

Enrollment Agreement & Application

This agreement is a legally binding instrument when signed by the student and accepted by the school. This agreement is for the course initialed below:

“Ayurvedic Doctor” May 4, 2019 – March 22, 2021

In Class - A total of 2500 hours (includes classroom hours, online study, virtual classroom study, Internship, Apprenticeship, home study, dissertation and special projects) are required to complete the course. The course is offered at:

In Milpitas

691 S. Milpitas Blvd, Suite 206, Milpitas, CA 95035

Address where instruction will be provided

Live Streaming

Student Initials _____

Policies & Procedures

Student Complaint Procedure

If a student complaint should arise, they may contact the Academy Manager at (888) 275-9103 or support@keralaayurveda.us. If the student’s complaint is not resolved after speaking to the Academy Manager they may contact the Director of Kerala Ayurveda Academy, Dr. Jayarajan Kodikannath at (888) 275-9103 or director@keralaayurveda.us or at 691 S. Milpitas Blvd, Suite 206, Milpitas, CA 95035.

State of California

A student or any member of the public may file a complaint about this institution with the Bureau for Private Postsecondary Education by calling (888) 370-7589 or by completing a complaint form, which can be obtained on the Bureau's Internet Web site www.bppe.ca.gov.

Refund and Cancellation Policy

The Student’s Right to Cancel

The student has a right to cancel the enrollment agreement and obtain a refund. **A written notice from the student, about the cancellation is required** and should be sent to the address below. For specifics related to your refund, refer to the refund table shown below.

Academy Manager
Kerala Ayurveda Academy
691 S. Milpitas Blvd, Suite 206, Milpitas, CA 95035

Refund Policy – State of California

The registration fee is nonrefundable. The student has the right to cancel the enrollment agreement and obtain a refund of charges paid through attendance at the first class session, or the seventh day after enrollment, whichever is later. There will be no refund if the student decides to withdraw after 60% of the classes (attendance of the 7th class) or online modules (accessed 7th online module).

Date by which students must exercise their right to cancel:

AD: September 20, 2019

Student Initials _____

Each in-class sessions covers the content of one online module. Refund Requests will be processed based on in-class sessions and online modules accessed (whichever is greater).

A written notice from the students about the cancellation will be required. A telephone call about cancellation or absenteeism will not be considered. In such cases, student will not receive the refund for that period. The refund will be processed within 30 days from the day KAA receives official written notice of cancellation from the student. The refund check will be mailed to the official address of the student. If original payment is by credit card, the refund will be processed on the credit card.

Eligible refunds will not include the applicable interest during the enrollment period.

In case the student decides to withdraw during the program, before the 60% of the classes are over, the following will be the refund calculation:

Refund Calculation

Step 1 Deduct \$350 (registration/manual fee) from the total tuition paid

Step 2 Divide the total tuition paid by 11 (number of modules) = 'tuition per module'

Step 3 Multiply number of classes attended or modules accessed in elearning by 'tuition per module'

Step 4 Subtract the amount in step 3 from the amount in step 1. This is the refund amount.

Example: if the student decides to withdraw after completing 4 In-Class Intensives or live streaming and if he/she has paid the full tuition, the refund will be as follows:

Step 1	\$5600 – \$350	\$5250.00
Step 2	\$5250 / 11	\$477.00
Step 3	4 classes/live streaming * \$477	\$1908.00
Step 4	\$5250 – \$1908	\$3342.00

Total refund will be: \$3342.00

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), or in the case of a student not returning from an authorized Leave of Absence (LOA), within 30 days of the date the student was scheduled to return from the LOA and did not return.

Student Initials _____

Termination Policy

1. If the course is terminated after the student begins classes, the Academy may retain a percentage of the total tuition as described in the table below.
2. The official date of termination of a student shall be the last date of recorded attendance when withdrawal occurs in any of the following manners:
 - a. When the student is terminated for a violation of a published Academy policy which provides for termination; or,
 - b. When a student, without notice, either fails to attend classes or check out course videos for thirty (30) calendar days.
3. A student will be determined to be withdrawn from the institution if the student has not attended any class for three consecutive class weekends. He/she will be notified by telephone after two missed weekends and their termination will be drafted after the third weekend.
4. For a student who is on authorized Leave of Absence, the withdrawal date is the date the student was scheduled to return from Leave and failed to do so.

Financial Aid

Kerala Ayurveda Academy does not offer state or federal financial aid to students. If a student obtains a loan to pay for an educational program, the student will have the responsibility to repay the full amount of the loan plus interest, less the amount of any refund. If the student has received federal student financial aid funds, the student is entitled to a refund of the monies not paid from federal student financial aid program funds.

