



School Performance Fact Sheet
Calendar Years 2022 - 2023
Ayurvedic Health Counselor Program (AHC) - One Year
formerly known as Ayurvedic Wellness Counselor (AWC)
Total Program Hours 600

On-Time Completion Rates (Graduation Rates)

Includes data for the two calendar years prior to reporting

Calendar Year	Number of Students Who Began the Program	Students Available for Graduation	Number of On-time Graduates	On-time Completion Rate
2022	22	18	2	11%
2023	22	17	7	41%

Student Initials: _____

Date: _____

Initial only after you have had sufficient time to read and understand the information.

Students Completing within 150% of the Published Program Length

Calendar Year	Number of Students Who Began the Program	Students Available for Graduation	150% Graduates	150% Completion Rate
2020	61	51	32	63%
2021	39	36	15	42%
2022	22	18	12	67%
2023	22	17	13	76%

Student Initials: _____

Date: _____

Initial only after you have had sufficient time to read and understand the information.

Job Placement Rates*Includes data for the two calendar years prior to reporting*

This program does not lead to employment

Calendar Year	Number of Students Who Began the Program	Number of Graduates	Graduates Available for Employment	Graduates Employed in the Field	Placement Rate % Employed in the Field
2022	22	14	14	N/A	N/A
2023	22	13	13	N/A	N/A

You may obtain from the institution a list of the employment positions determined to be in the field for which a student received education and training. To obtain this list, please ask an institutional representative.

Gainfully Employed Categories*Includes data for the two calendar years prior to reporting***Part-Time vs. Full-Time**

Calendar Year	Graduates Employed in the Field 20-29 Hours Per Week	Graduates Employed in the Field at Least 30 Hours Per Week	Total Graduates Employed in the Field
2022	N/A	N/A	N/A
2023	N/A	N/A	N/A

Single Position vs. Concurrent Aggregated Position

Calendar Year	Graduates Employed in the Field in a Single Position	Graduates Employed in the Field in Concurrent Aggregated Positions	Total Graduates Employed in the Field
2022	N/A	N/A	N/A
2023	N/A	N/A	N/A

Self-Employed / Freelance Positions

Calendar Year	Graduate Employed in the Field who are Employed by the Institution, an Employer Owned by the Institution, or an Employer who Shares Ownership with the Institution	Total Graduates Employed in the Field
2022	N/A	N/A
2023	N/A	N/A

Institutional Employment

Calendar Year	Graduate Employed in the Field who are Employed by the Institution, an Employer Owned by the Institution, or an Employer who Shares Ownership with the Institution	Total Graduates Employed in the Field
2022	N/A	N/A
2023	N/A	N/A

Student Initials: _____

Date: _____

Initial only after you have had sufficient time to read and understand the information.

*The School does not certify students with the intention of job placement. The certification programs are not designed or led to, nor does the institution make any express or implied claim related to preparing students for a recognized career, occupation, vocation, job, or job title. The programs are meant to enhance the services of already licensed professionals.

- This program may result in freelance or self-employment.
- The work available to graduates of this program is usually for freelance or self-employment.
- This type of work may not be consistent.
- The period of employment can range from one day to weeks to several months.
- Hours worked in a day or week may be more or less than the traditional 8 hour work day or 40 hour work week.
- You can expect to spend unpaid time expanding your networks, advertising, promoting your services, or honing your skills.
- Once graduates begin to work freelance or are self-employed, they will be asked to provide documentation that they are employed as such so that they may be counted as placed for our job placement records.
- Students initialing this disclosure understand that either a majority or all of this school's graduates are employed in this manner and understand what comprises this work style.

Student Initials: _____

Date: _____

Initial only after you have had sufficient time to read and understand the information.

License Examination Passage Rates

Includes data for the two calendar years prior to reporting

Calendar Year	Number of Graduates in Calendar Year	Number of Graduates Taking Exam	Number Who Passed First Available Exam	Number Who Failed First Available Exam	Passage Rate
2022	14	N/A	N/A	N/A	N/A
2023	13	N/A	N/A	N/A	N/A

Student Initials: _____

Date: _____

Initial only after you have had sufficient time to read and understand the information.

