

ENROLLMENT AGREEMENT

Dental Assistant Academy
2212 Street Rd
Bensalem, PA 19035
Dentalassistantacademy.com
513-855-5100

Student Name: _____

Date of Birth: _____

Present Address:

Telephone (home): _____

(Cell) _____

E-mail: _____

PROGRAM INFORMATION:

Program: Dental Assisting Start Date: _____

Program Length: 10 weeks, 60 clock hours

(Specified in clock hours)

This is a hybrid course. Upon graduation, every student will receive a certificate of completion in Dental Assisting

TUITION:

The total cost for the dental assisting program:

Tuition: \$4,550.00

Registration Fee \$125.00

Textbook \$90.00

Radiology exam study guide \$130.00

Total Program Costs \$4,895.00

We do not provide a uniform to our students. Scrubs are required during all classroom and lab time. Please choose neutral colors (black, grey) when buying scrubs. These can be purchased on Amazon for \$25.

Student Initial _____

*** The registration fee must accompany the enrollment agreement to secure a space in the program. Please note tuition is due and payable in advance. A student who is not current with his or her weekly payments cannot attend class. Payment in full must be received by the tenth week of class to receive a certificate of completion and radiography license. ***

TUITION PAYMENTS: Payable in full or by payment plan listed below.

Tuition and fee charges are subject to change at the discretion of the school. Any tuition or fee increases will become effective for the school term following student notification of the increase.

Students have the option of paying via cashier's check, check, credit card or payment plan.

1. A payment of \$125 is due with signing of the enrollment agreement.
2. Balance of tuition options
3. These options are available to all students

OPTION #1

-\$125.00 due with registration form
-\$4,770.00 **due before the start of class on the first day**
-Total \$4,895.00

OPTION #2

-\$125.00 due with registration form
- 5 x \$989.00 biweekly payments **as outlined on the payment schedule below**
-Total \$5,070.00 *option includes a \$35 ACH charge per auto withdrawal*

OPTION #3

-\$125.00 due with registration form
-\$1,000 down, collected with registration fee
- 5 x \$789.00 biweekly payments **as outlined on the payment schedule below**
-Total \$5,070.00 *option includes a \$35 ACH charge per auto withdrawal*

Student can pay via check/cashier's check for any payment plan to bypass ACH fee

Truth In Lending Payment Plan Conditions

Authority. This part, known as Regulation Z, is issued by the Bureau of Consumer Financial Protection to implement the Federal Truth in Lending Act, which is contained in title I of the Consumer Credit Protection Act, as amended (15 U.S.C. 1601 *et seq.*). This part also implements title XII, section 1204 of the Competitive Equality Banking Act of 1987 (Pub. L. 100-86, 101 Stat. 552). Furthermore, this part implements certain provisions of the Real Estate Settlement Procedures Act of 1974, as amended (12 U.S.C. 2601 *et seq.*). In addition, this part implements certain provisions of the Financial Institutions Reform, Recovery, and Enforcement Act, as amended (12 U.S.C. 3331 *et seq.*)

Student Initial _____

The Bureau's information-collection requirements contained in this part have been approved by the Office of Management and Budget (OMB) under the provisions of 44 U.S.C. 3501 *et seq.* and have been assigned OMB No. 3170-0015 (Truth in Lending).

(b) Purpose. The purpose of this part is to promote the informed use of consumer credit by requiring disclosures about its terms and cost, to ensure that consumers are provided with greater and more timely information on the nature and costs of the residential real estate settlement process, and to effect certain changes in the settlement process for residential real estate that will result in more effective advance disclosure to home buyers and sellers of settlement costs. The regulation also includes substantive protections. It gives consumers the right to cancel certain credit transactions that involve a lien on a consumer's principal dwelling, regulates certain credit card practices, and provides a means for fair and timely resolution of credit billing disputes. The regulation does not generally govern charges for consumer credit, except that several provisions in subpart G set forth special rules addressing certain charges applicable to credit card accounts under an open-end (not home-secured) consumer credit plan. The regulation requires a maximum interest rate to be stated in variable-rate contracts secured by the consumer's dwelling. It also imposes limitations on home-equity plans that are subject to the requirements of § [1026.40](#) and mortgages that are subject to the requirements of § [1026.32](#). The regulation prohibits certain acts or practices in connection with credit secured by a dwelling in § [1026.36](#), and credit secured by a consumer's principal dwelling in § [1026.35](#). The regulation also regulates certain practices of creditors who extend private education loans as defined in § [1026.46\(b\)\(5\)](#). In addition, it imposes certain limitations on increases in costs for mortgage transactions subject to § [1026.19\(e\)](#) and (f).

(c) Coverage.

Official interpretation of 1(c) Coverage

(1) In general, this part applies to each individual or business that offers or extends credit, other than a person excluded from coverage of this part by section 1029 of the Consumer Financial Protection Act of 2010, title X of the Dodd-Frank Wall Street Reform and Consumer Protection Act, Public Law 111-203, 124 Stat. 1376, when four conditions are met:

- (i)** The credit is offered or extended to consumers;
- (ii)** The offering or extension of credit is done regularly;
- (iii)** The credit is subject to a finance charge or is payable by a written agreement in more than four installments; and
- (iv)** The credit is primarily for personal, family, or household purposes.

