

Tuition Protection Agreement TPA_09012010

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 8 months from the date of enrollment to complete your program. If you fail to complete your course requirements within 8 months, your student status will become inactive. You may reactivate your studies for up to 2 years from the original enrollment date free of charge. All course requirements must be completed within the 2-year period to avoid further fees. Contact Student Services to reactivate.

If you are unable to finish within the 2-year period, you may petition for up to two 6-month extensions to complete the course requirements. Petitions must be received prior to the expiration of the 2-year period. An extension fee of \$49 shall apply to each extension. If the 2-year period has expired, you may reactivate your student status according to the following: 1) If ISSA has not updated the course materials, you may reactivate by contacting Student Services and remitting a \$199 student reactivation fee. The reactivation grants 8 months 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 may 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 8 months 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 8 months 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 another 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%
1-10%	90%
11%-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 8-month 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.

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

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