payments:</b> <div style="text-align: right; padding-right: 20px;">to</div> <div style="text-align: right; padding-right: 20px;">monthly payments</div>	

## 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](http://www.federalstudentaid.ed.gov)

Loan Program	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



## 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.

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*TLA 1B*

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**

<b>BORROWER:</b>	<b>CREDITOR:</b>

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: 877-556-4425**

**Cancel Date:**

## **Loan Rates & Estimated Total Costs**

**Total Loan Amount**

The total amount you are financing.

**Interest Rate**

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	+	
<b>Total Loan Amount</b>	=	

## **ABOUT YOUR INTEREST RATE**

• Your rate is fixed

• Your Annual  
Percentage Rate (APR) is

**FEES**

**Late Charge:**

**Returned Check Charge:**

## **Estimated Repayment Schedule & Terms**

### **TERM LOAN FOR:**

<b>In School Payments:</b>	<b>MONTHLY PAYMENTS</b>
to	
monthly payments	
<b>Out of School Payments:</b>	
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



## **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 educational services who may also be the borrower.

### **DESCRIPTION OF SERVICES SOLD ON CREDIT**

Educational services offered by School.

### **CASH PRICE**

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 the school offers to sell for cash that portion of the educational services provided to you by the school that are being funded through this Retail Installment Agreement. These educational services include tuition, books and supplies, and any other applicable fees. 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 educational expenses through this Retail Installment Sale Agreement.

### **PROMISE TO PAY**

I promise to pay you, or a subsequent holder, the total principal sum of the Amount Financed on the unpaid outstanding principal balance, Returned Payment Fee, and other fees, charges and costs as provided in this Agreement. I will make consecutive monthly payments in the indicated amounts by the payment due dates shown on my payment invoice until I have paid the principal and any other charges I may owe under this Agreement. My monthly payment will be established when my Repayment Period begins based on the rules in this Agreement. The amounts shown in my payment invoice will be consecutive monthly installments of principal to equal the amount necessary to pay in full the unpaid principal balance of my Loan (as of the date of calculation) in monthly installments over the number of months remaining in the Repayment Period. If I have not paid my late charges or other fees and charges, I will also owe additional amounts for those fees and charges. In such cases you will increase the amount of my last monthly payment to the amount necessary to repay my Loan in full.

### **LATE CHARGE**

If any part of an installment agreement remains delinquent for more than 10 days, you may be charged a late fee of 2% to the extent permitted by state law.

### **PAYMENT METHODS**

Payments may be made via check, money order, automated clearing house (ACH) debit form 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 \$25.00, to the extent permitted by state law.

## **DEFAULT**

To the extent permitted by applicable law, I will be in default and you have the right to give me notice that the whole outstanding principal balance and all other amounts payable to you under the terms of this Agreement are due and payable at once (subject to any applicable law which may give me a right to cure my default) if: (1) any loan payment is more than ninety (90) days past due, (2) I break any of my other promises in this Agreement that materially impairs my ability to pay the amounts owed, (3) any bankruptcy proceeding is begun by or against me, or I assign any of my assets for the benefits of my creditors, (4) I make any false statement in applying for this Loan or at any time during the Repayment Period that materially impairs my ability to pay the amounts owed. I understand that if I die or my cosigner dies, you will not trigger a loan default. Provided that my loan remains current, no additional cosigner will be required. Should my loan become more than ninety (90) days past due, I understand that a new cosigner will be required if I am under the age of 18. If a cosigner cannot be provided at that time, and I am under the age of 18, the loan will be in default and you have the right to give me notice that the whole outstanding principal balance and all other amounts payable to you under the terms of this Agreement are due and payable at once. If I default, you may, at your option, add any Returned Payment Fees or other charges outstanding at the time of default to the principal amount of my Loan.

## **WAIVER**

The 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. The School may assign this Retail Installment Sale Agreement at any time.

## **APPLICATION OF PAYMENTS**

To the extent permitted by applicable law, payments will be applied first to fees and charges, then to the principal balance of the Loan. Any payment made beyond the standard monthly amount, up to three months in advance, will be applied to the loan principal. Payment cannot be applied more than three months in advance. Please contact the Servicing Agent to discuss any special application requests. See the Student Reference Guide section for contact information.

## **REWRITE – OUT OF SCHOOL ONLY**

As an out of school student we can offer you a one-time re-write of your Retail Installment Sale Agreement. To discuss payment options or if you need assistance, please contact the Servicing Agent. See the Student Reference Guide section for contact information.

## **APPLICABLE LAW**

This Retail Installment Sale Agreement shall be governed by the laws of the State of \_\_\_\_\_, 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 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.

## **CREDIT REPORTING – OUT OF SCHOOL ONLY**

You agree and authorize the servicing or collection agents and any assignee of this Agreement to furnish



information about this Agreement to consumer credit reporting agencies; this includes a negative credit reporting reflecting on your credit report if you fail to fulfill the terms of the Agreement, in accordance with applicable law.

### **COMMUNICATION CONSENT**

You agree that we may monitor and record telephone calls regarding your account to assure the quality of 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 ACKNOWLEDGEMENT 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, no 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 . 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 is 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.

I have applied and secured all eligible Federal Financial Aid available. My current Federal Student Aid eligibility does not cover the total cost of my education; therefore, I must seek other options. Before entering into a Retail Installment loan with my Institution or a third-party vendor on behalf of the Institution, I attest that I have explored other funding and commercial loan options to cover the remaining cost to cover my education and was either denied or unable to secure such funding; therefore, I have elected to fund the remaining cost of my education at 0% interest with my Institution or a third-party vendor on the Institution's behalf.

#### **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 AGREEMENT/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 AGREEMENT/ 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.

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BORROWER

DATE

SCHOOL REPRESENTATIVE

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 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.

**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**

<b>BORROWER:</b>	<b>CREDITOR:</b>

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: 877-556-4425**

**Cancel Date:**

## **Loan Rates & Estimated Total Costs**

### **Total Loan Amount**

The total amount you are financing.

### **Interest Rate**

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	+	
<b>Total Loan Amount</b>	=	

## **ABOUT YOUR INTEREST RATE**

• Your rate is fixed

• Your Annual  
Percentage Rate (APR) is

**FEES**

**Late Charge:**

**Returned Check Charge:**

## **Estimated Repayment Schedule & Terms**

### **TERM LOAN FOR:**

### **In School Payments:**

to  
monthly payments

### **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



# Student Reference Guide



## Servicing Agent

UNISA, Inc.  
PO Box 4385  
Englewood, CO 80155-4385  
Toll Free (800) 875-8910  
Direct Number (303) 221-5626  
Fax Number (720) 255-2028  
[www.unisainc.com](http://www.unisainc.com)  
Login: [borrower.unisainc.com](http://borrower.unisainc.com)  
[customerservice@unisainc.com](mailto:customerservice@unisainc.com)



## Making a Payment

Online: Visit [borrower.unisainc.com](http://borrower.unisainc.com) to make a payment online.

Autopay: Visit [borrower.unisainc.com](http://borrower.unisainc.com) to set up automatic payments.

If you need assistance with your U99 number or password, please call (800) 875-8910.

Mail: Mail check or money order.

Make checks payable to UNISA INC. and mail to:  
UNISA INC.  
PO Box 4385  
Englewood, CO 80155-4385

If you have any questions, please contact us at (800) 875-8910. Thank you and good luck with your education!