(2) If a credit card is involved, however, certain provisions apply even if the credit is not subject to a finance charge, or is not payable by a written agreement in more than four installments, or if the credit card is to be used for business purposes.

Student Initial _____

(3) In addition, certain requirements of § [1026.40](#) apply to persons who are not creditors but who provide applications for home-equity plans to consumers.

(4) Furthermore, certain requirements of § [1026.57](#) apply to institutions of higher education.

(5) Except in transactions subject to § [1026.19\(e\)](#) and (f), no person is required to provide the disclosures required by sections 128(a)(16) through (19), 128(b)(4), 129C(f)(1), 129C(g)(2) and (3), 129D(h), or 129D(j)(1)(A) of the Truth in Lending Act, section 4(c) of the Real Estate Settlement Procedures Act, or the disclosure required prior to settlement by section 129C(h) of the Truth in Lending Act. Except in transactions subject to § [1026.20\(e\)](#), no person is required to provide the disclosure required by section 129D(j)(1)(B) of the Truth in Lending Act. Except in transactions subject to § [1026.39\(d\)\(5\)](#), no person becoming a creditor with respect to an existing residential mortgage loan is required to provide the disclosure required by section 129C(h) of the Truth in Lending Act.

Official interpretation of Paragraph 1(c)(5).

(d) Organization. The regulation is divided into subparts and appendices as follows:

Official interpretation of 1(d) Organization.

(1) Subpart A contains general information. It sets forth:

(i) The authority, purpose, coverage, and organization of the regulation;

(ii) The definitions of basic terms;

(iii) The transactions that are exempt from coverage; and

(iv) The method of determining the finance charge.

(2) Subpart B contains the rules for open-end credit. It requires that account-opening disclosures and periodic statements be provided, as well as additional disclosures for credit and charge card applications and solicitations and for home-equity plans subject to the requirements of § [1026.60](#) and § [1026.40](#), respectively. It also describes special rules that apply to credit card transactions, treatment of payments and credit balances,

procedures for resolving credit billing errors, annual percentage rate calculations, rescission requirements, and advertising.

(3) Subpart C relates to closed-end credit. It contains rules on disclosures, treatment of credit balances, annual percentage rate calculations, rescission requirements, and advertising.

(4) Subpart D contains rules on oral disclosures, disclosures in languages other than English, record retention, effect on state laws, state exemptions, and rate limitations.

Student Initial _____

(5) Subpart E contains special rules for mortgage transactions. Section [1026.32](#) requires certain disclosures and provides limitations for closed-end credit transactions and open-end credit plans that have rates or fees above specified amounts or certain prepayment penalties. Section [1026.33](#) requires special disclosures, including the total annual loan cost rate, for reverse mortgage transactions. Section [1026.34](#) prohibits specific acts and practices in connection with high-cost mortgages, as defined in § [1026.32\(a\)](#). Section [1026.35](#) prohibits specific acts and practices in connection with closed-end higher-priced mortgage loans, as defined in § [1026.35\(a\)](#). Section [1026.36](#) prohibits specific acts and practices in connection with an extension of credit secured by a dwelling. Sections 1026.37 and 1026.38 set forth special disclosure requirements for certain closed-end transactions secured by real property or a cooperative unit, as required by § [1026.19\(e\)](#) and (f).

Official interpretation of Paragraph 1(d)(5).

(6) Subpart F relates to private education loans. It contains rules on disclosures, limitations on changes in terms after approval, the right to cancel the loan, and limitations on co-branding in the marketing of private education loans.

(7) Subpart G relates to credit card accounts under an open-end (not home-secured) consumer credit plan (except for § [1026.57\(c\)](#), which applies to all open-end credit plans). Section [1026.51](#) contains rules on evaluation of a consumer's ability to make the required payments under the terms of an account. Section [1026.52](#) limits the fees that a consumer can be required to pay with respect to an open-end (not home-secured) consumer credit plan during the first year after account opening. Section [1026.53](#) contains rules on allocation of payments in excess of the minimum payment. Section [1026.54](#) sets forth certain limitations on the imposition of finance charges as the result

of a loss of a grace period. Section [1026.55](#) contains limitations on increases in annual percentage rates, fees, and charges for credit card accounts. Section [1026.56](#) prohibits the assessment of fees or charges for over-the-limit transactions unless the consumer affirmatively consents to the creditor's payment of over-the-limit transactions. Section [1026.57](#) sets forth rules for reporting and marketing of college student open-end credit. Section [1026.58](#) sets forth requirements for the Internet posting of credit card accounts under an open-end (not home-secured) consumer credit plan.

(8) Several appendices contain information such as the procedures for determinations about state laws, state exemptions and issuance of official interpretations, special rules for certain kinds of credit plans, and the rules for computing annual percentage rates in closed-end credit transactions and total-annual-loan-cost rates for reverse mortgage transactions.

