



PROFESSIONAL CREDIBILITY

MAINTAINING YOUR PROFESSIONAL STATUS



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DEAR ISSA PROFESSIONAL

As an ISSA-Certified Fitness Trainer, keeping up your education is probably the single most important aspect of ensuring success in your business next to providing the best care possible for your clients. Virtually every profession requires continuing education, and the personal training profession should be no exception. As an ISSA fitness professional, your clients and their families entrust their bodies and lives to you, and turn to you for questions and advice. You must be able to provide them with accurate, current information, and the only way to do that is to continue your education.

Please review this renewal packet and become familiar with its contents. This packet contains important information regarding the renewal process. ISSA's Professional Division highly advises that you do not wait until your certification expires to complete your continuing education.

If you have any questions regarding your renewal please feel free to contact the ISSA Professional Division's Continuing Education Department at 800.892.4772. Department hours: Monday–Friday 7:00 am to 5:00 pm PST



PURPOSE OF CONTINUING EDUCATION

The purpose of the continuing education (CE) program is to offer the public a form of assurance that individuals practicing a profession maintain competence once certified in that profession. In health and fitness professions, maintaining competence is especially critical due to rapid growth in technology, changes in social policies, and expanding roles of health professionals in all areas of healthcare.

ISSA Professionals are responsible for self-assessment of their personal strengths and weaknesses and for completing CE programs designed to ensure their own professional competence. There is no limit to the number of CE hours that can be obtained in any particular activity. It is recommended that ISSA Professionals attempt to increase their knowledge and skills through a balanced variety of educational methods.

RENEWING YOUR PROFESSIONAL STATUS

All ISSA Professional Trainers maintain their professional status by:

1. Submission of the CE Report Form and accompanying documentation of acceptable CE hours completed during the previous 2-year certification cycle.
2. Proof of a valid Basic Adult CPR/AED certification.
3. Payment of renewal fees.

CE Requirements

Currently, the ISSA Professional Division requires a minimum of 20 CE hours to be acquired within the 2 years of certification. CE hours can be obtained through ISSA or any approved CE provider. CE hours in excess of the required amount cannot be carried over to the next 2-year period. If you are certified in another ISSA specialty course, you must complete at least 5 CE hours that are specific to the additional certification. Your standing as an ISSA Professional Trainer will not be renewed unless the CE requirement has been met.

CE Report

ISSA Professionals must submit their completed CE Report Forms to the ISSA Professional Division at the end of their active cycle (you can find the CE Report Form at the back of this packet). DO NOT submit credits as you receive them. (It is suggested that ISSA Professionals keep a photocopy of their CE Report Form along with all other CE documents.) Professionals must submit documentation for each course listed on the report. Acceptable documentation includes copies (do not send originals) of certificates of completion, transcripts, or other forms of official documentation where the number of credits/hours can be verified. Please submit your renewal 4 to 6 weeks prior to your renewal date to ensure adequate time for renewal processing. Please DO NOT submit your renewal packet any earlier than 6 weeks prior to your renewal date. A new certification and ID card will be forwarded to ISSA Professionals after all renewal requirements have been received and approved. Incomplete renewal packets will not be accepted.

Failure to Meet CE Requirements

CE hours are a requirement to maintain your professional status as an ISSA trainer. Failure to meet the CE requirement at the time of renewal will result revocation of professional status and ISSA credentials. Once the requirements are met, you may submit the complete application with the late fee (if applicable). Contact ISSA Professional Division's Continuing Education Department for information at 800.892.4772.

CPR Requirements

All ISSA Professionals are **required** to keep a current basic adult CPR/AED certification. If your CPR/AED expires before your certification, you are responsible for updating your CPR/AED status. ISSA Professionals who are not CPR/AED certified while training clients are liable. Do not risk your career because of an expired CPR/AED. Please contact your nearest American Red Cross or American Heart Association for a list of classes in your area.

Online CPR Requirements

For renewal purposes ONLY, ISSA Professionals may submit an online CPR/AED card if the original hands-on CPR/ AED card is submitted with it. ISSA Professionals may submit an online CPR/AED card every other renewal period.

