

Enrollment Agreement Radiant Living Online School of Ayurveda

Student's First Name:	Last Name:		
Street:	City:	State:	Zip Code:
Cell:	Email:	SS#:	

SCHOOL NAME AND ADDRESS

Radiant Living Online School of Ayurveda
12918 Green Cedar
Helotes, TX 78023

AYURVEDIC HEALTH COUNSELOR "AHC" AGREEMENT

*This portion of the enrollment agreement is for the Radiant Living Online School of Ayurveda's first year program: Ayurvedic Health Counselor ("AHC"). Class begins on **9/4/18** and the last live class is on **8/27/19**. The course includes twelve lessons/months of coursework. Each lesson includes approximately twelve hours of live online class time for a total of 144 hours for the school year. Main classes for the 2018-2019 school year are on **Tuesdays from 6:00-9:00pm Central Time** excluding holidays and breaks. Students may attend optional classes with guest instructors who cannot teach during regular class time. Separate from the 12 lessons is a clinical internship (required by the National Ayurvedic Medical Association, but not regulated by any state). The AHC internship requires 50 Patient Encounters, 25 of which can be observation appointments and 25 of which must be facilitated by the intern. Radiant Living provides opportunities for students to participate in online appointments and "Rogi Reviews" with the "Guardian Angel Program (GAP)". Rogi Reviews are online meetings where students and teachers create the Ayurvedic plan for clients participating in the GAP and they count as patient encounters. Shared online patient encounters are largely held during regular business hours, but may also be in the evenings. Students with full-time jobs are required to find their own clients at times that work with their schedule. Occasionally, intern clients will give permission for the online appointments to be recorded. In this case, students who were unable to attend may watch the recording and record their observations for a patient encounter credit. The cost of the internship is **not** included in the AHC tuition, but is covered by client fees.¹ The AHC Internship happens concurrently with the regular school year and may last up to one year (August 31, 2020) after the completion of the AHC coursework. If the internship is not completed by August 31, 2020, the intern will be charged an \$800.00 extension fee for each year of extension.*

AHC Tuition and Fees for Books and Supplies:

Full tuition is **\$5,000** and must be paid in monthly installments (at no monthly interest charge). An initial payment of **\$600** must be received in the form of a check, money order or Venmo. Your hand-initialed and signed enrollment agreement is due **via snail mail** at least 5 days prior to the first scheduled class (**8/31/18**). The electronic version of the enrollment agreement is due via Google drive by the same date. **The postmark must be no later than 8/28/18.** Eleven remaining payments of \$400 each will be electronically withdrawn from your bank account via PayPal on the first of each month.

¹ Refer to number student agreement table 12 for the GAP pricing.

Tuition discounts are available if you opt for the quarterly payment plan or to pay tuition in full upfront.

Quarterly Tuition Plan = **5% Discount**: An initial payment of **\$1150** must be received in the form of a check, money order or Venmo. Your hand-initialed and signed enrollment agreement is due *via snail mail* at least 5 days prior to the first scheduled class (**8/31/18**). The electronic version of the enrollment agreement is due via Google drive by the same date. **The postmark must be no later than 8/28/18**. An invoice will be emailed for the three remaining payments of **\$1200** due on the **1st of the month** of each new quarter (12/1/18, 3/1/19, 6/1/19). Total Tuition: \$4,750 (at no monthly interest charge).

Full Tuition Upfront = **10% Discount**: A full payment of \$4,500 must be received in the form of a check, money order or Venmo. Your hand-initialed and signed enrollment agreement is due *via snail mail* at least 5 days prior to the first scheduled class (**8/31/18**). The electronic version of the enrollment agreement is due via Google drive by the same date. **The postmark must be no later than 8/28/18**.

Accommodations can be made, upon request, for students who wish to pay via bank transfer.

All initial payments include a \$100 application fee.

All monthly payments must be received by the first day of the month in order for the student to be allowed to attend class.

Students are required to purchase their AHC textbooks. The estimated cost is between **\$273.00 and \$277.00**. This is subject to change as the requirements by NAMA for Ayurvedic programs evolve. Books and other supplies may be purchased from any available store or online vendor. Radiant Living will provide lecture notes and the internship Guide Map in digital form (via Google Drive). Students should plan accordingly for additional costs related to their studies which may include an internet connection, computer, printer, notebooks, binder, photocopies, client record supplies, professional attire, optional equipment not required by the program but that may be needed (e.g. kitchen equipment, clinic/office furniture and supplies, filing cabinet, supplemental books, massage table, linens, etc.). Additional costs include fees for attending workshops, retreats or other events you choose to attend to enhance your education as well as the cost of oils, herbs and spices to fulfill your at-home herbal preparations for your intern clients. An estimate for these additional costs can be found on **page 19** of the school catalog.

