

Enrollment Agreement

School's Name- Federico College Inc.
(A for-profit California corporation)

Address where training will be provided
5660 N. Blackstone Ave. Fresno, CA 93710

First Name	Middle Name	Last Name	Social Security Number
------------	-------------	-----------	------------------------

Student Street Address	City	State	Zip Code
------------------------	------	-------	----------

SLE Test Given:	Minimum Acceptable Score: 15	Score:
-----------------	------------------------------	--------

Cosmetology Course: (1600.00 Clock Hours) (CIP #12.0402)

Course Description: The course of study is designed to assist the student's capability to pass the California State Board of Barbering & Cosmetology licensing examination. Passing the exam is a requirement in order to obtain a License. The License is a requirement to operate in the state of CA.

Graduation Requirements: When a student has completed the required course hours, theory and practical operations in Barber with a GPA of "B" (85%) or better he or she is awarded a diploma certifying his or her graduation.

Enrollment:	Hours in Course	Prior Enrollment Credit	Hours Enrolled
Enrollment Period:	Start Date	Scheduled Completion Date	Approximate No. of Mo

Class Schedule:	Monday Hrs 1pm-5pm	Tuesday hrs 1pm-5pm	Wednesday hrs 1pm-5pm	Thursday hrs 1pm-5pm	Friday hrs 1pm-5pm	Saturday hrs 1pm-5pm
Number of Daily	0 Optional OT	4	4	4	4	4 Starting 5/18/19

INSTITUTIONAL CHARGES and ESTIMATED PAYMENTS (From Aid and Non-Aid)

Actual Charges	*non-refundable	Financial Hardship Discount		\$<6,282.14	Estimated Payments	
Tuition	\$18,432.00	Initial Payment	3/1/19	\$<2,500.00	Deposit	\$2,500.00
Application Fee *	\$100.00	QR Credit	3/1/19	\$<150.00	Pell	\$0
Enrollment Fee *	\$150.00	Expo Scholarship	3/1/19	\$<1,000.00	SEOG	\$0
STRF	\$0.00	3 Day Blast Incentive	3/1/19	\$<3,000.00	Subsidized	\$0
Lab Fees	\$400.00				Unsubsidized	\$0
2 T-Shirts*	\$25.00				PLUS	\$0
Text Book *	\$520.00				Cash	\$
Kit*	\$175.00					
Milady Review	\$120.00				Credit	\$10,432.14
Shipping & Handling*	\$42.00					
Sales Tax**	\$70.34					
TOTAL**	\$20,034.34	BALANCE DUE		\$7,102.20		
*** All credits offered by Federico College must be documented at time of enrollment. No further credits will be offered after student signs this Enrollment Agreement. All credits listed above are contingent upon completion of the course.						
ESTIMATED DUE FOR THE ENTIRE PROGRAM						\$20,034.34
TOTAL CHARGES FOR THE CURRENT PERIOD OF ATTENDANCE						\$20,034.34
CHARGES DUE UPON ENROLLMENT						\$7,102.20

All charges are due and payable prior to the completion of the course (**Students Initials**) _____
 Stated aid is only an **estimated amount**. Student remains responsible for incurred charges (**Student's Initials**) _____
 Monthly Cash Payments: Total Amount Due \$_____, to be paid in **18** Monthly Payments, in the Amount of \$_____. Due date is the 15th of each month. A Late Fee of \$75 will be invoiced if payment is not received by 5pm on the 4th late day. (**Student's Initials**) _____

Prior to signing this enrollment agreement, you must be given a catalog or brochure and a School Performance Fact Sheet, which you are encouraged to review prior to signing the agreement. These documents contain important policies and performance data for this institution. This institution is required to have you sign and date the information included in the School Performance Fact Sheet relating to completion rates, salaries or wages, and the most recent three-year cohort default rate, if applicable, prior to signing the agreement. (**Student's Initials**) _____

I certify that I have received the catalog, School Performance Fact Sheet, and have signed, initialed, and dated the information regarding completion rates, placement rates, license examination rates, salary or wage information, and the most recent three year cohort default rate, if applicable, included in the School Performance Fact Sheet, and have signed, initialed, and dated the information provided in the School Performance Fact Sheet. (**Student's Initials**) _____