NOTE: For those who have their own liability insurance, please check with your insurance company before taking any online CPR course. Some insurance companies do not recognize online CPR courses and will not renew your liability insurance.

Renewal Fee

The following chart details renewal fees. Fees must be paid at the time of renewal.

| Number of Certifications | Renewal Fee |
|--------------------------|-------------|
| 1 certification | \$ 75 |
| 2 certifications | \$100 |
| 3 certifications | \$125 |
| 4 certifications | \$150 |
| 5 or more certifications | \$175 |

RENEWING YOUR PROFESSIONAL STATUS, CONTINUED

Late Certification Renewals

Failure to complete CE requirements and timely renewal of your professional status may result in the forfeiture of your certification. We encourage you to complete continuing education requirements on time. A late fee will be assessed for applications not post marked by the expiration date. The late fee is in addition to the renewal fee. The following breakdown applies:

| | |
|---------------------|-------|
| up to 3 months late | \$ 30 |
| up to 6 months late | \$ 40 |
| up to 1 year late | \$ 50 |

Once the completed renewal packet is received, your professional status will be renewed for two years from the initial expiration date. The expiration date will always be exactly two years from the certification date. Please see example.

| | |
|-------------------------------|------------------|
| Certification Expiration Date | January 20, 2010 |
| Renewal Application Received | December 3, 2010 |
| New Expiration Date | January 20, 2012 |

Combined Certification Dates

If an ISSA Professional has more than one ISSA certification, the renewal dates will be combined. The new renewal date will reflect the date of earliest renewal. For example, if you are using an ISSA specialty certification course for renewal of any other active ISSA certification, the renewal date will be consolidated to the earliest renewal date. Please see example.

| | |
|--|----------------------------------|
| Active CFT Certification | April 15, 2008 to April 15, 2010 |
| SPN Certification Course completed for CFT renewal | February 3, 2009 |
| CFT/SPN renewal date | April 15, 2012 |

A copy of the certificate used for renewal must be sent in with the renewal application at the time of renewal.

Reinstatement

If your professional status has expired for more than 1 year, you must apply for reinstatement. All ISSA Professionals looking to reinstate must contact the ISSA Professional Division's Continuing Education Department to request a reinstatement packet. Reinstatement requirements are:

1. Complete acceptable CE hours accompanied by the CE Report Form.
2. Show proof of a valid Basic Adult CPR/AED certification.
3. Pay reinstatement fee (\$150).
4. Re-test using the most current final examination. (May require purchase of upgraded materials.)

Upon completion of the requirements listed above a new certification will be sent out. The new certified-since date on your certification will reflect your reinstatement date, not your original certification date (see below). For example: You were originally certified in 1995 and you renewed your certification every two years up until 2007. Then in 2009 you decided to reinstate. Since your certification had been expired for more than a year, your new certified since date will reflect the reinstatement date and not the 1995 date. Please see example.

| | |
|--------------------------|------------------|
| Original Certified Date | January 20, 1995 |
| Last Renewal Date | March 20, 2007 |
| Reinstatement Received | October 13, 2009 |
| New Certified Since Date | October 13, 2009 |

If you are reinstating multiple ISSA certifications, a \$25 fee is assessed per additional certification. Re-testing is required for each course seeking reinstatement.

QUALIFYING CONTINUING EDUCATION ACTIVITIES

Participation in educational programs on topics relevant to the health and fitness field

1. Educational portions of fitness industry meetings or seminars: national convention, state, local, or regional meetings (One [1] CE hour for each 60 minutes of participation.)
2. Educational portions of programs of allied health and other relevant professional associations (One [1] CE hour for each 60 minutes of participation)
3. Educational portions of programs sponsored by organizations or vendors on topics that maintain, update, or enlarge knowledge of skills relevant to the fitness profession (One [1] CE hour for each 60 minutes of participation)
4. Telecommunications/teleseminars; relevant to the fitness profession (One [1] CE hour for each 60 minutes of participation)