Salary and Wage Information

Includes data for the two calendar years prior to reporting

Annual salary and wages reported for graduates employed in the field

Calendar Year	Graduates Available for Employment	Graduates Employed in the Field	20,001 - 25,000	\$25,000 - \$30,000	\$30,001 - \$35,000	\$35,000 - \$40,000	40,001 - 45,000	45,001 - 50,000	No Salary Information Reported
2022	14	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2023	13	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

*A list of sources used to substantiate salary disclosures is available from the school. Due to the fact that students of Ayurveda are professionals seeking to enhance their services, there are no official salary and wage records obtained. Please contact a school representative for more information.

Student Initials: _____

Date: _____

Initial only after you have had sufficient time to read and understand the information.

Cost of Educational Program

Total charges for the program for students completing on-time in 2022: \$8850. Additional charges may be incurred if the program is not completed on-time.

Total charges for the program for students completing on-time in 2023: \$7600. Additional charges may be incurred if the program is not completed on-time.

Student Initials: _____

Date: _____

Initial only after you have had sufficient time to read and understand the information.

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 Initials: _____

Date: _____

Initial only after you have had sufficient time to read and understand the information.

This fact sheet is filed with the Bureau for Private Postsecondary Education. Regardless of any information you may have relating to completion rates, placement rates, starting salaries, or license exam passage rates, this fact sheet contains the information as calculated pursuant to state law.

Any questions a student may have regarding this fact sheet that have not been satisfactorily answered by the institution may be directed to the Bureau for Private Postsecondary Education at 1747 N. Market Blvd. Ste 225 Sacramento, CA 95834, PO Box 980818, West Sacramento, CA 95798-0818, website address: www.bppe.ca.gov.

Phone: +1 (888) 370-7589.

Student Name - Print: _____

Student Signature: _____

Date: _____

School Official: _____

Date: _____

Definitions

"Number of Students Who Began the Program" means the number of students who began a program who were scheduled to complete the program within 100% of the published program length within the reporting calendar year and excludes all students who canceled during the cancellation period.

- "Students Available for Graduation" is the number of students who began the program minus the number of students who have died, been incarcerated, or been called to active military duty.
- "Number of On-time Graduates" is the number of students who completed the program within 100% of the published program length within the reporting calendar year.
- "On-time Completion Rate" is the number of on-time graduates divided by the number of students available for graduation.
- "150% Graduates" is the number of students who completed the program within 150% of the program length (includes on-time graduates).
- "150% Completion Rate" is the number of students who completed the program in the reported calendar year within 150% of the published program length, including on-time graduates, divided by the number of students available for graduation.
- "Graduates Available for Employment" means the number of graduates minus the number of graduates unavailable for employment.
- "Graduates Unavailable for Employment" means the graduates who, after graduation, die, become incarcerated, are called to active military duty, are international students that leave the United States or do not have a visa allowing employment in the United States, or are continuing their education in an accredited or bureau-approved postsecondary institution.
- "Graduates Employed in the Field" means graduates who beginning within six months after a student completes the applicable educational program are gainfully employed, whose employment has been reported, and for whom the institution has documented verification of employment. For occupations for which the state requires passing an examination, the six months period begins after the announcement of the examination results for the first examination available after a student completes an applicable educational program.
- "Placement Rate Employed in the Field" is calculated by dividing the number of graduates gainfully employed in the field by the number of graduates available for employment.
- "Number of Graduates Taking Exam" is the number of graduates who took the first available exam in the reported calendar year.
- "First Available Exam Date" is the date for the first available exam after a student completed a program.
- "Passage Rate" is calculated by dividing the number of graduates who passed the exam by the number of graduates who took the reported licensing exam.
- "Number Who Passed First Available Exam" is the number of graduates who took and passed the first available licensing exam after completing the program.
- "Salary" is as reported by a graduate or graduate's employer.
- "No Salary Information Reported" is the number of graduates for whom, after making reasonable attempts, the school was not able to obtain salary information.

