

Welcome



Enrollment Agreement

2001 Lowe Street
Fort Collins, CO 80525
800.359.3455
www.at-homeprofessions.edu

Step 1: Tell Us About Yourself

Name _____

Address _____

City _____ State _____ Zip _____

Phone (circle: Home or Cell) _____

Email Address _____

Social Security No. _____

Birth Date / / Circle Highest Grade Completed: Less than 12 12 or Higher (HS Diploma or GED medium of delivery in English)

Check here to grant permission for your name to be published on the Dean's List.

How did you hear about this seminar? _____ Seminar City: _____

Demographic Information (circle correct choices):

Gender: Male Female

Race: Hispanic/Latino Caucasian/White African-American American Indian Asian Native Hawaiian/Pacific Other

Step 2: Select Pay in Full or Monthly Payments

Pay in Full: \$599 tuition plus \$8.99 online and physical content delivery charge (**Saves Processing Charges!**)

Automatic Monthly Payments: 8 monthly payments of \$75 each (\$70 tuition, \$5 processing charge) and one final payment of \$44 (\$39 tuition and \$5 processing charge).

Step 3: Select Your Payment Method

Credit Card: Card #: _____ Expiration Date: _____

Checking or Savings: Routing # _____ Account #: _____

Check # (only for pay-in-full) _____ Bank Name: _____

NOTE: Each time a new shipment is triggered, the \$8.99 delivery charge will be charged to the credit/debit/checking account you provide directly above. See "Delivery of Program" for additional information.

Step 4: Read and Sign

I am applying for enrollment in the At-Home Professions Healthcare Documentation Program. Total program tuition is \$2,995 plus \$8.99 for each course that includes delivery (online/physical). Course material is delivered electronically. I will have access via the school website. I may purchase physical textbooks for \$29.99 per course.

NOTICE TO BUYER (1) Do not complete or submit the enrollment agreement before you have read this agreement or if it contains any blank spaces. (2) You are entitled to a completely filled-in copy of this agreement. (3) Under the law, you have the right to pay off in advance the full amount due without penalty.

Truth-in-Lending Disclosures for students who make monthly payments:

Tuition	Down Payment	Annual Percentage (represents monthly processing fee)	Finance Charge (represents monthly processing fee)	Monthly Processing Fee	Amount Financed	Monthly Installments	Total Amount You Will Pay	Delivery (online and physical delivery of course materials)
\$599 per course, \$2995 program	\$70 tuition + \$5 monthly processing charge	6.68%	\$45 per course, \$225 total program	\$5	\$599 per course, additional \$599 for each course ordered	\$70 tuition + \$5 monthly processing charge = \$75	\$644 per course, \$3220 if all five courses financed	\$8.99 per course, \$44.95 total

Once signed by an At-Home Professions representative and me, this document is legally binding. I agree to be contacted by At-Home Professions or its agents via postal mail, email, text, and/or phone at the contact information provided on this agreement. Training begins on the date the school receives my enrollment agreement. I understand the school's cancellation and refund policies. **All tuition/fees/charges paid upon enrollment will be refunded if I choose to withdraw within seven (7) calendar days of signing this agreement.** After the seven-day cancellation period, I will refer to the refund policy for my state included with this agreement. I have read, understand and agree to my rights and responsibilities outlined on this agreement. If student is under 18 years of age (or age of majority in his/her state), the parent/guardian agrees to be the loan guarantor. See additional truth-in-lending disclosures on page 2.

Student Signature _____ Date _____

Parent or Guardian Signature _____ Date _____
(If student is a minor)

School Representative Signature _____ Date _____

DNP _____ E/R _____

W/C _____ M/O _____

2DA L/C

ENTRANCE REQUIREMENTS: Students must certify completion of high school or GED where the medium of delivery was in English, or provide test evidence (Wonderlic Verbal Assessment, provided by AHP) to qualify for this program. Students must also complete the enrollment agreement.

LENGTH OF PROGRAM: The Healthcare Documentation Program consists of five distance education courses for a total of 50 lessons, 39 quizzes and 1,163 clock hours. The number of quizzes and clock hours per course is: Introduction to Healthcare Documentation – 6 quizzes, 84 clock hours; Medical Billing – 8 quizzes, 224 clock hours; Medical Coding I – 8 quizzes, 252 clock hours; Medical Coding II – 7 quizzes, 203 clock hours; and Medical Transcription and Editing – 10 quizzes, 400 clock hours. The enrollment period begins when the Enrollment Agreement is accepted by the school. The coursework is designed for independent, distance learning. Students are allowed up to 36 months to complete their studies. Enrollment period may be extended for up to 18 additional months for an additional charge of \$150.

DELIVERY OF PROGRAM: I request delivery of Course 1 for \$607.99 (\$599 tuition plus an \$8.99 delivery charge). I further request subsequent deliveries of Courses 2-5. Shipment of courses 2-5 is automatically triggered upon the school's receipt of the third to last quiz (referred to as "trigger quiz") in my current course of study. Tuition for each subsequent course will be charged when a new course is made available using the payment method I select on page 1 of this agreement. If I wish to change the payment method for the next course, I will contact the school before the next course is made available.

FINANCIAL ASSISTANCE: At-Home Professions participates in Veterans Affairs military education benefit programs and the MyCAA spouse support tuition program. At-Home Professions does not participate in other financial aid programs.