Participation in formal educational programs relevant to the health and fitness field

1. Post-secondary courses attended for credit, including guided independent study and residential college or university courses. Courses taken in pursuit of associates, baccalaureate, masters, or doctoral degrees, which are relevant to the profession, are included. All coursework and final examinations must be completed by the end of your active cycle. (Two [2] CE hours for everyone [1] college credit.)
2. Audit of academic course or relevant, noncredit adult education course without completing necessary requirements for full formal credit. Course must be completed by the end of your active cycle.
3. Formal independent study programs accredited by the Distance Education and Training Council, the International Association for Continuing

Education and Training, the National Board of Fitness Examiners are approved by ISSA. These must consist of readings and exercises submitted to a knowledgeable instructor for evaluation. Courses normally cover several lessons to be completed in a specific time period. Certificate of completion must show that all coursework and examinations were completed by the end of your active cycle. (ISSA will determine CE credits on an individual basis.)

Publication or presentation of material relevant to health information

Publication is the development of an original work, relevant to the profession that has been reproduced by written or electronic means for general dissemination to the public. Presentation is the development of an original work delivered to an audience.

1. Author of a textbook, workbook, or manual (Thirty [30] CE credits)
2. Author of a chapter in a textbook, workbook, or manual (Ten [10] CE credits)
3. Author of an article in a referenced research journal (Ten [10] CE credits)
4. Author of an educational article in a professional or trade journal (Five [5] CE credits)
5. Author of an educational article in a local or state newsletter (Two [2] CE credits)
6. Editor of a textbook, workbook, or manual (Twenty [20] CE credits)
7. Editor of a health/fitness professional or trade journal (Twenty [20] CE credits)
8. Speaker at an educational program (One [1] CE credit for each 15 minutes of podium time)
9. Panel participant at an educational program (One [1] CE credit for each 60 minutes of podium time)

QUALIFYING CONTINUING EDUCATION ACTIVITIES, CONT.

Independent study activities relevant to the profession

1. Enrollment in home study programs relevant to ISSA core content areas (ISSA prior approval is required.)

Other Activities

1. Presenting a lecture on referenced fitness-related material that does not fall under current job description. (Prior ISSA approval required.)
2. Participation in an ISSA seminar (CE credits pre-determined by ISSA)
3. Internet educational offerings relevant to ISSA core content areas (ISSA prior approval required)
4. Internship in a health and fitness related field (maximum of ten [10] CE credits)

Approved Providers

For a list of the current ISSA approved providers, please visit issaonline.com/ceus/ceu_providers.cfm

Waiver of Continuing Education Requirements

The ISSA Board of Directors recognizes that extenuating circumstances may arise that make it impossible to meet the CE requirements. An individual temporarily or permanently unable to complete the required CE hours due to unusual circumstances, may apply to the Board of Directors for waiver, reduction, or extension of requirements. Please submit a detailed documented letter, specifically describing your extenuating circumstances to the ISSA Professional Division. A response granting or denying your request will be sent within thirty days of receipt of documentation.



NON-QUALIFYING CONTINUING EDUCATION ACTIVITIES

Examples of activities that do not qualify for CE credit are as follows: (The list is illustrative and not intended to be inclusive.)

1. Responsibilities that fall within the normal parameters of an individual's job description, including but not limited to the following: (1) staff meetings; (2) staff reviews; (3) preparation of procedure, policy, or administrative manuals; (4) conducting tours; or (5) participation in career day activities.
2. Published materials or presentations developed as a direct part of an individual's employment.
3. Summarizing articles, audiotapes or videotapes.
4. College courses that are not acceptable for continuing education include any course beyond the scope of practice for personal trainers and courses that do not relate to personal training.

FRAUDULENT REPRESENTATION

Fraud is the intentional misrepresentation or concealment of information in order to deceive or mislead another and IT IS ILLEGAL. Actions of this nature are in direct conflict with the ISSA mission, professional standards, and professional codes of ethics.