I also certify that before signing this enrollment agreement, I have personally visited the institution's facilities and received a thorough explanation of my financial responsibilities by enrolling. All instruction is given in English or Spanish ; we do not offer multi-lingual instruction. Students are required to have interviewed with one of the admissions advisors and must file an Application for Admission as far in advance of the class start date as possible. If English is not your primary language you are encouraged to provide your own translator during the time of enrollment. (**Student Initials**) _____
 Students must perform all services required by The Board of Barbering and Cosmetology as outlined in the Federico College Catalog in order to graduate from course. If there is any reason the student would not be able to complete any service outlined in the Federico College course outline catalog, written documentation must be presented prior to enrollment. Federico College administration will review the documentation and render a decision either approving or denying the student request for special conditions (**Student's Initials**) _____

NOTE: If student withdraws, federal regulations may require that federal funds used to cover institutional expenses be returned to their respective program sources. Balances of unpaid charges are the responsibility of the student. Delinquent accounts could be assigned to collection agencies. Collection costs will be added to any outstanding balance (**Student's Initials**) _____

An hourly rate of **\$11.51** will be charged for additional instruction (**Student's Initials**) _____

(*) EQUIPMENT IS NOT RETURNABLE (*) YOU ARE RESPONSIBLE FOR THIS AMOUNT. IF THE STUDENT OBTAINS A LOAN TO PAY FOR AN EDUCATIONAL PROGRAM, THE STUDENT WILL HAVE THE RESPONSIBILITY TO REPAY THE FULL AMOUNT OF LOAN PLUS INTEREST, LESS THE AMOUNT OF ANY REFUND. (***) REGISTRATION FEE AND STRF ARE NON-REUNDABLE.**

"I understand that this is a legally binding contract. My signature below certifies that I have read, understood, and agreed to my rights and responsibilities, and that the institution's cancellation and refund policies have been clearly explained to me."

This enrollment agreement is legally binding when signed by the student and accepted by the institution. By signing below, Buyer (student) acknowledges receipt of a complete and true copy of this contract and agrees to all the terms and conditions included on all pages of this document. All pages of this document and the school catalog are one legal document. Any questions a student may have regarding this enrollment agreement that have not been satisfactorily answered by the institution may be directed to the Bureau for Private Postsecondary Education at 2535 Capitol Oaks drive, Suite 400, Sacramento, CA 95833, www.bppe.ca.gov, toll-free telephone number (888) 370-7589 or by fax (916) 263-1897. A student or any member of the public may file a complaint about this institution with the Bureau for Private Postsecondary Education by calling (888) 370-7589 toll-free or by completing a complaint form, which can be obtained on the bureau's internet web site www.bppe.ca.gov.

Student's Signature Date

Guarantor's Signature Date

Angela Hoffknecht Date

Student's Address (Street)

Guarantor's Address (street)

Administration Representative
angelah@gofederico.com
5660 N Blackstone Ave, Fresno, CA 93710
Phone (559) 540-7188 ext. 2103
Fax (559) 432-2368

Student's City, State, Zip

Guarantor's City, State, Zip

(_____)_____-_____
Student's Phone Number

(_____)_____-_____
Guarantor's Phone Number

E-Mail Address

Notice of Students Rights and Obligations:

Buyer's right to cancel: All funds paid will be returned if the student is rejected for enrollment. If you (or parent or guardian of a minor) cancel prior to beginning classes all funds will be returned with the exception of the application fee which is non-refundable. The Student has the right to cancel the enrollment agreement, and obtain a refund of the charges paid through attendance, including any equipment such as books, materials and supplies or any other goods related to the instruction included in this agreement at the first class session, or the seventh day after enrollment, whichever is later.

Cancellation of this agreement can occur up to: _____

Date

STUDENT'S RIGHT TO CANCEL: Shall occur when you give written notice of cancellation at the Federico College address. You can do this by mail, hand delivery, or telegram. The written notice of cancellation, if sent by mail, is effective when it is deposited in the mail properly addressed with prepaid postage. The written notice of cancellation need not take any particular form, however expressed; it is effective if it shows that you are no longer wish to be bound by the enrollment agreement. You can use any written notice that you may wish. You do not cancel the contract by just not attending classes. If the student has received federal student financial aid funds, the student is entitled to a refund of moneys not paid from federal student financial aid program funds. **(Student's initials)** _____

