

Program Description:

Your College Program (the "Program") consists of four Semesters (78 credits) and may require an externship. The number of credits for the first Semester is 18 and you will have twelve (12) months to complete that Semester. The number of credits and Semester completion period for all subsequent Semesters as well as specific externship requirements for the Program, can be found at www.VeterinaryTech.PennFosterCollege.edu. Penn Foster reserves the right to change program content and materials as appropriate. You have the right to request up to two six month extensions across the full term of the Program provided that all four Semesters of the Program are completed within six (6) years; the fee for each such extension is \$95.00. Upon successful completion of all Program academic requirements and fulfillment of your Program financial obligations, you will be awarded a Penn Foster College Associate Degree. Penn Foster reserves the right to academically cancel any student who fails to demonstrate satisfactory progress toward his/her diploma. 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 is paid on a per Semester basis and 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 Semester in which you have enrolled, and (c) a Finance Charge if you have selected a Monthly Payment Plan. The current Tuition cost is \$79 per credit but may be increased for subsequent semesters. 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 general education 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 payment is due with your enrollment and subsequent payments are due on the same day or the next closest business day in each following month 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 in each Semester, you are obligated to pay the full amount of the Program Price associated with your payment plan for the Semester in which you have enrolled as well as any outstanding balance from previous Semesters. Please also note that under the 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 one month, then you will automatically be transferred to the Monthly Mail Pay plan and you will be charged the additional amount associated with that payment plan, and (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 \$10.00 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, compliance with state or local professional licensing requirements (if applicable), 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. In addition, you or your legal guardian (as applicable)

are solely responsible for determining if the Program satisfies the state education requirements where you reside and the state and local professional requirements, if applicable for the career field in which you want to work. 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 in the Semester in which you have enrolled via email or first class mail to the physical or email address listed in the "contact us" section of Penn Foster's student portal. If you cancel your enrollment, you will receive a Tuition refund, as follows:

- 1) If you cancel within 6 days after midnight of the day you enroll, you will receive a refund of all monies paid to Penn Foster for that Semester;
- 2) If you cancel more than 6 days after enrolling in a Semester but before submitting a completed Program assignment for that Semester, you will receive a refund of all monies paid to Penn Foster for that Semester 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 for that Semester, 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 Semester's Tuition if you have completed up to and including 10% of the Program assignments for that Semester;
 - b) 25% of the Semester's Tuition if you have completed more than 10% and up to and including 25% of the Program assignments for that Semester;
 - c) 50% of the Semester's Tuition if you have completed more than 25% and up to and including 50% of the Program assignments for that Semester.
- 4) You are responsible for paying and Penn Foster shall be entitled to receive the entire Tuition for the Semester and the Non-Refundable Fees if you cancel (a) more than 12 months after your enrollment in the Semester, 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.

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. These terms shall be governed by and construed under the laws of the Commonwealth of Pennsylvania.

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.

Any questions or problems not satisfactorily answered by the Student Care Department or the Chief Certification & Licensing Officer at Penn Foster College (570-342-7701) should be directed to (i) the State Board for Private Post-Secondary Education, AZ Department of Education, 1400 W. Washington Street, Phoenix, AZ 85007; phone: 602-542-5709; website address: <https://ppse.az.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.