Submission of Fraudulent Documents for Continuing Education

The submission of fraudulent CE documents for certification renewal may result in the forfeiture of your certification. The company being fraudulently represented will be contacted and made aware of this infraction. A letter will be sent discussing the denial of renewal.

Once the requirements are met, you may resubmit the complete application with the late fee (if applicable). As long as all renewal requirements are met, a new certificate will be processed and sent out.

Fraudulent Use of an ISSA Certification

Any use of an ISSA certification in a fraudulent manner will result in the revocation of your ISSA membership and certification status. In addition, the ISSA will not hesitate to take any appropriate legal actions necessary.

Revocation

Any student determined to have fraudulently misrepresented their ISSA certification will forfeit all ISSA certifications immediately. A notice of intent to revoke will be sent via registered mail informing the student of the actions due to occur.

Please take your professional certification seriously and remember the public safety and liability issues at hand are your responsibility.

REFUND/EXCHANGE/CANCELLATION POLICY

Renewal Fee Refund Policy

Please contact the ISSA Professional Division's Continuing Education Department at 800.892.4772 for more information.

Online CE Course Refunds

All online CE courses are subject to a 30-day money back guarantee. Refunds will not be granted once testing has begun. Refunds are granted by ISSA's Educational Division and can be expedited by calling 800.892.4772 and making a CE Course refund request.

Online CE Course Exchanges

ISSA online CE courses may be exchanged for another ISSA online CE course. Exchanges must take place within 30 days of purchase. Exchanges will not be granted once testing has begun.

ISSA Seminar Cancellation, Rescheduling, and Refunds

Students must cancel their reservation to attend any ISSA seminar 5 business days prior to the seminar date (the Monday before the seminar). At the time of cancellation the student can request a refund or reschedule for a seminar at a later date. A \$20 processing fee will be subtracted from all refunds. Refunds will not be granted if the student does not cancel 5 business days prior to the seminar. If the student has a late cancellation but wishes to reschedule, a \$50 rescheduling fee will be assessed at the time of rescheduling.

If ISSA cancels or reschedules a seminar, registered students are eligible for a full refund. No processing fees will be applied. Contact Student Services at 800.892.4772 to initiate your refund.

Refunds will be processed via the original purchase method within thirty days from the date of request.





CERTIFICATION RENEWAL APPLICATION

Step One: Tell us about yourself

| | | | | | |
|---|--|-------------|---|---------------|--|
| Last Name | | First Name | | Middle Name | |
| Date of Birth | | | Name as you would like it to appear on your certificate | | |
| Street Address (Please note: because we ship via FedEx, we cannot ship to a PO Box) | | | | | |
| City | | | | State | |
| Zip | | | | | |
| Phone (day) | | Phone (eve) | | Email address | |

Step Two: Tell us which certification(s) you would like to renew

| | | |
|--|---|--|
| <input type="checkbox"/> Certified Fitness Trainer (CFT) | <input type="checkbox"/> Specialist in Adaptive Fitness (SAF) | <input type="checkbox"/> Specialist in Performance Nutrition (SPN) |
| <input type="checkbox"/> Endurance Fitness Trainer (EFT) | <input type="checkbox"/> Specialist in Fitness for Older Adults (SFOA) | <input type="checkbox"/> Youth Fitness Trainer (YFT) |
| <input type="checkbox"/> Fitness Therapy™ (FT) | <input type="checkbox"/> Specialist in Martial Arts Conditioning (SMAC) | <input type="checkbox"/> Water Fitness Trainer (WFT) |
| <input type="checkbox"/> Golf Fitness Trainer (GFT) | <input type="checkbox"/> Specialist in Sports Conditioning (SSC) | <input type="checkbox"/> Specialist in Weight Management (SWM) |

