

This institution is accredited by the Accrediting Council for Independent Colleges and Schools (ACICS); 750 First St. NE, Suite 980, Washington, D.C. 20002-434 and is licensed by the Arizona State Board for Private Post-Secondary Education, 1400 W. Washington, Room 260 Phoenix, AZ 85007, (802) 542.5709.

ENROLLMENT AGREEMENT. This is a legal contract.

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Education Management Corporation **Document 1, Page 1**

REFUND POLICY

Return of Federal Title IV Aid:

A percentage of Federal Title IV Aid will be returned if the student withdraws during the first 60% of the quarter. The amount returned will be based on the percentage of days remaining in the quarter. The school will determine the calendar days completed in the quarter divided by the total number of calendar days in the quarter. If the amount is less than or equal to 60%, then that percent of the Federal Title IV Aid received is the amount that can be retained. The difference will be returned to the Federal Title IV Aid received in this order. Unsubsidized Direct Stafford Loan, Subsidized Direct Stafford Loan, Perkins Loan, PLUS Loan, Peli Grant. ACG, SECG.

Holder in Due Course Statem

Holder in Ute Course Statement:
Any holder of this consumer credit contract is subject to all claims and defenses which the deblor 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. (FTC Rule effective 5-14-76)

Adjustment of charges:
In accordance with school policy, if a student withdraws from school, the school will earn tuition and fees as follows, based on the week in which the student withdraws If the student is not accepted, all advanced money shall be refunded. If the student is accepted and then cancels before classes begin, all tuition paid in advance shall be refunded. Any student who begins classes and then withdraws order to the end of any quarter will be obligated on the following basis, if the last date of attendance is during Bofore beginning classes in a time period, a refund of 100% of fution and fee charges for the time period. If 10% or less of the time period has expired, a refund of at least 90% of the fution and fee charges for the time period. If more than 10% but less than or equal to 20% of the time period has expired, a refund of at least 80% of the fution and fee charges for the time period. If more than 20% but less than or equal to 30% of the time period has expired, a refund of at least 80% of the tition and fee charges for the time period. If more than 30% but less than or equal to 50% of the time period has expired, a refund of at least 50% of the tuition and fees charges for the time period. If more than 40% but less than or equal to 50% of the time period has expired, a refund of at least 50% of the tuition and fees charges for the time period. If more than 50% of the time period has expired, no refund or a refund in an amount determined by the institution.

The student's last date of attendance (LDA) is used to determine the refund due. Refund provisions apply only to complete withdrawal from the College. Students who withdraw from the College should contact the Financial Aid Office for advising and information concerning loan repayment. The refund policy applying to books and supplies is

The school will first calculate how much needs to be returned under the Federal Return of Title IV Aid policy. That amount will then be subtracted from the amount that was paid for the quarter of withdrawal to get the adjusted amount paid. The school will then calculate how much of the charges can be retained based on the school will be made to the student, or with the students written authorization, to Federal Loans from which funds were received, in this order. Unsubsidized Stafford Loan, Perkins Loan, PLUS Loan. If there is an additional credit belience remaining after the Federal refund is made, under school policy, refunds will be other aid (if required), student.

All refunds and return of funds will be made within 30 days of the date that the student notifies the school of the withdrawal.

Examples of the calculations for this policy are available in the Student Accounting office

STUDENT COMPLAINT PROCESS
In order to provide an effective and equitable means of resolving student complaints, a process is available to any student who believes that a College decision, action, or politic has unfairly and adversely affected his or her status, rights, or privileges as a student. In most cases, a complaint can be resolved at the campus level. Faculty and staff at follows: after to guide students in completing their programs, and students must be affected as grades, assignments, attendance, etc.)

Faculty: Resolution of academic concerns pertaining to individual courses (as grades, assignments, attendance, etc.)

Department Chair/ Program Administrator: Unresolved academic issues pertaining to the student's program (as program objectives, curriculum, graduation requirements, licensure examinations, tacutly, etc.).

Academic Affairs Office: Unresolved issues pertaining to faculty, curriculum, grades, attendance, change of program, transfer of credit, graduation requirements, withdrawal, and personal issues which may impact the student's education.

Office of the Registrar; Resolution of issues involving course scheduling and oblaining transcripts.

Financial Aid Office: Resolution of issues involving loans, grants, deferments, verification, tederal funding, and consequences of withdrawal.

Student Accounting Office; Resolution of issues involving loans, grants, deferments, verification, tederal funding, and consequences of withdrawal.

Student Accounting Office; Resolution of issues involving loans, grants, deferments, verification, tederal funding, and consequences of withdrawal.

Student Accounting Office; Resolution of issues involving loans, grants, deferments and extended the properties of billing (as monthly payments, book returns, office) of Careers Services; Full-time and part-time employment assistance, employment correspondence, and related employment services.

