DIESEL TRUCK DRIVER

TRAINING SCHOOL, INC.

**7190 ELDER LANE, P.O. Box 560**

**SUN PRAIRIE, WI 53590**

1-800-332-7364



SCHOOL CATALOG

July 2018

**TABLE OF CONTENTS**

 A. SCHOOL HISTORY 2

 B. INSTITUTIONAL PHILOSOPHY 2

 C. FACILITIES & EQUIPMENT 2

 D. OWNERSHIP & FACULTY 3

 E. ADMISSION REQUIREMENTS & PROCEDURES 3

 F. EDUCATIONAL OBJECTIVES 4

 G. COURSE DESCRIPTIONS / CURRICULUM OUTLINES 4-5

 H. TRAINING DESCRIPTION 5

 I. TUITION & PAYMENT METHOD OPTIONS 5

 J. TRAINING SCHEDULE 5

 K. CREDIT FOR PREVIOUS TRAINING 6

 L. GRADING SYSTEM, GRADUATION AND

 LICENSING REQUIREMENTS 6

 M. SATISFACTORY PROGRESS 6-7

 N. ATTENDANCE, PROBATION, RULES AND CONDUCT,

 CAUSES FOR TERMINATION 7-8

 O. STUDENT SERVICES 8

 P. REFUND & CANCELLATION PROCEDURES 9

 Q. GRIEVANCE/COMPLAINT PROCEDURE. 9

 R. COLLECTION PROCEDURES & DEFAULT 10

 **A. SCHOOL HISTORY**

Diesel Truck Driver Training School, Inc. (DTDTS) was founded by Robert Klabacka in 1963. The current campus in Sun Prairie, Wisconsin, was opened in 1967 and is located 12 miles northeast of Madison, Wisconsin. The School is located on approximately 14 acres of land which was developed specifically for the training.

 **B. INSTITUTIONAL PHILOSOPHY**

The institutional philosophy of the Diesel Truck Driver Training School, Inc. is to provide the necessary training and skills for individuals to successfully pursue employment and careers in the field for which they trained. The management and staff of the School are committed to training individuals for employment in the trucking industry

 **MISSION STATEMENT**

***The mission of the Diesel Truck Driver Training School, Inc. is to be recognized as a leader in vocational education by providing a well-designed, up-to-date training program taught by instructors who are experienced and knowledgeable in the field of truck driving. The instruction/management team provides leadership in establishing a curriculum which is aligned with new regulations and trends in the industry. School staff is dedicated to assisting students and graduates in achieving their career goals of obtaining employment as truck drivers.***

 **C. FACILITIES AND EQUIPMENT**

The School's facility consists of approximately 14 acres dedicated to training, which include practice yards, classroom buildings, shop and parking. The School's main building consists of approximately 15,000 square feet used for offices, classrooms, and equipment maintenance. There are approximately 40 pieces of instructional equipment available to students. Student/Teacher ratios are 30:1 in lectures, 12:1 in yard skill exercises and 4:1 in over the road instruction. The maximum number of students in a typical classroom setting is 36 and the maximum number of students in the typical hands-on or equipment training is 48.

 **D. OWNERSHIP AND FACULTY**

 **OWNERSHIP:**

 The School is a Wisconsin based C-Corporation. The following officers are controlling:

 **CORPORATE OFFICERS:**

 President ….................................................... Jerry L. Klabacka

 Vice-President .............................................. John L. Klabacka

 Secretary/Treasurer ....................................... Michael L. Klabacka

 **FACULTY:**

 School Director............................................... Jerry L. Klabacka

 Training Director............................................ Bill Wisecup

 Career Services............................................... Peter Klapperich

 Financial Aid Officer...................................... Jerry L. Klabacka

 **E. ADMISSION REQUIREMENTS & PROCEDURES**

**1. Admission Requirements**:

Admission requirements for all driver training programs (the Commercial Driver License (CDL) Certification is part of all programs) are as follows:

a. The School does not require students to have a High School diploma. However, the School at the School’s discretion may require students to provide proof of graduation from High School or a GED programs or to demonstrate their ability to benefit by passing an ‘Ability to Benefit’ test developed by the Wonderlic Company who publishes tests used by educational institutions nationwide. The School administers the tests at the School.