STUDENT'S RIGHT TO CANCEL

(State of California)

The registration fee and STRF fee are 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.

Date by which students must exercise their right to cancel: November 2, 2025

A written notice from the student, about the cancellation/withdrawal is required and should be sent to the address below, and emailed to support@keralaayurveda.us. For specifics related to your refund, refer to the refund table shown below.

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

A telephone call about cancellation or absenteeism for the classes will not be considered as true cancellation. In such cases, the student will not receive the refund for that period. The refund will be processed within 30 days from the day KAA receives the 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.

Student's Initials: _____



Fall 2025 Enrollment Form Ayurvedic Health Counselor CA Residents Kerala Ayurveda Academy

Welcome to Kerala Ayurveda Academy!

We are happy you have decided to enroll in our programs. Please make sure you download and read the course catalog and enrollment agreement before enrolling. Contact our Enrollment Advisor at admissions@keralaayurveda.us with any questions you may have.

Student Information

Name:

Birthdate:

Address / City:

State / Zip:

Primary phone:

Alternate Phone :

Email:

***Occupation/Vocation:**

Residence Status:

Gender:

Race:

***Education Level:**

SSN:

Program Information

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

Student's Initials: _____

Payment Agreement

I hereby certify that I have read and understand the description of the payment options, and agree to the terms of this Agreement. I certify that I am financially responsible to the Kerala Ayurveda Academy and agree to pay the total amount of **each monthly installment** on or before the due date agreed upon by myself and the Academy for a period of time not to exceed the duration of my payment plan. I understand that the payment option selected is applicable only to tuition and fees, and that all other charges will be due in full by the due date described to me in writing. I understand that my payments are based on a calendar year and not based on the completion of course modules.

I understand that the Academy must receive the payment on its appointed due date(s), and that if full payment is not received by this date(s), the Academy will assess a monthly late payment fee of 5% of the amount past due. I understand that I am responsible for notifying

the Academy Administrator if my billing address changes at any time. I understand that I am responsible for any late payment fees resulting from denied charges or delays in the delivery of my payment. **Payments must be in US dollars.**

Student Signature: _____

Date: _____

I am paying by:

Credit card provided on the previous screen. Please go back if you have not entered this information.

Check payable to Kerala Ayurveda Academy. Mail to: Kerala Ayurveda Academy,
691 S Milpitas Blvd. Ste. 206, Milpitas, CA 95035.

PayPal: Please send to paypal@ayurvedaacademy.com

***Please select you preferred Payment Plan**

Payment Plan	Tuition Amount	First Payment Due	Payments	Registration Fee	STRF*	Optional Printed Manual Fee	Grand Total
Tuition in Full	\$8,725	Upon Enrollment	1	\$100	\$0.00	\$0.00	\$8,825.00
Tuition in Full (with Manual)	\$8,725	Upon Enrollment	1	\$100	\$0.00	\$300.00	\$9,125.00
Split Payments	\$4,475	Upon Enrollment	2	\$100	\$0.00	\$0.00	\$9,050.00
Split Payments (with Manual)	\$4,475	Upon Enrollment	2	\$100	\$0.00	\$300.00	\$9,350.00
Monthly	\$776	Upon Enrollment	12	\$100	\$0.00	\$0.00	\$9,412.00
Monthly Payment (with Manual)	\$776	Upon Enrollment	12	\$100	\$0.00	\$300.00	\$9,712.00

**STRF is \$0.00 per \$1,000 for all payment plans and is non-refundable. STRF is for California Students only.*

Reference Code - If provided a code, please insert here:

Total - If provided a total, please type in here (otherwise, leave blank):

I further certify that should my account not be kept current in accordance with this Agreement, any past due amount will be considered an unpaid educational loan/benefit that needs to be repaid as expeditiously as possible. I further understand that the Academy may curtail my ability to register in further programs and/or obtain transcripts or certifications. I acknowledge the Academy's right to assess collection and legal fees should my student account remain unpaid. I understand that I am obligated to pay any tuition, fees, collection or legal costs on my account.