AYURVEDIC PRACTITIONER “AP” AGREEMENT

*This portion of the enrollment agreement is for Radiant Living Online School of Ayurveda’s **second year program: Ayurvedic Practitioner (“AP”)**. Class begins on **1/3/19** and the last class is on **12/20/19**. The course includes twelve lessons/months of coursework. Each lesson includes approximately fifteen hours of live online class time for a total of 180 hours for the school year. Main classes for the 2017-2018 school year are on **Thursdays from 6-9pm Central Time** excluding holidays/breaks. Students may attend optional classes with guest instructors who cannot teach during regular weekly class time. Separate from the 12 lessons is a clinical internship (required by the National Ayurvedic Medical Association, but not regulated by any state). The internship requires 100 Patient Encounters, 50 of which can be observation appointments and 50 of which must be facilitated by the intern. Radiant Living provides opportunities for students to participate in online appointments and “Rogi Reviews” with the “Guardian Angel Program (GAP)”. Rogi Reviews are online meetings where students and teachers create the Ayurvedic plan for clients participating in the GAP and they count as patient encounters. Shared online patient encounters are largely held during regular business hours, but may happen during some evenings. Students with full-time jobs are required to find their own intern clients at times that work with their schedule. Occasionally, intern clients will give permission for the online appointments to be recorded. In this case, students who were unable to attend live may watch the recording and share their observations in the*

online client form for patient encounter credit. The cost of the internship is **not** included in the AHC tuition, but is covered by client fees.² The AP Internship happens concurrently with the regular school year and may last up to one year (December 31, 20120) after the completion of AP of coursework. If the internship is not completed before December 31, 2020, the intern will be charged an \$800.00 extension fee for each year of extension.

AP Tuition and Fees for Books and Supplies:

Full tuition is **\$5,500** and must be paid in monthly installments (at no monthly interest charge). An initial payment of **\$550** must be received at least 5 days prior to the first scheduled class (**12/30/18**). **The postmark must be no later than 12/27/18.** Eleven remaining payments of **\$450** each will be electronically withdrawn from your bank account via PayPal on the first of each month.

Tuition discounts are available if you opt for the quarterly payment plan or to pay tuition in full upfront.

Quarterly Tuition Plan = 5% Discount: An initial payment of **\$1400** must be received at least 5 days prior to the first scheduled class (**1/3/19**). Three remaining payments of **\$1275** each will be electronically withdrawn from your bank account at the beginning of each new quarter December 1st, April 1st, and July 1st). Total Tuition: **\$5,225** (at no monthly interest charge).

Full Tuition Upfront = 10% Discount: A full payment of **\$4,950** must be received at least 5 days prior to the first scheduled class (1/2/18—the date takes into account that the due date falls on a holiday). Accommodations can be made for students who wish to pay via a bank transfer. **The postmark must be no later than 12//18.**

All initial payments include a \$100 application fee. All monthly payments must be received by the first day of the month in order for the student to be allowed to attend class.

Students are required to purchase their books. The estimated cost is between **\$300** and **\$400**. This item is an estimate and subject to change. Books and other supplies may be purchased from any available store or online vendor. Radiant Living will provide class lecture notes, presentations and the internship Guide Map in digital form (via Google Docs). Students should plan accordingly for additional costs related to their studies which may include an internet connection, computer, printer, notebooks, binder, photocopying, client record supplies, professional attire, optional equipment not required by the program but that may be needed (e.g. Kitchen equipment, clinic/office furniture and supplies, filing cabinet, supplemental books, massage table, linens, etc.). Additional costs include fees for attending workshops, retreats or other events you choose to attend to enhance your education as well as the cost of oils, herbs and spices to fulfill your at-home herbal preparations for your intern clients. An estimate for these additional costs can be found on **page 28** of the school catalog.

Students may choose to participate in Radiant Living's Ayurvedic Bodywork Therapist training program. This is separate from the online school and takes place in San Antonio (dates to be determined). The cost is \$2,000.00.

METHOD OF FIRST PAYMENT

Send the first payment to @pwickman23 via Venmo or mail a check or money order to:

**Radiant Living LLC
12918 Green Cedar
Helotes, TX 78023**

² Refer to number student agreement table 12 for the GAP pricing.

Quarterly and monthly payments will be conducted through PayPal. The school will send an invoice for quarterly payments and the monthly payments will be an automatic withdrawal from your PayPal or bank account. It is not necessary to have a PayPal account for these transactions.

CANCELLATION POLICY FOR NON-WISCONSIN RESIDENTS

A full refund will be made to any student who cancels the enrollment contract within 72 hours (until midnight of the third day excluding Saturdays, Sundays and legal holidays) after the enrollment contract is signed. A full refund will also be made to any student who cancels enrollment within the student's first three scheduled class days, except that the school may retain not more than **\$100** in any administrative fees charged, as well as items of extra expense that are necessary for the portion of the program attended and stated separately on the enrollment agreement.

