

STUDENT ENROLLMENT AGREEMENT

Propel Career Academy can open-up new pathways in your life. And getting started is easy. For faster service, you can enroll online today at www.propelacademy.com or call us at 1-800-338-7712. To enroll by mail, please complete the information below. Then sign, date, and return this agreement with your payment or payment information to **Propel Career Academy at 4832 Whirlwind Drive Suite 101 San Antonio, Texas 78217**. You can submit this form by fax (both sides) to 888-204-1504.

1. REQUIRED INFORMATION FOR PROPEL CAREER ACADEMY COMMERCIAL ELECTRICAL TECHNOLOGY PROGRAM.

_____ Name Initial Last Name	Email: _____	Phone #: _____
_____ Address	Social Security # _____	
_____ City, State Zip Code	Date of Birth: _____	Veterans Benefits: ____ Yes, I am eligible for veterans' benefits.
<p>Program Requirements (please confirm you meet the requirements by checking the boxes below):</p> <p>____ Yes, I hereby certify that I have completed High School or have a GED. Your name as it appears on diploma or GED: _____ Date Achieved: _____.</p> <p>Name/address of your High School (if applicable): _____.</p> <p>____ Yes, I agree to comply with the Program Rules in the Propel Career Academy Catalog (go to www.propelcareeracademy.com)</p>		

2. **SELECT YOUR PAYMENT PLAN:** (Check One) You have three payment plan options.
- ____ **SEMESTER PAY PLAN:** I choose to pay by Semester including books and labs with this Enrollment Agreement.
- ____ **FULL PAY PLAN:** I choose to pay the Full Year including books and labs with this Enrollment Agreement.
- ____ **AUTO/MONTHLY PAYMENT PLAN:** I choose to make payments with this Enrollment Agreement excluding books and labs.

3. **SELECT YOUR METHOD OF PAYMENT:** (Check One)
- ____ Charge the Card I've checked below.
- ____ Visa ____ MasterCard ____ Discover ____ American Express

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Card Number

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Expiration Date

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CV Code

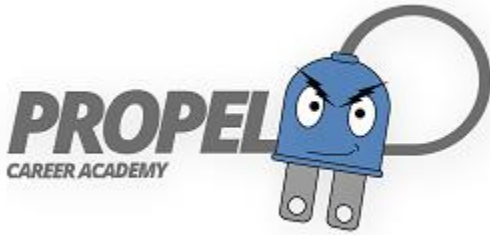
- ____ Automatically charge my checking account (I have enclosed a voided check).
- ____ Enclosed is my check/money order made payable to Propel Career Academy.

4. **YOUR SIGNATURE (AND SIGNATURE OF GUARANTOR IF YOU ARE UNDER THE LEGAL AGE WHERE YOU LIVE):** This Enrollment Agreement includes the terms set forth above and the additional terms on the back side of this page. By signing this Enrollment Agreement, as a student or as a guarantor (as applicable) you are confirming that you **(a)** have read all pages of this Enrollment Agreement, Program Description and the Student Catalog located at www.propelcareeracademy.com, **(b)** understand that you will be responsible for the payment of the Program Price associated with your Payment Plan and any other fees you may incur (such as late fees) as described on the next page, and **(c)** are taking responsibility for determining if the Program satisfies the state and local requirements for this career field (if applicable) and does not conflict with state or local educational requirements. This Agreement is not valid until it has been accepted by Propel Career Academy. Once accepted, you will be emailed your Student Number.

Student Signature: _____
Date: _____

If you are under the legal age in your state when you enroll in the Program, your parent, legal guardian, or other responsible person over age 21 must sign below and must agree to be responsible for your payment obligations for the Program. Guarantor Statement: To induce Propel Career Academy to accept the enrollment of the student listed on this Enrollment Agreement, I guarantee prompt and full payment of all tuition and fees outlined in this Agreement and agree to be bound by its terms and conditions. I further understand that if the student listed above is legally authorized to enter into a binding legal contract, a guarantor is not required. I nonetheless voluntarily commit to provide the guaranty set forth above, confirm that I have read the Notice to Guarantor on the back of this Agreement, and agree to be bound by the terms of the guaranty.

Signature of Guarantor: _____
Print Name: _____
Date of Birth: _____
Address: _____
Social Security Number: _____



PROGRAM DESCRIPTION

A full description of the Propel Career Academy program identified on the front of this Enrollment Agreement (the "Program") and the Student Catalog can be found at www.propelcareeracademy.com. Propel Career Academy reserves the right to update or substitute any content or component as appropriate. Propel Career Academy 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 in this Enrollment Agreement includes (a) your Tuition which covers all instructional content, course materials (for term of class), 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 books and labs 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 WORK

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

PAYMENT PLANS

Under the Full Pay Payment option, the full amount of the Yearly Program Price is due with your enrollment. Under the Semester Payment option, the full amount of the Semester Program Price is due with your enrollment. Under the Monthly Auto Pay or Monthly Mail Pay options, your first payment is due on the first month of classes and subsequent payments are due on the same day or the next closest business day in each following month as described below on 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 in each Semester, you are obligated to pay the full amount of the Program Price associated with your payment plan for the Semester in which you have enrolled as well as any outstanding balance from previous Semesters. Please also note that under the Monthly Auto Pay option, (a) Propel Career Academy reserves the right to debit your account or card for any amount up to and including the amount then due on your outstanding balance for the Semesters in which you have enrolled up to that point, (b) if Propel Career Academy is unable to access the account or card you have designated for automatic monthly payments for more than one month, then you will automatically be transferred to the Monthly Mail Pay plan and you will be charged the additional amount associated with that payment plan, and (c) if a payment default occurs as a result of your maintaining insufficient funds in your account or on your card, Propel Career Academy reserves the right to charge a nonsufficient funds fee (NSF) up to the maximum amount permitted by law.