GRADUATE INFORMATION AND SUPPORT: After successful completion of the Healthcare Documentation program, a diploma (certificate of completion for South Carolina graduates) is awarded. In order to receive the diploma or a certificate of completion, I understand I must submit all quizzes, achieve a weighted numerical grade point average of 70% or greater, have paid at least 50% of the tuition and be current in payments. Official transcripts may be withheld for nonpayment of tuition fees. Graduate support services are described in the school catalog. While career counseling and graduate support are provided to all graduates, I understand the school cannot promise or guarantee employment. Acceptance of transfer credit is determined by the receiving institution.

CANCELLATION AND WITHDRAWAL: Policies and procedures for termination or cancellation by the school or by the student are outlined in the school catalog. Student requests that cancellations be student-initiated and that student not be automatically canceled from the program unless the full 36 months of this contract have expired. Unless otherwise noted, refunds shall be issued 30 days or less after notice of cancellation is received by the school.

COMPLAINT PROCEDURES: See final page of this agreement.

STUDENT ACKNOWLEDGEMENTS: I have received the following information: Course catalog (Volume 0105808CT01), which includes, but is not limited to, program information (ex: learning objectives), refund, cancellation and complaint policies; tuition and payment requirements; faculty information; school licensing and accreditation information; and a copy of this agreement. I understand the Healthcare Documentation Program consists of five (5) courses. I certify that I am the person named on this enrollment agreement and understand that I am responsible for completing and submitting my quizzes and tuition payments to the school. I may not transfer this enrollment or allow anyone else to complete my quizzes.

Students with a disability that affects their ability to complete coursework should review the disability services policy on the school website.

TUITION, FEES AND CHARGES: The tuition and materials cost for each course in the Healthcare Documentation Program is \$599.00 plus \$8.99 delivery charges (for a total course price of \$607.99, or \$3,039.95 for the entire program). This includes the registration charge, tuition, electronic textbooks and supplements, access to digital audio (where applicable), and all other instructional materials listed below. The course cost does not include computers, transcribing equipment or other business machines; shipping; postage for students to submit quizzes or payments; or specialized reference publications not listed below. If I am making monthly payments, I will incur a \$5 processing charge per payment (\$45 per course). This makes the total course price \$652.99 and total program cost \$3,264.95. Along with this enrollment agreement, I am submitting my payment for the full tuition or the down payment specified on the front of this agreement. If I am making payments, my next payment is due 30 days from the date of enrollment, and will continue each month on or about the same date. Subsequent courses are made available to me electronically once I submit the third to last quiz (referred to as "trigger quiz") in my current course. At the time a new course is made available to me, I will be charged an \$8.99 delivery charge via the payment option I selected on page 1 of this agreement. When a new course is made available, if I am making monthly payments, my monthly payment amount will not increase, but the total number of monthly payments will increase. If I cancel enrollment in a course or the program, I understand I am only responsible for the instruction I complete per the Refund Policies included in this agreement. If I do not make payments as outlined on this agreement, my account may be referred to a collection agency. I agree to reimburse the school for the fees and expenses of the collection agency, which may be based on a percentage of the outstanding tuition, up to a maximum of 33%. Collection agencies utilized by the school use ethical business practices. Optional purchases are not refundable. **REMEMBER: The list below applies to the entire program, including all five courses. Upon initial enrollment, I am only obligated for the first course, *Introduction to Healthcare Documentation*.**

Tuition and Application/Registration Charges/Fees:	\$2,415.00
Course Materials (see itemized list that follows):	\$580.00

ADDITIONAL TRUTH-IN-LENDING DISCLOSURES: Insurance: Credit life insurance and credit disability insurance are not required to obtain this loan. Security: None. Filing Fees: None. Late Charge: \$5 for payments not received by the due date. Prepayments: If you pay the loan off early, you will not incur a penalty. If you make a full, final early loan payoff payment, that payment will incur the \$5 monthly payment charge; however, you will save the remaining \$5 monthly processing charge/s for the individual payments covered by the early loan payoff. Bankruptcy Limitations: If you file for bankruptcy, you may still be required to pay back this loan. Creditor is At-Home Professions.

HOLDER IN DUE COURSE RULE: 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 amounts paid by the debtor hereunder.

<p>Course 1/Introduction to Healthcare Documentation</p> <ul style="list-style-type: none"> • Lesson Book* • Assignment Pack* • Medical Terminology Flashcards <p>Course 2/Medical Billing</p> <ul style="list-style-type: none"> • Lesson Book* • Assignment Pack* • Claim Forms for Practice Exercises* <p>Course 3/Medical Coding I</p> <ul style="list-style-type: none"> • Human Anatomy Flashcards • Diagnostic Coding Manual • Lesson Book* • Assignment Pack* 	<p>Course 4/Medical Coding II</p> <ul style="list-style-type: none"> • Procedural Coding Manual • Lesson Book* • Assignment Pack* • A&P textbook* • E/M Audit for Practice Exercises* <p>Course 5/Medical Transcription and Editing</p> <ul style="list-style-type: none"> • Foot Pedal • Lesson Book* • Assignment Pack* • Transcription Reference Guide* • Healthcare Documentation Career Starter Guide* <p>\$8.99 is charged for delivery of each course. This includes online and physical delivery of course content.</p> <p><small>*Delivered electronically. For physical copies, contact the school.</small></p>
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REFUND POLICY

SEVEN-DAY CANCELLATION PERIOD: All charges/fees paid by a student will be refunded if the student chooses not to enroll in or to withdraw from the school within seven calendar days after having signed this enrollment agreement.