Name: _____

Signed : _____

Date: _____

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 Health Counselor Certification

October 13, 2025 - October 13, 2026

Period covered by enrollment agreement May 1, 2025 - December 12, 2025

In- Class

A total of 600 hours (including classroom Study, virtual classroom study, online study, assignments, internship in Milpitas, CA and 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.

Student Initials: _____

Policies & Procedures

Student Complaint (Grievance) Procedure

Any questions a student may have regarding this enrollment agreement that have not been satisfactorily answered by the institution may be directed to the Bureau for Private Postsecondary Education at 1747 N. Market Blvd. Ste 225 Sacramento, CA 95834 P.O. Box 980818, West Sacramento, CA 95798-0818 www.bppe.ca.gov, (888) 370-7589 or by fax (916) 263-1897 (916) 574-8900 or by fax (916) 263-1897.

A student or any member of the public may file a complaint about this institution with the Bureau of Private Postsecondary Education at 1747 N. Market Blvd. Ste 225 Sacramento, CA 95834 P.O. Box 980818, West Sacramento, CA 95798-0818 www.bppe.ca.gov, (888) 370-7589 or by fax (916) 263-1897 (916) 574-8900 or by fax (916) 263-1897

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

Transferring of Credits and 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 AHC certificate you earn in the Ayurvedic Health Counselor program is also at the complete discretion of the institution to which you may seek to transfer. If the AHC 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 AHC 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% credit hours for AHC 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. Application and official transcripts must be submitted for all transfer credit approval.

Experiential Credit

There is no credit granted for experiential learning.

Student's Initials: _____

Refund and Cancellation/Withdrawal Policy

Student's Right to Cancel

The student has a right to cancel the enrollment agreement and obtain a refund. A written notice or an email from the student will be required for the cancellation and should be sent to the address below. For specifics related to your refund, refer to the refund tables according to your State.

Student Services
Kerala Ayurveda Academy
691 S Milpitas Blvd Ste 206 Milpitas, CA 95035

Students must follow the following to withdraw/cancel from the institution:

- A written notice or an email will be required from the students about the cancellation.
- The registration fee and material fee are 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.
- Each in person Intensive covers the content of one online module. Refund Requests will be processed based on in person Intensives and online modules accessed (whichever is greater).

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

Withdrawal Policies and Procedures

A Student may withdraw from the school at any time after the cancellation period (through attendance at the first-class session, or the seventh day after enrollment).

Refunds: The student will receive a pro rata refund as long as they have completed 60 percent or less of the educational program "period of attendance." A pro rata refund shall be no less than the total amount owed by the student for the portion of the educational program provided subtracted from the amount paid by the student, calculated as follows: (1) The amount owed equals the per module price (total institutional charge, divided by the number of modules in the program) multiplied by the number of modules the student attended, or was scheduled to attend, or accessed in the e learning, prior to withdrawal. The refund will be less the non-refundable registration fee (\$100.00) and within 30 days after the withdrawal is determined. If the student has completed more than 60 percent of the period of attendance of which the student was charged, the tuition is considered earned and the student will receive no refund. For the purpose of determining a refund under this section, a student shall be deemed to have withdrawn from a program of instruction when any of the following occurs:

- The student notifies the institution in writing to Student Support Services via email, hand delivery, or written notice mailed to 691 S. Milpitas Blvd Ste 206, Milpitas, CA 95035 of the student's intention to withdraw, or as of the date of the student's withdrawal, whichever is later.
- The institution terminates the student's enrollment for failure to maintain satisfactory progress; failure to abide by the rules and regulations of the institution; absences in excess of the maximum set forth by the institution; and/or failure to meet financial obligations to the School. (See Termination and Dismissal Policy).
- Failure to return from a Sabbatical (LOA: Leave of Absence).

For the purpose of determining the amount of the refund, the date of the student's withdrawal shall be deemed the last date of recorded attendance. For programs beyond the current "payment period," if a student withdraws prior to the next payment period, all charges collected for the next period will be refunded. If any portion of the tuition was paid from the proceeds of a loan or third party, the refund shall be sent to the lender or third party.

