STUDENT ENROLLMENT CONTRACT

INSTITUTE OF BEAUTY AND WELLNESS 327 E. St. Paul Ave Milwaukee, WI 53202 414.227.2889

STUDENT INFORMATION		
First Name:		
Last Name:		
Address:		
Last 4 of Social Security Number: _		
Course of Instruction:	Total Program Clock Hours:	_
Total Number of Clock Hours Acce	oted as Transfer or Re-entry:	
Total Number of Clock Hours Being	Contracted with the Student:	
Start Date:	_ Calculated Completion Date: (estimate	d)
Course Schedule (Check)		
FULL TIME Monday 9:00 am – 4:00 pm 8 approximately weeks	Tuesday – Friday 8:30 am – 4:00 pm, 34.5 actual class hours per week	ζ,
Monday-Wednesday 10:00 al Monday-Thursday 8:30 am - Al Monday-Thursday 8:30 am - Al Monday-Thursday 4:30 pm — Wednesday 9:00 am - 4:00 pi approximately week	— 4:00 pm, 21 actual class hours per week, approximately week n — 9:00 pm, 30 actual class hours per week, approximately wee :00 pm, 26 actual class hours per week, approximately weeks. :00 pm, 28 actual class hours per week, approximately weeks. 9:30 pm, 20 actual class hours per week, approximately weeks. In Thursday-Friday 8:30 am - 4:00 pm, 20.50 actual class hours per week. ctual class hours per week, approximately weeks.	ks
EDUCAT	IONAL REQUIREMENTS FOR STATE LICENSE	
The state of Wisconsin requires th school for	hours of instruction be completed in a State regulate	d

The Institute of Beauty and Wellness will furnish to the student, in a state-regulated facility, the training normally required for taking the State of Wisconsin Licensing Examination. The course, as further described in the course catalog, is designed for this purpose. The course catalog has been provided to the student prior to entering into this contract.

POLICIES AND PROCEDURES

Satisfactory Academic Progress Policy

Satisfactory progress in academic work and attendance is a requirement for all students during all terms for which they are enrolled at the Institute of Beauty and Wellness, including summer, whether or not, the student receives Title IV Funds (Federal Financial Aid) during those terms.

This policy is intended to comply with all applicable rules and regulations established by the National Accrediting Commission of Career Arts and Sciences (NACCAS) and the United States Department of Education.

The school's satisfactory academic progress policy is provided to applicants prior to enrollment in the course catalog as well as enrollment contract.

Academic

Students must meet a minimum of 80% in their academic grades

When enrolling in our programs, a student accepts the responsibility to perform at the prescribed standards and achieve results in order to graduate. The objective is to recognize, in an equitable and uniform manner, the performance of individual students. Attendance, level of cooperation, attitude and professionalism, as well as completing the necessary homework, projects and tests, is an absolute necessity.

Academic progress is measured by the following:

Chapter Tests	25%
Student Projects	25%
Mock State Board Practical & Written Exam	25%
Technical Evaluations	25%
	100%

If a student is not in attendance or misses an examination not including the mock written or practical, the student will be required to take the exam upon the first day returning back to school at the beginning of class.

Grading Scale

98-100%	Honor Roll
94-97%	Very Good
87-93%	Good
80-86%	Satisfactory
79%-Below	Unsatisfactory

Attendance

Students must maintain a minimum of **90% attendance record.** The maximum time a student has to complete the program is 111% of the course length.

Maximum time frames to complete the individual courses are as follows:

Cosmetology Full-Time 52 weeks, 1776 scheduled hours
Cosmetology 3-Day 60 weeks, 1776 scheduled hours
Barbering 3-Day 54 weeks, 1110 scheduled hours
Barbering Evening 56 weeks, 1110 hours
Esthiology Full-Time 20 weeks, 666 scheduled hours
Esthiology Evening 33 weeks, 666 scheduled hours
Massage Therapy Part-Time 30 weeks, 833 scheduled hours
Massage Therapy Evening 43 weeks, 833 scheduled hours
Massage Therapy 3-Day 40 weeks, 833 scheduled hours
Manicuring Evening 17 weeks, 333 scheduled hours
Manicuring Part-Time Day 13 weeks, 333 scheduled hours
Ayurveda Esthetic 43 weeks, 1110 scheduled hours
Instructor Program 22 weeks, 166 scheduled hours

Students who have not completed the course within the maximum timeframe may continue as a student at the institution on a cash pay basis or be terminated at the discretion of the Administrative Team.