TRUTH IN LENDING STATEMENT

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	AMOUNT FINANCED	TOTAL OF PAYMENTS
The cost of your credit as a yearly rate	The dollar amount the credit will cost you	The amount of credit provided to you or on your behalf	The amount you will have paid after you have made all payments as scheduled.
7.00%	\$ 4095.93	\$ 15464.25	\$ 19560.18

Your Payment schedule will be

Number of Payment	Amount of Payments	When Payments Are Due
84	\$ 233.40	Monthly beginning on 08/01/2022 and ending 10/01/2029

LATE PAYMENTS

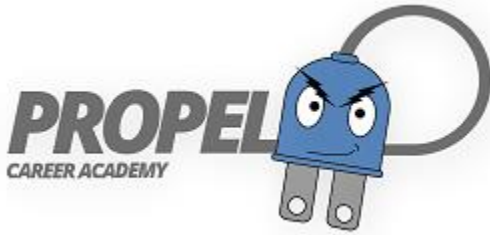
You will be charged a Late Fee of \$25.00 if your monthly payment is late by 10 days or more. If you do not pay the overdue amount and late fee within 40 days, Propel Career Academy reserves the right to suspend your enrollment in the Program immediately and require you to pay the outstanding balance 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 Propel Career Academy to collect amounts owed.

FORBEARANCE:

Students may place their account in Forbearance for the duration of their educational program. During such forbearance interest will continue to accrue at the Annual Percentage Rate (APR) specified in Appendix A loan Amortization Schedule. Accrued Interest will be added to the overall loan amount once payment have resumed. During Forbearance students may make interest payments.

JOB PLACEMENT AND OTHER REQUIREMENTS:

Propel Career Academy is accredited nationally by National Center for Construction Education and Research and Department of Labor office of Apprenticeship. 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. Propel Career Academy 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 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 Propel Career Academy Catalog. 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 Propel Career Academy; **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 Propel Career Academy 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 Propel Career Academy will retain the Non-Refundable Registration Fee and you will remain responsible for paying Propel Career Academy 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 Propel Career Academy shall be entitled to receive the entire Program Tuition and the Non-Refundable Registration Fee if you cancel (a) more than 6 months after your enrollment, or
- (d) after completing more than 50% of the Program assignments. All refunds will be issued within 30 days of Propel Career Academy receipt of your notice of cancellation.

GI BILL BENEFITS:

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

Program Materials Copyright Notice:

Propel Career Academy 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 Propel Career Academy provides to you without Propel Career Academy'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 Propel Career Academy and you regarding your enrollment in your Propel Career Academy program and may be amended only by written agreement between us. These terms shall be governed by and construed under the laws of the State of Texas.

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 Propel Career Academy 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 must, and that you want to accept this responsibility. Propel Career Academy 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 the provisions of this Enrollment Agreement before you sign it as a guarantor.

COMPLAINTS:

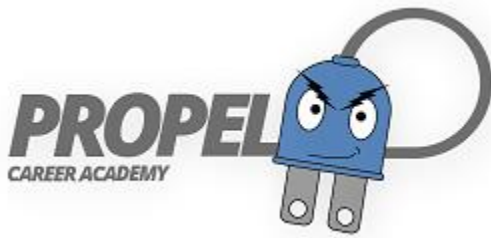
A student who is dissatisfied with the school director's response can file a complaint with the Texas Workforce Commission:

**Texas Workforce Commission
Career Schools and Colleges, Room 226T
101 East 15th Street
Austin, Texas 78778-0001
Phone: (512) 936-3100**

Information on filing a complaint with TWC can be found on TWC's Career Schools and Colleges Website at [texasworkforce.org/career schools](http://texasworkforce.org/career%20schools).

A student may also file a written complaint with the National Center for Construction Education and Research. Complaints to the Association must be in writing. They should be sent to:

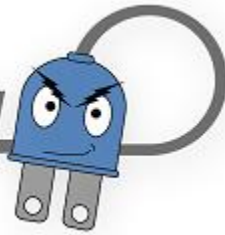
**National Center for Construction Education and Research
Attention:
NCCER
13614 Progress Boulevard
Alachua, FL 32615
1-888-622-3720**



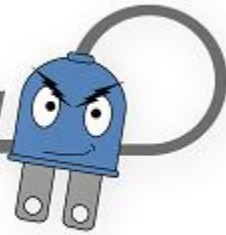
Appendix A: Monthly Payment Amortization Schedules

	84 Months
Total Tuition	\$ 15,464.25
Monthly Payment No Interest	184.10
Annual Interest Rate	7%
Monthly Interest	0.58333%
Payments Per Year	12
Loan Term Years	7
Total Monthly Payments	84
Monthly Payments with Interest	\$ 233.40
Total Principal & Interest Financed	\$ 19,560.18
Total Interest	\$4,095.93

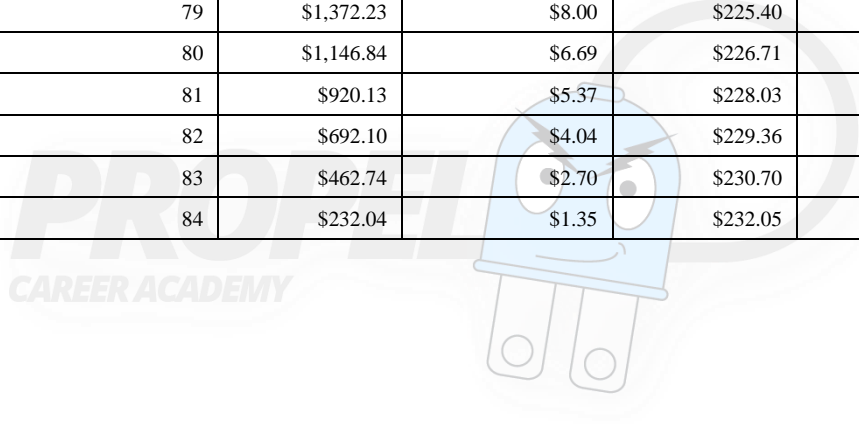
		Interest	Principal	Payment	Balance
1	\$15,464.25	\$90.21	\$143.19	\$233.40	\$15,321.06
2	\$15,321.06	\$89.37	\$144.03	\$233.40	\$15,177.04
3	\$15,177.04	\$88.53	\$144.87	\$233.40	\$15,032.17
4	\$15,032.17	\$87.69	\$145.71	\$233.40	\$14,886.46
5	\$14,886.46	\$86.84	\$146.56	\$233.40	\$14,739.90
6	\$14,739.90	\$85.98	\$147.42	\$233.40	\$14,592.49
7	\$14,592.49	\$85.12	\$148.28	\$233.40	\$14,444.22
8	\$14,444.22	\$84.26	\$149.14	\$233.40	\$14,295.08
9	\$14,295.08	\$83.39	\$150.01	\$233.40	\$14,145.07
10	\$14,145.07	\$82.51	\$150.89	\$233.40	\$13,994.18
11	\$13,994.18	\$81.63	\$151.77	\$233.40	\$13,842.42
12	\$13,842.42	\$80.75	\$152.65	\$233.40	\$13,689.77
13	\$13,689.77	\$79.86	\$153.54	\$233.40	\$13,536.23
14	\$13,536.23	\$78.96	\$154.44	\$233.40	\$13,381.79
15	\$13,381.79	\$78.06	\$155.34	\$233.40	\$13,226.46
16	\$13,226.46	\$77.15	\$156.25	\$233.40	\$13,070.22
17	\$13,070.22	\$76.24	\$157.16	\$233.40	\$12,913.06
18	\$12,913.06	\$75.33	\$158.07	\$233.40	\$12,754.99
19	\$12,754.99	\$74.40	\$159.00	\$233.40	\$12,596.00
20	\$12,596.00	\$73.48	\$159.92	\$233.40	\$12,436.08
21	\$12,436.08	\$72.54	\$160.86	\$233.40	\$12,275.22
22	\$12,275.22	\$71.61	\$161.79	\$233.40	\$12,113.43
23	\$12,113.43	\$70.66	\$162.74	\$233.40	\$11,950.70
24	\$11,950.70	\$69.71	\$163.69	\$233.40	\$11,787.00