If a student is eligible for a loan guaranteed by the federal or state government and the student defaults on the loan, both of the following may occur:

1. The federal or state government or a loan guarantee agency may take action against the student, including applying any income tax refund to which the person is entitled to reduce the balance owed on the loan.
2. The student may not be eligible for any other federal student financial aid at another institution or other government assistance until the loan is repaid.

Transferring of Credits & Credentials

"Notice concerning transferability of credits and credentials earned at Kerala Ayurveda Academy"

"The transferability of credits you earn at Kerala Ayurveda Academy is at the complete discretion of an institution to which you may seek to transfer. Acceptance of the certificate you earn in the Ayurvedic Wellness Counselor or the Ayurvedic Wellness Practitioner programs is also at the complete discretion of the institution to which you may seek to transfer. If the certificate that you earn at this institution 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 Kerala Ayurveda Academy to determine if your certificate will transfer."

"Notice - Any holder of this consumer credit contract is subject to all claims and defenses that the debtor could assert against the seller of the 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."

Student Initials _____

Kerala Ayurveda Academy does not have a pending petition in bankruptcy, is not operating as a debtor in possession, has not filed a petition within the preceding five years, and has not had a petition in bankruptcy filed against it within the preceding five years that resulted in reorganization under Chapter 11 of the United States Bankruptcy Code (11U.S.C. Sec. 1101 et seu.)

Any questions a student may have regarding this agreement that have not been satisfactorily answered by the institution may be directed to the Bureau for Private Postsecondary Education at 2535 Capital Oaks Drive, Suite 400, Sacramento, CA 95833 (mailing address: PO Box 980818, West Sacramento, CA 95798-0818), www.bppe.ca.gov, toll free (888) 370-7589, FAX: 916-263-1896.

A student or any member of the public may file a complaint about this institution with the Bureau for Private Postsecondary Education by calling (888) 370-7589 toll-free or by completing a complaint form, which can be obtained on the bureau's internet web site www.bppe.ca.gov.

Any changes in the agreement will not be binding nor either the student or the school unless such changes are acknowledged in writing by an authorized representative of the school and by the student or the student's parent or guardian if he/she is a minor.

This agreement is a legally binding instrument when signed by the student and accepted by the school. Your signature on this agreement acknowledges that you have been given reasonable time to read and understand it and that you have been given:

1. A written statement of the refund policy including examples of how it applies *and*
2. A catalog including a description of the course or educational service, including all the material facts concerning the school and the program or course of instructions which are likely to affect your decision to enroll. Immediately upon signing this agreement, you will be given a copy to retain, *and*
3. School Performance Fact Sheet (CA)

Prior to signing this enrollment agreement, you must be given a Catalog or brochure and a School Performance Fact Sheet (**Since this is a new program the Student Performance Fact Sheet is not applicable**). These documents contain important policies and performance data for KAA. KAA is required to have you sign and date the information included in the School Performance Facts Sheet relating to completion rates, placement rates, license examination passage rates, and salaries or wages, prior to signing this agreement.

I certify that I have received the Catalog and information regarding completion rates, placement rates, license examination passage rates, and salary or wage information included in the School Performance Facts sheet, and have signed, initialed, and dated the information provided in the School Performance Facts Sheet.

Student Initials _____

Student Tuition Recovery Fund (STRF) fee (non-refundable) – State of California

“Effective January 1, 2015, the Student Tuition Recovery Fund (STRF) assessment rate will be zero (\$0) per \$1,000. Therefore, all institutions required to collect STRF assessments must stop collecting STRF assessments from students.”

"You must pay the state-imposed assessment for the Student Tuition Recovery Fund (STRF) if all of the following applies to you:

1. You are a student in an educational program, who is a California resident, or are enrolled in a residency program, and prepay all or part of your tuition either by cash, guaranteed student loans, or personal loans, and
2. Your total charges are not paid by any third-party payer such as an employer, government program or other payer unless you have a separate agreement to repay the third party.

You are not eligible for protection from the STRF and you are not required to pay the STRF assessment, if either of the following applies:

3. You are not a California resident, or are not enrolled in a residency program, or
4. Your total charges are paid by a third party, such as an employer, government program or other payer, and you have no separate agreement to repay the third party."

“The State of California established the Student Tuition Recovery Fund (STRF) to relieve or mitigate economic loss suffered by a student in an educational program at a qualifying institution, who is or was a California resident while enrolled, or was enrolled in a residency program, if the student enrolled in the institution, prepaid tuition, and suffered an economic loss. Unless relieved of the obligation to do so, you must pay the state-imposed assessment for the STRF, or it must be paid on your behalf, if you are a student in an educational program, who is a California resident, or are enrolled in a residency program, and prepay all or part of your tuition.