Determination of Progress

To determine Satisfactory Academic Progress, all students' quantitative (attendance) and qualitative (academic performance) elements are evaluated on a cumulative basis at designated evaluation periods throughout their program. All Cosmetology students are evaluated at 450, 900, 1250, and 1600 completed (actual) hours. Esthiology students are evaluated at 300 and 600 completed (actual) hours. Massage Therapy students are evaluated at 375 and 750 completed (actual) hours. Manicuring students are evaluated at 150 and 300 completed (actual) hours. Ayurveda Esthetic students are evaluated at 450, 900, and 1000 completed (actual) hours. Barbering students are evaluated at 450, 900 and 1000 completed (actual) hours. Instructor students are evaluated at 75 and 150 completed (actual) hours. Students who do not achieve Satisfactory Progress may no longer be eligible for Title IV, HEA program funds, if applicable, unless the student is on warning or has prevailed upon appeal of the determination that has resulted in the status of probation. Students meeting the minimum requirements for academics and attendance at the evaluation point are considered to be making satisfactory academic progress until the next scheduled evaluation. Students have access to a hard copy of their Satisfactory Progress Determination at each evaluation.

Progress Evaluation

The school periodically monitors student progress with our Satisfactory Academic Progress Policy.

Warning and Probation Status

Students who do not achieve satisfactory academic progress are placed on warning status until the next scheduled evaluation and must meet with their Department's Team Leader and/or the Administrative

Director of the school. At this meeting, the student and Administrative Team will devise a study plan, set academic goals, discuss extra credit, and decide on any other course of action that needs to be taken. The student is still eligible for Title IV Aid while on warning. The school's financial aid administrator will notify a student on warning how their status impacts their eligibility for Federal Financial Aid. If at the end of the warning, the student has achieved the school's academic work and attendance requirements, and then the student has re-established that they meet the school's satisfactory academic progress and is taken off warning.

If at the end of the warning, the student has not demonstrated satisfactory academic progress, then the school may allow for the status of probation for a student if: the student prevails upon appeal of a negative progress determination prior to being placed on probation; and the school determines that satisfactory academic progress can be met by the end of the subsequent evaluation period; or the school develops an academic plan for the student that, if followed, will ensure that the student is able to meet the school's satisfactory academic progress requirements by a specific point within the maximum timeframe established for the individual student. If at the end of the probation, the student has achieved the school's academic work and attendance requirements, then the student has re-established that they meet the school's satisfactory academic progress and is taken off probation.

If at the end of the probation, the student has not demonstrated satisfactory academic progress, then the student may be terminated from the school at the discretion of the Administrative Team. Future enrollment consideration will be individually reviewed.

Appeal of Warning and Probation

Students may appeal a failed satisfactory academic progress determination by filing a written appeal to the Administrative Director. Students must provide documentation regarding why they failed to make satisfactory academic progress. Valid reasons for submitting an appeal include, but are not limited to: illness or injuries, children's illness or injuries, death of a relative or friend, family emergencies, pregnancies, maternity/paternity leave, disabilities, or legal matters. Students must also explain what has changed in their situation that will allow the achievement of satisfactory academic progress at the next evaluation. The appeal of a failed satisfactory academic progress determination is reviewed by the Administrative Director. If the appeal is approved, the student will have prevailed upon appeal resulting in a status of probation. The results of the appeal are documented in the student's file.

Withdrawals – Passing/Failing

If a student withdraws from a course and was passing, it would be included in their academic grades, and if they were also achieving the minimum attendance requirement, the student would be considered to have been making satisfactory academic progress at the time of their last evaluation. The clock hours for the course are counted as both attempted and achieved. Students who withdraw from a course and were failing would have it impact their GPA. The clock hours are counted as both attempted and achieved.

