



ENROLLMENT AGREEMENT

Question? 800-224-7234

Tinika, thank you for enrolling. Below is your copy of the Enrollment Agreement for your records.

Student Tinika Warren	Date of Enrollment Jun 21 2020 10:22PM
Student ID GA2000172	Mailing Address 4675 Bill Gardner Parkway Locust Grove, GA 30248
Program Name Healthcare Management	
Degree Type Master of Business Administration	

Ashworth College Enrollment Agreement

Your total price includes your tuition, registration, lessons, course materials, educational services and instruction.

I. ADMISSIONS

Minimum Admissions Requirements for Master's Degree Program:

Candidates must have a bachelor's degree from an accredited school with a minimum 2.5 GPA. Official college transcripts are required; submit to *Ashworth College Registrar*, 6625 The Corners Parkway, Norcross, GA, 30092. For complete information about Ashworth programs, admission and grading policies, technology requirements, transfer credit and refund policy, please consult the *Ashworth College Catalog*.

II. TRUTH IN LENDING DISCLOSURE

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	AMOUNT FINANCED	TOTAL OF PAYMENTS	TOTAL SALE PRICE
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 all payments are made as scheduled	The total cost of your purchase on credit, including your down payment of \$100
31.93%	\$500	\$2,399	\$2,399	\$2,499

Fee Schedule:

AutoPay Payment Option:Your total price of \$2,499 includes \$2,184 Tuition, \$75 Application Fee, \$200 Registration Fee and \$40 Shipping & Handling Fee. *

* Waived fees may be reapplied if your account is cancelled, payment option is changed or tuition payment is overdue.

Late Charge: If your monthly payment is more than 10 days late you will be charged a \$10 late fee.

Optional and required fees:[View Fees](#)

Tuition Payment Schedule (For students selecting Auto Payment or Standard Payment Options)

NUMBER OF PAYMENTS	AMOUNT	PAYMENT DUE DATES
15	\$150	Every month. First payment is due 30 days after enrollment acceptance
1	\$149	Final Payment

III. TUITION, FEES AND PAYMENTS

The Master's Degree program consists of three (3) semesters. The first semester consists of five (5) courses, 4 of which are 3 credits each for a total of 12 credits and one required orientation. Total Price stated above is per semester, and includes any registration and application fees for first semester only. **These fees are non-refundable after five (5) calendar days** following date of enrollment: Registration Fee, Application Fee, and Shipping and Handling as utilized. Shipping outside Canada and the U.S. incurs a one-time \$150 shipping fee per semester. **Estimated Total Program Price:** If student completes his or her entire degree with Ashworth College, it is estimated that the total program cost will be \$6,947, including tuition and all fees. The total program cost is an estimate only and is subject to change at the discretion of Ashworth due to reasonable changes in tuition, fees, and other charges and may be reduced by transfer credits and other promotions and discounts. Fees for optional services are non-

refundable after five (5) calendar days the student enrolls/signs the enrollment agreement.

For any check, draft or money order that is returned for insufficient funds (NSF), student will be charged a \$20 fee and Ashworth will resubmit for payment. For any student using the Auto Payment option, student is responsible for keeping the account information updated to avoid any late or returned payment penalties. For any default not cleared within 15 days of notification of non-payment, Ashworth College reserves the right to terminate the student's enrollment and call the entire program obligation that would be due, following application of the institution's refund policy, payable immediately, plus any collection or attorney's fees. Payments should be made in U.S. dollars only. Students in Canada and foreign countries will be responsible for payment of any applicable custom duties.

IV. GRADUATION

Master's Degree Program Completion Time. The Master's Degree program can be completed within about two (2) years (8 months per semester); students are allowed a maximum of five (5) years from the date of enrollment to complete their program. Students may request up to two (2) 6-month extensions, per semester, for a fee of \$0.00 each. Upon meeting graduation requirements, student will be awarded a master's degree. Acceptance for transfer of academic credits is determined by the receiving institution. For complete details on graduation requirements, consult the *Ashworth College Catalog*.

V. CANCELLATION AND REFUND POLICY

Students may cancel or withdraw in any manner, but it is recommended that they do so in writing.