Campus President: Resolution of an issue in any area above which remain unresolved by the employee to whom the issue has been properly addressed.

However, a student who believes that his or her complaint remains unsatisfactority resolved by the College may refer the complaint to the appropriate office

below: State Agency: Arizona State Board for Private Post-Secondary Education, 1400 W. Washington, Room 260, Phoenix, AZ 85007, (602) 542-5709,

http://azppse.state.az.us.
Accrediting agency: Accrediting Council for Independent Colleges and Schools, 750 First Street NE, Suite 980; Washington, DC 2000Z telephone: (202) 336-6780.

ARBITRATION
You and Brown Mackie College — Phoenix (Brown Mackie College) agree that any dispute or claim between you and Brown Mackie College (or any company affiliated w
Brown Mackie College, or any of its officers, directors, trustees, employees or agents) arising out of or relating to this enrollment agreement or, absent such agreement, or
employees or attendance at Brown Mackie College, whether such dispute arises before, during, or after your attendance and whether the dispute is based on contract, to
statute, or otherwise, shall be, at your or Brown Mackie College's election, submitted to and resolved by individual binding arbitration pursuant to the terms described heroin.

If you decide to initiate arbitration, you may select either, JAMS or the National Arbitration Forum ("NAF") to serve as the arbitration administrator pursuant to its rules of procedure. If Brown Mackie College intends to initiate arbitration, it will notify you in writing by regular mail at your latest address on file with Brown Mackie College, and you Mackie College will select one.

Brown Mackie College agrees that it will not elect to arbitrate any individual claim of less than \$5,000 that you bring in small claims court (or in a similar court of limited jurisdiction subject to expedited procedures). If that claim is transferred or appealed to a different court, however, or if your claim exceeds \$5,000. Brown Mackie College reserves the right to elect arbitration and, if it does so, you agree that the matter will be resolved by binding arbitration pursuant to the terms of this Section.

IF EITHER YOU OR BROWN MACKIE COLLEGE CHOOSES ARBITRATION, NEITHER PARTY WILL HAVE THE RIGHT TO A JURY TRIAL, TO ENGAGE IN DISCOVERY, EXCEPT AS PROVIDED IN THE APPLICABLE ARBITRATION RULES, OR OTHERWISE TO LITICATE THE DISPUTE OR CLAIM IN ANY COURT (OTHER THAN IN YOU WILL NOT HAVE THE RIGHT TO PARTICIPATE AS A REPRESENTATIVE OR MEMBER OF ANY CLASS OF CLAIMANTS PERTAINING TO ANY CLAIM SUBJECT TO ARBITRATION. THE ARBITRATOR'S DECISION WILL BE FINAL AND BINDING, OTHER RIGHTS THAT YOU OR BROWN MACKIE COLLEGE WOULD HAVE IN

The arbitrator shall have no authority to arbitrate claims on a class action basis, and claims brought by or against you may not be joined or consolidated with claims brought by or against any other person. Any arbitration hearing shall take place in the tederal judicial district in which you recide. Upon your written request, Brown Mackie College will pay the Fling fees charged by the arbitration administrator, up to a maximum of \$3.500, per claims. Each party will bear the expense of its own attorneys, experts and witnesses, claim or defense is trivious or wrongfully intended to oppress the other party, the arbitrator mey award sanctions in the form of fees and expenses reasonably incurred by the party (including arbitration administration fees, arbitrators fees, and attorney, expert and witness fees), to the extent such fees and expenses could be imposed under Rule 11 of the Foderal Rules of Civil Procedure.

The Foderal Arbitration Act ("FAA"), 9 U.S.C. §§ 1, el seq., shall govern this arbitration provision. This arbitration provision shall survive the termination of your relationship with Brown Mackie College. If you have a question about the arbitration administrators mentioned above, you can confact them as follows: JAMS, 45 Broadway, 28th Floor, New York, NY, 10006, https://www.iamsadi.com, 800-352-5267. National Arbitration Forum, P.O. Box 50191, Minneapolis, MN, 55405, www.iamsadi.com, 800-352-5267. National Arbitration Forum, P.O. Box 50191, Minneapolis, MN, 55405. www.arb-forum.com, 800-474-2371.

Equal Opportunity

Brown Mackle College is committed to the principle of equal opportunity, it is the policy of the College not to discriminate on the basis of race, creed, sex, lincestry, color, religion, national origin, sexual orientation disability, genetic marker or any other characteristic protected by state, local or federal law with regard to its students, employees, or applicants for admission or employment. Such discrimination is also prohibited by federal law. Any complaint alleging failure of this institution to follow this policy should be brought to the attention of the Campus President.

Student Right To Know Information on graduation/completion rates for first lime full time students is available through the Admissions Office. These rates are calculated according to guidelines in the Student Right To Know Act.

Both sides of this agreement constitute the Enrollment Agreement

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