

Student Enrollment Form

Welcome... and congratulations on your enrollment! This is your official Penn Foster Enrollment Agreement. The information you provided to us is reflected below.

1. Student Information

Student ID: 22803837

Crystal Wardrup

802 Alabama St
Sulphur Springs, TX 754822902

46816105 PET GROOMING CERTIFICATE

Based upon the information that you provided, our records show that your birth date is 12/12/1972 and your phone number is 9039510644.

The last grade you completed was Associate's Degree.

Your email address is LULUSDOGGIESPA@YAHOO.COM

2. Payment Plan

You chose our Monthly Auto Pay Plan. Under this plan, you agreed to pay \$29.00 as your initial payment and \$49.00 each month for 11 months plus a final payment of \$11.00 Total price is \$579.00.

3. Method of Payment

At the time of enrollment you authorized Penn Foster to automatically charge the payment amount of \$29.00 and all other payments reflected above when due to your MASTERCARD. Thank you.

Credit Card Information

Your Credit Card Number is XXXXXXXXXXXX9210

4. Enrollment Terms

Program Description:

A full description of the Penn Foster Career program identified on the front of this Enrollment Agreement (the "Program") and the Program Student Catalog can be found at www.pennfoster.edu. 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 \$95.00. Upon successful completion of the Program academic requirements and fulfillment of your financial obligations, you will be awarded a Penn Foster Program 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) your Tuition which covers all instructional content, online licensed course materials (for term of license), academic and service support, and examinations, (b) your Registration Fee, and (c) a Finance Charge if you have selected a Monthly Payment Plan. However, you will be (a) solely responsible for any cost 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 your enrollment, you will remain responsible for payment of the full Program Price and any fees you may incur by reason of lateness or otherwise.

Earlier Completed Coursework:

You may be eligible to transfer coursework from prior Penn Foster programs which you have completed. Please speak with an Admissions or Student CARE representative to determine if you are eligible.

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, you are obligated to pay the full amount of the Program Price associated with your payment plan. 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 your outstanding balance then due on the Program Price. (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 \$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 the program price associated with the payment plan you chose. 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 Career School is licensed by the Pennsylvania State Board of Private Licensed Schools and is accredited nationally by the Distance Education Accrediting Commission and regionally by the Commission on Secondary Schools of the Middle States Association of Colleges and Schools. However, neither job placement nor satisfaction of state or local licensing requirements (if any) for this field are guaranteed to graduates upon Program completion. You or your legal guardian (as applicable) are solely responsible for determining if the Program satisfies the state and local educational/licensing requirements for this career field (if any) and does not conflict with state or local educational requirements for compulsory age students, if applicable. 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 the Program failing to satisfy such state or local professional educational/licensing requirements for this career field or conflicting with state or local compulsory age school requirements.

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 telephone, email or first class mail to the address or number 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 or withdraw from the Program, 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 the registration fee (the “Non-Refundable Registration Fee”);
- 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 Registration Fee 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 Registration Fee 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.

GI BILL BENEFITS:

Students eligible for veterans or other military tuition assistance may have special terms. Please check with the Penn Foster VA-Military Admissions Team to learn about these.

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.

COMPLAINTS:

Any questions or problems not satisfactorily answered by the Student Care Department or the Chief Certification & Licensing Officer at Penn Foster Career School (570-342-7701) should be directed to (i) the State

Board of Private Licensed Schools, PA Department of Education, 333 Market Street, Harrisburg, PA 17126; phone: 717-783-6788; website address: <http://www.education.pa.gov/Postsecondary-Adult/College%20and%20Career%20Education/Pages/Private-Licensed-Schools.aspx#.VibHoNiFMic>; (ii) the Distance Education Accrediting Commission website: <http://www.deac.org>; phone:

202-234-5100; (iii) the Commission on Secondary Schools of the Middle States Association of Colleges and Schools; website: <http://www.msa-cess.org>; phone: (267) 284-5000 or (iv) GA: <https://gnpec.org/gnpec-authorized-school-complainant-form/>, (770) 414-3300. PU000702-1803

5. Your Signature

By signing this Enrollment Form, you acknowledge that you 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 any information pertaining to this program provided on our website. This Enrollment Form will become valid when accepted by an authorized admissions representative whose name will later appear in the "Additional signature to be inserted here" field below..

This Student Enrollment Form was created Wednesday, June 20, 2018 8:31:10 PM US Eastern Daylight Time and this offer is valid for one year.