Following the cancellation period, students may withdraw from At-Home Professions at any time by notifying At-Home Professions of their intent to cancel. Students who wish to withdraw must communicate their request to the Student Services Department. Students are strongly encouraged to submit their withdrawal request by email (stuserv@at-homeprofessions.edu); however, students may communicate their request by phone (800.359.3455) or letter (2001 Lowe Street, Fort Collins, CO 80525) if needed. The institution uses the **Total Course Price** in preparing enrollment agreements, calculating refund amounts and collecting student accounts. Total Course Price includes charges for tuition, registration, educational services and instruction. Total Course Price also includes earned financial charges, and any charges/fees that are charged to all students for required services. Costs expended for normal delivery charges (online and physical content delivery) and monthly processing fees are not subject to refund (after the expiration of the 7 calendar day cooling-off period). Costs expended for optional items such as physical texts, coding manuals, expedited shipping, transcripts and any other items not outlined on this agreement are not refundable. Discounts are offered to well-defined groups. Should tuition be discounted, the revised amount along with AHP sales representative initials will be on page 1 of this document. Any reference to tuition, including refunds, in this document references the discounted tuition. The tuition students owe upon withdrawing is determined by how much of each course they have completed in the program, deducting all payments made. Upon cancellation, the amount due to the school or the amount refunded to the student is calculated according to the schedule specified by the state of the student's residence.** Applicants who are denied admission will be refunded all tuition and charges/fees paid. The refund schedules of each state follow this paragraph and are a part of this enrollment agreement. Refunds will be made within 30 days of termination. Charges/fees other than tuition are non-refundable after the cancellation period. Official date of cancellation is the date the school receives the student's cancellation notice.

**Please see individual state for applicable charges/fees. For states not listed or students using Veterans Affairs military education benefits, please see the end of this section of the enrollment agreement.

ALABAMA

After the seven-day cancellation period, the following refund policy will apply:

1. The \$150 registration fee will be kept by the school.
2. If no quizzes have been submitted, all remaining fees will be refunded.
3. If any quizzes have been submitted, the school will calculate the cancellation tuition based on a pro-rata portion of the original tuition. This is determined by dividing the total number of quizzes completed by the total number of quizzes in each course in the student's program.
4. Delivery charges are not refundable after the seven-day cancellation period.
5. All refunds shall be issued 30 days after notice of cancellation or withdrawal.

ARKANSAS

After the seven-day cancellation period, the following refund policy will apply:

1. The \$100 registration fee will be kept by the school.
2. If any quizzes have been submitted, the following refund policy will apply:
 - a. If the student withdraws before completing up to 25% of the quizzes in a course in the program, the cancellation tuition will be based on the pro-rata portion of the tuition and other charges that the number of quizzes completed and serviced by the school bears to the total number of quizzes in the course.
 - b. If the student withdraws after completing 25% of the quizzes in a course in the program, and up to but not including 50% of the quizzes in the course, the cancellation tuition is 50% of their original tuition.

- c. If the student withdraws after completing 50% of the quizzes in a course in the program, and up to but not including 75% of the quizzes in the course, the cancellation tuition is 25% of their original tuition.
 - d. If the student withdraws after completing 75% or more of the quizzes in a course in the program, the student owes the full tuition.
3. Delivery charges are not refundable after the seven-day cancellation period.

COLORADO

1. If the student cancels seven (7) calendar days or more after enrollment in the program, he/ she is entitled to a reduction in tuition, fees and charges. The adjusted tuition charge is \$0. There is a onetime charge of \$150 per program, not to exceed 20% of the total program cost. This is referred to as a cancellation (registration) charge and is a charge in addition to the tuition due for percent of assignments completed. If the student has paid more than the cancellation (registration) charge due, he/she is entitled to a refund for the total paid in excess of the charge. If the student has paid less than the cancellation (registration) charge due, he/she will owe AHP the difference in cancellation (registration) charge due and the amount paid.
2. If the student cancels seven (7) calendar days or more after enrollment in the program and has submitted at least one quiz, tuition will be adjusted. If the student paid more than the adjusted tuition, he/she is entitled to a refund for the total paid in excess of the adjusted tuition. If the student has paid less than the adjusted tuition, he/she will owe AHP the difference in adjusted tuition in excess of total paid. Adjusted course tuition is based on the percent of each course he/she has completed. The adjusted tuition charge is based on the following schedule:
 - a) If the student completes up to 10 percent of the assignments/exams in the program, he/she is entitled to a 90% reduction in tuition and refund of any excess tuition paid.
 - b) If the student completes after 10 but within the first 25 percent of the assignments/exams in the program, he/she is entitled to a 75% reduction in tuition and refund of any excess tuition paid.
 - c) If the student completes after 25 but within the first 50 percent of the assignments/exams in the program, he/she is entitled to a 50% reduction in tuition and refund of any excess tuition paid.
 - d) If the student completes after 50 but within the first 75 percent of the assignments/exams in the program, he/she is entitled to a 25% reduction in tuition and refund of any excess tuition paid.
 - e) If the student completes over 75 percent or more of the assignments/exams in the program, he/she is not entitled to a reduction of the course's tuition and will owe all tuition and fees/charges.
3. Delivery charges are not refundable after the 7-day review period.
4. If the student has not completed the full program within 12 months of enrollment, he/she is not entitled to a refund and AHP is entitled to the full tuition for the courses the student began. All other student rights remain in place.
5. Refunds are issued within thirty (30) days of receiving student notice of cancellation.
6. Credit granted for previous training or coursework will not impact the refund policy.
7. Except as outlined in #1 of this student protection/refund policy, delivery charges are not refundable. Charges for NSF, late payment, expedited shipping and books ordered by the student are not refundable.
8. If a student's program is discontinued by the school prior to the end of the three years allowed to complete the program as outlined in the enrollment agreement, the student is entitled to a full refund (except in the event the school ceases operation).
9. A \$20 NSF charge will be assessed on payments returned for insufficient funds. A \$5 late charge is assessed for payments not received by the due date.
10. The official date of termination is the date the school receives the student's notice of cancellation.