b. Students must be able to read, write, speak and understand English.

c. Students must be 18 years of age at the time of enrollment.

d. Students must be able to pass the Federal Department of Transportation physical.

e. Students must have a valid motor vehicle operator's license at the time of enrollment. (Students must also obtain a CDL learner's permit from the Department of Motor Vehicles prior to operating School vehicles on public roads. This permit may be obtained while in training after all enrollment criteria are met.)

f. Diesel Driving School considers all applicants without regard to their age, race, color, religion, sex, sexual orientation, gender identity, or national origin.

The following items may disqualify applicants:

a. Motor vehicle citations/convictions

b. Any felony convictions and /or a criminal background

c. Any history of drug or alcohol abuse

 d. Any history of epilepsy and/or seizures

 e. Being on medication which may interfere with one’s ability to safely operate a commercial vehicle

 f. Falsification of information on School documents

Certain prescription medications may disqualify an applicant for enrollment or cause a student to be terminated from their enrollment due to the side effects and safety risks associated with certain drugs or medications. The School reserves the right to request additional information regarding medications being used by applicants or students. The school may also request documentation and/or a doctor’s release before accepting an applicant for enrollment.

Mental and Physical Requirements:

A public accommodation may exclude an individual with a disability from participation in an activity, if that individual’s participation would result in a direct threat to the health or safety of others. The School’s training programs are inherently hazardous and dangerous to the safety and well being of the people directly involved or around the equipment being used. The School’s utmost priority is the safety of the students, School personnel and the public. Students must be mentally and physically capable of safely performing the functions of a commercial truck driver. The school, at its discretion, will determine whether a mental or physical limitation will compromise the safety of the student or others, and therefore, disqualify an applicant. The School encourages all applicants who may have a concern regarding a physical or mental limitation to allow the School to evaluate these limitations. In the event this evaluation is approved by the School, the School will attempt to make reasonable accommodations, if needed, to allow this person to attend training.

Applicants who feel they do not meet the qualifications should contact the School Director in writing to regarding their particular situation.

**2.** **Admissions Procedures**:

 a. Applicants must submit an Enrollment Qualification Application prior to enrollment.

 b. The School reviews Enrollment Applications and determines if applicant is qualified.

 c. Qualified applicants may enroll, if space is available, up to the beginning date of a class.

d. Individuals may contact the School Admissions Office between 8:00 am and 4:30 pm, Monday through Friday for information about the training programs, financial assistance or any other questions.

 **F. EDUCATIONAL OBJECTIVES**

**1. Class-A Commercial Driver Training Program:** 4 Weeks

The objective of the program is to provide the training necessary for students to obtain a Commercial Class-A Driver’s License with multiple endorsements and to obtain entry level employment as either regional or long haul commercial driver. The student attains the skills and knowledge necessary to:

 a. Successfully pass the Class-A Commercial Driver License learner’s permit tests.

 b. Operate tractor-trailer combinations on public roads.

 c. Understand Federal Motor Carrier regulations and log books.

 d. Successfully pass the Class-A Commercial Driver's License road and skill tests.

**2. Basic CDL Skills Program:** 3 Weeks or 5 Weekends

The objective of the program is to provide the training necessary for students to obtain their Commercial Class-A Driver’s License and to obtain entry level employment as a commercial vehicle driver. The student attains the skills and knowledge necessary to:

 a. Operate tractor-trailer combinations on public roads.

 b. Successfully pass the Class-A Commercial Driver's License road and skill tests.

 **G. COURSE DESCRIPTIONS AND CURRICULUM OUTLINES**

**1. CLASS-A COMMERCIAL DRIVER TRAINING PROGRAM:**

Four Week Class: Registration, Orientation, 7:00am to 11:00am on the first day.

Class Schedule:

Week One: Monday: 7:00am-4:00pm; Tues.-Wed.-Thurs. 6:00am-4:00pm; Friday 6:00am-11:00am.

Week Two, Three and Four: Monday-Thursday 6:00am-4:00pm; Friday 6:00am-10:00am.