REFUND POLICY FOR NON-WISCONSIN RESIDENTS

1. Refund computations will be based on scheduled course time of class attendance through the last date of attendance. Leaves of absence, suspensions and school holidays will not be counted as part of the scheduled class attendance. ***The Radiant Living AHC and AP internships are not included in the tuition or the refund. The intern clients are responsible for payment.***
2. The effective date of termination for refund purposes will be the earliest of the following
 - a. The last day of attendance, if the student is terminated by the school;
 - b. The date of receipt of written notice from the student; or
 - c. Ten school days following the last date of attendance.
3. If tuition and fees are collected in advance of entrance, and if after expiration of the 72 hour cancellation privilege the student does not enter school, not more than \$100 in any administrative fees charged shall be retained by the school for the entire residence program or synchronous distance education course.
4. If a student enters a residence or synchronous distance education program and withdraws or is otherwise terminated after the cancellation period, the school or college may retain not more than \$100 in any administrative fees charged for the entire program. The minimum refund of the remaining tuition and fees will be the pro rata portion of tuition, fees, and other charges that the number of hours remaining in the portion of the course or program for which the student has been charged after the effective date of termination bears to the total number of hours in the portion of the course or program for which the student has been charged, except that a student may not collect a refund if the student has completed 75 percent or more of the total number of hours in the portion of the program for which the student has been charged on the effective date of termination.³
5. Refunds for items of extra expense to the student, such as books, tools, or other supplies are to be handled separately from refund of tuition and other academic fees. The student will not be

³ More simply, the refund is based on the precise number of course time hours the student has paid for, 3 but not yet used, at the point of termination, up to the 75% completion mark, after which no refund is due. Form CSC-1040R provides the precise calculation.

required to purchase instructional supplies, books and tools until such time as these materials are required. Once these materials are purchased, no refund will be made. For full refunds, the school can withhold costs for these types of items from the refund as long as they were necessary for the portion of the program attended and separately stated in the enrollment agreement. Any such items not required for the portion of the program attended must be included in the refund.

6. A student who withdraws for a reason unrelated to the student's academic status after the 75 percent completion mark and requests a grade at the time of withdrawal shall be given a grade of "incomplete" and permitted to re-enroll in the course or program during the 12-month period following the date the student withdrew without payment of additional tuition for that portion of the course or program.
7. A full refund of all tuition and fees is due and refundable in each of the following cases:
 - a. An enrollee is not accepted by the school;
 - b. If the course of instruction is discontinued by the school and this prevents the student from completing the course; or
 - c. If the student's enrollment was procured as a result of any misrepresentation in advertising, promotional materials of the school, or representations by the owner or representatives of the school.

A full or partial refund may also be due in other circumstances of program deficiencies or violations of requirements for career schools and colleges.

REFUND POLICY FOR STUDENTS CALLED TO ACTIVE MILITARY SERVICE

8. A student of the school or college who withdraws from the school or college as a result of the student being called to active duty in a military service of the United States or the Texas National Guard may elect one of the following options for each program in which the student is enrolled:
 - a. If tuition and fees are collected in advance of the withdrawal, a pro rata refund of any tuition, fees, or other charges paid by the student for the program and a cancellation of any unpaid tuition, fees, or other charges owed by the student for the portion of the program the student does not complete following withdrawal;
 - b. A grade of incomplete with the designation "withdrawn-military" for the courses in the program, other than courses for which the student has previously received a grade on the student's transcript, and the right to re-enroll in the program, or a substantially equivalent program if that program is no longer available, not later than the first anniversary of the date the student is discharged from active military duty without payment of additional tuition, fees, or other charges for the program other than any previously unpaid balance of the original tuition, fees, and charges for books for the program; or
 - c. The assignment of an appropriate final grade or credit for the courses in the program, but only if the instructor or instructors of the program determine that the student has:
 - i. satisfactorily completed at least 90 percent of the required coursework for the program; and
 - ii. demonstrated sufficient mastery of the program material to receive credit for completing the program.
9. The payment of refunds will be totally completed such that the refund instrument has been negotiated or credited into the proper account(s), within 60 days after the effective date of termination.