DELAWARE

After the seven-day cancellation period, the following refund policy will apply:

The \$50 registration fee will be kept by the school. The cancellation tuition is the pro rata portion of the original tuition and other charges that the number of quizzes completed and serviced by the school bears to the total number of quizzes in each course in the program. Delivery charges are not refundable after the seven-day cancellation period. Students may withdraw from At-Home Professions at any time by contacting the school to request cancellation.

INDIANA

Please note: The following policy is required by the Indiana Office for Career and Technical Schools. The policy specifically mentions resident postsecondary proprietary educational institutions. While AHP is not a resident school, it is required to follow the same refund policy as resident schools. In addition, while the policy states that students who are due a refund will be issued the refund within 31 days, AHP will refund the money within 30 days in accordance with its accrediting body standards. The policy discusses Title IV refund policies as well. AHP is not a Title IV school and this paragraph is not applicable to its students.

The postsecondary proprietary educational institution shall pay a refund to the student in the amount calculated under the refund policy specified below or as otherwise approved by the Office for Career and Technical Schools (OCTS). The institution must make the proper refund no later than thirty-one (31) days of the student's request for cancellation or withdrawal.

If a postsecondary proprietary educational institution utilizes a refund policy of their recognized national accrediting agency or the United States Department of Education (USDOE) Title IV refund policy, the postsecondary proprietary educational institution must provide written verification in the form of a final refund calculation, upon the request of OCTS, that its refund policy is more favorable to the student than that of OCTS.

The following refund policy applies to each resident postsecondary proprietary educational institution as follows:

1. A student is entitled to a full refund if one (1) or more of the following criteria are met:
 - a. The student cancels the enrollment agreement or enrollment application within six (6) business days after signing.
 - b. The student does not meet the postsecondary proprietary educational institution's minimum admission requirements.
 - c. The student's enrollment was procured as a result of a misrepresentation in the written materials utilized by the postsecondary proprietary educational institution.
 - d. If the student has not visited the postsecondary educational institution prior to enrollment, and, upon touring the institution or attending the regularly scheduled orientation/classes, the student withdrew from the program within three (3) days.
2. A student withdrawing from an instructional program, after starting the instructional program at a postsecondary proprietary institution and attending one (1) week or less, is entitled to a refund of ninety percent (90%) of the cost of the financial obligation, less an application/enrollment fee of ten percent (10%) of the total tuition, not to exceed one hundred dollars (\$100).
3. A student withdrawing from an instructional program, after attending more than one (1) week but equal to or less than twenty-five percent (25%) of the duration of the instructional program, is entitled to a refund of seventy-five percent (75%) of the cost of the financial obligation, less an application/enrollment fee of ten percent (10%) of the total tuition, not to exceed one hundred dollars (\$100).
4. A student withdrawing from an instructional program, after attending more than twenty-five percent (25%) but equal to or less than fifty percent (50%) of the duration of the instructional program, is entitled to a refund of fifty percent (50%) of the cost of the financial obligation, less an application/enrollment fee of ten percent (10%) of the total tuition, not to exceed one hundred dollars (\$100).
5. A student withdrawing from an instructional program, after attending more than fifty percent (50%) but equal to or less than sixty percent (60%) of the duration of the instructional program, is entitled to a refund of forty percent (40%) of the cost of the financial obligation, less an application/enrollment fee of ten percent (10%) of the total tuition, not to exceed one hundred dollars (\$100).
6. A student withdrawing from an institutional program, after attending more than sixty percent (60%) of the duration of the instructional program, is not entitled to a refund.

Student Protection Fund IC 22-4.1-21-15 and IC 22-4.1-21-18 requires each educational institution accredited by the Office for Career and Technical Schools to submit an institutional surety bond and contribute to the Career College Student Assurance Fund which will be used to pay off debt incurred due to the closing of a school, discontinuance of a program, or loss of accreditation by an institution. To file a claim, each student must submit a completed "Student Complaint Form." This form can be found on OCTS's website at <http://www.in.gov/dwd/2731.htm>.

In addition, this institution is regulated by: Office for Career and Technical Schools 10 N Senate Avenue, Suite SE 308 Indianapolis, IN 46204, OCTS@dwd.in.gov, 317-234-8338 or 317-232-1732, <http://www.in.gov/dwd/2731.htm>.

IOWA

Iowa students are allowed a two-week cancellation period from the date of enrollment. After the cancellation period, the following refund policy will apply:

1. No registration fee will be kept by the school.
2. If any quizzes have been submitted, the cancellation balance will be calculated as follows:
 - a. If the student withdraws before completing up to 60% of the quizzes in a course, the cancellation tuition is a 95% pro-rata portion of original course tuition. This pro-rata percent is determined by dividing the total number of quizzes in the course for which the institution has charged into the total number of such quizzes not submitted by the student.
 - b. If a student withdraws after completing 60% or more of the quizzes in a course, the student owes the original tuition.
3. Delivery charges are not refundable after the two-week cancellation period.
4. All refunds shall be issued within 30 days after the effective date of termination or withdrawal.