**Scope and Sequence:** This course includes classroom instruction on Commercial Driver License (CDL) regulations to prepare students for the CDL written tests administered by the state. Classroom also includes instruction on the CDL endorsements for, tankers, log books, pre-trip inspection and other subjects intended to prepare students for passing the state CDL learner's permit and to obtain additional license endorsements. The balance of the course is focused on actual operation of tractor-trailer units in both on-road or highway driving and off-road backing exercises. The following is a subject outline:

CLASSROOM RANGE AND LAB ROAD

1. CDL Regulations 1. Forward Exercises 1. Road Exercises

2. Vehicle Systems 2. Coupling/Uncoupling 2. Defensive Driving

3. Freight Handling 3. Backing Exercises 3. Progressive Shifting

4. Preventative Maintenance 4. Pre-trip Inspections 4. Highway Driving

5. Log Books 5. City Driving

 6. Turn Around Inspections

**2. BASIC CDL SKILLS PROGRAM:**

Three Week Class: Registration, Orientation, 7:00am to 11:00am on the day class begins.

Class Schedule:

Week One: Monday: 7:00Am-4:00pm; Tues.-Wed.-Thurs. 6:00am-4:00pm; Friday 6:00am-11:00am.

Week Two: Monday-Thursday 6:00am-4:00pm; Friday 6:00am-10:00am.

Week Three: Monday-Thursday 6:00am-4:00pm; Friday 6:00am-10:00am

Five Weekend Class: Registration, Orientation, 7:00am to 11:00am on the day class begins.

Class Schedule:

First Weekend – Fourth Weekend: Saturday-Sunday: 7:00am-4:30pm

Fifth Weekend: Saturday: 7:00am-4:30pm; Sunday 7:00am-10:30am.

**Scope and Sequence:** The course consists primarily of actual operation of the tractor-trailers units on highway operation and off road backing skill exercises. The following is a subject outline:

 CLASSROOM RANGE AND LAB ROAD

1. Log Books 1. Forward Exercises 1. Road exercises

2. Safe Driving 2. Coupling and Uncoupling 2. Defensive Driving

3. CDL Regulations 3. Backing and Docking Exercises 3. Turn around inspections

 4. Pre-Trip Inspections 4. Progressive Shifting

 **H. TRAINING DESCRIPTION**

Class hours may be extended for sessions during which holidays occur to be sure that students train for the minimum hours allocated to the program.

All training programs are a combination of classroom and appropriate outside study (homework), off road operation, and highway and city driving. Section G offers individual course descriptions and curriculum outlines which summarize the scope and sequence of instruction. Students are divided into teams of three or four students per piece of equipment for both highway driving practice and for off-road, close quarter training. The normal time periods for each program are as follows:

 **a. CLASS-A COMMERCIAL DRIVER TRAINING PROGRAM:** **Four Weeks**, Monday - Friday Monday through Friday

 **b. BASIC CDL SKILLS PROGRAM:**  a.) **Three Weeks**, Monday - Friday **OR**

 b.) **Five Weekends**, Saturday - Sunday

 **I. TUITION & PAYMENT METHOD**

**1. TUITION:**

 **a. CLASS-A COMMERCIAL DRIVER TRAINING PROGRAM:** **$ 3,995.00**

 **b. BASIC CDL SKILLS PROGRAM: 3 Weeks**  **$ 3,295.00**

 **c. BASIC CDL SKILLS PROGRAM: 5 Weekends $ 2,495.00**

**Tuition does not include**: Housing ($120 to $240 per week), CDL Learner's Permit ($30.00), Final CDL License Fee ($84) Out of State License Conversion Fee ($30), CDL Road Tests ($150), Drug Test ($60-$75), D.O.T. Physical Exam ($85), transportation, food, or any other living expenses. Students must also provide their own classroom supplies.

**2.** **Payment Method:**

**a.** **Direct Payment:** Applicants may pay directly to the School at the time of enrollment or the first day of class.

**b.** **Financing:** Applicants using any kind of financial assistance for paying tuition are required to have approval from the School prior to enrollment and are to pay their tuition upon receipt of funds.

