



# ENROLLMENT AGREEMENT

Welcome **HSProdDecoy0416**. Congratulations on your enrollment! This is your official Penn Foster High School Enrollment Agreement. The information you provided to us is reflected below.

## Student Information

**Name**

HSProdDecoy0416 HSProdDecoy0416

**Enrollment Date**

4/16/2024 12:51:25 PM (UTC)

**Address**

123 Street  
Milford, CT 06460  
United States

**Student Number**

240416ND8Y

**Email**

trishita.ahmed+PFHS0416@pennfoster.edu

**Enrollment Number**

240416ZRP5

**Date Of Birth**

01/01/2007

## Guarantor Information

**Name**

GuarantorPfhs GuarantorPfhs

**Address**

123 Street  
Milford, CT 06460  
United States

**Email**

GuarantorPfhs@example.com

**Program Name**

Penn Foster High School

**Degree Type**

High School Diploma

Below are terms of agreement, which constitute the entire agreement between Penn Foster High School and you regarding your Enrollment in your High School Diploma and may be amended only by written agreement between us.

### 1. PROGRAM INFORMATION

You are enrolling to receive a High School Diploma in the Penn Foster High School Program (the "Program"). The total number of credits are 21. You will have 36 months to complete your program. You have the right to request 6-month extension(s) across the full term of the Program provided the Program is completed within 54 months. The fee for each such extension is \$125.

To receive transfer credits for any course previously completed, an official transcript from an accredited institution must be submitted

to Penn Foster High School for evaluation within 60 days following your enrollment. Not all prior courses are eligible for transfer credit. If transfer credits are approved within the 60 days, the tuition adjustment to your financial obligation will be made following your enrollment. Please submit transcripts to Penn Foster High School, 200 Hickory Street Scranton, Pennsylvania 18505. Attn: Transcript Processing Center.

Based on information you have provided, your highest level of education is 11th Grade.

## 2. PAYMENT SCHEDULE

Your total cost is \$1399, which includes Tuition Charge \$1349, Registration Fee \$150 and Finance Charge (as described in the Truth in Lending Act Private Educational Loan Approval Disclosure below).

You chose our **Monthly Automatic Withdrawal** payment schedule. Under this plan, you agreed to pay \$75 as your initial payment by card and \$79 each month for 16 months plus a final payment of \$60 towards your total price of \$1399.

## 3. TRUTH IN LENDING ACT PRIVATE EDUCATION LOAN APPROVAL DISCLOSURE

BORROWER	CREDITOR	RIGHT TO CANCEL
HSProdDecoy0416 HSProdDecoy0416 123 Street Milford, CT 06460	Penn Foster High School 200 Hickory Street Scranton, Pennsylvania 18505	You have right to cancel this transaction, without penalty, within 5 days after midnight of the day you enroll.  You may cancel by calling us at 1-800-275-4410

### Loan Rates & Estimated Total Costs (Penn Foster High School)

INITIAL PAYMENT	AMOUNT FINANCED	FINANCE CHARGE	ANNUAL PERCENTAGE RATE	TOTAL OF PAYMENTS
The amount you pay upfront	The amount of credit provided to you or on your behalf	The dollar amount the credit will cost you	The cost of your credit as a yearly rate	The amount you will have paid after all payments are made as scheduled including your down payment of \$75
\$ 75	\$ 924	<b>\$ 400</b>	52.6 %	\$ 1399

### ITEMIZATION OF AMOUNT FINANCED (Monthly Automatic Withdrawal)

Amount paid to you	\$ 0
Amount paid to Penn Foster High School on your Behalf	\$ 999
Amount Financed (Program Price paid under Full Pay payment option)	\$ 999
Finance Charge (Amount Paid under Monthly Automatic Withdrawal option in excess of Full Pay Program Price)	\$ 400

**ABOUT YOUR INTEREST RATE:** Your interest rate is 0% and will not vary during the life of the loan that you receive from Penn Foster High School.

**FEES:** You will incur a late fee of \$12, if a monthly payment is 10 or more days late. These fees are subject to change.

**YOUR ANNUAL PERCENTAGE RATE (APR) is 52.6%.** The APR is different than the Interest Rate since it considers financing fees and

reflects the cost of your loan as a yearly rate.