Withdrawals – Reentry

If a student withdraws and later re-enters school, they will re-enter in the same progress status as at the time of withdrawal.

Transfer Students

Transfer hours from another school that are accepted toward a student's program are counted as both attempted and completed hours for the purpose of determining when the allowable maximum time-frame has been exhausted. Satisfactory Academic Progress evaluations are based on actual contracted hours at the Institute of Beauty and Wellness.

Course Incompletes, Repetition, & Remedial Courses

Course incompletes or repetitions have no effect on the satisfactory academic progress policy. This school does not offer remedial courses.

Changes in Course of Study

If a student enrolls in a second course, their satisfactory academic progress is reviewed only for the course that the student is currently enrolled for. Academic grades and attendance records from a prior course will not be included in the current satisfactory academic progress determination. If a student is concurrently enrolled in two courses, their satisfactory academic progress will be reviewed for each course independently.

Leave of Absence

A leave of absence is a temporary interruption in a student's program of study. It is offered to students when situations are encountered that require an extended amount of time to be missed from school for a medical condition in which a physician requires the student to be out of school. A leave of absence must be a minimum of 30 calendar days. In order to return from a medical leave, we will need a doctor's written notice of readiness to return back to school and any limitations that might be required. For any other concerns, if a student feels they need to take a leave of absence, the authorization of the leave will be based upon administrative discretion.

To apply for a leave of absence, a student's request must be submitted in writing on an Institute Leave of Absence form, must be signed, and must be dated. The student must include the reason for the leave of absence. There must be a reasonable expectation that the student will return from the leave of absence. The school may grant a leave of absence to a student who did not provide the request prior to the leave of absence due to unforeseen circumstances. A student granted a Leave of Absence is not considered to have withdrawn, and no refund calculation is required at that time. The Leave of Absence together with any additional leave of absences must not exceed a total of 180 days (calendar days) in any 12-month period. When calculating the maximum timeframe for a student's approved LOA, the school must ensure that it accounts for all periods of nonattendance (including weekends and scheduled breaks). Thus, since an approved LOA may not be more than 180 days, a school might have to reduce the length of a student's LOA if the 180th day is scheduled to fall on a day the school will be closed. The leave of absence extends the student's contract period and maximum time frame by the same number of days taken in the leave of absence. Changes to the contract period on the enrollment must be initialed by all parties or an addendum must be signed and dated by all parties. The student returning from a leave of absence will return to school under the same progress status as when they left. The institution may not assess the student any additional instructional charges as a result of the leave of absence. If a student's leave of absence extends beyond the maximum time frame (the date of return) for a leave of absence, the student will be considered a withdrawal. The withdrawal date, for the purpose of calculating a refund, is always the student's last day of attendance.

Enrollment Dates: All students are expected to be in attendance from the starting date to the ending date as specified in the student contract.

The start and completion of class dates are set for perfect attendance. Beyond that, it is the student's responsibility to continue their program until the full requirement of clock hours is concluded.

*Please note: Certain scheduled events in your program may not coincide with your program schedule thus requiring you to adjust your schedule outside of The Institute of Beauty and Wellness. These specific events include but are not limited to: Guest Educators, Fashion Shows, and CPR Trainings (Massage students only). You will be notified in advance of these events, and it is required that you make the necessary adjustments so that you can attend and participate.

All missed hours need to be completed to satisfy the state required licensing hours for that program.

Vacations

It is understood, when accepted into the educational course(s), a student will not be allowed to take leave of absence for vacations or other reasons during their scheduled training, with the exception of unexpected medical problems.

Tardiness

Students are expected to arrive on time. Any student arriving late must discuss the tardiness with the instructor and make up any missed time.