For Iowa students with a physician-documented physical incapacity, the following refund policy will apply:

After the two-week cancellation period, the following refund policy will apply:

1. No registration fee will be kept by the school.
2. If any quizzes have been submitted, the cancellation tuition is a pro-rata portion of the original course tuition. The pro-rata cancellation tuition is calculated by dividing the number of quizzes submitted by the student for grading purposes by the total number of quizzes in each course in the program.

3. Delivery charges are not refundable after the two-week cancellation period.
4. All refunds shall be issued within 30 days after the effective date of termination or withdrawal.

KANSAS

At-Home Professions holds a certificate of approval issued by the Kansas Board of Regents, Private Postsecondary Education Department, 1000 SW Jackson Street, Suite 520, Topeka, KS 66612. See “All Other States” for refund policy.

KENTUCKY

After the seven-day cancellation period, the following refund policy will apply:

1. The \$100 registration fee will be kept by the school.
2. All other fees will be refunded according to the following schedule. A quiz is considered completed when the school receives it from the student for grading purposes.
 - a. If a student withdraws before completing 11% of the quizzes in a course in the program, the cancellation tuition is 90% of the course’s original tuition.
 - b. If a student withdraws after completing 11% or more of the quizzes in a course in the program, but before completing 26% of the quizzes, the cancellation tuition is 75% of the course’s original tuition.
 - c. If a student withdraws after completing 26% or more of the quizzes in a course in the program, but before completing 51% of the quizzes, the cancellation tuition is 50% of the course’s original tuition.
 - d. If a student withdraws after completing 51% or more of the quizzes in a course in the program, but before completing 76% of the quizzes, the cancellation tuition is 25% of the course’s original tuition.
 - e. If a student withdraws after completing 76% or more of the quizzes in a course in the program, the student owes the original tuition.
3. Delivery charges are not refundable after the seven-day cancellation period.

KRS 165A.450 requires each school licensed by the Kentucky Commission on Proprietary to contribute to a Student Protection Fund which will be used to pay off debt incurred due to the closing of a school, discontinuance of a program, loss of license, or loss of accreditation by a school or program. To file a claim against the Student Protection Fund, each person filing must submit a completed “Form for Claims Against the Student Protection Fund.” This form can be found on the website at www.kcpe.ky.gov.

LOUISIANA

After the seven-day cancellation period, the following refund policy will apply:

1. The \$150 registration fee will be kept by the school.
2. The cancellation tuition is the pro-rata portion of the original tuition. Any excess tuition paid over the amount due for pro-rata tuition and quizzes by the student will be refunded, or any shortage is due from the student. The pro-rata cancellation tuition is calculated by dividing the number of quizzes submitted by the student for grading purposes by the total number of quizzes in each course in the program.
3. Delivery charges are not refundable after the seven-day cancellation period.
4. Applicable refunds will be issued to the student within 30 days.
5. Licensed by the Louisiana State Board of Regents.

MINNESOTA

Refund Policy/Buyer’s Right to Cancel

Please note: The following policy is required by the Minnesota Office of Higher Education.

If your application is rejected, you will receive a full refund of all tuition, fees, and other charges. You will be entitled to a full refund of tuition, fees, and other charges if you give notice that you are cancelling your contract within 5 business days after the contract or enrollment agreement is considered effective. A contract or enrollment agreement will be presumed to be effective on the date that the school notifies you that you have been accepted into the school and you have signed the contract or enrollment agreement. If the notification of acceptance into the school is sent by mail, then the effective day of being accepted is the postmark on the acceptance letter.

This five-day refund policy applies regardless of when the program starts. If you give notice more than 5 days after you signed the contract, but before the start of the program (or first lesson for an online distance education program), you will receive a refund of all tuition, fees, and other charges minus 15%, up to \$50, of the total cost of the program.

If you withdraw after the start of your program and it has been more than 5 days after you signed the contract, you will receive a pro-rated refund of the entire cost of your program based on your last day of attendance (last quiz submission). You will be provided a prorated tuition, fees, and other charges refund minus your initial application fees, up to \$50, and minus the lesser of 25% of the total tuition or \$100. Proration is based on whether your program is term-based or clock hours and how much of the program you have completed.

If your program is term-based, the completion rate is the number of calendar days from the first date of the program through your last documented date of attendance divided by the length of the program. The completion rate is calculated to the second decimal point (.XX).

If your program is clock-hour based, the completion rate is the number of clock hours you actually attended (quizzes submitted) divided by the number of clock hours (total quizzes) in the program. The completion rate is calculated to the second decimal point (.XX)

If you withdraw from your program after 75.00% of the program has completed, you are not entitled to a refund of tuition, fees, and other charges.

You will receive written notice acknowledging your withdraw request within 10 business days after receipt of the notice and you will receive a refund of any tuition, fees, and other charges within 30 business days of receipt of your withdrawal. Any mailed notice is effective as of the date of the postmark if sent by mail or the day it has been hand-delivered to the school. Notice to withdraw may also be given by email or verbally, including a voicemail, to a school official (defined by school's Student Right to Cancel policy). Students who wish to withdraw must communicate their request to the Student Services Department. Students are strongly encouraged to submit their withdrawal request by email (stuserv@at-homeprofessions.edu); however, students may communicate their request by phone (800.359.3455) or letter (2001 Lowe Street, Fort Collins, CO 80525) if needed.