## Repayment Schedule & Terms

PAYMENT PLAN OPTION	LOAN TERM	PAYMENT SCHEDULE (52.6% INTEREST)	TOTAL PAYMENT AMOUNT
Monthly Automatic Withdrawal	18 monthly payments beginning on date of Enrollment.	<p data-bbox="837 344 1141 399"><b>First Payment:</b> \$ 75 (due on Enrollment)</p> <p data-bbox="837 449 1105 474"><b>Payments #2 - #17:</b> \$ 79</p> <ul data-bbox="919 525 1206 869" style="list-style-type: none"><li data-bbox="919 525 1206 693">• Amount \$ 79. This is the maximum monthly payment you will be required to pay based on the maximum interest rate of 52.6%.</li><li data-bbox="919 705 1206 869">• Each monthly payment due on the same day or the next closest business day in each following month.</li></ul>	\$ 1399
		<p data-bbox="837 953 1141 1008"><b>Final Payment #18:</b> \$ 60 one month after payment #17.</p>	

## Federal Loan Alternatives

Penn Foster High School does not participate in the federal student loan programs, which consist of: Perkins Loans for Students (if in effect), Stafford Loans for Students, and PLUS Loans for Parents and Graduate/Professional Students. For additional information about federal student loans, contact the U.S. Department of Education at <https://studentaid.ed.gov/sa/>.

## Self Certification

This Self-Certification will confirm that you understand the following important information about available student financial aid:

- Penn Foster High School does not participate in the federal student loan programs, which consist of Perkins Loans for Students (if and when in effect), Stafford Loans for Students and PLUS loans for Parents and Graduate/Professional Students. For additional information about federal student loans contact the U.S. Department of Education at [www.studentaid.ed.gov](http://www.studentaid.ed.gov).
- Penn Foster High School is not a Title IV school and therefore you cannot use Title IV federal grants, loans and work-study aid to pay for Penn Foster High School Programs.
- A private education loan, including the financing you receive from Penn Foster High School by using a monthly payment plan, may reduce your eligibility for free or lower-cost federal, state, or other student financial aid.
- You are strongly encouraged to pursue the availability of free or lower-cost financial aid from state, federal, local or other sources, including other private lenders.

Under Federal Law, Penn Foster High School is required to provide you a copy of the government's extended version of the Self-Certification form. It can be viewed on your Student Portal once your Enrollment is complete. **Please note, however, that as stated above, Penn Foster High School does not participate in the federal loan program and is not a Title IV school.**

If you have any questions about the Self-Certification, do not hesitate to contact a Penn Foster High School representative at 1-800-275-4410.

## 4. PRICING POLICY

Below are the applicable fees.

### Late Payment:

I agree to pay my debt to Penn Foster High School for any amounts due for tuition, fees, and other charges. If my charges are not paid when due, I agree to pay Penn Foster High School all fees and costs associated with the collection of my delinquent account. In addition to payment of the principal amount due, the additional fees and costs may include collection agency fees constituting 20 percent of the principal amount due if Penn Foster High School engages a collection agency to collect payment; any and all interest on the outstanding balance at the maximum legal rate allowed by law and; any and all other costs associated with collection of the amount due Penn Foster High School. I understand my obligation to pay these additional fees and costs associated with collection of my delinquent account.

### Non Sufficient Fund [NSF] Fee:

If a payment default occurs as a result of your maintaining insufficient funds in your account or on your card, you will be charged a \$20 fee and Penn Foster High School will resubmit for payment.

### Automatic Payment Plan related conditional savings:

If we are unable to access the account or card you designate for automatic monthly payments for more than one month, then you will automatically be transferred to the Monthly Pay plan and you will be charged the additional amount associated with that payment plan.

### Extension Fee:

You have the right to request 6-month extension(s) across the full term of the Program provided that program is completed within 54 months; the fee for each such extension is \$125.

**Note:** These fees are subject to change. Waived fees/Savings may be reapplied if your account is cancelled, payment option is changed or payment is overdue.

## 5. CANCELLATION AND REFUND POLICY

*Students may cancel their enrollment via telephone or first-class mail to the physical address listed in the student catalog. Students may also cancel their enrollment in the "Help Center" of the Learner Center.*

If you cancel within 5 days after midnight of the day you enroll, you will receive a refund of all monies paid to Penn Foster High School.