**c.** **Financing Assistance**: Students may be eligible to obtain financial assistance through the School. Students must submit an application and credit report, and each student will be evaluated on a case by case basis. Students are encouraged to seek financing through their own resources.

 **J. TRAINING SCHEDULE**

The School operates year around with starting dates every three weeks. HONORED HOLIDAYS (School Closed):

Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Christmas Day, New Year’s Day.

 **K. CREDIT FOR PREVIOUS TRAINING:**

Credit will be given to any student for comparable education or training and/or experience as a diesel semi tractor-trailer operator received prior to attending the school. This credit will be in the form of a shorter time to complete the training program. A proportionate adjustment will be made on total tuition charge. All such credit must be approved of by the School Director prior to the student's commencement of training.

 **L. GRADING SYSTEM, GRADUATION & LICENSING REQUIREMENTS:**

**1. Grading System:** The School uses a basic “Pass/Fail” system. Student must complete at least eighty percent (80%) of the classes satisfactorily and turn in class homework.

**2. Graduation Requirements:**

a. The student must have attended eighty percent (80%) of all scheduled classes.

b. The student must successfully pass the state administered Commercial Driver License road test.

 c. All the student's financial obligations must be met.

d. If the student needs further time to successfully complete these requirements, the school reserves the right to charge up to $200.00 per day or partial day for all other additional, remedial or refresher training. The charges for any type of additional training are for student participation in the standard curriculum being offered.

e**.** Graduates will be awarded a Diploma upon successful completion of their program.

 f. In the event a student does not successfully pass the state administered CDL skills test, the following applies for retesting.

 **1. First CDL Retest: Additional Training and Retest of CDL Skills Tests:**

 a. Student must pay a $50 retest fee for examiner.

 b. Student may attend up to four consecutive days of additional training at no cost to student.

 c. If student uses motel, student may have one half of a double room at no cost.

 1) If available, single rooms are $50 per night and must be paid in advance.

 **2. Second and subsequent CDL retests with additional training:**

 a. Student must pay a $50 retest fee for examiner.

 b. Student must pay for additional training at $500 for four consecutive days or $200 per day.

 c. If a student uses the Watertower Dormitory, room rent must be paid in advance at $25 per night for half of a double room or $50 per night for single room.

 **3. Retests without additional training:**

 a. First retest student must pay $50 fee for examiner.

b. Second and subsequent retests, a charge of $125 for the test plus a $50 fee for examiner.

 **4. No Show for retest**: If a student fails to show up for a scheduled CDL exam with a state examiner, there will be a charge of $50 for the “No Show” which must be paid before another exam is scheduled.

**3. Licensing Requirements:**

Students are required to pass the appropriate State Motor Vehicle (CDL) tests. Individuals are advised to contact the Career Services Department prior to graduation to receive testing times and requirements. The School makes arrangements for a CDL Road Test with a State Examiner to be available at the end of each session. The Wisconsin Department of Transportation established $150.00 as the cost per CDL test.

 **M. SATISFACTORY PROGRESS:**

**Satisfactory Academic Progress Policy (SAP)**: A student must maintain satisfactory progress and attendance in order to remain in training. In order to comply with the school's policy, the student must:

a. Complete eighty percent (80%) of all course work in his/her program within the maximum time allowed which is 150% of the published standard course length.

 b. Comply with the Attendance Policy described in Section N.

**Make-up work:** Students who have missed training days or have been advised of their failure to meet SAP must follow the SAP policy for repetitions or reschedule their expected graduation dates. Students are expected to complete all assignments and units within the SAP policy guidelines. Mitigating circumstance may allow a student to obtain additional practice time on the equipment as determined by the School Director on a case by case basis.

**Remedial Course Work:** Remedial courses will be permitted if approved by the Training Director due to mitigating circumstances *as determined by the Training Director on a case by case basis.*

**Failure to meet SAP Standards:** If a student fails to meet the SAP standards, the Training Director will advise the student of this in writing. SAP notifications are given to the student personally or sent by U.S. Mail. After five days of unsatisfactory progress, a student will be put on Probation (Section O).