If you do not withdraw in writing or contact the school about your absence and you have not attended your program or contact the school about your absence for 14 consecutive days, you will be considered to have withdrawn from the school as of your last date of attendance (last quiz submission). Your school is responsible for sending you a written notice of cancellation if you are withdrawn for failing to attend to your last known address. The confirmation from the school must state that the school has withdrawn your enrollment, and if this action was not the student's intent, the student must contact the school.

Delivery charges are not refundable after the five business day cancellation period.

Transcripts will not be withheld for students who owe less than \$250, are current on any payment plan with the school, or their debt has been referred to a collection agency.

At-Home Professions is licensed as a private career school with the Minnesota Office of Higher Education pursuant to Minnesota Statutes, sections 136A.821 to 136A.832. Licensure is not an endorsement of the institution. Credits earned at the institution may not transfer to all other institutions.

NEBRASKA

After the seven-day cancellation period, the following policy will apply:

1. The \$150 registration fee will be kept by the school.
2. All other tuition and fees paid will be refunded according to the following schedule. A quiz is considered completed when the school receives it from the student for grading purposes.
 - a. If a student withdraws before completing up to 10% of the quizzes in a course, the school will refund the student 90% of the course's tuition.
 - b. If a student withdraws after completing 11% or more of the quizzes in a course, but before completing up to 25% of the quizzes in a course within the program, the school will refund 75% of the course's tuition.
 - c. If a student withdraws after completing 26% or more of the quizzes in a course, but before completing up to 50% of the quizzes in a course within the program, the school will refund 50% of the course's tuition.
 - d. If a student withdraws after completing 50% or more of the quizzes in a course, course tuition will not be refunded.
3. Delivery charges are not refundable after the seven-day cancellation period.

OHIO

Registration Number: 97-05-1470H

After the seven-day cancellation period, the following refund policy will apply:

1. The \$100 registration fee will be kept by the school.
2. All other fees will be adjusted according to the following schedule. A quiz is considered completed when the school receives it from the student for grading purposes.
 - a. If a student withdraws before completing 11% of the quizzes in a course, the cancellation tuition is 90% of the course's original tuition.
 - b. If a student withdraws after completing 11% or more of the quizzes in a course, but before completing 26% of the quizzes, the cancellation tuition is 75% of the course's original tuition.
 - c. If a student withdraws after completing 26% or more of the quizzes in a course, but before completing 51% of the quizzes, the cancellation tuition is 50% of the course's original tuition.
 - d. If a student withdraws after completing 51% or more of the quizzes in a course, the student owes the original tuition.
3. Delivery charges are not refundable after the seven-day cancellation period.

OKLAHOMA

The holder in due course rule: 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 amounts paid by the debtor hereunder. See "All Other States" for remaining policy.

Start Date: Day that the Applicant receives the complete Course and Materials.

Other Cancellation: If a student cancels the course after the Seven-Day Full Money Back refund and before the student receives the Course and Materials, which is the Start Date, all monies paid will be refunded, **minus a \$150 registration fee**.

Cancellation by the school or the student in which no refund is due the student: Upon completion of more than Fifty Percent (50%) of a course.

Discontinued Program: If the school cancels a program within 12 months of course delivery to the student, the student is entitled to a full refund, except if the school ceases operation.

SEE "ALL OTHER STATES" FOR THE BALANCE OF THE OKLAHOMA CANCELLATION/REFUND POLICY

OREGON

After the seven-day cancellation period, the following refund policy will apply:

1. No registration fee will be kept by the school.
2. If any quizzes have been submitted, the cancellation tuition will be calculated as follows:
 - a. If the student withdraws after completing up to 50% of the quizzes in a course, the school will be entitled to keep a pro-rata portion of the course tuition. The pro-rata cancellation tuition is calculated by dividing the total number of quizzes in the program for which the institution has charged into the total number of quizzes submitted by the student.
 - b. If the student withdraws after completing 51% or more of the quizzes in a course, the student owes the original tuition.
3. Delivery charges are not refundable after the seven-day cancellation period.

PENNSYLVANIA

After the seven-day cancellation period, the following refund policy will apply:

1. The \$150 registration fee will be kept by the school.
2. Fees for tuition will be refunded according to the following schedule. A quiz is considered completed when the school receives it from the student for grading purposes.
 - a. If a student withdraws at any time up to and including completion of the first 10% of the quizzes in a course in the program, the school will refund the student 90% of the course's tuition.
 - b. If a student withdraws after completing 11% or more of the quizzes in a course in the program, and up to and including completion of 25% of the quizzes, the school will refund the student 75% of the course's tuition.
 - c. If a student withdraws after completing 26% or more of the quizzes in a course in the program, and up to and including completion of 50% of the quizzes, the school will refund the student 50% of the course's tuition.
 - d. If a student withdraws after completing 51% or more of the quizzes in a course in the program, course tuition will not be refunded.
3. Delivery charges are not refundable after the seven-day cancellation period.

SOUTH CAROLINA

After the seven-day cancellation period, the following refund policy will apply:

1. The \$100 registration fee will be kept by the school.
2. If no quizzes have been submitted, all remaining fees will be refunded.
3. If any quizzes have been submitted, the cancellation tuition will be calculated as follows:
 - a. If the student withdraws after completing up to 60% of the quizzes in a course, the cancellation tuition is based on a pro-rata portion of original tuition. This is determined by dividing the total number of quizzes in a course for which the institution has charges into the total number of such quizzes not submitted by the student, rounded downward to the nearest ten percent.
 - b. If a student withdraws after completing 61% or more of the quizzes in a course, the student owes the original tuition.
4. Delivery charges are not refundable after the seven-day cancellation period.
5. The effective date of cancellation will be the earliest of the following:
 - a. The date of notification to the student if the student is terminated by the school;
 - b. The date of receipt of written notice from the student; or
 - c. The end of the sixth calendar month following the month in which the student's last quiz was received unless notification has been received from the student that the student wishes to remain enrolled.