IF STUDENT WITHDRAWS	AMOUNT STUDENT OWES
Within 5 Calendar days of enrollment/signing of this Agreement	\$0 (100% Refund)
After 5 Calendar days:	
If the student has not submitted any lessons	Non-Refundable Fees + Registration
If the student has submitted at least one lesson, up to and including 5% of the lessons	Non-Refundable Fees + Registration Fees + 5% of Tuition
If the student has submitted more than 5% of the lessons, up to and including 10% of the lessons	Non-Refundable Fees + Registration Fees + 10% of Tuition
If the student has submitted more than 10% of the lessons, up to and including 25% of the lessons	Non-Refundable Fees + Registration Fees + 25% of Tuition
If the student has submitted more than 25% of the lessons, up to and including 50% of the lessons	Non-Refundable Fees + Registration Fees + 50% of Tuition
If the student has submitted more than 50% of the lessons	Non-Refundable Fees + Registration Fees + 100% of Tuition

Registration Fee is a one time charge that is the lesser of (a) 20% of Tuition or (b) \$200. Any amount owed is due within 30 days of cancellation. No refunds made after 9 months from date of enrollment.

Binding Agreement, Limitation on Damages, and Governing Law: This Agreement is a legally binding contract when signed by you and accepted by Ashworth at its offices in Georgia and is governed by Georgia law. Your signature on this Agreement indicates you have read and understand its terms and any literature you have received from us and you believe you are able to benefit from your program. Ashworth College shall not be liable for any incidental, consequential, punitive, or multiple damages of any kind in any controversy or claim arising out of or relating to this Agreement, or breach thereof.

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 hereunder by the debtor shall not exceed amounts paid by the debtor hereunder.

Dispute Resolution: Any controversy or claim arising out of relating to this Agreement, or breach thereof, no matter how pleaded or styled, shall be settled by arbitration in accordance with the Consumer Rules of the American Arbitration Association, and judgment upon the award rendered by the Arbitrator may be entered in any court having jurisdiction. Any arbitration or other legal proceedings of any kind related to this Agreement or your enrollment with Ashworth College shall be conducted in Fulton or Gwinnett County, Georgia, and by signing this Agreement you consent to the jurisdiction of the State or Federal Courts sitting in Fulton County, Georgia, and to holding all arbitration proceedings in Fulton or Gwinnett County, Georgia. After exhausting the Ashworth College Complaint and Grievance process, students have the right to appeal the institution's decisions to the Georgia Nonpublic Postsecondary Education Commission located at 2082 East Exchange Place, Suite 220, Tucker, Georgia 30084-5305; Office: (770) 414-3300; Fax: (770) 414-3309; <http://www.gnpec.georgia.gov>. In addition, you also have the right to appeal the institution's decisions to the Distance Education Accrediting Commission (ATTN: Complaints), located at 1101 17th Street NW, Suite 808, Washington, DC 20036; <http://www.deac.org/Student-Center/Complaint-Process.aspx>. **Privacy Notice:** We occasionally make our customer list available to offers from other organizations. **Use of Name and Likeness:** We may use your name, likeness, personal information, and any verbiage and words you provide. You hereby release Ashworth College from any claim you have based on the usage of your name and likeness and allow the use of said information in our marketing materials not limited to news releases, advertisement copy, web content, photographs, or testimonials. If you refuse such usage or do not wish to receive our mailings, notify us in writing: Ashworth College, 6625 The Corners Parkway, Norcross, GA 30092. ATTN: Marketing Manager.

Ashworth College is accredited by the Distance Education Accrediting Commission (DEAC), <http://www.deac.org>. The Accrediting Commission of the Distance Education Accrediting Commission is listed by the U.S. Department of Education as a nationally recognized accrediting agency. Policies on transfer credit vary by institution. Students wishing to transfer coursework from Ashworth College to another institution should check with the receiving institution to understand their policy on transfer credits.

VI. SIGNATURE

I acknowledge that I have reviewed and fully understand, and agree to be bound by, the terms and conditions of this Enrollment Agreement, the institutional Catalog, Tuition and Refund policy, Sample Refund Calculation, applicable Discounts, and Collection policy. I also understand that I am responsible for and guarantee prompt and full payment of the tuition and fees outlined in the Agreement. Ashworth College or any of its agents may contact me, as student or guarantor, between 8 am and 9 pm regarding any matter using the land line, mobile phone or email information that I have provided; standard text messaging rates may apply. If you do not wish to be contacted by one of these methods, please advise Student Services.

