

Payment:

All tuition and fees are payable for one school semester only. Payment is due prior to the start of classes each semester. Each additional semester will only include the Course Tuition and Technology Fee.

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

Read and fully understand the Truth in Lending Disclosure and the Tuition Protection Agreement; then sign below.

Truth in Lending Disclosures

A degree will not be granted until the tuition plan is paid in full. You may accelerate payments if you intend to graduate prior to completion of the payment schedule. Textbooks are included in the price of tuition.

Total Program Cost	The total cost of purchase, including down payment.	<u>\$1,263.00</u>
Total Term Payments	Amount paid after all scheduled payments.	<u>\$1,263.00</u>



Tuition Protection Agreement

Accreditation and Approvals: Lakewood University is accredited by the Distance Education Accrediting Commission. DEAC regularly reviews our curriculum, administrative policies, faculty, and instructional services to ensure that we meet their exacting standards of quality. DEAC Address: 1101 17th Street NW, Suite 808, Washington, D.C. 20036 and can be reached at [\(202\) 234-5100](tel:2022345100). Visit their website at <https://www.deac.org/>. The Distance Education Accrediting Commission is listed by the U.S. Department of Education as a recognized accrediting agency. The DEAC is also recognized by the Council for Higher Education Accreditation (CHEA). www.chea.org Lakewood University is registered with the State Board of Career Colleges and Schools, #06-11-1800B. Further, Lakewood University is authorized by the Ohio Department of Higher Education.

Acceptance: Upon acceptance of this Enrollment Agreement by the school, this document constitutes a training agreement by which the school and the applicant will abide with all its terms. Your Enrollment Agreement is a legally binding contract when signed by the student and accepted by Lakewood University at its offices in Ohio and is governed by Ohio law. If this agreement is not accepted, all monies paid will be refunded within 30 days.

Tuition/Expenses: The total program cost includes all textbooks and program material, proctoring services, shipping and handling, online library services and certification exams for

specified programs. All expenses shall be paid by the student. There are no charges other than those stated in this Enrollment Agreement. **PAYMENTS:** Your first monthly payment will be due on the 15th day of the next full month after we accept your Enrollment Agreement. The monthly payments that follow will be due every month on the 15th. Your payments will be deducted every month until your tuition is paid in full. If you signed up for automatic debit, your card, checking account or savings account will be charged every month until your tuition is paid in full. You are responsible for updating credit card or account information should the card expire, to avoid late or returned payment penalties. **NOTE:** If you are paying by check, it will be sent to your bank for payment electronically through the automated clearing house. If there are insufficient funds in your account, we may resubmit for payment and a collection fee may be imposed. You may also pay by credit card or call us to arrange another payment method.

School Policies: The school reserves the right to dismiss a student for failure to comply with student regulations, unsatisfactory academic progress or non-payment of tuition. This Distance Education program is designed to be completed on or before the “program end date” on Page 1 of this enrollment agreement. If you require more time, please contact the University. The school reserves the right to change or modify, without notification, the program content, materials, staff, tuition, and fees as necessary, with approval of the State of Ohio Board of Career Colleges and Schools, if required. In no event will any changes diminish the competency of any program or result in tuition changes for currently enrolled students.

Textbooks and Materials: Lessons, texts, and program materials are included in the tuition for the program you select. At its sole discretion, the University reserves the right to substitute program materials of equal or superior value. This is an online program, all program materials will be in an online format. Textbooks will be in eBook format to match the online learning style.

Graduate Services: Lakewood University, as any school, college, university or other type of education institute, cannot guarantee a job or offer of employment. However, the Lakewood University Career Services Department will assist each student/graduate with career and professional development information.

International Students: Tuition payment must be in U.S. funds only. International students assume payment of customs duties and any difference in exchange rates. Students residing outside of U.S must make payment in full to participate in any of the programs at Lakewood University except for US Military members serving overseas. Applicants must be able to read and write the English language. Graduate services may be limited or nonexistent.

Automatic Payment Program: If your enrollment date is between the first and the 30th of the month and you selected the monthly payment plan, your credit card, checking account or savings account will be charged on the 15th calendar day of the following month and each calendar month thereafter. If at any time your credit card is declined, your account will immediately become suspended. You must bring your account current to be reinstated as an active student.

Shipping and Handling: Shipping and handling is included in the cost of tuition to residents of the continental United States including military APO addresses. International residents will be charged a \$100.00 shipping and handling fee.

Fees: After five (5) days of a student signing an enrollment agreement the \$200 registration fee, 100 library/technology fee and the \$75 application fee are non-refundable.