(e) Enforcement and liability. Section 108 of the Truth in Lending Act contains the administrative enforcement provisions for that Act. Sections 112, 113, 130, 131, and 134 contain provisions relating to liability for failure to comply with the requirements of the Truth in Lending Act and the regulation. Section 1204(c) of title XII of the Competitive Equality Banking Act of 1987, Public Law 100-86, 101 Stat. 552, incorporates by reference administrative enforcement and civil liability provisions of sections 108 and 130 of the Truth in Lending Act. Section 19 of the Real Estate Settlement Procedures Act contains the administrative enforcement provisions for that Act.

Student Initial _____

Auto draft Payment Schedule

1st autopay the Monday before class 1

2nd the Monday before class 3

3rd the Monday before class 5

4th the Monday before class 7

Last Payment the Monday before class 9

We accept all major credit cards, checks and automatic withdrawal

CANCELLATION AND REFUND POLICY:

(a) *Refund and withdrawal policy-resident programs of 6 weeks or longer duration.*

(1) For a student canceling after the fifth calendar day following the date of enrollment as defined in § 73.132 (relating to application or registration fee) but prior to the beginning of classes, monies paid to the school shall be refunded except the nonrefundable amount of the application or registration fee as calculated in § 73.132.

(2) If a student enrolls and withdraws or discontinues after the term, semester or quarter has begun but prior to completion of the term, semester or quarter, the following minimum refunds apply:

(i) For a student withdrawing from or discontinuing the program during the first 7 calendar days of the term, semester or quarter, the tuition charges refunded by the school shall be at least 75% of the tuition for the term, semester or quarter, including all radiology fees and textbook fees.

(ii) For a student withdrawing from or discontinuing the program after the first 7 calendar days, but within the first 25% of the term, semester or quarter, the tuition charges refunded by the school shall be at least 55% of the tuition for the term, semester or quarter and shall not include any radiology fees and textbook fees.

(iii) For a student withdrawing or discontinuing after 25% but within 50% of the term, semester or quarter, the tuition charges refunded by the school shall be at least 30% of the tuition and shall not include any radiology fees and textbook fees.

(iv) For a student withdrawing from or discontinuing the program after 50% of the term, semester or quarter, the student is entitled to no refund.

(v) For refund computations, a term, semester or quarter may not exceed 18 weeks.

Refunds will be issued within 30 days of the date of student notification, or date of school determination (withdrawn due to absences or other criteria as specified in the school catalog).

22 Pa. Code § 73.134

§ 73.133. Refund in the event of rejection.

An applicant rejected by the school is entitled to a refund of monies paid.

§ 73.135. Termination date.

The termination date for refund computation purposes is the last date of recorded attendance of the resident student or the date the nonresident student requests cancellation.

Student Initial _____

COMPLAINT PROCEDURE

There is an individual at the school to whom questions or concerns may be directed regarding the school's satisfying the terms of the enrollment agreement. This individual will be the Program Director. The school is licensed by the Pennsylvania State Board of Private Licensed Schools. Questions or concerns that are not satisfactory resolved by the school may be brought to the attention of the Pennsylvania State Board of Private Licensed Schools, Division of Law Enforcement Education and Trade Schools:

Division of Postsecondary Proprietary Training
607 South Dr Floor E
Harrisburg, PA 17120

THE STUDENT UNDERSTANDS:

1. The School does not accept credit for previous education, training, work experience (experiential learning), or CLEP.
2. **The School does not guarantee job placement to graduates upon program/course completion or upon graduation.**
3. The School reserves the right to reschedule the program start date when the number of students scheduled is too small. If this occurs, all monies paid will be refunded to the student or may be applied to another term as an option.
4. The School will not be responsible for any statement of policy or procedure that does not appear in the School catalog.
5. The School reserves the right to discontinue the student's training for unsatisfactory progress, nonpayment of tuition or failure to abide by School rules. If this occurs, a student refund will be forgiven according to the refund policy stated above. If nonpayment occurs, a student will not earn any refund and will not receive his or her certificate of completion or monies put forth towards the DANB radiology license exam.
6. Transfer of Credits – This program is calculated in clock hours. It should not be assumed that any programs described in the School catalog could be transferred to another institution. The School does not guarantee the transferability of credits to a college, university or institution. Any decision on the comparability, appropriateness and applicability of credits and whether they should be accepted is the decision of the receiving institution.
7. This document does not constitute a binding agreement until accepted in writing by all parties.

Student initial _____

STUDENT ACKNOWLEDGEMENTS:

I hereby acknowledge receipt of the School's catalog dated _____, which contains information describing programs offered, and equipment/supplies provided. The School's _____ catalog is included as a part of this enrollment agreement, and I acknowledge that I have received a copy of this catalog.

_____ Student initials

Also, I have carefully read and received an exact copy of this enrollment agreement.

_____ Student initials

I understand that the School may terminate my enrollment if I fail to comply with attendance, academic and financial requirement or if I disrupt the normal activities of the School. While enrolled in the School.