**Appeals:** Re-admission after termination for failing to meet satisfactory progress standards may be granted to an individual if a written appeal is made to the Training Director and the individual substantiates that mitigating circumstances were involved and corrective measures have been taken to prevent a re-occurrence. Appeals must be made within ten days of the date of SAP notification. The School provides answers to appeals within ten days after School receives notification of appeal.

**Reinstatement:** Students who have been dismissed for lack of SAP may apply to be re-admitted after a waiting period of three weeks. These students will be re-admitted under a probation status (Section O). Students can re-establish SAP good standing by successfully completing one week of course work. A student’s financial assistance eligibility may be reinstated upon re-instatement of enrollment.

**Transferred or Re-admitted Students Maximum Time Frame:** Transferred or re-admitted students will be allowed a maximum time frame of 150% of the portion of the program remaining at the point re-entry.

 **N. ATTENDANCE, PROBATION, RULES & CONDUCT, CAUSES FOR TERMINATION:**

**1. Attendance:** Attendance while in training is extremely important. Also, job potential may seriously hampered by a student's poor attendance record. Many of the companies who hire our graduates require full disclosure of the student's attendance record while in training.

**a. Absenteeism:** An absence is missing a scheduled day of class. Three absences will result in termination from the program. If there are extenuating circumstances, the student may be rescheduled to the next class with the Training Director’s approval.

**b. Tardiness:** Tardiness is arriving for class more than 5 minutes late. Attendance is taken three times per day. Three tardies will equal one absence.

**c. Leave of Absence (LOA):** Students may request a LOA in writing or on a School LOA Request form. A LOA will not begin until a LOA request has been submitted, approved, and signed by both the student and a school official. No LOA may extend past 30 days from the last day of attendance. If a student fails to return as scheduled, the student will be terminated from the program on the date the student failed to resume training.

**2. Academic Probation:** Students who fail to meet minimum attendance and progress will be placed on Probation. Students on Probation must show sustained progress in the particular area which resulted in Probation or face possible dismissal. Either of the following will cause a student to be placed on Probation for a period of not less than one week or until end of course whichever occurs first.

 a. Unsatisfactory attendance

 b. Unsatisfactory progress

At the end of the Probationary period, the student's performance will be evaluated. If the student has improved to a satisfactory level, the student will be removed from Probation; if not, the student will be dismissed.

**3. Rules and Conduct:** To maintain order and efficiency during training the school requires all students to abide by the rules. Any one of the following actions will be cause for immediate dismissal of the student:

 a. Being under the influence of intoxicating drugs or alcohol

 b. Bringing drugs or alcohol onto the school property or persons with such contraband

 c. Any unauthorized starting or operating of a school vehicle

 d. Violating any industry or school safety code or

 allowing unauthorized passengers in School vehicles

 e. Possessing weapons or firearms on training grounds

 f. Insubordination (failure to comply with the instructions of school employees)

 g. Illegal acts on or off school property while in training

 h. Using profanity, vulgarity or racially offensive language

 i. Fighting with or harassing students or employees

 j. Failure to satisfy financial obligations to the school

 k. Unsatisfactory progress or attendance

 l. Failing a drug screen

**4. Termination:** Students will be terminated for unsatisfactory progress, unsatisfactory attendance, and/or breaking any school rules or conduct policies. Students may appeal the termination with the School Director and may be readmitted at the discretion of the School Director if there are any mitigating or extenuating circumstances.

 **O. STUDENT SERVICES:**

**1. Academic Advising):**  The student services staff will provide all students with academic advice on satisfactory progress and probationary policies. Students have the opportunity to meet with and discuss their academic situation with the student services staff member and receive advice on corrective action.

**2. Ability to Benefit (ATB):** ATB services are coordinated by Jerry Klabacka, School Director, and consist of academic advising, counseling, supervision and monitoring of attendance records, leaves of absence, and information concerning housing, transportation or child care.

**3. Career Services:** The School's Career Services Department is available to assist graduates with finding employment. The School DOES NOT GUARANTEE students will be offered employment as a result of the training. However, the School will offer assistance as follows:

a. The School will provide each graduate a list of employers who have hired our graduates or who have

 requested to be on the contact list;

 b. The School will assist graduates in contacting prospective employers;

c. The School’s Career Services consists of referrals of graduates to potential employers who may or may not have immediate openings. It must be clearly understood that these referrals do not constitute offers of employment.

