#T.E.A.C.H., LLC Tuition Payment Agreement & Refund Policy

IMPORTANT! PLEASE READ CAREFULLY. YOU WILL BE REQUIRED TO ACCEPT AND COMPLY WITH ALL OF THESE TERMS AND CONDITIONS.

PLAN OVERVIEW

#TEACH, LLC doing business as #T.E.A.C.H. is pleased to offer you a convenient and affordable way to manage your tuition expenses. With the #T.E.A.C.H. Tuition Payment Plan, you can pay your tuition in full (10% discount) or you can spread tuition payments over a period of fifteen months There are no interest payments, or credit checks.

HOW IT WORKS

When using the #T.E.A.C.H. Tuition Payment Plan, you must pay our tuition in full (10% discount) or make an initial payment at the time of enrollment by selecting the fifteen-month payment plan. When you select the fifteen-month payment plan, the first payment will process immediately and is non-refundable. In addition to the initial payment, you are also required to pay a \$275.00 non-refundable enrollment fee.

When you receive your Admission Letter it will contain a link to the #T.E.A.C.H. Plans & Pricing page. When you click the link, you will be presented with three payment options one of which is the #T.E.A.C.H. Tuition Payment Plan. If you scroll down, you will also have the option to select from two other 3rd party financing options, namely, Path-2-Credit and SurvCredit Payment Plans. <u>This agreement only applies to the #T.E.A.C.H. Tuition Payment Plans</u>.

PAYMENT OPTIONS

<u>Enrollment fee:</u> #T.E.A.C.H. requires payment of a \$275.00 non-refundable enrollment fee by credit card prior to enrolling. This Enrollment Fee must be paid in full in order to progress in the enrollment process with #T.E.A.C.H.

<u>Tuition:</u> #T.E.A.C.H. requires payment of 1) tuition in full, or 2) via payment plan prior to enrolling. Tuition must be paid in full in order to receive a transcript or a certificate of completion from #T.E.A.C.H. Tuition is paid via credit card, debit card or PayPal.

PAYMENT AND RETURNED PAYMENT INFORMATION

Should a payment be returned, #T.E.A.C.H. will suspend access to all of the enrolled student's courses and any evaluation services until the account is made current. A maximum of three re-attempts will be made beginning on the next scheduled date. No official transcripts or certificates will be issued until the final payment is received and paid in full.

#T.E.A.C.H. COURSE ACCESS

<u>Access:</u> After you have paid the applicable enrollment fee, tuition (in full or payment plan selection), submitted all documents, and received your admission letter and certificate, you will be given access to your #T.E.A.C.H. course portal available to you through a standard Internet browser.

<u>Suspension and Termination:</u> #T.E.A.C.H. may suspend your access to the #T.E.A.C.H. Course Portal without additional notice 1) if you are on the monthly payment plan and we have not received payment for service; or 2) for operational reasons. In addition, #TEACH may terminate any enrollment if you breach or otherwise fail to perform any material obligation and do not cure the breach within 30 days after #T.E.A.C.H. has notified you of it.

PROGRAM WITHDRAWAL - REFUND POLICY

<u>Refund Policy:</u> Refunds are ONLY available for tuition that has been paid in full. In order to be eligible for a refund, you must provide written notification to #TEACH requesting to withdraw from the program. Refunds are calculated based on the "Withdrawal Date" which is the postmark and/or electronic imprint date on the written notification. **There are no refunds after 60 days**.

Program Withdrawal Refund Policy							
Transaction Type	Student Type	Payment Type	Within 30 days of enrollment	31-60 days after enrollment	After 60 days		
Program Withdrawal	Online	Paid in Full	Full refund minus \$395 admin. fee and \$275 enrollment fee	50% Refund	No Refund		

PROGRAM WITHDRAWAL - SUSPENSION OF PAYMENT PLAN

<u>Suspension of Payment Plan:</u> No refunds are available for residents on a payment plan. However, withdrawing residents who are on the monthly payment plan with #T.E.A.C.H. may be eligible to have future payment obligations cancelled. In order to be eligible, you must provide written notification to #T.E.A.C.H. requesting to withdraw within 60 days of the initial payment. <u>After 60 days, all remaining payments must be made until</u> the full program cost is paid. The future payment obligations are calculated based on the "Withdrawal Date" which is the postmark and/or electronic imprint date on the written notification. Specific information is outlined below:

Program Withdrawal Suspension of Payment Plan – 15 Month Plan									
Transaction Type	Student Type	Payment Type	Within 30 days of enrollment	31-60 days after enrollment	After 60 days				
Program Withdrawal	Online	Payment Plan	Enrollment Fee and First Monthly Payment are Non-refundable All subsequent monthly payments are cancelled	First Seven	No Refund – All Monthly Payments are Due and Payable				

DISPUTE RESOLUTION AND BINDING ARBITRATION

The parties will attempt in good faith to settle all disputes arising from or in connection with these terms including without limitation the validity, interpretation, performance and breach hereof, through a process of mediation in Wayne County, Michigan USA under the supervision of a mutually agreed upon mediator.

The sole venue for filing any action shall Wayne County, MI and this agreement shall be governed by the laws of the State of Michigan.

In the event that mediation fails to settle such a dispute, the parties mutually agree to binding arbitration in Wayne County, Michigan USA, according to the terms of this agreement should either party request it. The American Arbitration Association (AAA), or other such administrator as the parties shall mutually agree to, shall administer the arbitration proceedings in accordance with AAA Commercial Arbitration Rules. Notwithstanding any conflicting choice of law provision, all disputes submitted to arbitration shall be resolved in accordance with the Federal Arbitration Act (Title 9 of the United States Code). The AAA or other administrator shall select the location within the state of Michigan for the location of the arbitration proceedings. Applicable statutes of limitations shall also apply to arbitration proceedings. Discovery activities will be expressly limited to matters directly relevant to the dispute being arbitrated. Any court having jurisdiction may enter judgment upon any award rendered in arbitration.

MISCELLANEOUS

By signing this agreement, you agree to be bound by the terms and conditions stated above until the amount owed under this Agreement is entirely paid. These Terms cannot be amended unless such amendment is accepted in writing by an authorized representative of #T.E.A.C.H. You also agree to authorize #T.E.A.C.H. to make debit or charge entries for the account listed in this Agreement or any subsequent account provided. This authorization will terminate automatically after the amount owed under this Agreement has been paid in full.

Credit card and debit card payment dates that fall on a non-business day or federal banking holiday will be attempted on the next available business day. #T.E.A.C.H. will specify the date each payment will occur, but the day your payment is debited to your account will be determined by your financial institution. Payments returned by your financial institution may be automatically reattempted depending on your financial institution's policy.

A waiver of any part of these Terms in one instance is not a waiver of any other part or any other instance. Notices are considered delivered when either party sends them by email or fax to the email address or fax number provided by the other party or 3 days after mailing by first-class mail, return receipt requested, to the most recent address provided by the other party. If any part of these Terms is held invalid for any reason, the remaining provisions shall not in any way be affected or impaired.

These Terms and the documents to which it refers form the entire agreement the parties with respect to the subject matter herein. You may not rely on any other documents, statements, or representations by any sales or service representatives or other parties, unless expressly contained herein.