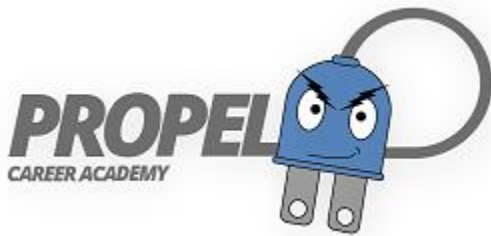


25	\$11,787.01	\$68.76	\$164.64	\$233.40	\$11,622.37
26	\$11,622.37	\$67.80	\$165.60	\$233.40	\$11,456.77
27	\$11,456.77	\$66.83	\$166.57	\$233.40	\$11,290.21
28	\$11,290.21	\$65.86	\$167.54	\$233.40	\$11,122.67
29	\$11,122.67	\$64.88	\$168.52	\$233.40	\$10,954.16
30	\$10,954.16	\$63.90	\$169.50	\$233.40	\$10,784.66
31	\$10,784.66	\$62.91	\$170.49	\$233.40	\$10,614.17
32	\$10,614.17	\$61.92	\$171.48	\$233.40	\$10,442.69
33	\$10,442.69	\$60.92	\$172.48	\$233.40	\$10,270.21
34	\$10,270.21	\$59.91	\$173.49	\$233.40	\$10,096.72
35	\$10,096.72	\$58.90	\$174.50	\$233.40	\$9,922.22
36	\$9,922.22	\$57.88	\$175.52	\$233.40	\$9,746.70
37	\$9,746.70	\$56.86	\$176.54	\$233.40	\$9,570.16
38	\$9,570.16	\$55.83	\$177.57	\$233.40	\$9,392.59
39	\$9,392.59	\$54.79	\$178.61	\$233.40	\$9,213.99
40	\$9,213.99	\$53.75	\$179.65	\$233.40	\$9,034.34
41	\$9,034.34	\$52.70	\$180.70	\$233.40	\$8,853.64
42	\$8,853.64	\$51.65	\$181.75	\$233.40	\$8,671.89
43	\$8,671.89	\$50.59	\$182.81	\$233.40	\$8,489.08
44	\$8,489.08	\$49.52	\$183.88	\$233.40	\$8,305.20
45	\$8,305.20	\$48.45	\$184.95	\$233.40	\$8,120.25
46	\$8,120.25	\$47.37	\$186.03	\$233.40	\$7,934.22
47	\$7,934.22	\$46.28	\$187.12	\$233.40	\$7,747.11
49	\$7,558.90	\$44.09	\$189.31	\$233.40	\$7,369.60
50	\$7,369.60	\$42.99	\$190.41	\$233.40	\$7,179.19
51	\$7,179.19	\$41.88	\$191.52	\$233.40	\$6,987.67
52	\$6,987.67	\$40.76	\$192.64	\$233.40	\$6,795.04
53	\$6,795.04	\$39.64	\$193.76	\$233.40	\$6,601.28
54	\$6,601.28	\$38.51	\$194.89	\$233.40	\$6,406.39
55	\$6,406.39	\$37.37	\$196.03	\$233.40	\$6,210.36
56	\$6,210.36	\$36.23	\$197.17	\$233.40	\$6,013.19
57	\$6,013.19	\$35.08	\$198.32	\$233.40	\$5,814.87
58	\$5,814.87	\$33.92	\$199.48	\$233.40	\$5,615.40
59	\$5,615.40	\$32.76	\$200.64	\$233.40	\$5,414.76
60	\$5,414.76	\$31.59	\$201.81	\$233.40	\$5,212.94
61	\$5,212.94	\$30.41	\$202.99	\$233.40	\$5,009.96
62	\$5,009.96	\$29.22	\$204.18	\$233.40	\$4,805.78
63	\$4,805.78	\$28.03	\$205.37	\$233.40	\$4,600.42
64	\$4,600.42	\$26.84	\$206.56	\$233.40	\$4,393.86
65	\$4,393.86	\$25.63	\$207.77	\$233.40	\$4,186.09