Tuition Owed: If the student has completed more than 60 percent of the period of attendance, the student will be responsible for the full tuition cost for the period of attendance.

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

In case the student decides to withdraw during the program, before 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 November 2,

2025

Step 1: Deduct \$100 (non-refundable registration) from total tuition paid.

Step 2: Remainder is tuition refund due

Example: Student paid \$9,050 at the time of enrollment

Step 1 \$9,050 – \$100 \$8,950.00

Total refund will be: \$8,950.00

Refund Calculation seven days after enrollment or after November 2, 2025

Step 1: Deduct \$100 (non-refundable registration fee) from the total tuition paid

Step 2: Divide the total tuition paid by 11 (number of Weekend Intensives/online 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 they have paid the full tuition, the refund will be as follows:

Step 1	\$9,050 – \$100	\$8,950.00
Step 2	\$8,950/11	\$814.00
Step 3	3 classes/ live streaming *\$814	\$2,442.00
Step 4	\$9,050 - \$2,442	\$6,608.00
<i>Total refund will be : \$6,608.00</i>		

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 unauthorized 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:

Registration Fee (for students new to KAA): \$100 upon enrollment (**non-refundable**)

Equipment: \$0

Lab Supplies or kit fees: \$0

Uniform or Special Protective Clothing Fee: \$0

Learning Media Fee:(Manual) \$300 (optional)

Tutoring Fees: \$0

In-resident housing Fees: \$0

Assessment Fee: \$0

Transfer or Credit Fee: \$0

Student Tuition Recovery Fund fee (**non-refundable**): \$0.00 per every one thousand dollars

Please Note:Registration Fee and STRF Fee are non-refundable

Student Initials: _____

Date: _____

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

"Effective April 1, 2024, the Student Tuition Recovery Fund (STRF) assessment rate will be zero dollars zero cents (\$0.00) per \$1,000. Therefore, all institutions required to collect STRF assessments must stop collecting STRF assessments from students."

The State of California established the Student Tuition Recovery Fund (STRF) to relieve or mitigate economic loss suffered by the 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 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, 1747 N. Market Blvd. Ste 225 Sacramento, CA 95834, PO Box 980818, West Sacramento, CA 95798-0818, website address: www.bppe.ca.gov. Phone: (888) 370-7589 or (916) 574-8900, Fax: (916) 263-1897

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 non collection 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."

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 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.

"Prior to signing this enrollment agreement, you must be given a catalog or brochure and a School Performance Fact Sheet, which you are encouraged to review prior to signing this agreement. These documents contain important policies and performance data for this institution. This institution is required to have you sign and date the information included in the School Performance Fact Sheet relating to completion rates, placement rates, license examination passage rates, and salaries or wages, and the most recent three-year cohort default rate, if applicable, prior to signing this agreement."

Student Initials: _____

"I certify that I have received the catalog, School Performance Fact Sheet, and information regarding completion rates, placement rates, license examination passage rates, and salary or wage information, and the most recent three-year cohort default rate, if applicable, included in the School Performance Fact sheet, and have signed, initialed, and dated the information provided in the School Performance Fact Sheet."

Student Signature: _____

Student Initials: _____

Date: _____

Ayurvedic Health Counselor

Students are obligated to pay the \$100 registration 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 \$100 registration fee and STRF fee are 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.

TOTAL CHARGES FOR THE CURRENT PERIOD OF ATTENDANCE: For the period of Oct 13, 2025 - Oct 13, 2026 is: Pay in Full \$8,825; Split Payment \$9,050; Monthly Payments \$9,412.

ESTIMATED TOTAL CHARGES FOR THE ENTIRE EDUCATIONAL PROGRAM: \$9,050.

Student Signature: _____

Date of 1st class: October 25, 2025 (Orientation is October 13, 2025)

I acknowledge that I have read the foregoing and I fully understand the contents

IN WITNESS WHEREOF, I have executed this release on:

Name: _____

Signature: _____

School Official: _____

Date: _____