Step Three: Review checklist and fees

| | |
|---|--|
| <ul style="list-style-type: none"> <input type="checkbox"/> 1) Documentation of continuing education units with Report Form <input type="checkbox"/> 2) Current CPR/AED certificate <input type="checkbox"/> 3) Renewal Fee* <input type="checkbox"/> 4) Late Fee** (if not post-marked by expiration date) <p><i>Incomplete applications will not be accepted (please refer to Renewal Packet). All renewal fees are non-refundable.</i></p> | <p>*Renewal Fee Breakdown (Check one)</p> <ul style="list-style-type: none"> <input type="checkbox"/> 1 ISSA Certification Renewal \$75 <input type="checkbox"/> 2 ISSA Certification Renewals \$100 <input type="checkbox"/> 3 ISSA Certification Renewals \$125 <input type="checkbox"/> 4 ISSA Certification Renewals \$150 <input type="checkbox"/> 5 or more ISSA Certification Renewals \$175 <p>**Late Fee Breakdown (Check one - if applicable)</p> <ul style="list-style-type: none"> <input type="checkbox"/> 1 day to 3 months \$30 <input type="checkbox"/> 3 months to 6 months \$40 <input type="checkbox"/> 6 months to a year \$50 |
|---|--|

Step Four: Select your method of payment

| | |
|--|---|
| Renewal fee _____ Late fee _____ Total amount _____ | <input type="checkbox"/> Money Order # _____ <input type="checkbox"/> Check # _____ <input type="checkbox"/> Visa <input type="checkbox"/> MasterCard <input type="checkbox"/> American Express <input type="checkbox"/> Discover |
| Name on card _____ | |
| Credit Card Number _____ | |
| Expiration _____ | |
| I authorize ISSA to charge my credit card for the total amount. Signature _____ | |

Step Five: Signature

By signing this Renewal Application, I attest that the information I have submitted concerning my Continuing Education is truthful and that I have received, read, understood, and agree to be bound by the terms and conditions of this page and its reverse side. I am aware that any and all of my ISSA certifications may be revoked if there is evidence to support that I have falsified any information concerning my reported participation in continuing education activities. This Renewal Application is not valid until it has been accepted by an authorized representative of ISSA.

| | |
|-------------------------|------------|
| Student Signature _____ | Date _____ |
|-------------------------|------------|

Please return pages 1 **and** 2 of the Certification Renewal Application to ISSA. We must have both pages on file for you.

For ISSA Use Only

| | | | |
|-----------------------|-------------------|-----------------|---------------|
| Date Received: | Renewal Date: | Date Processed: | Processed By: |
| Resubmit Letter Sent: | Requirements Met: | Notes: | |

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ISSA POLICIES AND PROCEDURES

Prerequisites: Enrolling student affirms that he or she has a functional knowledge of English and arithmetic.

Service: Correspondence with our students is of top priority and ISSA's Educational Support staff is available Mon – Fri from 7am to 5pm, Pacific Time.

Your program tuition includes the \$95 registration fee, all books, study materials, instructional support, examination, and issuance of a certificate upon completion of all course requirements and financial obligation. If you choose to attend an on-site seminar, the seminar fee is separate from the program tuition costs. Students must pay tuition fees in addition to the seminar fee to attend the seminar. Shipping costs are separate from tuition costs. Shipping and handling fees for the continental United States total \$25. Students will assume increased shipping costs incurred for special shipping arrangements, if requested. Students outside of the continental United States assume payment of applicable custom duties, difference in exchange rates, and increased shipping costs.

Enrollment period: You are allowed up to 2 years from the date of enrollment to complete your program. If a new edition of a course becomes available during your enrollment period, you can choose to upgrade to the latest edition of the course. A voluntary upgrade will extend your enrollment period to 2 years from the upgrade date.