Extension Policy: Students failing to complete their program within the designated time frame may request a one-time complimentary extension. This extension provides students with $\frac{1}{2}$ of the time of the original program length. The extension begins the day after the original program end date, regardless of when it was requested by the student. If you are a Veteran, you also understand this extension period does not extend your VA/G.I. Bill® benefits.

Proctoring Services: Lakewood University has partnered with Software Secure (Remote Proctor) and ProctorU to provide proctoring services for all final exams. Software Secure and Proctor U provide services for students to complete their proctored exam from the comfort of their own home. Please feel free to visit Remote Proctor's website at www.softwaresecure.com and Proctor U's website at <https://www.proctoru.com/> for more information. This service is included within the technology fee therefore, students do not need to find a proctor. If a student does not want to use this service, any additional fees for proctoring will be at the student's expense. The proctor must then complete the required proctor form and become a qualified proctor prior to administering the final exam.

Student Progression Policy: In order to ensure that students adequately progress through their program and complete it in a timely manner, all students are required to complete assignments according to the paragraph below. Regular, consistent, weekly engagement in academic activity helps students retain information. Students in 6-month vocational programs are required to complete 3 full lessons per month in order to remain in Satisfactory Progress academic standing. Students in 9-month vocational programs are required to complete 2 full lessons per month in order to remain in Satisfactory Progress academic standing. Students in 16-week courses (vocational and/or degree) are required to complete 1 full lesson per week in order to remain in Satisfactory Progress academic standing. Failure to complete lessons on a weekly basis, with fewer than 5 lessons behind, will place a student under Unsatisfactory Progress academic standing and result in a phone call or email from the student's success coach. Students are encouraged to work with their success coaches in order to return to Satisfactory Progress in academic standing.

Students who fall more than 5 lessons behind in their studies will immediately be placed in Unacceptable Progress academic standing. Students remaining in this status for more than 2 weekly review periods and have not met with his/her success coach to develop an improvement plan to return to Satisfactory Progress, demonstrate repeated failures to turn in weekly lessons which may result in disciplinary measures up to dismissal. If a student should fall below this requirement, the student will be considered part-time. Full time status can be restored by completing the required amount of lessons to get back on track to complete the program within the required time frame. If a student is using VA Benefits, Lakewood University will also submit VA Form 22-1999B to the VA notifying them of the reduction in hours/termination of my enrollment during and/or after the initial certification period.

Transfer Policy: The transferability of credits you earn at Lakewood University is at the complete discretion of an institution to which you may seek to transfer. Acceptance of the degrees or certificates earned through Lakewood University Programs of Study is also at the complete discretion of the institution to which you may seek to transfer. If the credits are not accepted at the institution to which you seek to transfer, you may be required to repeat some or all of your coursework at that institution. For this reason, you

should make certain that your attendance at this institution will meet your educational goals. This may include contacting an institution to which you may seek to transfer after attending Lakewood University to determine if your credits, degrees, or certificates will transfer.

Communication: I understand this agreement permits Lakewood University employees and faculty to contact me in any manner not limited to telephone calls, electronic communication, text messages and written correspondence.

Special Circumstances: In case of student illness or accident, death in the family or other circumstances beyond the control of the student, the student shall be entitled to special consideration: Lakewood University, at its option, may settle the account for an amount which is a lesser charge to the student than that called for by Lakewood University's established policy.

Student Payment Plans: Students are placed with our billing company Universal Account Servicing (UAS) upon enrolling on a monthly payment plan. You will be charged a late fee of \$10.00 for each monthly payment which is not paid within 10 days of its due date. If you submit as a payment under this Agreement a check, draft or money order which is dishonored, you will be charged a fee of \$20.00 if 10 days have elapsed since we mailed you notice of such dishonor at your last address shown in our records without such check, draft or money order being made good (but no late fee will be charged by us on the first monthly payment which would not have been in default if such dishonor had not occurred). NOTE: If you are paying by check, it will be sent to your bank for payment electronically through the automated clearing house. If there are insufficient funds in your account, we might resubmit for payment and a collection fee may be imposed. If you prefer, you can pay by credit card or call us to arrange another payment method. Students under monthly payment plans understand their billing account will be placed into Collections with Omega

Collections after 120 days of non-payment. Their student status will also be inactive until their account is made current. Students may face disciplinary measures up to and including dismissal for non-payment.

Buyer's Right to Cancel:

Lakewood University is confident that the course(s) you have selected will be everything we claim. To assure you of this, we provide this cancellation and refund policy. You may request cancellation in any manner, but a written request is recommended. Your signature on the enrollment form indicates that you have read and understood the terms of this Agreement that you have read and understood any literature you have received from us and that you believe you have the ability to benefit from the course you have selected. If Lakewood University is notified of cancellation within five calendar days from midnight of the day on which the enrollment agreement is signed, you will be refunded all money paid to the school.