6. All refunds shall be consummated within 30 days after the effective date of termination.
7. Licensed by the South Carolina Commission on Higher Education, 1122 Lady St., Suite 300, Columbia, SC 29201, Telephone (803) 737-2260. Licensure indicates only that the minimum standards have been met; it is not an endorsement or guarantee of quality. Licensure is not equivalent to or synonymous with accreditation by an accrediting agency recognized by the U.S. Department of Education.

WASHINGTON

NOTICE TO THE BUYER:

Do not sign this agreement before you read it or if it contains any blank spaces. This is a legal instrument. All pages of the contract are binding. You are entitled to an exact copy of the agreement, school catalog and any other papers you sign. You are required to sign a statement acknowledging receipt of those.

If you have not started training, you may cancel this contract by providing written notice of such cancellation to the school at its address shown on the contract. The notice must be postmarked not later than midnight of the fifth business day (excluding Sundays and holidays) following your signing this contract or the written notice may be hand delivered to the school within that time. In event of dispute over timely notice, the burden to prove service rests on the applicant.

It is an unfair business practice for the school to sell, discount, or otherwise transfer this contract or promissory note without the signed written consent of the student or student's parent or guardian if he/she is a minor and a written statement notifying all parties that the cancellation and refund policy continues to apply.

Please note: While the Washington Notice to the Buyer refers to cancellation in writing, please note that At-Home Professions accepts cancellations that are clearly communicated in any manner, such as over the phone.

If you do not cancel within the seven-day cancellation period, the following refund policy will apply:

1. The \$150 registration fee will be kept by the school.
2. All other tuition and fees paid will be adjusted according to the following schedule. A quiz is considered completed when the school receives it from the student for grading purposes.
 - a. If a student withdraws before completing up to 10% of the quizzes in a course, the cancellation tuition is 90% of the course's original tuition.
 - b. If a student withdraws after completing 11% or more of the quizzes in a course, but before completing up to 25% of the quizzes in the course, the cancellation tuition is 75% of the course's original tuition.
 - c. If a student withdraws after completing 26% or more of the quizzes in a course, but before completing up to 50% of the quizzes in the course, the cancellation tuition is 50% of the course's original tuition.
 - d. If a student withdraws after completing 50% or more of the quizzes in a course, the student owes the original tuition.
3. Delivery charges are not refundable after the seven-day cancellation period.

THIS SCHOOL IS LICENSED UNDER CHAPTER 28C.10.RCW; INQUIRIES OR COMPLAINTS REGARDING THIS PRIVATE VOCATIONAL SCHOOL MAY BE MADE TO THE WASHINGTON WORKFORCE TRAINING AND EDUCATION COORDINATING BOARD, 128 10TH AVE, SW, BOX 43105, OLYMPIA, WA 98504, PHONE (360) 753-5662.

WEST VIRGINIA

After the seven-day cancellation period, the following refund policy will apply:

1. The \$50 registration fee will be kept by the school.
2. All other fees will be adjusted according to the following schedule. A quiz is considered completed when the school receives it from the student for grading purposes.
 - a. If a student withdraws before completing 11% of the quizzes in a course, the cancellation tuition is 90% of the course's original tuition.
 - b. If a student withdraws after completing 11% or more of the quizzes in a course, but before completing 26% of the quizzes, the cancellation tuition is 75% of the course's original tuition.
 - c. If a student withdraws after completing 26% or more of the quizzes in a course, but before completing 51% of the quizzes, the cancellation tuition is 50% of the course's original tuition.
 - d. If a student withdraws after completing 51% or more of the quizzes in a course, the student owes the original tuition.
3. Delivery charges are not refundable after the seven-day cancellation period.

WISCONSIN

After the seven-day cancellation period, the following refund policy will apply:

1. The \$100 registration fee will be kept by the school.
2. If any quizzes have been submitted, the cancellation tuition will be calculated as follows:
 - a. If the student withdraws after completing up to 60% of the quizzes in a course, the school will be entitled to keep a pro-rata portion of the original course tuition. This pro-rata percent is determined by dividing the total number of quizzes in the course for which the institution has charged into the total number of such quizzes not submitted by the student, rounded down to the nearest ten percent.
 - b. If a student withdraws after completing 60% or more of the quizzes in a course, the student owes the original tuition.
3. Delivery charges are not refundable after the seven-day cancellation period.
4. All refunds shall be issued within 30 days after the effective date of termination or withdrawal.

ALL OTHER STATES

After the seven-day cancellation period, the following policy will apply:

1. The \$200 registration fee will be kept by the school.
2. All other tuition and fees paid will be adjusted according to the following schedule. A quiz is considered completed when the school receives it from the student for grading purposes.
 - a. If a student withdraws before completing up to 10% of the quizzes in a course, the cancellation tuition is 90% of the course's original tuition.
 - b. If a student withdraws after completing 11% or more of the quizzes in a course, but before completing up to 25% of the quizzes in a course within the course, the cancellation tuition is 75% of the course's original tuition.
 - c. If a student withdraws after completing 26% or more of the quizzes in a course, but before completing up to 50% of the quizzes in a course within the course, the cancellation tuition is 50% of the course's original tuition.
 - d. If a student withdraws after completing 50% or more of the quizzes in a course, the student owes the original tuition.
3. Delivery charges are not refundable after the seven-day cancellation period.

