

STUDENT ENROLLMENT AGREEMENT



Welcome...this is your official Penn Foster Enrollment Agreement. Please verify and as necessary correct and complete the information that you provided to us below. Then sign, date, and return all pages of this agreement in the enclosed postage-paid envelope. You can also fax all pages of this Enrollment Agreement to 570-961-4030.

46920110 UNDERGRADUATE CERTIFICATE IN GENERAL STUDIES, (1-55 LESSONS)
11121439 20000000 BA 10184 500 001 001 20000000 RAAF18V 524 PE008

Student Name
12345 Street
City, RI 02889-5158

Please review and correct or complete the required information below.

1. STUDENT INFORMATION FOR PENN FOSTER COLLEGE PROGRAM:

Based upon the information you provided, our records show that your birth date is 01/20/1999, your phone number is (401) 555-5555 and your email address is STUDENTNAME@PENNFOSTER.EDU.

You also stated that you have a High School Diploma or GED. Please complete the following:

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

Name/Address of High School (if applicable): _____

You were also informed that the College Program is offered online only and that communications relating to the Program will typically be made via email, text, or telephone (including autodialing) and you confirmed that you have the telephone, high speed internet access, and technology requirements on the website and in the student catalog necessary to participate in and complete the Program and receive Program communications.

Please note that you may be eligible to receive transfer credits for college courses you have already completed. Penn Foster reduces tuition by \$79.00 for each full credit college course approved by Penn Foster for transfer credit. Please see the next page for rules and instructions on how to apply.

2. PAYMENT PLAN:

You chose our Monthly Mail Pay Plan. Under this plan, you agreed to pay \$49.00 as your first payment, which will be processed upon your enrollment, and \$59.00 each month for 27 months, plus a final payment of \$57.00. Total Program Price: \$1,699.00 (Tuition: \$1,424.00; Registration Fee: \$200.00; Admissions Fee: \$75.00). Please see the next page for further details on your payment plan and Program Price.

3. METHOD OF PAYMENT:

Thank you for your payment of \$49.00.

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

This Enrollment Agreement includes the terms set forth above and the additional terms on the back side of this page. By signing the Enrollment Agreement, as a student or as a guarantor (as applicable), you are confirming that you (a) have read all three pages of this Enrollment Agreement, including the self-certification, the Student Catalog located at www.pennfoster.edu/college and the Program Description located at www.GeneralStudiesCert.PennFosterCollege.edu, (b) understand that you will be responsible for the payment of the Program Price for your first Semester as set forth above and any other fees you may incur (such as late fees) as described on the next page, (c) reviewed the state education professional licensing requirements where you live (go to <https://www.pennfoster.edu/college/wiki/state-licensing> for useful state licensing board information), and (d) read the technology requirements for this program on the website and in the student catalog. This Agreement is not valid until it has been accepted by Penn Foster. Once accepted, you will be emailed your Student Login number that will allow you to get started in the Program and access a printable copy of this Agreement for your records. Penn Foster College or any of its agents may contact me, as student or guarantor, regarding any matter using the land line, mobile phone (either by calling or texting) or email address that I have provided; standard text messaging rates may apply. Penn Foster or any of its agents may contact me, as student or guarantor, regarding any matter using the land line, mobile phone (either by calling or texting) or email address that I have provided; standard text messaging rates may apply.

Student Signature X Social Security Number _____ Date _____

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

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

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

Address: _____ Social Security Number: _____

Email Address: _____ Telephone Number(s): _____

For Registrar's Use Only: _____

14300 N. Northsight Blvd., Suite 125, Scottsdale, AZ 85260

Program Description:

Your College Program (the "Program") consists of 15 credits. A full description of the program identified on the front of this Enrollment Agreement and the Program Student Catalog can be found at www.pennfoster.edu/college. Penn Foster reserves the right to update or substitute any content or component as appropriate. You will have 12 months to complete the Program but may request up to two six month extensions; the fee for each such extension is \$125 (subject to change). Upon successful completion of the Program academic requirements and fulfillment of your financial obligations, you will be awarded a Penn Foster College Undergraduate Certificate. Penn Foster reserves the right to academically cancel any student who fails to demonstrate satisfactory progress in the Program. Cheating or other violations of the Student Catalog may also result in disciplinary action up to and including the termination of your enrollment.

Program Price:

The Program Price identified on the front of this Enrollment Agreement includes (a) all instructional content, online licensed course materials (for term of license), academic and service support, and examinations (collectively, "Tuition"), (b) applicable enrollment fees ("Fees") for the program in which you have enrolled, and (c) a Finance Charge if you have selected a Monthly Payment Plan. The current Tuition cost is up to \$95 per credit. You will also be (a) solely responsible for any costs associated with a required externship, and (b) charged for any replacement printed program material you may require as a result of loss, damage or theft to the original. If your enrollment is terminated because you have violated the terms of this Enrollment Agreement, you will remain responsible for payment of any outstanding balance you may have for Program Tuition and Fees as well as any fees you may incur by reason of lateness or otherwise.

Credit Transfers:

You may receive transfer credits for eligible and approved college courses you have already completed for up to 75% of the required Program credits. To request transfer credits, an official transcript from an accredited institution must be submitted to Penn Foster for evaluation within 60 days following your enrollment. Not all college courses taken at other schools are eligible for transfer credit but if transfer credits are approved, an adjustment to your financial obligation will be made following your enrollment. Please submit transcripts to Penn Foster, Inc., 925 Oak Street, Scranton, PA 18515 USA, Attn: Transcript Processing Center (under contract with Penn Foster College, AZ).