Dress Codes and Appearance

- 1. All students must maintain a professional appearance.
- 2. Solid black top or Aveda t-shirt with solid black bottoms are to be worn. Pajamas are not permitted. Shoes are to be black. Socks should be neutral.
- 3. Name tags must be worn and be visible at all times while on school premises.
- 4. Observe personal hygiene and grooming.
- 5. Esthiology, Ayurveda Esthetics, and Massage Therapy students:
 - On the Practical Floor, hair should be worn off the face.
 - Necklaces, bracelets, rings, and large earrings are not allowed on the practical floor. Wedding bands, however, may be worn.
 - Nails must be clipped back to the skin line. Color nail polish is not permitted; clear polish may be worn, if desired. (Manicuring students included).

Standards

- 1. Abstain from the use of alcohol and controlled substances prior to, and during school hours. (This includes lunchtime and off-site events).
- 2. Respect the rights of all others and remain courteous in the classroom and on the clinic floor. (This includes refraining from the use of offensive, discriminatory, or derogatory language.)
- 3. Consume food and beverages in assigned areas only.
- 4. Smoking and vaping are prohibited in the building.
- 5. Gum and candy are not allowed in class or during clinic activities.
- 6. Never refuse an assigned service. If this occurs, the student will be excused for the day and receive credit only for the hours in attendance.
- 7. Be responsible for the security and maintenance of your workstation.
- 8. Theft will not be tolerated and may result in immediate termination from The Institute of Beauty and Wellness.
- 9. Be responsible for daily cleaning/sanitation duties, which may include laundry and other.

Violation of any of these policies and standards may lead to counseling, letter(s) of warning and termination of enrollment.

To resume the course of instruction after suspension or dismissal for unsatisfactory progress, attendance or conduct, the student must interview with their instructor or school director. Each case will be handled individually. In some cases, resuming instruction may necessitate waiting for the next available course of instruction.

Hybrid Distance Education Policy

Hybrid Distance Education allows students to attend class online while completing hands-on practical clinical hours on campus depending on program and campus. Distance Education will not be utilized as a method of delivery of clinical instruction in which the student is to perform practical applications on a live model and/or guest.

Students will receive a school email address and access to Microsoft Office cloud-based software, including Outlook, Teams, Word, Excel and Power Point. Students will need internet access and video capacity in order to participate in Distance Education.

Online classes will be held on Microsoft Teams or other presentation software such as Zoom. Students will receive an Outlook invite to join the class. Educators will take attendance at the beginning of class and will be logged daily. Attendance may also be taken when you return from lunch/breaks etc. Students are expected to have their video screens on and be actively engaged during class. Educators are allowed to dismiss students from class on Teams if they are not participating or actively engaged. Students must be logged in live in order to receive hours.

All students will have an in-person meeting with an educator to review their academic performance periodically throughout their program. Students will have to pass the comprehensive theory and practical exam in order to graduate. Student's transcripts and other documents that identify the distance education component of their hybrid program.

Academic achievement earned via distance education may not be accepted for reciprocity or eligible for licensure in other states. Please connect directly with the licensure board in the state you are wishing to transfer hours to discuss their requirements as this may vary state by state.

TUITION, PAYMENT, AND REFUND POLICIES

Kit price including applicable tax:	
Tuition:	
Total:	*

^{*} Applicants are required to submit a \$50 non-refundable application fee (or a fee waiver due to financial hardship) before enrollment. Transfer applicants are required to submit a \$100 non-refundable

transfer application fee before evaluation of transfer credit hours and official copy of transcripts from previous school.

Students must agree to an Estimated Financial Aid Summary/Award Letter or Estimated Payment Contract. A down payment of tuition is due two weeks prior to the start of classes. The remaining balance is due according to the payment plan selected by the student at the time of enrollment. Forms of payment include: Cash, check, credit/debit card (with 3% fee), cashier's check, Federal Financial Aid and online at www.ibw.edu/make-a-payment.

Payment Policy

- All tuition must be received in full no less than three weeks prior to graduation.
- The student understands that they may be required to incur additional costs for miscellaneous supplies and /or events, other than those shown above, not to exceed \$100.00. The student's obligation to pay these sums at these times is without regard to student qualification for financial aid from any other source.
- Late Payment: If a student fails to make any payment within one (1) week after it is due, then, a) the total tuition may become automatically due and payable, and b) the school may suspend the student's attendance and/or diploma until the balance is paid in full.