Students can petition for up to two 6-month extensions to complete their course requirements. Petitions must be received prior to the enrollment period expiration date. An extension fee of \$49 shall apply to each extension. If you fail to petition for an extension prior to the enrollment period expiration date, your student status will become inactive. If you wish to pursue your certification, you may reactivate your student status according to the following: 1) If ISSA has not updated the course materials, you may reactivate your student status by contacting Student Services and remitting a \$199 student reactivation fee. The reactivation will grant you 1 year to satisfy all course requirements. 2) If the course in which you were enrolled is in the same edition, but has been updated (e.g., you enrolled in edition 8.1, but ISSA has released edition 8.6), you may reactivate your student status by contacting Student Services and remitting a \$199 student reactivation fee. You can access the updated materials online free of charge, or request new materials at a cost of \$99 plus shipping and handling. The reactivation will grant you 1 year to satisfy your course requirements. 3) If the course in which you are enrolled has been upgraded to a new edition (e.g., you enrolled in edition 8 but ISSA has released edition 9), you will be required to re-enroll in the course at the current cost of re-enrollment. (Re-enrollment is normally the current enrollment price minus a Member Discount. Please contact your Enrollment Representative for the current cost of re-enrollment.) You will have 2 years from the time you re-enroll to fulfill the requirements of the new edition of the course.

Graduation: Students must submit all course quizzes, score 75% or better on all sections of either a seminar, home study or online examination, as well as submit a copy of an Adult CPR Certification and AED card. All fees must be

paid in full. Upon successful completion of your program and financial obligation, you will be awarded an authorized certificate. Students who successfully complete the program before reaching 18 years of age will not receive certification until they turn 18. ISSA certification is valid for 2 years and is renewable by completing 20 approved Continuing Education Units (CEUs), and submitting a \$75 processing fee and updated CPR/AED documentation.

Retesting: Course quizzes: There is no limit to the number of times you can retake a course quiz. Retaking quizzes online is free of charge. If you request additional answer sheets to submit repeated quiz answers by mail, you will be required to pay an administration fee plus shipping and handling costs. Home Study/Online Examinations: If you fail any portion of your Home Study/Online Examination, you will be offered the opportunity to resubmit that portion of the examination, free of charge. (This is known as your second attempt at the examination.) Each retest beyond the second attempt (e.g., third attempt, fourth attempt, etc.) will incur a \$50 administrative fee. Seminar Examinations: If you fail your Seminar Examination, you may submit the Home Study or Online examination one time free of charge. If you wish to retest at a seminar, you may re-enroll in a seminar for \$149. Each retest beyond the second attempt (e.g., third attempt, fourth attempt, etc.) will incur a \$50 administrative fee. This administrative fee is in addition to seminar fees, if applicable (i.e., if you choose to retest for the third, fourth, fifth time, etc. at another seminar, you will be subject to both the \$50 administrative fee and the \$149 seminar fee).

Cancellation Policy: Students who cancel within 5 days of course enrollment will receive a refund of all money paid to the institution. Beyond 5 days (but before the end of the enrollment period) the course may be cancelled and a refund requested. Refund is a percentage of refundable tuition and is based on the percentage of course work completed (see table below). The non-refundable registration fee of \$95 and shipping costs will be subtracted before the refund percentage is calculated. When you submit your final examination via mail, online, or seminar, your assignments will be considered 100% complete and you will no longer be eligible for a tuition refund.

| % of quizzes submitted | % of refundable tuition* due |
|------------------------|------------------------------|
| None | 100% |
| 1%-25% | 75% |
| 26%-50% | 50% |
| 51% or more | 0% |

*Refundable tuition is the amount of tuition paid to the institution minus \$95 registration fee, and shipping and handling costs

You can request cancellation in any manner, but we recommend you make your request in writing. We've provided a Cancellation and Course Material Return Form in your materials to help you document your request. Remit your cancellation request along with your course materials to: ISSA, Attn: Course Returns, 1015 Mark Ave., Carpinteria, CA 93013.

Course exchanges will be granted within 30 days of purchase. In order to issue materials for the new course, ISSA must receive the original course package in its entirety, postmarked no later than the 30th day of enrollment. A \$50.00 administration fee plus shipping costs for new materials shall apply. Remit a completed Course Material Return Form along with your course materials to: ISSA, Attn: Course Exchange, 1015 Mark Ave., Carpinteria, CA 93013.