You are not eligible for protection from the STRF and you are not required to pay the STRF assessment, if you are not a California resident, or are not enrolled in a residency program.”

“It is important that you keep copies of your enrollment agreement, financial aid documents, receipts, or any other information that documents the amount paid to the school. Questions regarding the STRF may be directed to the Bureau for Private Postsecondary Education, 2535 Capitol Oaks Drive, Suite 400, Sacramento, CA 95833, (916) 431-6959 or (888) 370-7589.

To be eligible for STRF, you must be a California resident or are enrolled in a residency program, prepaid tuition, paid or deemed to have paid the STRF assessment, and suffered an economic loss as a result of any of the following:

1. The institution, a location of the institution, or an educational program offered by the institution was closed or discontinued, and you did not choose to participate in a teach-out plan approved by the Bureau or did not complete a chosen teach-out plan approved by the Bureau.

2. You were enrolled at an institution or a location of the institution within the 120 day period before the closure of the institution or location of the institution, or were enrolled in an educational program within the 120 day period before the program was discontinued.
3. You were enrolled at an institution or a location of the institution more than 120 days before the closure of the institution or location of the institution, in an educational program offered by the institution as to which the Bureau determined there was a significant decline in the quality or value of the program more than 120 days before closure.
4. The institution has been ordered to pay a refund by the Bureau but has failed to do so.
5. The institution has failed to pay or reimburse loan proceeds under a federal student loan program as required by law, or has failed to pay or reimburse proceeds received by the institution in excess of tuition and other costs.
6. You have been awarded restitution, a refund, or other monetary award by an arbitrator or court, based on a violation of this chapter by an institution or representative of an institution, but have been unable to collect the award from the institution.
7. You sought legal counsel that resulted in the cancellation of one or more of your student loans and have an invoice for services rendered and evidence of the cancellation of the student loan or loans.

To qualify for STRF reimbursement, the application must be received within four (4) years from the date of the action or event that made the student eligible for recovery from STRF.

A student whose loan is revived by a loan holder or debt collector after a period of noncollection may, at any time, file a written application for recovery from STRF for the debt that would have otherwise been eligible for recovery. If it has been more than four (4) years since the action or event that made the student eligible, the student must have filed a written application for recovery within the original four (4) year period, unless the period has been extended by another act of law.

However, no claim can be paid to any student without a social security number or a taxpayer identification number.”

Questions regarding the STRF may be directed to the Bureau for Private Postsecondary Education at 2535 Capital Oaks Drive, Suite 400, Sacramento, CA 95833 (mailing address: PO Box 980818, West Sacramento, CA 95798-0818), Toll Free: +1 (888) 370-7589, Fax: +1 (916) 263-1896.

Student Initials _____

Ayurvedic Doctor – TOTAL CHARGES FOR THE CURRENT PERIOD OF ATTENDANCE IS \$5500; ESTIMATED TOTAL CHARGES FOR THE ENTIRE EDUCATIONAL PROGRAM is \$33,515; and THE TOTAL CHARGES THE STUDENT IS OBLIGATED TO PAY UPON ENROLLMENT: \$14,125 (depending on payment plan).

* Student is obligated to pay the \$100 administration fee upon enrollment. There are no equipment, lab supplies or kit fees, uniform or special protective clothing fees, textbook, or other learning media fees, tutoring fees, in-resident housing fees, assessment fees, transfer of credit fees.

I certify that all the information on this application is true and correct. I understand that any false or misleading information will void this application.

I certify that I have graduated from high school, or equivalent, and can provide Kerala Ayurveda Academy with a copy of my diploma, or equivalent. Copies should be sent to Kerala Ayurveda Academy, 691 S. Milpitas Blvd, Suite 206, Milpitas, CA 95035.

I understand that this is a legally binding contract. My signature below certifies that I have read, understood, and agreed to my rights and responsibilities, and that the Kerala Ayurveda Academy's cancellation and refund policies have been clearly explained to me.

Student Signature

Date of tour/1st day of class

Date

This agreement is accepted by

Signature of School Official

Date

Kerala Ayurveda Academy, in the State of California, is a privately owned institution that is approved to operate by the Bureau for Private Postsecondary Education under School Code# 72482254. BPPE address: 2535 Capital Oaks Drive, Suite 400, Sacramento, CA 95833, Phone:(888) 370-7589.

Federal Student Loan Debt

Students at Kerala Ayurveda Academy are not eligible for federal student loans. This institution does not meet the U.S. Department of Education criteria that would allow its students to participate in federal student aid programs.

Student's Initials: _____ **Date:** _____

Student Name - Print

Student Signature

Date

School Official

Date

Student Initials _____