**4. Housing:** Housing is available off campus at local motels and at a dormitory. It is the student's responsibility to obtain and maintain his or her housing arrangement. The School provides referrals in the area which have met State inspection requirements. The School's referrals are budget motels and a dormitory, and students should look at the room before paying for it. Rooming costs will range from $120 to $250 per week. The School's dormitory charges $120 per week (Double occupancy). Most facilities that offer housing to our students prohibit students from rooming with anyone other than other students. Pets, children, friends, or spouses who are not students are not allowed.

**5. Transportation**: The student's transportation arrangements are the responsibility of the individual student. Assistance in arranging transportation may be discussed with the admissions office

**6. Student Access to File Information:** Students are allowed access to their student record file at any time during regular business hours. Graduates may also request copies of information in their student record file at any time by sending written notice to the school describing their request. There is a $20 administrative fee charged per request.

**7. Student information Release Policy:** The student understands and acknowledges that the school and its affiliates, such as Total Resources Network, will provide student information such as name, address, telephone number, past and present work history and personal background to potential employers in order to help the student become employed. The school also releases information regarding a student’s attendance, grades, completion status to employers. The school may also release information to other parties regarding the student’s drug test results (as required by law) and the status of financing with the school or its affiliates as allowed by law. Student also authorizes future employers to release information pertaining to their employment to the School and its affiliates. Student hereby releases the School and its affiliates of any and all liability which may arise from the use and distribution of this information. Student files are maintained for seven years and transcripts are retained permanently.

 **P. REFUND & CANCELLATION PROCEDURES**

**STUDENT'S REFUND AND CANCELLATION PRIVILEGES (BUYER'S RIGHT TO CANCEL)**:

**GENERAL INFORMATION AND PROCEDURES TO BE FOLLOWED**: The School determines the date of withdrawal as the date the student notifies the School of withdrawal or, if a student does not notify the School but ceases to attend class for 3 consecutive class days, the School will terminate the student 3 days from the last day of attendance. Tuition charges are calculated from the last day of attendance. Except for cancellation within the first three days of class, refunds due will be made within 40 days of the date of determination. All notices must be sent to Jerry Klabacka, Director, Diesel Truck Driver Training School, 7190 Elder Lane, P.O. Box 560, Sun Prairie, WI 53590.

1. If an applicant is rejected, or if for any reason a student withdraws or is dismissed by the School prior to attending school, all tuition monies will be refunded to the student.

2. If for any reason a student withdraws or is dismissed by the School within three business days of signing the Enrollment Agreement (Contract), all tuition monies will be refunded to the student.

3. If for any reason a student withdraws or is dismissed by the School after attending at least one class but prior to completing 60% of the instruction in the current enrollment period, the student is entitled to a pro-rata refund as follows:

 AT LEAST BUT LESS THAN REFUND

 1 unit/class 10% 90%

 10% 20% 80%

 20% 30% 70%

 30% 40% 60%

 40% 50% 50%

 50% 60% 40%

 60% n/a **no refund**

4. Except as described in Item 1 and Item 2 above, the School may retain a one-time application fee of $100 in addition to the tuition charges described in Item 3 above.

5. If for any reason a student withdraws or is dismissed by the School after completing 60% of the course of instruction, the charge may not exceed the total cost of the course of instruction. This clause shall not prejudice a student’s right to recover in an action for breach of contract or fraud.

6. All agents responsible for collecting amounts due under an Enrollment Agreement are informed of the School’s Refund and Cancellation Policy and these policies are consistently applied.

7. The school policy for any refund or return of funds due a student who has used a third party funding agency is that all monies will be refunded directly to the agency.

8. FOR VETERANS RECEIVING VA BENEFITS: The non-refundable portion of the registration fee will not exceed $10. All other charges to the student, including tuition, books and supplies issued by the School, registration fees in excess of $10, and other fees will not exceed the pro-rata portion of total charges that the length of the completed portion of the course bears to the total length of the course.

