

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 Wellness Practitioner Certification

May 6, 2019 - May 6, 2020

In-Class

A total of 1,000 hours (includes classroom study, virtual classroom study, online study, assignments, internship in Milpitas, CA or India, special projects) are required to complete the course. The course is offered at:

Kerala Ayurveda Academy and Wellness Center
691 S Milpitas Blvd Ste 206
Milpitas, CA 95035

Live Streaming

Weekend intensives and weekly virtual classes will be live streamed from the Milpitas, CA location above.

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. Ste. 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.

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 program 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 is 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 seek to transfer after attending Kerala Ayurveda Academy to determine if your certificate will transfer."

KAA has not entered into an articulation or transfer agreement with any other college or university.

Transfer credit may be awarded for applicable coursework of comparable programs completed at other accredited or state approved/licensed institutions once verified by the Academy Manager and approved by the Director. Up to 70% of credit hours for AWC may be transferred. Courses will be considered for transfer credit if relevant to the certificate program and completed with a grade of B or higher, or the equivalent if another grading system was used. Prerequisite and corequisite courses must meet the criteria set forth by KAA. Official transcripts must be submitted for all transfer credit approval.

Experiential Credit

There is no credit granted for experiential learning.

Student's Initials: <MANFIELD(25,70)>

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, Ste 206, Milpitas, CA 95035

Refund Policy – State of California

The registration and manual 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 Spring 2019 AWP Program: May 19, 2019.

Each in-class session 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, students 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 Within the first seven days after enrollment or prior to May 19, 2019

Step 1 Deduct \$100 (registration) from the total tuition paid

Step 2 Remainder is tuition refund due

Example: Student paid \$6900 at the time of enrollment

Step 1 \$6900 – \$100 \$6800.00

Total refund will be: \$6800.00

Refund Calculation Seven days after enrollment or after May 19, 2019

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

Step 2 Divide the total tuition paid by 10 (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 \$6,900 – \$350 \$6,550.00

Step 2 \$6,550 / 10 \$655.00

Step 3 4 classes/live streaming x \$655 \$2,620.00

Step 4 \$6,550 – \$2,620 \$3,930.00

Total refund will be: \$3,930.00

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.

The following is a list of additional fees:

Administration Fee (for students new to KAA): \$100 upon enrollment

Equipment: \$0

Lab Supplies or kit fees: \$0

Uniform or Special Protective Clothing Fee: \$0

Learning Media Fee: \$0

Tutoring Fees: \$0

In-resident housing Fees: \$0

Assessment Fee: \$0

Transfer or Credit Fee: \$0

Student Tuition Recovery Fund fee (nonrefundable): \$0

Student's Initials: <MANFIELD(25,60)>

Termination Policy

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.

1. 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.

2. 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.

3. 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.

Suspension and Dismissal Policy

There are disciplinary guidelines to provide an environment to learn and grow independently, which give students rights and responsibilities.

- Any behavior disruptive to other students or the smooth running of the class will not be allowed.
- Students will have to pay the tuition on time.
- Students have to maintain a passing grade of 70%.

At first incidence, warning will be given. At the second incidence, the student will be suspended for the entire weekend. Students will be readmitted after a suspended weekend. If the behavior persists, the student will be dismissed from the program. When the conduct of the student threatens the other student's safety, KA reserves the right to dismiss a student immediately.

Leave of Absence

Students can take a leave of absence for up to one (1) year with written permission. School may be contacted at +1 (888) 275-9103 x20 or by mail at 691 S. Milpitas Blvd Suite 206 Milpitas, CA 95035. The student may resume classes the following year at the level where he/she took leave. Unless prior arrangements are made with the school about the payment, the student is obligated to pay the tuition as per plan.

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.

"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."

"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 seq.)."

Student's Initials: <MANFIELD(25,60)>

Student Recovery Fund - State of California

"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, 1747 N. Market Blvd. Ste 225, Sacramento, CA 95834, (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."