66	\$4,186.09	\$24.42	\$208.98	\$233.40	\$3,977.12
67	\$3,977.12	\$23.20	\$210.20	\$233.40	\$3,766.92
68	\$3,766.92	\$21.97	\$211.43	\$233.40	\$3,555.50
69	\$3,555.50	\$20.74	\$212.66	\$233.40	\$3,342.84
70	\$3,342.84	\$19.50	\$213.90	\$233.40	\$3,128.94
71	\$3,128.94	\$18.25	\$215.15	\$233.40	\$2,913.80
72	\$2,913.80	\$17.00	\$216.40	\$233.40	\$2,697.40
73	\$2,697.40	\$15.73	\$217.67	\$233.40	\$2,479.73
74	\$2,479.73	\$14.47	\$218.93	\$233.40	\$2,260.80
75	\$2,260.80	\$13.19	\$220.21	\$233.40	\$2,040.59
76	\$2,040.59	\$11.90	\$221.50	\$233.40	\$1,819.10
77	\$1,819.10	\$10.61	\$222.79	\$233.40	\$1,596.31
78	\$1,596.31	\$9.31	\$224.09	\$233.40	\$1,372.23
79	\$1,372.23	\$8.00	\$225.40	\$233.40	\$1,146.84
80	\$1,146.84	\$6.69	\$226.71	\$233.40	\$920.13
81	\$920.13	\$5.37	\$228.03	\$233.40	\$692.10
82	\$692.10	\$4.04	\$229.36	\$233.40	\$462.74
83	\$462.74	\$2.70	\$230.70	\$233.40	\$232.04
84	\$232.04	\$1.35	\$232.05	\$233.40	\$0.00

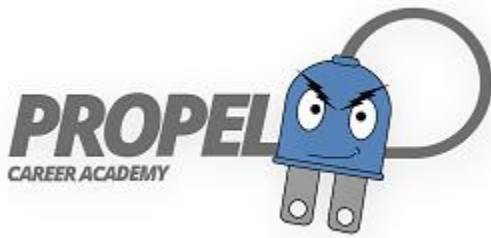




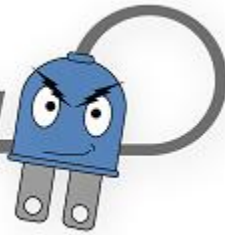
72 Months

Total Tuition	\$ 15,464.25
Monthly Payment No Interest	214.78
Annual Interest Rate	6%
Monthly Interest	0.50000%
Payments Per Year	12
Loan Term Years	6
Total Monthly Payments	72
Monthly Payments with Interest	\$ 256.29
Total Principal & Interest Financed	\$ 18,452.66
Total Interest	\$2,988.41

		Interest	Principal	Payment	Balance
1	\$15,464.25	\$77.32	\$178.97	\$256.29	\$15,285.28
2	\$15,285.28	\$76.43	\$179.86	\$256.29	\$15,105.42
3	\$15,105.42	\$75.53	\$180.76	\$256.29	\$14,924.66
4	\$14,924.66	\$74.62	\$181.67	\$256.29	\$14,743.00
5	\$14,743.00	\$73.71	\$182.58	\$256.29	\$14,560.43
6	\$14,560.43	\$72.80	\$183.49	\$256.29	\$14,376.94
7	\$14,376.94	\$71.88	\$184.41	\$256.29	\$14,192.54
8	\$14,192.54	\$70.96	\$185.33	\$256.29	\$14,007.21
9	\$14,007.21	\$70.04	\$186.25	\$256.29	\$13,820.96
10	\$13,820.96	\$69.10	\$187.19	\$256.29	\$13,633.78
11	\$13,633.78	\$68.17	\$188.12	\$256.29	\$13,445.66
12	\$13,445.66	\$67.23	\$189.06	\$256.29	\$13,256.60
13	\$13,256.60	\$66.28	\$190.01	\$256.29	\$13,066.60
14	\$13,066.60	\$65.33	\$190.96	\$256.29	\$12,875.64
15	\$12,875.64	\$64.38	\$191.91	\$256.29	\$12,683.74
16	\$12,683.74	\$63.42	\$192.87	\$256.29	\$12,490.87
17	\$12,490.87	\$62.45	\$193.84	\$256.29	\$12,297.03
18	\$12,297.03	\$61.49	\$194.80	\$256.29	\$12,102.23
19	\$12,102.23	\$60.51	\$195.78	\$256.29	\$11,906.46
20	\$11,906.46	\$59.53	\$196.76	\$256.29	\$11,709.70
21	\$11,709.70	\$58.55	\$197.74	\$256.29	\$11,511.96
22	\$11,511.96	\$57.56	\$198.73	\$256.29	\$11,313.23
23	\$11,313.23	\$56.57	\$199.72	\$256.29	\$11,113.51
24	\$11,113.51	\$55.57	\$200.72	\$256.29	\$10,912.79
25	\$10,912.79	\$54.56	\$201.73	\$256.29	\$10,711.07
26	\$10,711.07	\$53.56	\$202.73	\$256.29	\$10,508.34
27	\$10,508.34	\$52.54	\$203.75	\$256.29	\$10,304.59