Seminar rescheduling requests, cancellations, and refund requests must be made at least 5 business days prior to the scheduled seminar. Seminar rescheduling is free of charge as long as the request is made at least 5 business days prior to the seminar and the student is within the 2-year enrollment period. A \$20 processing fee shall apply to all seminar refunds. If ISSA cancels or reschedules a seminar, no processing fee will be assessed. Refunds will not be automatically issued when a student cancels his/her enrollment or ISSA cancels or reschedules a seminar; refunds must be requested. Students who do not show up or do not cancel on or before the deadline will be assessed a \$50 rescheduling fee, due when a student requests to attend another seminar.

Tuition and seminar refunds will be processed via the original purchase method within 30 days of request.

Courses are available for transfer within 6 months of the original enrollment date. A completed Course Transfer Form, a copy of the current student's photo ID, and a \$50 transfer fee must be submitted to the Student Services Department prior to the 6-month limit. ISSA courses may only be transferred once. Authorization from an ISSA Student Services representative is required for all course transfers.

GI Bill Students: Students enrolled under the GI Bill have a 10-day waiting period before submitting a signed affirmation. If you cancel within the 10-day period, you will receive a refund of the total amount paid. After 10 days, canceling students are liable for 10% of the registration fee and a percentage of the tuition as described in the Cancellation Policy.

Privacy Policy: With discretion, we do make your name available to other organizations whose products and services we think may be of interest to you. For example, ISSA supplies lists of certified trainers to employers who have contacted us with job vacancies. If you wish not to be contacted by these organizations, please send us a note with your name and address to ISSA, 1015 Mark Ave, Carpinteria, CA 93013.

Payment: Any payment that is dishonored (NSF returned checks or check drafts, etc.) will be assessed a \$20.00 fee. If a payment option is established between the enrollment representative and the student, subsequent monthly payment(s) will be due in 30-day increments after the initial payment has been processed and deducted electronically from the checking/credit card account of record unless other payment arrangements have been made. Payment Plan payments cannot be made by money order. A payment is considered late if not made by the designated due date(s). A \$20 late fee will be assessed for a payment not received or processed within 15 days after the scheduled due date. If a payment is not received by the 90th day after the scheduled payment due date, the account will be placed

on Default Status and assessed a \$30 default fee. Accounts placed on Default Status may incur the following actions: 1) Denied access to the ISSA Members Website, 2) Denied access to ISSA Educational Support, 3) Withheld ISSA Certification until account is paid in full.

Guarantor Agreement (for the enrollment of students under 18 years of age): For good and valuable consideration, I hereby unconditionally guarantee to ISSA the prompt payment when due of all student tuition, fees, and other payments as described in this Tuition Protection Agreement. I hereby confirm that the student is of mandatory school age and I have established with school authorities that this program will not interfere with any requirements of his or her ability to complete his or her regular schoolwork. I have received, read, understood, and agree to be bound by the terms and conditions on both sides of this agreement.

Copyright: Course enrollees agree that all Information within ISSA course texts, accompanying workbooks, and web sites, etc. are protected by intellectual property rights, including copyrights, trade-marks and other proprietary rights, which rights are valid and protected in all media existing now or later developed, and contractually agree not to create derivative works based on the Information and not to use the Information for the purpose of enhancing competing works.

Course enrollees are granted a limited license to use, search, display, or print, the Information contained on ISSA web sites for their own personal non-commercial use only, provided the Information is not modified and a copy of this agreement is attached to any copies that are made. Any other use of the Information is strictly prohibited. None of the Information may be otherwise reproduced, republished or re-disseminated in any manner or form without the prior written consent of the ISSA. All rights, including copyright, in any information which are linked to but not hosted on the Site continue to be owned by their respective owners.

Note that by using ISSAtrainer.com you signify your agreement to this and future Copyright Notices. Your continued use of ISSAtrainer.com subsequent to changes to this Copyright Notice will mean that you accept the changes.

Complaints: Direct any questions or problems not satisfactorily answered by an Enrollment Representative or the Educational Support Department to ISSA Management by phone at 1.800.892.4772 (1.805.745.8111) or by mail to ISSA Management, 1015 Mark Ave, Carpinteria, CA 93013.

All costs and fees described in this document are in US dollars.

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