Federal Revenue Paid directly to a Student

Funds, we will need you to ascertain and provide the following information:

____ I have not and do not anticipate receiving any educational assistance funds provided by a Federal agency paid directly to me to cover tuition, fees, and other institutional charges. However, if my packaging changes, and I do receive such funds, I will provide the institution the source, amount, purpose, and timing of these funds.

In order for the institution to properly calculate the percentage of revenue that it receives from Federal

changes, and I do receive such funds, I will provide the institution the source, amount, purpose, and timin of these funds.
Dated:
Student Signature
-OR-
I have or expect to receive educational assistance funds provided by a Federal agency paid directle to me to cover tuition, fees, and other institutional charges. I will provide the institution the source amount, purpose, and timing of these funds when received.
Dated:
Student Signature

Refund Policy

The refund policy is as follows:

A student will receive a full refund of all money collected by the school if the student:

- Cancels enrollment within three business days of executing the enrollment contract under SPS 406.03
- Was accepted for enrollment but was unqualified for entrance and the school did not secure a disclaimer under SPS 409.04
- 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

A student will receive a full refund of all money collected by the school if a course is cancelled prior to a students' enrollment.

A student is also entitled to a pro rata refund of all money collected by the school if the school is permanently closed and no longer is offering instruction after a student has enrolled.

All refunds will be made within 10 business days of cancellation and the school will arrange for a termination of the student's obligation to pay any sum.

A student who withdraws or is terminated 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 under SPS 408.05 as follows:

At Least	But Less Than	Refund of Tuition
1 class	10%	90%
10%	20%	80%
20%	30%	70%
30%	40%	60%
40%	50%	50%
50%	60%	40%
60%		No Refund

Note: Completion means the number of scheduled class clock hours elapsed from the start of the student's enrollment until the student's last date of attendance divided by the total number of class clock hours required to complete the course of instruction. Consequently, our refund policy is calculated based upon scheduled class clock hours rather than actual class clock hours.

The school encourages but does not require students who want to withdraw to provide the school with a written notice of withdrawal. The school determines a student's constructive notice of withdrawal by monitoring clock hour attendance at least every thirty (30) calendar days and a determination is made to withdraw a student who has been absent without notice or explanation for 14 or more consecutive

calendar days. The date of the institution's determination that a student withdrew is the date that written notification of withdrawal was received or would revert back to 14 calendar days after the student's last date of attendance.

The school shall acknowledge in writing a student's withdrawal within 10 business days of the withdrawal determination date. Any refund of money due to the student shall be refunded within 40 business days of the withdrawal determination date. The school does not require students to ask the school to issue a refund of money collected by the school.

All miscellaneous costs which have not yet become due will be void. In case of a leave of absence, the school shall refund any money due the student within 40 business days of the earlier of the last day of the student's leave of absence if the student fails to return or the date the student notifies the school that the student will not be returning. The school shall reimburse the cost of the unused equipment or supplies that a student was required to purchase as a condition of enrollment or continued participation in the course of instruction to a student who, for any reasons, withdraws or is dismissed by the school and who, within 40 business days of the withdrawal or dismissal, tenders for reimbursement the equipment and supplies in their original condition. The school may elect a more generous refund policy to accommodate mitigating circumstances. A student's account may be sent to collections for nonpayment.

Notice of Cancellation

The Institute of Beauty and Wellness encourages but does not require students who want to terminate their enrollment to provide the school a written notice of cancellation. The school prefers that notice shall be hand delivered, e-mailed or mailed, postage prepaid, either registered or certified, return receipt requested, to the other party at the address listed on the Student's Enrollment Contract. If a student misses the entire first day of their program, then they are deemed to have provided constructive notice of cancellation. In case of cancellation, the previously stated "Refund Policies" will determine the amount of refund to the student.

Breach of Contract

For any violation of this contract, school policies, standards and/or attendance, as stated in the course catalog and student handbook, the Administrative Staff of The Institute of Beauty and Wellness may cancel this contract.