28	\$10,304.59	\$51.52	\$204.77	\$256.29	\$10,099.83
29	\$10,099.83	\$50.50	\$205.79	\$256.29	\$9,894.04
30	\$9,894.04	\$49.47	\$206.82	\$256.29	\$9,687.22
31	\$9,687.22	\$48.44	\$207.85	\$256.29	\$9,479.37
32	\$9,479.37	\$47.40	\$208.89	\$256.29	\$9,270.48
33	\$9,270.48	\$46.35	\$209.94	\$256.29	\$9,060.55
34	\$9,060.55	\$45.30	\$210.99	\$256.29	\$8,849.56
35	\$8,849.56	\$44.25	\$212.04	\$256.29	\$8,637.52
36	\$8,637.52	\$43.19	\$213.10	\$256.29	\$8,424.42
37	\$8,424.42	\$42.12	\$214.17	\$256.29	\$8,210.26
38	\$8,210.26	\$41.05	\$215.24	\$256.29	\$7,995.02
39	\$7,995.02	\$39.98	\$216.31	\$256.29	\$7,778.71
40	\$7,778.71	\$38.89	\$217.40	\$256.29	\$7,561.32
41	\$7,561.32	\$37.81	\$218.48	\$256.29	\$7,342.84
42	\$7,342.84	\$36.71	\$219.58	\$256.29	\$7,123.26
43	\$7,123.26	\$35.62	\$220.67	\$256.29	\$6,902.59
44	\$6,902.59	\$34.51	\$221.78	\$256.29	\$6,680.82
45	\$6,680.82	\$33.40	\$222.89	\$256.29	\$6,457.93
46	\$6,457.93	\$32.29	\$224.00	\$256.29	\$6,233.94
47	\$6,233.94	\$31.17	\$225.12	\$256.29	\$6,008.82
48	\$6,008.82	\$30.04	\$226.25	\$256.29	\$5,782.58
49	\$5,782.58	\$28.91	\$227.38	\$256.29	\$5,555.20
50	\$5,555.20	\$27.78	\$228.51	\$256.29	\$5,326.69
51	\$5,326.69	\$26.63	\$229.66	\$256.29	\$5,097.04
52	\$5,097.04	\$25.49	\$230.80	\$256.29	\$4,866.23
53	\$4,866.23	\$24.33	\$231.96	\$256.29	\$4,634.28
54	\$4,634.28	\$23.17	\$233.12	\$256.29	\$4,401.16
55	\$4,401.16	\$22.01	\$234.28	\$256.29	\$4,166.88
56	\$4,166.88	\$20.83	\$235.46	\$256.29	\$3,931.43
57	\$3,931.43	\$19.66	\$236.63	\$256.29	\$3,694.80
58	\$3,694.80	\$18.47	\$237.82	\$256.29	\$3,456.98
59	\$3,456.98	\$17.28	\$239.01	\$256.29	\$3,217.98
60	\$3,217.98	\$16.09	\$240.20	\$256.29	\$2,977.78
61	\$2,977.78	\$14.89	\$241.40	\$256.29	\$2,736.39
62	\$2,736.39	\$13.68	\$242.61	\$256.29	\$2,493.78
63	\$2,493.78	\$12.47	\$243.82	\$256.29	\$2,249.96
64	\$2,249.96	\$11.25	\$245.04	\$256.29	\$2,004.92
65	\$2,004.92	\$10.02	\$246.27	\$256.29	\$1,758.66
66	\$1,758.66	\$8.79	\$247.50	\$256.29	\$1,511.17
67	\$1,511.17	\$7.56	\$248.73	\$256.29	\$1,262.44

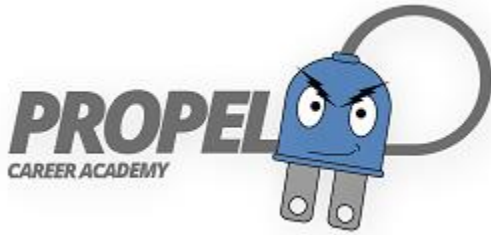


68	\$1,262.44	\$6.31	\$249.98	\$256.29	\$1,012.46
69	\$1,012.46	\$5.06	\$251.23	\$256.29	\$761.24
70	\$761.24	\$3.81	\$252.48	\$256.29	\$508.76
71	\$508.76	\$2.54	\$253.75	\$256.19	\$255.01
72	\$255.01	\$1.28	\$255.01	\$256.17	\$0.00

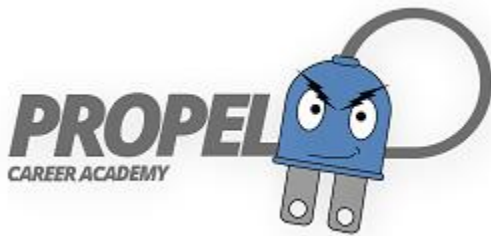
60 Months

Total Tuition	\$ 15,464.25
Monthly Payment No Interest	257.74
Annual Interest Rate	5%
Monthly Interest	0.41667%
Payments Per Year	12
Loan Term Years	5
Total Monthly Payments	60
Monthly Payments with Interest	\$ 291.83
Total Principal & Interest Financed	\$ 17,509.75
Total Interest	\$2,045.50

		Interest	Principal	Payment	Balance
1	\$15,464.25	\$64.43	\$227.40	\$291.83	\$15,236.85
2	\$15,236.85	\$63.49	\$228.34	\$291.83	\$15,008.51
3	\$15,008.51	\$62.54	\$229.29	\$291.83	\$14,779.22
4	\$14,779.22	\$61.58	\$230.25	\$291.83	\$14,548.97
5	\$14,548.97	\$60.62	\$231.21	\$291.83	\$14,317.76
6	\$14,317.76	\$59.66	\$232.17	\$291.83	\$14,085.59
7	\$14,085.59	\$58.69	\$233.14	\$291.83	\$13,852.45
8	\$13,852.45	\$57.72	\$234.11	\$291.83	\$13,618.34
9	\$13,618.34	\$56.74	\$235.09	\$291.83	\$13,383.25
10	\$13,383.25	\$55.76	\$236.07	\$291.83	\$13,147.19
11	\$13,147.19	\$54.78	\$237.05	\$291.83	\$12,910.14
12	\$12,910.14	\$53.79	\$238.04	\$291.83	\$12,672.10
13	\$12,672.10	\$52.80	\$239.03	\$291.83	\$12,433.07
14	\$12,433.07	\$51.80	\$240.03	\$291.83	\$12,193.04
15	\$12,193.04	\$50.80	\$241.03	\$291.83	\$11,952.02
16	\$11,952.02	\$49.80	\$242.03	\$291.83	\$11,709.99
17	\$11,709.99	\$48.79	\$243.04	\$291.83	\$11,466.95
18	\$11,466.95	\$47.78	\$244.05	\$291.83	\$11,222.90
19	\$11,222.90	\$46.76	\$245.07	\$291.83	\$10,977.83
20	\$10,977.83	\$45.74	\$246.09	\$291.83	\$10,731.75
21	\$10,731.75	\$44.72	\$247.11	\$291.83	\$10,484.63
22	\$10,484.63	\$43.69	\$248.14	\$291.83	\$10,236.49