Payment Options:

Under the Full Pay Payment option, the full amount of the Program Price is due with your enrollment. Under the Monthly Auto Pay or Monthly Mail Pay options, your first monthly payment is due with your enrollment and within 28 days from the date of enrollment and all subsequent payments are due on the same date in the following month(s) as described on the first page of this Enrollment Agreement. Please review the Truth in Lending Act disclosure enclosed with this Enrollment Agreement for your monthly payment plan option(s). Subject to the Cancellation Policy below, you understand that, with your enrollment, you are obligated to pay the full amount of the Program Price associated with your payment plan. Please also note that under Monthly Auto Pay option: (A) Penn Foster reserves the right to debit your account or card for any amount up to and including the amount then due on your outstanding balance for the Semesters in which you have enrolled up to that point. (B) If Penn Foster is unable to access the account or card you have designated for automatic monthly payments for more than 15 days, then you will automatically be transferred to the Monthly Mail Pay plan. You will be charged the additional amount associated with the plan (the "discount") and the last payment of your payment plan will be equal to the amount of the discount. These terms will remain in effect if you remain on the Monthly Mail Pay plan or if you resume automatic monthly payments. (C) If a payment default occurs as a result of your maintaining insufficient funds in your account or on your card, Penn Foster reserves the right to charge a nonsufficient funds fee (NSF) up to the maximum amount permitted by law.

Late Payments:

You will be charged a Late Fee of \$12.00 if your monthly payment is late by 10 days or more. If you do not pay the overdue amount and late fee within 40 days, Penn Foster reserves the right to suspend your enrollment in the Program immediately and require you to pay the outstanding balance of your Program Price for the Semesters in which you have enrolled. In addition, you will be responsible for any collection costs, including legal fees, incurred by Penn Foster to collect amounts owed.

Job Placement: Other Requirements:

Penn Foster College is licensed by the Arizona State Board for Private Post Secondary Education and is nationally accredited by the Distance Education Accrediting Commission. However, job placement, and/or transferability of College course credits are not guaranteed to graduates of the Program or Program courses. If you are planning to continue your education with another school, you should check with that school regarding credit transfer policies. Penn Foster will not provide a refund or be liable for any losses that you may incur as a result of your inability to gain employment or admission to any institution, or failure of Program course credits to transfer to another institution.

Privacy:

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

Cancellation Policy:

You can cancel your enrollment via email or first class mail to the physical or email address listed in the "contact us" section of Penn Foster's student portal. Cancellation by telephone within the first 6 days after enrollment must be confirmed by email or first class mail. If you cancel your enrollment, you will receive a tuition refund, as follows:

- 1) If you cancel within six days after midnight of the day you enroll, you will receive a refund of all monies paid to Penn Foster;
- 2) If you cancel more than six days after enrolling but before submitting a completed Program assignment, you will receive a refund of all monies paid to Penn Foster less (a) the admissions and shipping and handling fees, if applicable, and (b) the registration fee (such fees, in aggregate, the "Non-Refundable Fees");
- 3) If you cancel after completing at least one Program assignment but less than 50% of the Program assignments, then Penn Foster will retain the Non-Refundable Fees and you will remain responsible for paying Penn Foster for the following:

a) 10% of the tuition if you cancel after having completed up to and including 10% of the Program assignments;

b) 25% of the tuition if you cancel after having completed more than 10% and up to and including 25% of the Program assignments; and

c) 50% of the tuition if you cancel after having completed more than 25% and up to and including 50% of the Program assignments.

- 4) You are responsible for paying and Penn Foster shall be entitled to receive the entire Program Tuition and the Non-Refundable Fees if you cancel (a) more than 12 months after your enrollment, or (b) after completing more than 50% of the Program assignments.

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

Program Materials Copyright Notice:

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

Binding Agreement, Limitation on Damages, and Governing Law: This Agreement is a legally binding contract when signed by you and accepted by Penn Foster at its offices in Pennsylvania and is governed by Pennsylvania law. Your signature on this Agreement indicates you have read and understand its terms and any literature you have received from us and you believe you are able to benefit from the Program. Penn Foster shall not be liable for any incidental, consequential, punitive, or multiple damages of any kind in any controversy or claim arising out of or relating to this Agreement, or breach thereof.

Dispute Resolution: This Agreement, and any dispute involving the terms thereof, shall be governed by and construed under the laws of the Commonwealth of Pennsylvania. Any controversy or claim arising out of or relating to this Agreement, or breach thereof, no matter how pleaded or styled, shall be settled by arbitration in accordance with the Consumer Rules of the American Arbitration Association, and judgment upon the award rendered by the Arbitrator may be entered in any court having jurisdiction.

Entire Agreement: These terms constitute the entire agreement between Penn Foster and you regarding your enrollment in your Penn Foster program and may be amended only by written agreement between us.

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

NOTICE TO GUARANTOR:

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

COMPLAINTS:

Any questions or problems not satisfactorily answered by the Student Care Department or the Head of Academic Services at Penn Foster College (570-342-7701) should be directed to (i) the State Board for Private Post-Secondary Education, AZ Department of Education, 1740 W. Adams Street, Suite 3008, Phoenix, AZ 85007; phone: 602-542-5709; website address: www.azppse.gov; or (ii) the Distance Education Accrediting Commission: website :<http://www.deac.org>; phone: 202-234-5100. As an AZ SARA approved institution, students who have not resolved their complaint through either the institution or these two agencies, may file non-instructional complaints via the AZ SARA portal. See the grievance policy in the catalog for specific instructions.