9. Students who withdraw from training may owe a balance based upon the above refund policy. In this event, this balance will accrue interest at an annual percentage rate (A.P.R.) OF 18% until paid in full.

 **Q. GRIEVANCE/COMPLAINT PROCEDURE:**

1. Students who have a complaint concerning training or staff are to discuss the problem with their instructor or the Training Director first for resolution. Unresolved complaints are to be discussed with the School Director.

2. Students not satisfied with the School's resolution should file a written statement with the School President. The School responds to signed written complaints within ten (10) business days of receipt.

3. Students not satisfied with the School's resolution may file a written complaint to the School’s State Licensing Agency: Educational Approval Program, Department of Safety and Professional Standards, PO Box 8366, Madison, WI 53708.

 **R. COLLECTION PROCEDURES & DEFAULT**

**1. Collection Procedures:** The School and/or one of the School’s agents who services contracts from the School will be responsible for the collection of the payments for students who have signed an agreement for tuition financing. The School and/or one of the School’s agents normally send monthly statements to each borrower. The School and its agents will attempt to call a borrower who is delinquent in making their payments. If a borrower is delinquent in making their payments, the School and/or one of the School’s agents may take legal action in a court of law against a borrower, and should the School and/or one of the School’s agents be successful in this legal action, a judgment, wage garnishment, and/or lien(s) on personal property may result. Delinquency on the repayment of a student’s financial obligation to the School and/or one of the School’s agents will be cause for immediate suspension of all student services.

**2. Default:** A student shall be in default hereunder upon default in payment, as defined in Section 425.103(2) Wis. Stats. or upon breach of failure to observe any other covenant of the credit transaction which materially impairs the condition, value or protection of, or Sellers right in the Collateral or materially impairs the student’s ability to pay amount due under the credit transaction. Upon default, Seller may, at its option, without notice declare the entire obligation remaining unpaid hereunder together with all sums then secured hereby, immediately due and payable unless notice and opportunity to cure as required by Section 425.105 Wis.Stats. In which case said amounts shall become immediately due and payable if the default is not cured within the 15 day period allowed therein.

After such acceleration, Seller may exercise its right under the Wisconsin Consumer Act and such other laws as may be applicable to this transaction. Interest after final scheduled maturity date will be the greatest of either 18% per year or the annual rate of finance charge assessed on this transaction.

**2018 CLASS SCHEDULE**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 3 WEEK PROGRAM |  | 5 WEEKEND PROGRAM |  | 4 WEEK PROGRAM |
| Start Date | Grad Date |  | Start Date | Grad Date |  | Start Date | Grad Date |
| 07/09/18 | 7/27/18 |  | 02/24/18 | 03/25/18 |  | 01/02/18 | 01/26/18 |
| 07/30/18 | 8/17/18 |  | 04/21/18 | 05/20/18 |  | 01/22/18 | 02/16/18 |
| 08/20/18 | 9/7/18 |  | 09/08/18 | 10/07/18 |  | 02/12/18 | 03/09/18 |
| 09/10/18 | 9/28/18 |  | 10/13/18 | 11/11/18 |  | 03/05/18 | 03/30/18 |
| 10/01/18 | 10/19/18 |  |   |   |  | 03/26/18 | 04/20/18 |
|  10/22/18 | 11/9/18 |  |  |  | 4/16/18 | 05/11/18 |
| 11/12/18  | 11/30/18 |  |  |  |  | 05/07/18 | 06/01/18 |
|  12/3/18 | 12/21/18 |  |  |  |  | 05/29/18 | 06/22/18 |
|   |  |  |  |  |  | 06/18/18 | 07/13/18 |
|   |   |  |  |  |  | 07/09/18 | 08/03/18 |
|   |   |  |  |  |  | 07/30/18 | 08/24/18 |
|   |   |  |  |  |  | 08/20/18 | 09/14/18 |
|   |   |  |  |  |  | 09/10/18 | 10/05/18 |
|   |   |  |  |  |  | 10/01/18 | 10/26/18 |
|   |   |  |  |  |  | 10/22/18 | 11/16/18 |
|  |  |  |  |  |  | 11/12/18 | 12/07/18 |
|  |  |  |  |  |  | 12/03/18 | 01/04/19 |