

STUDENT ENROLLMENT AGREEMENT



The Penn Foster Career School Program can open up new pathways in your life. And getting started is easy. For faster service, you can enroll online today at www.PennFoster.edu or call us at 1-800-228-0799. Or to enroll by mail, please complete (and as necessary, correct) the information below. Then sign, date, and return this Enrollment Agreement with your payment or payment information in the enclosed postage-paid envelope. You can submit this form by fax (both sides) to 570-961-4030.

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1. REQUIRED INFORMATION FOR PENN FOSTER CAREER SCHOOL PROGRAM:

Email:	Home Phone:
Social Security #:	Mobile Phone:
Date of Birth: Minimum age of 18 years is required for Texas residents.	Veteran's Benefits: ___ Yes, I am eligible for Veteran's benefits.

Program Requirements (please confirm that you meet the requirements by checking the boxes below):

☐ Yes, I hereby certify that I have completed High School or have a GED.

Your name as it appears on diploma or GED: _____ Date Achieved: _____

Name/address of your High School (if applicable) _____

☐ Yes, I understand that this Program is offered online only and that communications relating to the Program will typically be made via email, text or telephone (including autodialing) and I confirm that I have the telephone and high speed internet access necessary to participate in and complete the Program and receive such Program communications. ☐ Yes, I agree to comply with the Program Rules in the Career School Student Catalog (go to www.pennfoster.edu/career-school).

2. SELECT YOUR PAYMENT PLAN: (Check One) You have three payment plan options. The savings identified below with respect to the Full Pay and Monthly Auto Pay Plan are based on a comparison with the Monthly Mail Pay Plan Program Price.

☐ FULL PAY PLAN: I SAVE \$80.00 NOW! I choose to pay the reduced Full Pay Plan Program Price of \$749.00 with this Enrollment Agreement. (Tuition: \$652.00; Registration Fee: \$97.00)

☐ MONTHLY AUTO PAY PLAN: I SAVE \$30.00 NOW! I choose to pay \$1.00 as a first payment, then 16 monthly payments of \$49.00, and then a final payment of \$14.00 charged to the credit card or bank account indicated below. See further details on payment plan on next page. Reduced Total Program Price on Monthly Auto Pay Plan: \$799.00. (Tuition: \$695.00; Registration Fee: \$104.00)

☐ MONTHLY MAIL PAY PLAN: I choose to pay \$39.00 as a first payment, then 16 monthly payments of \$49.00, and then a final payment of \$6.00. (Penn Foster will send a payment book for monthly payments.) See further details on payment plan on next page. Total Program Price: \$829.00. (Tuition: \$720.00; Registration Fee: \$109.00)

3. SELECT YOUR METHOD OF PAYMENT: (Check One)

☐ Charge the Card I've checked below.

☐ Visa ☐ MasterCard ☐ Discover ☐ American Express

Card Number																			

Expiration Date			

CVV Code			

☐ Automatically charge my checking account (I have enclosed a voided check).

☐ Enclosed is my check/money order made payable to Penn Foster.

4. YOUR SIGNATURE (AND SIGNATURE OF GUARANTOR IF YOU ARE UNDER THE LEGAL AGE WHERE YOU LIVE):

This Enrollment Agreement includes terms set forth above and the additional terms on the back side of this page. By signing this Enrollment Agreement, as a student or as a guarantor (as applicable) you are confirming that you (a) have read both pages of this Enrollment Agreement, the Student Catalog located at www.pennfoster.edu/career-school and the Program Description located at www.AutoMechanic.PennFoster.edu, (b) understand that you will be responsible for the payment of the Program Price associated with your Payment Plan and any other fees you may incur (such as late fees) as described on the next page, and (c) are taking responsibility for determining if the Program satisfies the state and local requirements for this career field (if applicable) and does not conflict with state or local educational requirements for compulsory age students, if applicable (go to www.pennfoster.edu/career-school/wiki for useful state requirements information). This Agreement is not valid until it has been accepted by Penn Foster. Once accepted, you will be emailed your Student Login number that will allow you to get started in the Program and access a printable copy of this Agreement for your records.

Student Signature X _____ Date _____

If you are under the legal age in your state when you enroll in the Program, your parent, legal guardian, or other responsible person over age 21 must sign below and must agree to be responsible for your payment obligations for the Program.