- ☒ I grant permission for the institution to contact me via text messaging.
- ☒ I grant permission for the institution to verify and gather my post-graduation employment to satisfy regulatory reporting requirements.

Student Signature:
Tinika Warren

Date Signed:
Jun 24 2020 7:06AM

Accepted by: Eric Ryall, Registrar

Ashworth College Private Education Loan Approval Form

Borrower:

Tinika Warren
4675 Bill Gardner Parkway
Locust Grove, GA 30248 UNITED STATES

Education and Loan Provider:

Ashworth College
6625 The Corners Parkway
Norcross, GA 30092 USA

Overview

We are excited that you are taking this step on furthering your education. Ashworth College provides two models to pay for your Education. You may either pay for your education in full up front and receive a discount or you may pay in monthly installments. If you choose to pay in installments, we do not charge you interest - you will simply be paying the full price of the program over a set number of monthly payments. While there is no interest being charged, the difference between the discounted full pay price and monthly pay price does factor into an Annual Percentage Rate.

Your Right To Cancel

You have the right to cancel your enrollment within 5 days of enrollment with a full refund. You have the right to cancel this loan by 06/26/2020 and seek alternate methods of payment for your balance. Please call 800-224-7234 to cancel this loan.

Loan Rates and Total Cost for Your Program: (Masters Degree in Healthcare Management, Semester 1)

Total Cost of your Educational Program	Amount of Your Down Payment	Remaining Balance / Total Amount Financed	Loan Term (how long you have to pay off the loan)	Number of Monthly Payments (Standard paymts / Final Payment)	Amount per Monthly Payment (1) / Final Payment	Finance Charge (1)	Interest Rate (Fixed)	APR (3)
\$2499.00	\$100.00	\$2399.00	16 months	15 / 1	\$150.00 / \$149.00	\$500.00	0%	31.93%

(1) The monthly payment amount is also the maximum monthly payment for your loan.

(2) The finance charge is the difference between your payment plan and the full pay plan.

(3) APR (Annual Percentage Rate) is typically different than the interest rate since it considers fees and reflects the cost of a loan as a yearly rate.

Repayment Schedule

Your enrollment date and the date your financing begins	The date your first payment is due. Remaining payments are due on the 21st day of the next 15 months	The date of your final payment
06/21/2020	07/21/2020	10/21/2021

Eligibility Criteria: You may not enter into this loan if you are under the age of 18 or the age of majority in your state without a parent or authorized adult guarantor.

Bankruptcy Limitations: If you file for bankruptcy, you may still be required to pay back this loan.

Late Fee: You will incur a late fee of up to \$10.00 if a payment is overdue by more than 10 days.

Prepayments: If you prepay any portion of your loan you will not incur any penalties and may, under some circumstances, receive a discount.

Transfer Credits: Transfer credits for which you may be eligible will be applied after you enroll. You may or may not be eligible for tuition credit for your transfer credits. Tuition credits will be applied according to the terms of your enrollment agreement and may impact your payment plan and/or the stated APR.

Next Steps:

- 1 **Find Out About Other Loan Options.** Contact your school's financial aid office for more information.
- 1 **You Have Until 07/21/2020 [Date of Acceptance Deadline - 30 calendar days] to Accept this Offer.** The terms of this offer will not change except as permitted by law. Contact your school's financial aid office for more information.

Private Education Loan
Applicant Self-Certification

OMB No. 1845-0101
Form Approved
Exp. Date 02-28-2013

Important: Pursuant to Section 155 of the Higher Education Act of 1965, as amended, (HEA) and to satisfy the requirements of Section 128(e)(3) of the Truth in Lending Act, a lender must obtain a self-certification signed by the applicant before disbursing a private education loan.

Instructions: Before signing, carefully read the entire form, including the definitions and other information on the following page. Submit the signed form to your lender.