If the student officially withdraws from a course, after the 5 day cooling off period Lakewood University will retain the registration fee, technology fee and application fee. The remaining tuition and refundable fees will be refunded based on the term start date and the tuition percentage amounts below:

Length of Term	Percentage of Tuition Returned to the Student Minus the Application and/or Registration Fee AFTER
After 1 st Week	80%
After 2 nd Week	70%
After 3 rd Week	60%
After 4 th Week	50%
After 5 th Week	40%
After 6 th Week	30%
After 7 th Week	20%
After 8 th Week	10%
After 9 th Week	0%

*Sample Refund Calculation: A student enrolls in a course where the Total Course Price is \$1,263.00. If student withdraws from the course after the second week, the student is entitled to a refund of \$884.10 (\$1,263 * 70%)*

The school shall make the appropriate refund within thirty days of the date the school is able to determine that a student has cancelled or has been terminated from a course. Students are not permitted to withdraw from a course after the original term end date. Exceptions must receive University President approval.

Students are not required to return any materials in order to receive a refund. If payment is due to Lakewood University it will be deducted from the amount paid to the school if the student is paid in full. If a student is on a monthly payment plan they will remain on the payment plan until the amount is paid in full. If you fail to make any payment within 10 calendar days of its due date, the University may cancel this Agreement. Your entire tuition obligation will become due and payable immediately unless you cure the default within 15 calendar days of our notice to you.

Conflict Resolution: Any controversy or claim arising out of or relating to this Agreement, or breach thereof, no matter how pleaded or styled, shall be settled by arbitration in accordance with the Commercial Rules of the American Arbitration Association, and judgment upon the award rendered by the Arbitrator may be entered in any court having jurisdiction. In no event shall Lakewood University be liable for any consequential, punitive or multiple damages of any kind.

Jurisdiction: Any arbitration or other legal proceedings of any kind related to this Agreement or enrollment with Lakewood University shall be in Cuyahoga County, Ohio. By signing this Agreement, you consent to the jurisdiction of the State or Federal Courts sitting in Cuyahoga County, Ohio and to holding all arbitration proceedings in Cuyahoga County, Ohio.

Complaint and Grievance Procedure:

STEP 1: A student who has a problem should first discuss it with his/her instructor through e-mail or telephone. If a telephone conference is requested, the student and instructor should

schedule a time convenient to both parties. This is the appropriate and professional way to resolve problems. Complaints should be specific, noting dates, times, and the exact nature of the grievance.

STEP 2: If the student and instructor are not able to resolve the grievance, the student may request in writing (either by e-mail or regular mail) a conference via telephone with the Academic Dean (if the instructor is involved in the grievance, he/she will be present at the conference).

STEP 3: If the problem is not resolved after the conference, the student may request a telephone conference with the Vice President of Operations (the instructor will also be present if he/she is named in the grievance). Every effort will be made to resolve all complaints in a satisfactory manner to the student and the school.

Whether or not the problem or complaint has been resolved to his/her satisfaction by the school, the student may direct any problem or complaint to the Executive Director, State Board of Career Colleges and Schools, 30 East Broad Street, Suite 2481, Columbus, Ohio, 43215, Phone 614-466-2752; toll free 877-275-4219. You may also contact the Distance Education Accrediting Commission, 1101 17th Street NW, Suite 808, Washington, D.C. 20036 Phone: 202-234-5100 or <https://www.deac.org/>.

Notice to Buyer:

You must understand the contents and agree to abide by the terms of this agreement. Do not sign this agreement before you read and understand both the front and back of this agreement or if it contains any blank spaces. You are entitled to an exact copy of the agreement you signed. Under the law, you have the right to pay off in advance the full amount due. You must further understand that this enrollment agreement shall be a legally binding contract on either party when accepted by Lakewood University and is governed by Ohio law.

Any holder of this consumer contract is subject to all claims and defenses that 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 the amount paid by the debtor hereunder.

I acknowledge that I have had the opportunity to view and/or print the University Catalog and Student Handbook by visiting <https://lakewood.edu/catalog/>. I agree with the school policies and procedures as stated. I acknowledge that I have received and read a copy of this agreement and that I am at least eighteen years of age. I further acknowledge that I have completed a high school diploma or its equivalency (i.e. GED) and can provide evidence of graduation from an approved high school program, or equivalent deemed acceptable to Lakewood University.

You also acknowledge that you have read and understood all pages of this Agreement and that you have read and understood any literature you have received from us, and that you believe you have the ability to benefit from the program you have selected. You also understand this contract will cease to be in effect one and one half the projected time frame from your Program Start Date and no requests for refunds will be considered thereafter.