### If Student Cancels after 5 days and

### Amount Student Owes

If the student has not submitted any lessons

Non-Refundable Fees + Registration Fees

If the student has submitted at least one lesson, up to and including 10% of the lessons

Non-Refundable Fees + Registration Fees + 10% of Tuition

If the student has submitted more than 10% of the lessons, up to and including 25% of the lessons

Non-Refundable Fees + Registration Fees + 25% of Tuition

If the student has submitted more than 25% of the lessons, up to and including 50% of the lessons

Non-Refundable Fees + Registration Fees + 50% of Tuition

If the student has submitted more than 50% of the lessons

Non-Refundable Fees + Registration Fees + 100% of Tuition

Any amount owed is due at the time of cancellation. All refunds will be issued within 30 days of Penn Foster High School's receipt of your notice of cancellation.

## 6. GRADUATION

Upon successful completion of the Program academic requirements and fulfillment of your financial obligations, you will be awarded Penn Foster High School High School Diploma from Penn Foster High School. Penn Foster High School 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.

Job placement, compliance with state or local professional licensing requirements (if applicable), and/or transferability of academic 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 High School 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.

## **7. PROGRAM MATERIALS COPYRIGHT NOTICE**

Penn Foster High School 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 High School provides to you without Penn Foster High School'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.

## **8. BINDING AGREEMENT, LIMITATION ON DAMAGES, AND GOVERNING LAW**

This Agreement is a legally binding contract when signed by you and accepted by Penn Foster High School 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 High School 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.

**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 hereunder by the debtor shall not exceed amounts paid by the debtor hereunder .**

### **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 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.

### **Grievance**

Any questions or problems not satisfactorily answered by Penn Foster High School should be directed to (i) the Distance Education Accrediting Commission website: <http://www.deac.org>; phone: 202-234-5100; or (ii) the Commission on Secondary Schools of the Middle States Association of Colleges and Schools; website: <http://www.msa-cess.org>; phone: (267) 284-5000.

### **Privacy Notice**

Your Enrollment and academic records will be protected in accordance with applicable rules and regulations.

### **Use of Name and Likeness**

We may use your name, likeness, personal information, and any verbiage and words you provide. You hereby release Penn Foster High School from any claim you have based on the usage of your name and likeness and allow the use of said information in our marketing materials not limited to news releases, advertisement copy, web content, photographs, or testimonials. If you refuse such usage or do not wish to receive our mailings, notify us in writing: Penn Foster High School, 200 Hickory Street Scranton, Pennsylvania 18505.

### **Licensing and Accreditation**

Penn Foster High School is accredited nationally by the Distance Education Accrediting Commission and Cognia, and regionally by the

Commission on Secondary Schools of the Middle States Association of Colleges and Schools. Students wishing to transfer coursework from Penn Foster High School to another institution should check with the receiving institution to understand their policy on transfer credits.

## **9. ACKNOWLEDGEMENT, ACCEPTANCE AND SIGNATURE**

By signing this Enrollment Form, I acknowledge that I have received, read, understood, and agree to be bound by the terms and conditions on all pages of this agreement (including without limitation, the credit disclosures), as well as the student catalog, sample refund calculation, applicable discounts, career services and any information pertaining to this program, including technology requirements, provided on Penn Foster High School's program website ([pennfoster.edu](http://pennfoster.edu)).

I acknowledge that I have reviewed the state educational professional licensing requirements where I live (go to <https://www.pennfoster.edu/admissions/admissions-requirements/state-licensing> for state board licensing information ) and am taking responsibility for ensuring that the program satisfies the state and local district requirements regarding compulsory age students (if applicable) and read the technology requirements for this program on the website and in the student catalog. I also understand that I am responsible for, and guarantee prompt and full payment of the tuition and fees outlined in the Enrollment Agreement.

Penn Foster High School or any of its agents may contact me, as a 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.

### **NOTICE TO GUARANTOR:**

You have been asked to guarantee payment to Penn Foster High School 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 High School 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.

*HSProdDecoy0416 HSProdDecoy0416*

4/16/2024 8:51:38 AM trishita.ahmed+PFHS0416@pennfoster.edu

*GuarantorPfhs GuarantorPfhs*

4/16/2024 8:52:07 AM GuarantorPfhs@example.com

*Robert Gaffey*

4/16/2024 8:52:15 AM esign@pennfoster.com

Vice President of Admissions

Pennfoster: ENROLLMENT ACCEPTED

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