Students would receive a **Notice of Cancellation** from the school. This contract and the student's enrollment can be terminated only by written notice of cancellation from one party to another party. A cancellation notice will be hand delivered or mailed by either registered or certified mail to the address listed on this contract.

ENROLLEE'S RIGHT TO CANCEL (under sec. 421.301 (6) Stats.)

You may cancel this agreement by mailing or delivering a notice to: The Institute of Beauty and Wellness at 327 E. St. Paul Ave., Milwaukee, WI 53202 before midnight of the third business day after you signed this agreement. "Business Day" means any calendar day except Saturday or Sunday, and except the following business holidays: New Year's Day, Martin Luther King Jr.'s Birthday, Washington's Birthday, Memorial Day, Juneteenth, Independence

Day, Labor Day, Columbus Day, Veteran's Day, Thanksgiving, Christmas Eve, and Christmas. If you wish, you may use this page as that written notice by writing, "I hereby cancel" and adding your name and address. A duplicate of this page is provided to you by the school for your records.

SURETY BOND

The Institute of Beauty and Wellness, under State of Wisconsin Regulation, is required to carry a Surety Bond in accordance with RL 61.06. This bond is required to protect a student or their parents/guardians or their sponsors from economic loss. The bond provides indemnification, within the limits of the bond, to any student or enrollee. For further information or to file a claim, contact Capitol Indemnity Corporation, Madison, Wisconsin. The contact address for the company issuing the bond is:

Western Surety Company PO Box 5077 Sioux Falls, SD 57117

Placement

The Institute of Beauty and Wellness is an institution of learning and does not guarantee job placement. The school does, however, maintain communication with many salons, spas, and medical facilities and may offer valuable employment assistance to students via online job opportunity board and career fairs.

Graduation Requirements

To receive a diploma from The Institute of Beauty and Wellness, a student must:

- 1. Complete the required amount of hours of their program.
- 2. Complete all projects.
- 3. Meet the satisfactory progress requirement of 80% or above for GPA and 90% or above for attendance
- 4. Pass their final theory and practical exam with an 80% or above.
- 5. Pay all tuition obligations.
- 6. Complete exit interview.

For Massage Therapy students:

7. Take the FSMTB National Licensing Examination and State Law Examination

Note: MASSAGE STUDENTS ARE REQUIRED TO TAKE THE FSMTB NATIONAL CERTIFICATION EXAM AND STATE OF WISCONSIN LICENSURE EXAM BEFORE GRADUATION IN ACCORDANCE WITH THE WISCONSIN STATE LAW STARTING JANUARY 1, 2012.

The FSMTB National Licensing Exam will be applied for once a student has accrued 500 hours of training. It is the student's responsibility to make arrangements for a test date within an appropriate time frame (2-3 weeks after the FSMTB Application). Failure to secure a test date may result in the administration requesting the student take a leave of absence until this requirement is fulfilled.

PLEASE BE ADVISED THAT OTHER STATES MAY REQUIRE ADDITIONAL HOURS OF INSTRUCTION FOR LICENSING ELIGIBILITY. CHECK WITH ADMISSIONS FOR THE APPROPRIATE INFORMATION.

Licensing requirements

Total:

To receive a license in the state of Wisconsin, a cosmetology, barbering, esthiology, manicuring, or massage therapy student is required to:

- 1. Complete the hours in the course of instruction.
- 2. Successfully complete the skill certification examination.
- 3. Successfully complete the written theory and state law examination conducted by D.L. Roope Administrators Inc. for cosmetology, barbering, esthiology, and manicuring and by the State of Wisconsin and FSMTB for massage therapy, at off-campus locations.

A fee is required to apply for the State of Wisconsin written and practical exams. The testing agency accepts payment by money order, cashier's check, or credit card (\$10 processing fee). The fee schedule is indicated below.