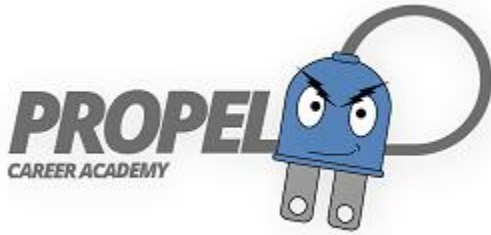
23	\$10,236.49	\$42.65	\$249.18	\$291.83	\$9,987.31
24	\$9,987.31	\$41.61	\$250.22	\$291.83	\$9,737.10
25	\$9,737.10	\$40.57	\$251.26	\$291.83	\$9,485.84
26	\$9,485.84	\$39.52	\$252.31	\$291.83	\$9,233.53
27	\$9,233.53	\$38.47	\$253.36	\$291.83	\$8,980.18
28	\$8,980.18	\$37.42	\$254.41	\$291.83	\$8,725.76
29	\$8,725.76	\$36.36	\$255.47	\$291.83	\$8,470.29
30	\$8,470.29	\$35.29	\$256.54	\$291.83	\$8,213.75
31	\$8,213.75	\$34.22	\$257.61	\$291.83	\$7,956.15
32	\$7,956.15	\$33.15	\$258.68	\$291.83	\$7,697.47
33	\$7,697.47	\$32.07	\$259.76	\$291.83	\$7,437.71
34	\$7,437.71	\$30.99	\$260.84	\$291.83	\$7,176.87
35	\$7,176.87	\$29.90	\$261.93	\$291.83	\$6,914.95
36	\$6,914.95	\$28.81	\$263.02	\$291.83	\$6,651.93
37	\$6,651.93	\$27.72	\$264.11	\$291.83	\$6,387.82
38	\$6,387.82	\$26.62	\$265.21	\$291.83	\$6,122.60
39	\$6,122.60	\$25.51	\$266.32	\$291.83	\$5,856.29
40	\$5,856.29	\$24.40	\$267.43	\$291.83	\$5,588.86
41	\$5,588.86	\$23.29	\$268.54	\$291.83	\$5,320.32
42	\$5,320.32	\$22.17	\$269.66	\$291.83	\$5,050.65
43	\$5,050.65	\$21.04	\$270.79	\$291.83	\$4,779.87
44	\$4,779.87	\$19.92	\$271.91	\$291.83	\$4,507.96
45	\$4,507.96	\$18.78	\$273.05	\$291.83	\$4,234.91
46	\$4,234.91	\$17.65	\$274.18	\$291.83	\$3,960.72
47	\$3,960.72	\$16.50	\$275.33	\$291.83	\$3,685.40
48	\$3,685.40	\$15.36	\$276.47	\$291.83	\$3,408.92
49	\$3,408.92	\$14.20	\$277.63	\$291.83	\$3,131.30
50	\$3,131.30	\$13.05	\$278.78	\$291.83	\$2,852.52
51	\$2,852.52	\$11.89	\$279.94	\$291.83	\$2,572.57
52	\$2,572.57	\$10.72	\$281.11	\$291.83	\$2,291.46
53	\$2,291.46	\$9.55	\$282.28	\$291.83	\$2,009.18
54	\$2,009.18	\$8.37	\$283.46	\$291.83	\$1,725.72
55	\$1,725.72	\$7.19	\$284.64	\$291.83	\$1,441.08
56	\$1,441.08	\$6.00	\$285.83	\$291.83	\$1,155.26
57	\$1,155.26	\$4.81	\$287.02	\$291.83	\$868.24
58	\$868.24	\$3.62	\$288.21	\$291.83	\$580.03
59	\$580.03	\$2.42	\$289.41	\$291.83	\$290.62
60	\$290.62	\$1.21	\$290.62	\$291.78	\$0.00



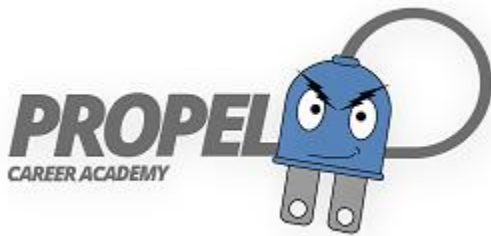
48 Months

Total Tuition	\$ 15,464.25
Monthly Payment No Interest	322.17
Annual Interest Rate	4%
Monthly Interest	0.33333%
Payments Per Year	12
Loan Term Years	4
Total Monthly Payments	48
Monthly Payments with Interest	\$ 349.17
Total Principal & Interest Financed	\$ 16,760.06
Total Interest	\$1,295.81

		Interest	Principal	Payment	Balance
1	\$15,464.25	\$51.55	\$297.62	\$349.17	\$15,166.63
2	\$15,166.63	\$50.56	\$298.61	\$349.17	\$14,868.02
3	\$14,868.02	\$49.56	\$299.61	\$349.17	\$14,568.41
4	\$14,568.41	\$48.56	\$300.61	\$349.17	\$14,267.80
5	\$14,267.80	\$47.56	\$301.61	\$349.17	\$13,966.19
6	\$13,966.19	\$46.55	\$302.62	\$349.17	\$13,663.58
7	\$13,663.58	\$45.55	\$303.62	\$349.17	\$13,359.96
8	\$13,359.96	\$44.53	\$304.64	\$349.17	\$13,055.32
9	\$13,055.32	\$43.52	\$305.65	\$349.17	\$12,749.67
10	\$12,749.67	\$42.50	\$306.67	\$349.17	\$12,443.00
11	\$12,443.00	\$41.48	\$307.69	\$349.17	\$12,135.31
12	\$12,135.31	\$40.45	\$308.72	\$349.17	\$11,826.59
13	\$11,826.59	\$39.42	\$309.75	\$349.17	\$11,516.85
14	\$11,516.85	\$38.39	\$310.78	\$349.17	\$11,206.07
15	\$11,206.07	\$37.35	\$311.82	\$349.17	\$10,894.25
16	\$10,894.25	\$36.31	\$312.86	\$349.17	\$10,581.40
17	\$10,581.40	\$35.27	\$313.90	\$349.17	\$10,267.50
18	\$10,267.50	\$34.23	\$314.94	\$349.17	\$9,952.56
19	\$9,952.56	\$33.18	\$315.99	\$349.17	\$9,636.57
20	\$9,636.57	\$32.12	\$317.05	\$349.17	\$9,319.52
21	\$9,319.52	\$31.07	\$318.10	\$349.17	\$9,001.42
22	\$9,001.42	\$30.00	\$319.17	\$349.17	\$8,682.25
23	\$8,682.25	\$28.94	\$320.23	\$349.17	\$8,362.03
24	\$8,362.03	\$27.87	\$321.30	\$349.17	\$8,040.73
25	\$8,040.73	\$26.80	\$322.37	\$349.17	\$7,718.37
26	\$7,718.37	\$25.73	\$323.44	\$349.17	\$7,394.93