English as a Second Language & Foreign Students

Foreign students are accepted, however, KAA courses are instructed in English and KAA does not offer English as a second language. Foreign students are required to have proof of English proficiency with a passing score of minimum 80% on the TOEFL exam for enrollment. Visa services are not provided and Kerala Ayurveda Academy will not vouch for student status and any associated charges.

Student's Initials: <MANFIELD(25,60)>

Record Retention

All records concerning the Kerala Ayurveda Academy are kept for fifty years after a student's graduation, withdrawal or termination, with the exception of transcripts which are kept permanently. Student records are kept at 691 S. Milpitas Blvd Suite 206 Milpitas, CA 95035. Students requesting copies of these documents must submit a signed letter to the above address to the attention of the Student Services.

Kerala Ayurveda Academy encourages diversity and accepts applications from all minorities. Kerala Ayurveda Academy does not discriminate on the basis of race, creed, color, national origin, sex, veteran or military status, sexual orientation, or the presence of any sensory, mental, or physical disability or the use of a trained guide dog or service animal by a person with a disability. Kerala Ayurveda Academy acknowledges that information pertaining to an applicant's disability is voluntary and confidential, and will be made on an individual basis. If this information is presented, Kerala Ayurveda Academy will reasonably attempt to provide an accommodation to overcome the effects of the limitation of the qualified applicant. All inquiries about accommodations should be made to the admissions administrator upon registration of the program.

I understand and agree that KAA does not guarantee employment or take responsibility for employment or a career in the field of Ayurveda, or any other health related field, upon completion of the course. I also understand and agree that KAA is not responsible for the actions of students and graduates in their Ayurvedic career. I certify that I have the ability to finance my education.

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:

A written statement of the refund policy including examples of how it applies and

1. 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

2. Debt Acknowledgement Notice (WA)

Prior to signing this enrollment agreement, you must be given a Catalog or brochure. This document contains 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 these documents.

Student's Initials: <MANFIELD(25,60)>

NOTICE TO THE BUYER

Do not sign this agreement before you read it or if it contains any blank spaces. This is a legal instrument. All pages of the contract are binding. You are entitled to an exact copy of the agreement, school catalog and any other papers you sign. You are required to sign a statement acknowledging receipt of those,

If you have not started training, you may cancel this contract by providing written notice of such cancellation to the school at its address shown on the contract. The notice must be postmarked no later than midnight of the fifth

business day (excluding Sundays and holidays) following your signing this contract or the written notice may be hand delivered to the school within that time. In the event of dispute over timely notice, the burden to prove service rests on the applicant.

It is unfair business practice for the school to sell, discount, or otherwise transfer this contract or promissory note without the signed written consent of the student or student's parent or guardian if he/she is a minor and a written statement notifying all parties that the cancellation and refund policy continues to apply.

Ayurvedic Wellness Practitioner – Total Amount for all fees, charges, services, the student is obligated to pay is \$6,900.00*.

*New students to KAA are obligated to pay the additional \$100 administration fee upon enrollment. There are no equipment, lab supplies or kit fees, uniform or special protective clothing fees, or other learning media fees, tutoring fees, in-resident housing fees, assessment fees, transfer of credit fees. The \$250 manual fee is built into the cost of tuition; but note that the \$250 fee is nonrefundable.

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. Ste. 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:

<CLIENTSIGN>

Date of 1st class (tour): May 11, 2019

Kerala Ayurveda Academy, in the State of California, is a privately owned institution that is licensed 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. Kerala Ayurveda Academy, in the State of Washington, is licensed under Chapter 28C.10 RCW. Inquiries or complaints regarding this private vocational school may be made to the: Workforce Board, 128 10th Ave. SW, Box 43105, Olympia, Washington 98504. Web: wtb.wa.gov, Phone: (360) 709-4600, E-mail address: wtecb@wtb.wa.gov.