Cosmetology, Ayurveda Esthetics, Esthiology and Manicuring Licensing Requirements: (Exam not included in tuition)

\$344.50

Electronical Registration Fee: \$20.00
Practical Exam with Temporary License Fee: \$187.00
Computerized Theory Exam: \$137.50

Barbering Licensing Requirements: (Exam not included in tuition):

Electronical Registration Fee: \$20.00
Practical Exam with Temporary License Fee: \$229.00
Computerized Theory Exam: \$137.50
Total: \$396.50

Instructor License Requirements: (Exam not included in tuition):

Esthetician Instructor Exam: \$178.00
Cosmetologist Instructor Exam: \$178.00
Manicurist Instructor Exam: \$178.00
Barber Instructor Exam: \$230.00

Massage Therapy Licensing Requirements: (Exam included in tuition)

The Massage & Bodywork Licensing Examination (MBLEx) State License Exam: \$265.00
State laws take home exam: \$75.00
Wisconsin registration – Credential Fee: \$75.00
Temporary License (if applicable): \$10.00
Conviction or Pending Charges Form 2252 (if applicable): \$8.00

Have proof of malpractice liability insurance coverage not less than \$1,000,000.00.

AMTA student membership: *included* (\$199 for professional: Required out of pocket cost upon graduation)

A temporary license is available for an additional \$10.00. This enables the student after they graduate to work in their profession for six months. A temporary permit cannot be renewed or extended and shall not be issued until the applicant has been approved to take the exam. License fees are not included in student tuition; they are paid by the student directly to D.L. Roope Administrations Inc.

Arbitration Agreement and Waiver of Jury Trial

I,, and the Institute of Beauty and Wellness agree as follows:
Please initial to confirm your understanding of the requirements.
1. Any dispute I may bring against The Institute, Inc., d/b/a the Institute of Beauty and Wellness,, or any of its parents, subsidiaries, officers, directors, or employees, or which the Institute of Beauty and Wellness may bring against me, no matter how characterized, pleaded or styled, shall be resolved by binding arbitration conducted by the American Arbitration Association (the "AAA"), under its Consumer Arbitration Rules ("Consumer Rules"), with the exception that the arbitrator appointment process shall be governed by AAA Commercial Rule 12(a)-(b). The arbitration shall be conducted and decided by a single Arbitrator. Any remedy available from a Court under the law shall be available in the arbitration. The arbitration hearing will be conducted in Milwaukee, WI.
<mark>Initials</mark> :
2. Notice Regarding Borrower Defense Claims: I understand this Agreement is a condition of my enrollment in the Institute of Beauty and Wellness. This Agreement does not, in any way, limit, relinquish, or waive my ability to pursue filing a borrower defense claim, pursuant to 34 C.F.R. § 685.206(e) at any time. This Agreement does not require that I participate in arbitration or any internal dispute resolution process offered by the Institute of Beauty and Wellness prior to filing a borrower defense to repayment application with the US Department of Education pursuant to 34 C.F.R. § 685.206(e). Any arbitration, required by this Agreement, tolls (pauses) the limitations period for filing a borrower defense to repayment application pursuant to 34 C.F.R. § 685.206(e)(6)(ii) for the length of time that the arbitration proceeding is under way.
Initials:
3. The Federal Arbitration Act ("FAA") shall govern the interpretation, scope, and enforcement of this Agreement. Any and all disputes concerning the interpretation, scope, and enforcement of this Agreement shall be decided exclusively by a Court of competent jurisdiction, and not by the Arbitrator.
<mark>Initials:</mark>
4. Both the Institute of Beauty and Wellness and I explicitly waive any right to a jury trial. I understand that the decision of the Arbitrator will be binding, and not merely advisory. The award of the Arbitrator may be entered as a judgment in any Court having jurisdiction.
Initials:
5. I agree that any dispute or claim I may bring shall be brought solely in my individual capacity, and not as a plaintiff or class member in any purported class action, representative proceeding, mass action, consolidated or joint action.
Initials:

6. dispu	_	of the small claims court's jurisdiction.
		Initials:
7.	I may, but need not, be rep	resented by an attorney at arbitration.
		Initials:
8.	this arbitration and the ur representatives, and the AAA.	red by the laws of the State of Wisconsin the fact of and all aspects of nderlying dispute shall remain strictly confidential by the parties, their I agree that any actual or threatened violation of this provision would and will be subject to being immediately enjoined Initials:
9. can b		on about the AAA arbitration process and the AAA Consumer Rules shall disclose this Agreement to the AAA if I file an arbitration.
		Initials:
10. rema		nt is declared unenforceable or invalid, it shall be severable and the continue to be valid and enforceable.
		Initials:
	her acknowledge that this elec	consent to use an electronic signature to bind me to this Agreement. ctronic signature attached to this document was created by me as a resents my intent to be legally bound.
		Initials:
ABO\		FULLY READ AND UNDERSTAND THIS ENTIRE AGREEMENT. BY MY GNATURE, I CERTIFY, THAT I HAVE READ, UNDERSTAND, AND AGREE T.
		Dated:
Stude	ent Signature	
The I	nstitute, Inc. d/b/a, Institute c	of Beauty and Wellness
		Dated:
Scho	ol Official Signature	
Scho	ol Official Name and Title	-

YOGA PARTICIPATION AGREEMENT The Institute of Beauty Wellness

l, _	, understand that
(1	Print first and last name)
•	Yoga sessions are intended to benefit me and my health, but no specific guarantees have been made or given to me about the benefits that I may receive; yoga sessions are not a substitute for medical care.
•	These yoga sessions may be physically strenuous and that it is my responsibility to consult my personal physician to confirm that I am capable of participation in these sessions without limitation. If I experience pain or discomfort, I will listen to my body and adjust my posture or cease participation to avoid injury. I acknowledge that I have the opportunity to speak to the instructor prior to the session to discuss any questions I have about the nature of the session and the level of physical activity involved.
•	I confirm that I am physically fit and do not have any medical condition which would prohibit me from full, active participation, and that I voluntarily participate with full knowledge that there is risk of personal injury to me. I agree to accept and assume the risk of injury or damage, known or unknown, which might arise from participation in these yoga sessions or my use of any of the apparatus, appliances, services or facility, whether caused by my personal limitations or anyone else.
•	The instructor may physically adjust me (hands on adjustments) and I release her from any claim whatsoever on account of adjustments, treatments or services rendered during my participation in these sessions. If I do not want physical adjustment, I will inform the instructor at each session I attend.
•	The yoga instructor is concerned about my well-being and that, should I become ill during or as a result of my participation while in these sessions, I hereby authorize her to arrange for emergency medical attention should it be required and I am unable to do so myself. I hereby release, discharge, and hold her harmless, as well as any person or entity that provides such emergency medical attention, from any and all liability in connection with any illness or injury to me or my property arising in connection with or as a result of such emergency medical treatment.
	gree to indemnify, defend, and hold The Institute of Beauty and Wellness harmless from and against any and legal proceedings including, but not limited to, attorneys' fees and costs arising from or out of injuries.

Dated: _____

Student Signature

PHOTOGRAPH AND QUOTE RELEASE AGREEMENT Institute of Beauty and Wellness

I,	hereby give permission to The Institute of Beauty and Wellness
to share my image and/or quote	s, feedback, or testimonials in its marketing. This could include use in
The Institute of Beauty and Well	ness publications, web pages, social media, video and television. At
my image available to non-instit	Beauty and Wellness use could also include making this content or ute organizations that publish news about The Institute of Beauty and nagazines, news broadcasters and other news organizations.
	Dated:
Student Signature	

ENROLLMENT AGREEMENT

I have read this contract and the student catalog version	and agree to the terms and
conditions. I acknowledge having received pages 1-17 of the	Institute of Beauty and Wellness' Student
Enrollment Contract, a copy of this page, and the school cat	alog. I am aware the school reserves the
right to combine or cancel classes as enrollment demands. I	f a student cancels their enrollment, a
formal letter should be sent to the admissions before midnig	ght of the third business day after you signed
this agreement. If appropriate notice is not received, the stuclass.	udent may not be eligible to enroll in a future
Student's Signature	Date
Admissions Team	 Date