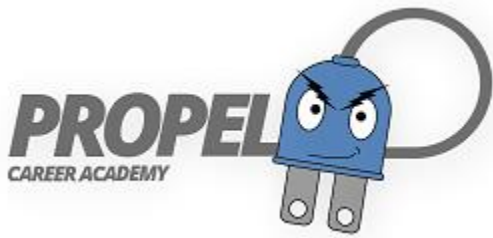
27	\$7,394.93	\$24.65	\$324.52	\$349.17	\$7,070.41
28	\$7,070.41	\$23.57	\$325.60	\$349.17	\$6,744.81
29	\$6,744.81	\$22.48	\$326.69	\$349.17	\$6,418.12
30	\$6,418.12	\$21.39	\$327.78	\$349.17	\$6,090.35
31	\$6,090.35	\$20.30	\$328.87	\$349.17	\$5,761.48
32	\$5,761.48	\$19.20	\$329.97	\$349.17	\$5,431.52
33	\$5,431.52	\$18.11	\$331.06	\$349.17	\$5,100.45
34	\$5,100.45	\$17.00	\$332.17	\$349.17	\$4,768.29
35	\$4,768.29	\$15.89	\$333.28	\$349.17	\$4,435.01
36	\$4,435.01	\$14.78	\$334.39	\$349.17	\$4,100.63
37	\$4,100.63	\$13.67	\$335.50	\$349.17	\$3,765.13
38	\$3,765.13	\$12.55	\$336.62	\$349.17	\$3,428.51
39	\$3,428.51	\$11.43	\$337.74	\$349.17	\$3,090.77
40	\$3,090.77	\$10.30	\$338.87	\$349.17	\$2,751.91
41	\$2,751.91	\$9.17	\$340.00	\$349.17	\$2,411.91
42	\$2,411.91	\$8.04	\$341.13	\$349.17	\$2,070.78
43	\$2,070.78	\$6.90	\$342.27	\$349.17	\$1,728.52
44	\$1,728.52	\$5.76	\$343.41	\$349.17	\$1,385.11
45	\$1,385.11	\$4.62	\$344.55	\$349.17	\$1,040.56
46	\$1,040.56	\$3.47	\$345.70	\$349.17	\$694.86
47	\$694.86	\$2.32	\$346.85	\$349.17	\$348.01
48	\$348.01	\$1.16	\$348.01	\$349.17	\$0.00



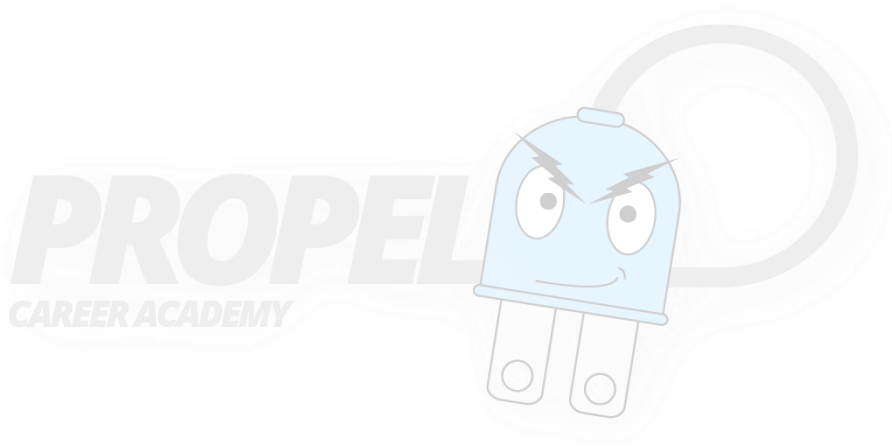
36 Months

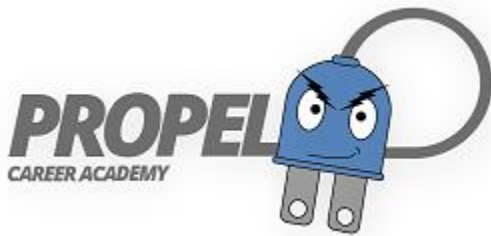
Total Tuition	\$ 15,464.25
Monthly Payment No Interest	429.56
Annual Interest Rate	3%
Monthly Interest	0.25000%
Payments Per Year	12
Loan Term Years	3
Total Monthly Payments	36
Monthly Payments with Interest	\$ 449.72
Total Principal & Interest Financed	\$ 16,189.92
Total Interest	\$ 725.67

		Interest	Principal	Payment	Balance
1	\$15,464.25	\$38.66	\$411.06	\$449.72	\$15,053.19
2	\$15,053.19	\$37.63	\$412.09	\$449.72	\$14,641.11
3	\$14,641.11	\$36.60	\$413.12	\$449.72	\$14,227.99
4	\$14,227.99	\$35.57	\$414.15	\$449.72	\$13,813.84
5	\$13,813.84	\$34.53	\$415.19	\$449.72	\$13,398.66
6	\$13,398.66	\$33.50	\$416.22	\$449.72	\$12,982.43
7	\$12,982.43	\$32.46	\$417.26	\$449.72	\$12,565.17
8	\$12,565.17	\$31.41	\$418.31	\$449.72	\$12,146.86
9	\$12,146.86	\$30.37	\$419.35	\$449.72	\$11,727.51
10	\$11,727.51	\$29.32	\$420.40	\$449.72	\$11,307.11
11	\$11,307.11	\$28.27	\$421.45	\$449.72	\$10,885.66
12	\$10,885.66	\$27.21	\$422.51	\$449.72	\$10,463.16
13	\$10,463.16	\$26.16	\$423.56	\$449.72	\$10,039.59
14	\$10,039.59	\$25.10	\$424.62	\$449.72	\$9,614.97
15	\$9,614.97	\$24.04	\$425.68	\$449.72	\$9,189.29
16	\$9,189.29	\$22.97	\$426.75	\$449.72	\$8,762.55
17	\$8,762.55	\$21.91	\$427.81	\$449.72	\$8,334.73
18	\$8,334.73	\$20.84	\$428.88	\$449.72	\$7,905.85
19	\$7,905.85	\$19.76	\$429.96	\$449.72	\$7,475.90
20	\$7,475.90	\$18.69	\$431.03	\$449.72	\$7,044.87
21	\$7,044.87	\$17.61	\$432.11	\$449.72	\$6,612.76
22	\$6,612.76	\$16.53	\$433.19	\$449.72	\$6,179.57
23	\$6,179.57	\$15.45	\$434.27	\$449.72	\$5,745.30
24	\$5,745.30	\$14.36	\$435.36	\$449.72	\$5,309.95
25	\$5,309.95	\$13.27	\$436.45	\$449.72	\$4,873.50
26	\$4,873.50	\$12.18	\$437.54	\$449.72	\$4,435.97