Guarantor Statement: To induce Penn Foster to accept the enrollment of the student identified above, I guarantee prompt and full payment of all tuition and fees outlined in this Enrollment Agreement and agree to be bound by its terms and conditions. I further understand that if the student identified above is legally authorized to enter into a binding legal contract, a guarantor is not required. I nonetheless voluntarily commit to provide the guaranty set forth above, confirm that I have read the **Notice to Guarantor** on the next page, and agree to be bound by the terms of the guaranty.

Signature of Guarantor: _____ Print Name: _____ Date of Birth: _____

Address: _____ Social Security Number: _____

Email Address: _____ Telephone Number(s): _____

For School Use Only: _____

925 Oak Street • Scranton, PA 18515 • TEL 1-800-228-0799 • FAX (570) 961-4030

The terms of this Enrollment Agreement were offered on 10/13/2017 and are valid for one year from that date.

Program Description:

A full description of the Penn Foster Career program identified on the front of this Enrollment Agreement (the "Program") and the Program Student Catalog can be found at www.pennfoster.edu. Penn Foster reserves the right to update or substitute any content or component as appropriate. You will have 12 months to complete the Program but may request up to two six month extensions; the fee for each such extension is \$95.00. Upon successful completion of the Program academic requirements and fulfillment of your financial obligations, you will be awarded a Penn Foster Program diploma. Penn Foster reserves the right to academically cancel any student who fails to demonstrate satisfactory progress in the Program. Cheating or other violations of the Student Catalog may also result in disciplinary action up to and including the termination of your enrollment.

Program Price:

The Program price identified on the front of this Enrollment Agreement includes (a) your Tuition which covers all instructional content, online licensed course materials (for term of license), academic and service support, and examinations, (b) your Registration Fee, and (c) a Finance Charge if you have selected a Monthly Payment Plan. However, you will be (a) solely responsible for any cost associated with a required externship and (b) charged for any replacement printed program material you may require as a result of loss, damage or theft to the original. If your enrollment is terminated because you have violated the terms of your enrollment, you will remain responsible for payment of the full Program Price and any fees you may incur by reason of lateness or otherwise.

Earlier Completed Coursework:

You may be eligible to transfer coursework from prior Penn Foster programs which you have completed. Please speak with an Admissions or Student CARE representative to determine if you are eligible.

Payment Options:

Under the Full Pay Payment option, the full amount of the Program Price is due with your enrollment. Under the Monthly Auto Pay or Monthly Mail Pay options, your first payment is due with your enrollment and subsequent payments are due on the same day or the next closest business day in each following month as described on the first page of this Enrollment Agreement. Please review the Truth in Lending Act disclosure enclosed with this Enrollment Agreement for your monthly payment plan option(s). Subject to the Cancellation Policy below, you understand that, with your enrollment, you are obligated to pay the full amount of the Program Price associated with your payment plan. Please also note that under the Monthly Auto Pay option: (A) Penn Foster reserves the right to debit your account or card for any amount up to and including your outstanding balance then due on the Program Price. (B) If Penn Foster is unable to access the account or card you have designated for automatic monthly payments for more than 15 days, then you will automatically be transferred to the Monthly Mail Pay plan. You will be charged the additional amount associated with the plan (the "discount") and the last payment of your payment plan will be equal to the amount of the discount. These terms will remain in effect if you remain on the Monthly Mail Pay plan or if you resume automatic monthly payments. (C) If a payment default occurs as a result of your maintaining insufficient funds in your account or on your card, Penn Foster reserves the right to charge a nonsufficient funds fee (NSF) up to the maximum amount permitted by law.

Late Payments:

You will be charged a Late Fee of \$10.00 if your monthly payment is late by 10 days or more. If you do not pay the overdue amount and late fee within 40 days, Penn Foster reserves the right to suspend your enrollment in the Program immediately and require you to pay the outstanding balance of the program price associated with the payment plan you chose. In addition, you will be responsible for any collection costs, including legal fees, incurred by Penn Foster to collect amounts owed.

Job Placement: Other Requirements:

Penn Foster Career School is licensed by the Pennsylvania State Board of Private Licensed Schools and is accredited nationally by the Distance Education Accrediting Commission and regionally by the Commission on Secondary Schools of the Middle States Association of Colleges and Schools. However, neither job placement nor satisfaction of state or local licensing requirements (if any) for this field are guaranteed to graduates upon Program completion. You or your legal guardian (as applicable) are solely responsible for determining if the Program satisfies the state and local educational/licensing requirements for this career field (if any) and does not conflict with state or local educational requirements for compulsory age students, if applicable. Penn Foster will not provide a refund or be liable for any losses that you may incur as a result of your inability to gain employment or the Program failing to satisfy such state or local professional educational/licensing requirements for this career field or conflicting with state or local compulsory age school requirements.