Equipment: If the school has given you any returnable equipment, including books or other materials, you shall return it to the school within 30 days following the date of your notice of cancellation or last date of attendance if no notice is given. If you fail to return this equipment, including books or other materials, in good condition within the 30-day period, the school may deduct its documented cost for the equipment from any refund that may be due to you. Once you pay for the equipment, it is yours to keep without further obligation. As stated in the front page of this agreement, beauty supplies and equipment are not returnable items due to sanitary reasons. Once you have received any beauty equipment, its cost is charged to your account. If you cancel the agreement, the school will refund any money that you paid, less any deductions for registration fee, tuition and equipment received. **(Student's Initials)** _____

Withdrawal from course and Refund policy: You have the right to withdraw from a course of instruction at any time. You have the right to cancel the enrollment agreement and receive a full refund before the first lesson and materials are received. If you withdraw from the course of instruction after the period allowed for cancellation of the agreement, which is through attendance at the first class session, or the seventh day after enrollment, whichever is later, the school will remit a refund, less an application fee and the enrollment fee not to exceed \$250.00 if applicable, and less the STRF fee within 45 days following your withdrawal. You are obligated to pay only for educational services rendered and for unreturned equipment. The refund shall be the amount you paid for instruction multiplied by a fraction, the numerator of which is the number of hours of instruction which you have not received but for which you have paid, and the denominator of which is the total number of hours of instruction for which you have paid. If you obtain equipment as specified in the agreement as a separate charge and return it in good condition within 30 days following the date of your withdrawal, the school shall refund the charge for the equipment paid by you. If you fail to return the equipment in good condition within the 30-day period, the school may offset against the refund the documented cost to the school of that equipment. You shall be liable for the amount, if any, by which the documented cost for the documented cost for equipment exceeds the prorated refund amount. The documented cost of the equipment may be less than the amount the school has charged in the contract. If the amount that you have paid is more than the amount that you owe for the time you attended, then a refund will be made within 45 days of the official withdrawal plus a \$100.00 drop fee. If the amount that you owe is more than the amount that you have already paid, then you will have to arrange to pay it. Official withdrawal date is on the student's notification or school's determination. If the student withdraws and at the time of withdrawal has completed 60 percent (60%) or less of the period of attendance the student shall receive a pro-rated refund for education services not received. If the student has completed more than 60 percent (60%) of the period of attendance for which the student was charged, the tuition is considered earned and the student will receive no refund. **Note lab fees are used during scheduled freshman training portion of this course, and will not be refunded after scheduled freshman**

portion is completed. **(Student's Initials)** _____

Hypothetical refund example according to the state prorate policy: Assume that a student, upon enrollment in a 1600.00-hour course, pays \$1000.00 for tuition, \$75.00 for registration, and \$2804.41, (documented cost to the school) for equipment as specified in the enrollment agreement and withdraws after 50 hours into the course (this includes class days not attended by the student) without returning (due to sanitary reasons) the equipment he/she obtained. The prorate refund to the student would be \$375.00 based on the calculation stated below. If the student returns the equipment (if it was returnable) in good condition within 30 days following his/her withdrawal, the school would refund the charge for the equipment returned.

Total Paid	\$3879.41	Tuition Cost	\$ 13984.00	Paid for Instruction	\$1000.00
Less Registration fee (non refundable)	\$ 75.00	Hours in Course	1600.00	Hours Attended	50.00
Less Cost non returnable equipment	\$2804.41	Hourly Charge	\$8.74	Tuition owed 50 x \$8.74	\$437.00
Equals amount paid for instruction	\$1000.00			Refund Due	\$375.00

Determination of withdrawal from School: The withdrawal date of the recorded attendance. The student would be determined to have withdrawn from the school on the earliest of:

The date you notify the school administration of your intent to withdraw. Only administration is authorized to accept a notification of intent to withdraw.
The date the school terminates your enrollment due to academic failure or for violation of its rules and policies stated in the catalog.
The date you fail to attend classes for a two-week period and fail to inform the school that you are withdrawing.
For CA School: If you are absent for three consecutive weeks, not on an approved LOA, you will be deemed a withdrawal, even if that was not your intent.
The date you failed to return as scheduled from an approved LOA. The withdrawal date shall be the last date of attendance. The determination date of withdrawal will be the scheduled date of return from LOA.