27	\$4,435.97	\$11.09	\$438.63	\$449.72	\$3,997.34
28	\$3,997.34	\$9.99	\$439.73	\$449.72	\$3,557.61
29	\$3,557.61	\$8.89	\$440.83	\$449.72	\$3,116.79
30	\$3,116.79	\$7.79	\$441.93	\$449.72	\$2,674.86
31	\$2,674.86	\$6.69	\$443.03	\$449.72	\$2,231.83
32	\$2,231.83	\$5.58	\$444.14	\$449.72	\$1,787.69
33	\$1,787.69	\$4.47	\$445.25	\$449.72	\$1,342.44
34	\$1,342.44	\$3.36	\$446.36	\$449.72	\$896.08
35	\$896.08	\$2.24	\$447.48	\$449.72	\$448.60
36	\$448.60	\$1.12	\$448.60	\$449.72	\$0.00

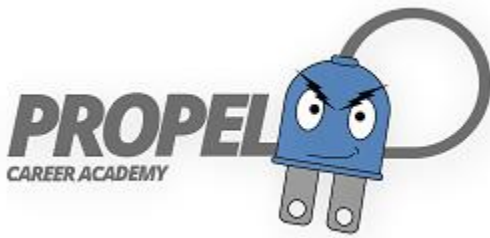




24 Months

Total Tuition	\$	15,464.25
Monthly Payment No Interest		644.34
Annual Interest Rate		2%
Monthly Interest		0.166667%
Payments Per Year		12
Loan Term Years		2
Total Monthly Payments		24
Monthly Payments with Interest	\$	657.85
Total Principal & Interest Financed	\$	15,788.49
Total Interest	\$	324.24

		Interest	Principal	Payment	Balance
1	\$15,464.25	\$25.77	\$632.08	\$657.85	\$14,832.17
2	\$14,832.17	\$24.72	\$633.13	\$657.85	\$14,199.04
3	\$14,199.04	\$23.67	\$634.18	\$657.85	\$13,564.85
4	\$13,564.85	\$22.61	\$635.24	\$657.85	\$12,929.60
5	\$12,929.60	\$21.55	\$636.30	\$657.85	\$12,293.30
6	\$12,293.30	\$20.49	\$637.36	\$657.85	\$11,655.94
7	\$11,655.94	\$19.43	\$638.42	\$657.85	\$11,017.51
8	\$11,017.51	\$18.36	\$639.49	\$657.85	\$10,378.02
9	\$10,378.02	\$17.30	\$640.55	\$657.85	\$9,737.46
10	\$9,737.46	\$16.23	\$641.62	\$657.85	\$9,095.84
11	\$9,095.84	\$15.16	\$642.69	\$657.85	\$8,453.14
12	\$8,453.14	\$14.09	\$643.76	\$657.85	\$7,809.38
13	\$7,809.38	\$13.02	\$644.83	\$657.85	\$7,164.54
14	\$7,164.54	\$11.94	\$645.91	\$657.85	\$6,518.63
15	\$6,518.63	\$10.86	\$646.99	\$657.85	\$5,871.64
16	\$5,871.64	\$9.79	\$648.06	\$657.85	\$5,223.57
17	\$5,223.57	\$8.71	\$649.14	\$657.85	\$4,574.43
18	\$4,574.43	\$7.62	\$650.23	\$657.85	\$3,924.20
19	\$3,924.20	\$6.54	\$651.31	\$657.85	\$3,272.88
20	\$3,272.88	\$5.45	\$652.40	\$657.85	\$2,620.49
21	\$2,620.49	\$4.37	\$653.48	\$657.85	\$1,967.00
22	\$1,967.00	\$3.28	\$654.57	\$657.85	\$1,312.42
23	\$1,312.42	\$2.19	\$655.66	\$657.85	\$656.76
24	\$656.76	\$1.09	\$656.76	\$657.85	\$0.00



12 Months

Total Tuition	\$ 15,464.25
Monthly Payment No Interest	1,288.69
Annual Interest Rate	0%
Monthly Interest	0.00000%
Payments Per Year	12
Loan Term Years	1
Total Monthly Payments	12
Monthly Payments with Interest	\$ 1,288.69
Total Principal & Interest Financed	\$ 15,464.25
Total Interest	\$ -

		Interest	Principal	Payment	Balance
1	\$15,464.25	\$0.00	\$1,288.69	\$1,288.69	\$14,175.56
2	\$14,175.56	\$0.00	\$1,288.69	\$1,288.69	\$12,886.88
3	\$12,886.88	\$0.00	\$1,288.69	\$1,288.69	\$11,598.19
4	\$11,598.19	\$0.00	\$1,288.69	\$1,288.69	\$10,309.50
5	\$10,309.50	\$0.00	\$1,288.69	\$1,288.69	\$9,020.81
6	\$9,020.81	\$0.00	\$1,288.69	\$1,288.69	\$7,732.13
7	\$7,732.13	\$0.00	\$1,288.69	\$1,288.69	\$6,443.44
8	\$6,443.44	\$0.00	\$1,288.69	\$1,288.69	\$5,154.75
9	\$5,154.75	\$0.00	\$1,288.69	\$1,288.69	\$3,866.06
10	\$3,866.06	\$0.00	\$1,288.69	\$1,288.69	\$2,577.38
11	\$2,577.38	\$0.00	\$1,288.69	\$1,288.69	\$1,288.69
12	\$1,288.69	\$0.00	\$1,288.69	\$1,288.69	\$0.00