



Northern Lights School of Massage Finance Contract and acknowledgement of the OCTS Refund Policy for the 625 hour program.

I _____ understand that I am entering into a binding contract with Northern Lights School of Massage for the purpose of attending massage classes. I am entering into a 625 hour program which could take up to 18 months to complete. I agree to pay Northern Lights School of Massage \$10150.00 for 625 hours of education in the field of massage therapy. Under this contract I agree to pay \$5000.00 at the beginning of the program and \$320.00 per month for 18 months. I understand that the balance is to be paid in full to obtain my transcript and diploma. The school will withhold these documents until the balance is paid in full. Should I default on my payments I may be asked to leave school until such time that my payments are current.

Books will be assigned to each student and will be rented for the sum of \$100.00 for the duration of the program. They must be returned in good condition at graduation or the student will be charged for replacement. The student will need 2 pens, 3 note books, a pencil and a computer these are not provided by the school.

Graduation date should be before February 28st 2021

Printed name: _____ DOB ____/____/____

SS# ____ - ____ - ____ Signature: _____

ID : State drivers license# of student _____

Co-signer: _____

SS# ____ - ____ - ____ DOB ____/____/____

Relationship to student _____

Signed this ____ day of _____, 20____ in the State of Indiana, County of Delaware.

School officer: _____

Termination by the student may be initiated by filling out the request for termination of contract. Please refer to the office of Career and Technical Schools Refund Policy with regard to refunds and obligation. If a refund is due the school will refund monies within 15 business days.

Schedule: Fall 2020 Classes, some Saturdays 10-5, Tuesday 5:30- 9:30 and Thursdays 5:30 - 9:30

Clinic on some Saturdays 10-5

I acknowledge receipt of a catalog, The OCTS Refund Policy which is attached to this contract and a copy of this document. Please check box. []

This Institution is regulated by:

Department of Workforce Development

Office for Career and Technical Schools

10 N Senate Ave, Room SE 308

Indianapolis IN 46204

317-234-8338 or 317-232-1732

OCTS@DWD.in.gov

OFFICE FOR CAREER AND TECHNICAL SCHOOLS REFUND POLICY

The postsecondary proprietary educational institution shall pay a refund to the student in the amount calculated under the refund policy specified below or as otherwise approved by the Office for Career and Technical Schools (OCTS). The institution must make the proper refund no later than thirty-one (31) days of the student's request for cancellation or withdrawal. If a postsecondary proprietary educational institution utilizes a refund policy of their recognized national accrediting agency or the United States Department of Education (USDOE) Title IV refund policy, the postsecondary proprietary educational institution must provide written verification in the form of a final refund calculation, upon the request of OCTS, that its refund policy is more favorable to the student than that of OCTS. The following refund policy applies to each postsecondary proprietary educational institution as follows: 1. A student is entitled to a full refund if one (1) or more of the following criteria are met: (a) The student cancels the enrollment agreement or enrollment application within six (6) business days after signing. (b) The student does not meet the postsecondary proprietary educational institution's minimum admission requirements. (c) The student's enrollment was procured as a result of a misrepresentation in the written materials utilized by the postsecondary proprietary educational institution. (d) If the student has not visited the postsecondary educational institution prior to enrollment, and, upon touring the institution or attending the regularly scheduled orientation/classes, the student withdrew from the program within three (3) days. 2. A student withdrawing from an instructional program, after starting the instructional program at a postsecondary proprietary institution and attending one (1) week or less, is entitled to a refund of ninety percent (90%) of the cost of the financial obligation, less an application/enrollment fee of ten percent (10%) of the total tuition, not to exceed one hundred dollars (\$100). 3. A student withdrawing from an instructional program, after attending more than one (1) week but equal to or less than twenty-five percent (25%) of the duration of the instructional program, is entitled to a refund of seventy-five percent (75%) of the cost of the

financial obligation, less an application/enrollment fee of ten percent (10%) of the total tuition, not to exceed one hundred dollars (\$100). 4. A student withdrawing from an instructional program, after attending more than twenty-five percent (25%) but equal to or less than fifty percent (50%) of the duration of the instructional program, is entitled to a refund of fifty percent (50%) of the cost of the financial obligation, less an application/enrollment fee of ten percent (10%) of the total tuition, not to exceed one hundred dollars (\$100). 5. A student withdrawing from an instructional program, after attending more than fifty percent (50%) but equal to or less than sixty percent (60%) of the duration of the instructional program, is entitled to a refund of forty percent (40%) of the cost of the financial obligation, less an application/enrollment fee of ten percent (10%) of the total tuition, not to exceed one hundred dollars (\$100). 6. A student withdrawing from an institutional program, after attending more than sixty percent (60%) of the duration of the instructional program, is not entitled to a refund. Student Protection Fund IC 22-4.1-21-15 and IC 22-4.1-21-18 requires each educational institution accredited by the Office for Career and Technical Schools to submit an institutional surety bond and contribute to the Career College Student Assurance Fund which will be used to pay off debt incurred due to the closing of a school, discontinuance of a program, or loss of accreditation by an institution. **To file a claim, each student must submit a completed "Student Complaint Form." This form can be found on OCTS's website at <http://www.in.gov/dwd/2731.htm>.**

CC to file

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