Privacy:

Your enrollment and academic records will be protected in accordance with the Family Educational Rights and Privacy Act (FERPA).

Cancellation Policy:

You can cancel your enrollment via telephone, email or first class mail to the address or number listed in the "contact us" section of Penn Foster's student portal. Cancellation by telephone within the first 6 days after enrollment must be confirmed by email or first class mail. If you cancel or withdraw from the Program, you will receive a tuition refund, as follows. Based upon Wisconsin EAB 8.05, the refund policy shall provide a refund to any student who has completed less than 60% of a course, term, or program within the applicable billing period.

- 1) If you cancel within six days after midnight of the day you enroll, you will receive a refund of all monies paid to Penn Foster;
- 2) If you cancel more than six days after enrolling but before submitting a completed Program assignment, you will receive a refund of all monies paid to Penn Foster less the registration fee up to a cap of 15% of the tuition or \$100.00, whichever amount is less (the "Non-Refundable Registration Fee");
- 3) The minimum refund to the student after completing a portion of a course, program, or term within the applicable billing period is as follows:
Less than 10%, 90% refund; 10% up to but not including 20%, 80% refund; 20% up to but not including 30%, 70% refund; 30% up to but not including 40%, 60% refund; 40% up to but not including 50%, 50% refund; 50% up to but not including 60%, 40% refund;
- 4) You are responsible for paying and Penn Foster shall be entitled to receive the entire Program Tuition and the Non-Refundable Registration Fee if you cancel (a) more than 12 months after your enrollment, or (b) after completing more than 60% of the Program assignments.

All refunds will be issued within 30 days of Penn Foster's receipt of your notice of cancellation. For refund examples go to www.pennfoster.edu/admissions/refund-policy.

GI BILL BENEFITS:

Students eligible for veterans or other military tuition assistance may have special terms. Please check with the Penn Foster VA-Military Admissions Team to learn about these.

Program Materials Copyright Notice:

Penn Foster or its vendors hold all ownership rights in the Program materials. You are strictly prohibited from copying and/or providing to any third party all or any part of the Program materials that Penn Foster provides to you without Penn Foster's prior written consent. If you violate this prohibition, you may be subject to criminal and civil penalties and fines, as well as disciplinary action up to and including expulsion from your program.

Entire Agreement: These terms constitute the entire agreement between Penn Foster and you regarding your enrollment in your Penn Foster program and may be amended only by written agreement between us. These terms shall be governed by and construed under the laws of the Commonwealth of Pennsylvania.

NOTICE: Any holder of this consumer credit contract is subject to all claims and defenses which the debtor could assert against the seller of goods or services obtained pursuant hereto or with the proceeds hereof. Recovery by the debtor shall not exceed amounts paid by the debtor hereunder.

NOTICE TO GUARANTOR:

You have been asked to guarantee payment to Penn Foster for the tuition and fees of the student borrower identified on the front page of this Enrollment Agreement. Think carefully before you do so. If the borrower doesn't pay the full amount of the debt, you will have to pay the unpaid amount. You may also have to pay late fees and collection costs, which increase this amount. Be sure you can afford to pay if you have to, and that you want to accept this responsibility. Penn Foster can collect this debt from you without first trying to collect from the borrower and may use the same collection methods against you that can be used against the borrower. If this debt is ever in default, that fact may become a part of your credit record. You should carefully read all of the provisions of this Enrollment Agreement before you sign it as a guarantor.

COMPLAINTS:

Any questions or problems not satisfactorily answered by the Student Care Department or the Chief Certification & Licensing Officer at Penn Foster Career School (570-342-7701) should be directed to (i) the State Board of Private Licensed Schools, PA Department of Education, 333 Market Street, Harrisburg, PA 17126; phone: 717-783-6788; website address: <http://www.education.pa.gov/Postsecondary-Adult/College%20and%20Career%20Education/Pages/Private-Licensed-Schools.aspx#.VibHoNiFMic>; (ii) the Distance Education Accrediting Commission website: <http://www.deac.org>; phone: 202-234-5100; (iii) or the Commission on Secondary Schools of the Middle States Association of Colleges and Schools; website: <http://www.msa-cess.org>; phone: (267) 284-5000; (iv) or the Wisconsin Educational Approval Board (201 W. Washington Avenue, 3rd floor, Madison, WI 53703; website address: <http://eab.state.wi.us/resources/complaint.asp>).