VETERANS AFFAIRS

After the seven-day cancellation period, the following policy will apply:

1. The \$50 registration fee will be kept by the school.
2. All other tuition and fees paid will be refunded according to the following schedule. A quiz is considered completed when the school receives it from the student for grading purposes.
 - a. If a student withdraws before completing up to 10% of the quizzes in a course, the school will refund the student 90% of the course's tuition.
 - b. If a student withdraws after completing 11% or more of the quizzes in a course, but before completing up to 25% of the quizzes in a course within the course, the school will refund 75% of the course's tuition.
 - c. If a student withdraws after completing 26% or more of the quizzes in a course, but before completing up to 50% of the quizzes in a course within the course, the school will refund 50% of the course's tuition.
 - d. If a student withdraws after completing 50% or more of the quizzes in a course, course tuition will not be refunded.
3. Delivery charges are not refundable after the seven-day cancellation period.

SAMPLE REFUND CALCULATIONS

Example 1: A student cancels three days after enrollment. All monies are refunded to the student (unless the student purchases a separate bookstore item).

Example 2: A student who falls under the "All Other States" refund policy cancels ten days after enrollment, but has not completed any assignment and did not receive any shipments. The school is entitled to keep the \$200 registration charge/fee.

Example 3: If a student 1) enrolls at a seminar (delivery charge is not incurred for the first course), 2) has paid \$1,106.99, and 3) completes all six quizzes in *Introduction to Healthcare Documentation* and three of the eight quizzes in *Medical Billing*, the student cancellation calculation is as follows:

- The student owes the full tuition for *Introduction to Healthcare Documentation* (\$599).
- The student owes the \$8.99 delivery charge for *Medical Billing*.
- The student owes 50% of the *Medical Billing* tuition, or \$299.50.
- Total owed is \$907.49. Since the student has paid \$1,106.98, the student is due a refund of \$199.49.

COMPLAINT PROCEDURES: If you have a complaint, write to: At-Home Professions, ATTN: Vice President of Academics and Compliance, 2001 Lowe Street, Fort Collins, CO 80525. You may contact the appropriate Department of Education using the contact information as follows. Alabama: write to the Alabama State Department of Education, Gordon Persons Building, Room 5216, Montgomery, AL, 36130-3901; Arkansas: write to the Arkansas State Board of Private Career Education, 501 Woodlane, Suite 312 South, Little Rock, AR, 72201 or call 501-683-8000; for Colorado, contact the Colorado Division of Private Occupational Schools online at <http://highered.colorado.gov/dpos> or call (303) 862-3001; there is a two-year limitation from the last assignment/quiz completed or enrollment date, whichever is later, for the Division to take action on a complaint; for Georgia, students must file a complaint with the school within 90 calendar days of the triggering incident. If the complaint is not satisfactorily handled, students may file a complaint online at www.gnpec.georgia.gov within 90 calendar days of the final resolution from the institution; Indiana: write to Office for Career and Technical Schools 10 N Senate Avenue, Suite SE 308 Indianapolis, IN 46204, OCTS@dwd.in.gov, 317-234-8338 or 317-232-1732, <http://www.in.gov/dwd/2731.htm>; Kansas: write to Kansas Board of Regents, Attn: Postsecondary Private and Out-of-State Education, 1000 SW Jackson St., Ste. 520, Topeka, KS, 66612, https://www.kansasregents.org/academic_affairs/private_out_of_state/complaint_process; Louisiana: write to the Louisiana Board of Regents, Proprietary Schools Section, PO Box 3677, Baton Rouge, LA, 70821 or call 225-342-7084; Minnesota: write to the Minnesota Office of Higher Education, 1450 Energy Park Dr., Ste. 350, St. Paul, MN, 55108-5227; Nebraska: write to Private Postsecondary Career Schools, Nebraska Department of Education, PO Box 94987, Lincoln, NE 68509-4987 or call (402) 326-4519; North Dakota: write to the NDCTE, Private Postsecondary Institutions, Dept. 270, 600 E. Boulevard Avenue, Bismarck, ND 58505-0610 or call (701) 328-2678; Ohio: write to the OH Board of Career Colleges and Schools, 30 E. Broad Street, Suite 2481, Columbus, OH 43215, (877) 275-4219; Oregon: Oregon Higher Education Coordinating Commission, 3225 25th St., SE, Salem, OR 97302 or call 503-947-5751; for Pennsylvania, write to the State Board of Private Licensed Schools, Pennsylvania Department of Education, 333 Market Street, Harrisburg, PA, 17126-0333; South Carolina: write to South Carolina Commission on Higher Education, 1122 Lady Street, Suite 400, Columbia, SC 29201, (803) 737-2260; Washington: write to the Washington Workforce Training and Education Coordinating Board, 128 10th Avenue SW, Box 43105, Olympia, WA, 98504 or call 360-753-5662. You may also file a complaint with the Distance Education Accrediting Commission (DEAC) at <http://www.deac.org/Student-Center/Complaint-Process.aspx>.

COLORADO ONLY: Approved and regulated by the Colorado Department of Higher Education, Private Occupational School Board. Agents are licensed by the Colorado Department of Higher Education, Private Occupational School Board.

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