NOTICE: YOU MAY ASSERT AGAINST THE HOLDER OF THE PROMISSORY NOTE YOU SIGNED IN ORDER TO FINANCE THE COST OF THE EDUCATIONAL PROGRAM ALL OF THE CLAIMS AND DEFENSES THAT YOU COULD ASSERT AGAINST THIS INSTITUTION, UP TO THE AMOUNT YOU HAVE ALREADY PAID UNDER THE PROMISSORY NOTE **(Student's initials)** _____

Refunds: If any refunds are due based on the Return of the Title IV calculation or the institutional refund policy calculation, any refunds will be made as soon as possible but not later than 45 days from the determination of the order stated in section CFR 34 section 668.22. The order of payment of refunds is, 1 Unsubsidized Loans from FFELP or Direct Loan, 2 Subsidized Loans from FFELP or Direct Loan, 3 Perkins Loans, 4 PLUS (Graduate Students) FFELP or Direct Loan, 5 PLUS (Parent) FFELP or Direct Loan, 6 Pell Grant, 7 Academic Competitiveness Grant (ACG), 8 National SMART Grant, 9 Federal SEOG. This order would apply in accordance to the aid programs available at the college.

Federal/State Loans: If you are eligible for a loan guaranteed by the federal or state government and you default on the loan, the federal or state government or a loan guarantee agency may take action against you, including applying any income tax refund to which you are entitled to reduce the balance owed by the loan; and you may not be eligible for any other government financial assistance at another institution until the loan is repaid.

Student Tuition Recovery Funds: The State of California established the Student Recovery Fund (STRF) to relieve or mitigate economic loss suffered by a student in an educational program at a qualifying institution, who is or was a California resident while enrolled in a residency program, if the student enrolled in a residency program, if the student enrolled in the institution, prepaid tuition, and suffered an economic loss. Unless relieved of the obligation to do so, you must pay the state-imposed assessment for the STRF, or it must be paid on your behalf, if you are a student in an educational program, who is a California resident, or are enrolled in a residency program, and prepay all or part of your tuition. You are not eligible for protection from the STRF and you are not required to pay the STRF assessment, if you are not a California resident, or are not enrolled in a residency program.

Course Cancellation: If a course is cancelled subsequent to a student's enrollment and before instruction in the course has begun, the school shall at its option: 1. Provide a full refund of all money paid, or 2. Provide for completion of the course at schools in the neighborhood.

School Closure: If the school closes subsequent to a student's enrollment and before instruction in the course has begun, the school shall at its option: 1. Provide a full refund of all money paid; or 2. Provide for completion of the course at schools in the neighborhood.

NOTICE CONCERNING TRANSFERABILITY OF CREDITS AND CREDENTIALS EARNED AT OUR INSTITUTION: The transferability of credits you earn at Federico College is at the complete discretion of an institution to which you may seek to transfer. Acceptance of the diploma you earn in the Cosmetology program is also at the complete discretion of the institution to which you may seek to transfer. If the diploma that you earn at this institution is not accepted at the institution to which you seek to transfer, you may be required to repeat some or all of your coursework at that institution. For this reason you should make certain that your attendance at this institution will meet your educational goals. This may include contacting an institution to which you may seek to transfer after attending Federico College to determine if your diploma will transfer. Your license would help you to continue and further your education at a university level. Academic transcripts will not be released until tuition charges are paid full.

Placement: This school does not guarantee placement. However, giving referrals to graduates provides job placement assistance. Any disputes arising from enrollment at Federico College, no matter how pleaded or styled, shall be resolved by binding arbitration under the federal arbitration act conducted by the American Arbitration Association ("AAA"), Fresno, CA under its commercial rules. The award rendered by the debtor could assert against the seller of goods or services obtained pursuant hereto or with the proceeds hereof. Recovery there under by the debtor shall not exceed amounts paid by the debtor there under.

Student Understanding: This enrollment agreement is legally binding when signed by the student and accepted by the institution. I understand that this is a legally binding contract. My signature below certifies that I have read, understood, and agreed to my rights and responsibilities, and that the institution's cancellation and refund policies have been clearly explained to me. I understand this agreement is not operative until I attend the first class or session of instruction. This requirement is not applicable to correspondence or other distance learning programs. **I further understand that the catalog and its contents are a part of this enrollment agreement** and that information presented therein is binding on the school and me. My signature below certifies that I have read, understand and agree to my rights and responsibilities, and that the college's cancellation and refund policies have been clearly explained to me. I have read and understood this agreement, which consists of 2 pages.

Student Signature _____

Date _____