



695 Pro-Med Lane – Carmel, Indiana 46032
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www.MyMortgageTrainer.com

ENROLLMENT AGREEMENT
Essentials of Colorado Mortgage Education
40 Hours

Mortgage Broker Licensing Education as required by Colorado Department of Real Estate

***Approved and Regulated by the Colorado Department of Higher Education,
Private Occupational School Board***

General Information

Date: _____

Student's Name: _____ Address: _____
Street City State Zip

Home Phone: _____ Bus. Phone: _____

Program/Stand Alone Course

Course Title: ***Essentials of Colorado Mortgage Education***

I am enrolling at Financial Strategies, Inc. for the *Essentials of Colorado Mortgage Education* 40 hour course.

Type of Instruction

For Live Classroom Instruction:

Live Classroom Instruction _____ (please check)

The live classroom instruction is scheduled to begin on _____ and is scheduled to conclude on _____.

For Online Distance Instruction:

Distance Education: On-line _____ (please check)

Tuition & Fees

Tuition \$299.00

Registration Fee \$50.00

Books/Supplies/Equipment \$50.00

(Non-refundable)

Total Cost of Program \$399.00 due in full at enrollment

Method of Payment

Check/Cash/Money Order _____ (enclosed) or Credit Card _____ (see below)

I Authorize **Financial Strategies, Inc.** to bill the following credit card:

Visa _____ MasterCard _____ Discover _____

Credit Card #: _____ Exp. Date: _____

Name As on Credit Card: _____ CVV code: _____

(Please Print) (3 digit # on the back of the CC)

Card Holder's Billing Address: _____

Total Charge Amount: \$399.00 Education Ordered: *Essentials of Colorado Mortgage Education* 40 hrs

By signing below, the student agrees to pay Financial Strategies, Inc. the total stated tuition at time of enrollment.

Financial Strategies, Inc. agrees to provide 40 hours of coursework titled, Essentials of Colorado Mortgage Education in accordance with the provisions of the school's current Catalog Volume No. 1 Dated April 29, 2008. Payment of all monies due shall be a condition of continuing enrollment. Upon satisfactory completion of the 40 hour education course the school will award the Certificate of Completion to the student. The student and school understand that this Enrollment Agreement, WHICH INCLUDES THE REFUND POLICY, may not be amended except in writing and signed by both parties.

Authorized Card Holder Signature: _____

Company Name (as on License): _____

Company Phone Number: _____

Postponement of starting date, whether at the request of the school or the student, requires a written agreement signed by the student and the school. The agreement must set forth:

a.) Whether the postponement is for the convenience of the school or student; and,

b.) A deadline for the new start date, beyond which the start date will not be postponed.

If the course is not commenced, or the student fails to attend by the new start date set forth in the agreement, the student will be entitled to an appropriate refund of prepaid tuition and fees within 30 days of the deadline of the new start date set forth in the agreement, determined in accordance with the school's refund policy and all applicable laws and rules concerning the Private Occupational Education Act of 1981.

Complaints, which cannot be resolved by direct negotiation between the student and Financial Strategies, Inc., may be filed online with the Division of Private Occupational Schools of the Colorado Department of Higher Education, at highered.colorado.gov/dpos, 303/866-2723. All student complaints submitted to the Division must be in writing and "shall be filed within two years after the student discontinues training at the school."

Refund Policy

- A. Students not accepted to Financial Strategies, Inc. are entitled to all moneys paid.
- B. Students who cancel this contract by notifying the school within three (3) business days are entitled to a full refund of all tuition and fees paid.
- C. Students, who withdraw after three (3) business days, but before commencement of classes, are entitled to a full refund of all tuition and fees paid except the maximum cancellation charge of \$150.00 or 25% of the contract price, whichever is less.
- D. The student will receive a full refund of tuition and fees paid if the school discontinues the program within a period of time a student could have reasonably completed it, except that this provision shall not apply in the event the school ceases operation.
- E. In the case of students withdrawing after commencement of classes, the school will retain a cancellation charge plus a percentage of tuition and fees, which is based on the percentage of contact hours attended or if training is offered as on-line distance education: refund will be based on the percentage of number of lessons completed, as described in the table below. The refund is based on the last date of recorded attendance in the classroom or online.

Refund Table

Student is entitled to upon withdrawal/termination	Refund
Within first 10% of program (on-line Lessons 1 - 3)	90% less cancellation charge
After 10% but within first 25% of program (on-line Lessons 4 – 8)	75% less cancellation charge
After 25% but within first 50% of program (on-line Lessons 9 – 13)	50% less cancellation charge
After 50% but within first 75% of program (on-line Lessons 14 –17)	25% less cancellation charge
After 75% (on-line Lesson 18) [if paid in full, cancellation charge is not applicable]	NO Refund

- F. All refunds will be made within 30 days from the date of termination. The official date of termination or withdrawal of a student shall be determined in the following manner:
 - The date on which the school receives written notice of the student’s intention to discontinue the training program; or
 - The date on which the student violates published school policy, which provides for termination.
- G. The policy for granting credit for previous training shall not impact the refund policy.
- H. The student may cancel this contract at any time prior to midnight of the third business day after signing this contract.

I HAVE RECEIVED A COPY OF THIS ENROLLMENT AGREEMENT AND A CURRENT SCHOOL CATALOG.

Student Signature

Date

School’s Approved In-State Agent

Date