SECTION 1: NOTICES TO APPLICANT

- 1 Ashworth College does not participate in the federal student loan programs, which consist of Perkins Loans for Students (if and when in effect), Stafford Loans for Students and PLUS loans for Parents and Graduate/Professional Students.
1 Ashworth College is not a Title IV school and therefore you cannot use Title IV federal grants, loans and work-study aid to pay for Ashworth College Programs.
1 A private education loan may reduce eligibility for free or lower-cost federal, state, or school student financial aid.
1 You are strongly encouraged to pursue the availability of free or lower-cost financial aid from state, federal, local or other sources, including other private lenders.
1 The financial information required to complete this form can be obtained from the school's financial aid office.

SECTION 2: COST OF ATTENDANCE AND ESTIMATED FINANCIAL ASSISTANCE

If information is not already entered below, obtain the needed information from the school's financial aid office and enter it on the appropriate line. Sign and date where indicated.

Enter or correct the information below.

Table with 2 columns: Description (A, B, C) and Amount (\$ 2499.00, \$ 2399.00, \$ 100.00). Includes a WARNING section below.

SECTION 3: APPLICANT INFORMATION

Form fields for Applicant Information: Full Name and Address of School, Applicant Name, Permanent Street Address, City, State, Zip Code, Area Code / Telephone Number Home, E-mail Address, Period of Enrollment Covered by the Loan.

If the student is not the applicant, provide the student's name and date of birth.

Student Name (last, first, MI) Student Date of Birth (mm/dd/yy)

SECTION 4: APPLICANT SIGNATURE

I certify that I have read and understood the notices in Section 1 and, that to the best of my knowledge, the information provided on this form is true and correct.

Signature of
Applicant

Tinika Warren

Date (mm/dd/yyyy)

06/24/2020

SECTION 5: DEFINITIONS

Cost of attendance is an estimate of tuition and fees, room and board, transportation, and other costs for the period of enrollment covered by the loan, as determined by the school. A student's cost of attendance may be obtained from the school's financial aid office.

Estimated financial assistance is all federal, state, institutional (school), private, and other sources of assistance used in determining eligibility for most Title IV student financial aid, including amounts of financial assistance used to replace the expected family contribution. The student's estimated financial assistance is determined by the school and may be obtained from the school's financial aid office.

A **lender** is a private education lender as defined in Section 140 of the Truth in Lending Act and any other person engaged in the business of securing, making, or extending private education loans on behalf of the lender.

A **period of enrollment** is the academic year, academic term (such as semester, trimester, or quarter), or the number of weeks of instructional time for which the applicant is requesting the loan.

A **private education loan** is a loan provided by a private education lender that is not a Title IV loan and that is issued expressly for postsecondary education expenses, regardless of whether the loan is provided through the school that the student attends or directly to the borrower from the private education lender. A private education loan does not include (1) An extension of credit under an open-end consumer credit plan, a reverse mortgage transaction, a residential mortgage transaction, or any other loan that is secured by real property or a dwelling; or (2) An extension of credit in which the school is the lender if the term of the extension of credit is 90 days or less or an interest rate will not be applied to the credit balance and the term of the extension of credit is one year or less, even if the credit is payable in more than four installments.

Title IV student financial aid includes the Federal Pell Grant Program, the Academic Competitiveness Grant (ACG) Program, the Federal Supplemental Educational Opportunity Grant (FSEOG) Program, the Leveraging Educational Assistance Partnership (LEAP) Program, the Federal Family Education Loan Program (FFELP), the Federal Work-Study (FWS) Program, the William D. Ford Federal Direct Loan (Direct Loan) Program, the Federal Perkins Loan Program, the National Science and Mathematics Access to Retain Talent Grant (National SMART Grant) Program, and the Teacher Education Assistance for College and Higher Education (TEACH) Grant Program. To apply for Title IV federal grants, loans, and work-study, submit a Free Application for Federal Student Aid (FAFSA), which is available at www.fafsa.gov, by calling 1-800-4-FED-AID, or from the school's financial aid office.

SECTION 6: PAPERWORK REDUCTION NOTICE

Paperwork Reduction Notice: According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a currently valid OMB control number. The valid OMB control number for this information collection is 1845-0101. The time required to complete this information collection is estimated to average 0.25 hours (15 minutes) per response, including the time to review instructions, search existing data resources, gather and maintain the data needed and complete and review the information collection.

If you have any comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: U.S. Department of Education, Washington, DC 20202-4651.

If you have any comments or concerns regarding the status of your individual submission of this form, contact your lender.