REFUND POLICY FOR WISCONSIN RESIDENTS

1. The student will receive a full refund of all money paid if the student:
 - a. Cancels within the three-business-day cancellation period under EAB 6.04;
 - b. Was unqualified and the school did not secure a disclaimer under EAB 9.0;
 - c. Enrollment was procured as the result of any misrepresentation in the written materials used by the school or in oral representations made by or on behalf of the school.
2. Refunds will be made within 10 business days of cancellation.
3. A student who withdraws or is dismissed after attending at least one class, **but before completing 60%** of the instruction in the current enrollment period, is entitled to a pro rata refund as follows:

At Least	But Less Than	Refund of Tuition
10%	10%	90%
20%	20%	80%
30%	30%	70%
40%	40%	60%
50%	50%	50%
60%	60%	40%
60%		no refund

4. As part of this policy, the school may retain a one-time application fee of no more than \$100. The school will make every effort to refund prepaid amounts for books, supplies and other charges. A student will receive the refund within 40 days of termination date. If a student withdraws after completing 60% of the instruction, and withdrawal is due to mitigating circumstances beyond the student's control, the school may refund a pro rata amount.
5. A written notice of withdrawal is not required.

I have received prior to enrollment:

Student Initials		Items Received
	1	a copy of the school catalog and a program/course outline for the program(s) in which I wish to enroll.

	2	a schedule of the tuition, fees, and other charges.
	3	a copy of the cancellation and refund policy.
	4	the attendance, progress and grievance policies.
	5	rules of operation and conduct.
	6	regulations pertaining to incomplete grades.
	7	an invitation to tour the school's website and details related to my planned program of instruction.
	8	notice of all policies related to program interruption prior to completion. The policies are on page(s) 12 and 18 of the school catalog.

Student Agreement:

Initial		Agreement
	1	I understand that transferability of year one AHC and year two AP certification to other Ayurvedic schools may be limited. I am responsible for finding a school that will accept my year one certification should I decide to pursue year two studies before Radiant Living offers year two for the AHC 2018-2019 students.
	2	I have furnished information disclosing my previous education, training, and work experiences.
	3	I realize that any grievances not resolved by the school may be forwarded to the Texas Workforce Commission, Career Schools and Colleges, Room 226T, 101 East 15th Street, Austin, Texas 78778-0001, (512) 936-3100.
	4	I understand that any grievances must be shared with the school director IN PRIVATE and not during group classes. Complaints must be communicated in a cultured manner.
	5	I understand that employment in this career field does not require state or national licensing, certification, or registration. However, certification is the standard as established by the National Ayurvedic Medical Association and the Association of Ayurvedic Professionals in North America. I understand that I am responsible for staying abreast of the current steps NAMA and AAPNA are taking toward making Ayurveda a licensed profession and performing necessary action should I desire to be grandfathered into licensure after having received my certification. This includes taking the NAMA AHC board exam as well as the AP board exam (if I choose to participate in year two).
	6	I understand that Radiant Living does not offer formal placement services and makes no guarantee of employment. Upon request and written authorization from any student, the school will release a copy of the student's grades and faculty evaluation to other schools, potential employers or the student. Applicable administrative fees for processing may apply. Student referrals to prospective employers are not based on

		direct contact with the employer regarding current job openings.
	7	I understand that my certificate of completion and my transcript may be withheld if I have not fulfilled my financial obligations to this institution at the time of my graduation.
	8	I certify that I have been provided all of the information above prior to my enrollment.
	9	I understand that it is my responsibility to notify the school in writing if I withdraw prior to completion.
	10	I will receive a copy of this completed form and a copy of my enrollment agreement when signed.
	11	I understand that the internships—50 AHC and 100 AP internship patient encounters—are not included in tuition. Students will share online clients or find friends, family or others to participate as paying clients .
	12	I recognize that the client cost for the Guardian Angel Program package of the first four appointments is \$275. \$175 will be retained by me, the intern, and \$100 will be forwarded to my chosen supervisor. I then use a portion of the payment toward preparation of a personalized tea and spice mix for my client. Supervisors must be pre-approved by Radiant Living. I will receive payment from my client and be responsible for forwarding \$100 to my supervisor, by check, money order, Venmo or PayPal, depending on the preference of the supervisor. If the client registers for the GAP through Radiant Living and I am an <i>observer</i> during the appointments, I will not receive payment for the appointments. 2. If I find a client for the program and I am an <i>observer</i> during the online appointments, I will retain \$50 and the rest of the payment goes to the facilitator and supervisor for the appointment.

I am paying (check one box):

<input type="checkbox"/>	Monthly
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<input type="checkbox"/>	Quarterly
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<input type="checkbox"/>	In full
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By signing below, the student acknowledges that he/she has received a copy of the course catalog and full copy of this 7 page agreement. The above terms have been explained to the student's satisfaction. **This is a legal contract.**

Signature of Student:	Date:
Signature of School Official providing the information:	Date:

Federal Trade Commission Statement:

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

APPROVED AND REGULATED BY THE TEXAS WORKFORCE COMMISSION, CAREER SCHOOLS AND COLLEGES, AUSTIN, TEXAS.

APPROVED AND REGULATED BY THE WISCONSIN EDUCATIONAL PROGRAM

BONDED BY SURETYBONDS