



Ayurvedic Practitioner Program Fall 2022

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:

TEST_CLIENTFIRSTNAME TEST_CLIENTLASTNAME

Address / City:

TEST_CLIENTADDRESS, TEST_CLIENTCITY

Primary phone:

TEST_CLIENTPHONE

Email:

TEST_CLIENTEMAIL

***Occupation/Vocation:**

TEST_MANFIELD

Gender:

<CLIENTGENDER>

Education Level:*Birthdate:**

TEST_CLIENTBIRTHDATE

State / Zip:

TEST_CLIENTSTATE TEST_CLIENTPOSTCODE

Alternate phone:

<CLIENTHOMEPHONE>

Residence Status: U.S. Citizen Permanent Residence**Race:**

Please Select

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 initialed below.

***Preferred location:**

Student's Initials: TEST_MANFIELD

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 the completion of course modules.

I understand that the Academy must receive the payment on it's 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.**

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 your preferred AP Payment Plan

| Payment Plan | Tuition Payment Amount | Payments | Registration Fee | STRF* | Optional Printed Manual Fee | Grand Total |
|---|------------------------|----------|------------------|---------|-----------------------------|-------------|
| <input type="radio"/> Pay in full | \$8750* | 1 | \$100 | \$22.50 | \$0 | \$8,722.50 |
| <input type="radio"/> Pay in Full (with Manual) | \$8750* | 1 | \$100 | \$22.50 | \$250 | \$9,022.50 |
| <input type="radio"/> Split payments | \$4,475* | 2 | \$100 | \$22.50 | \$0 | \$9,072.50 |
| <input type="radio"/> Split payment (with Manual) | \$4,475* | 2 | \$100 | \$22.50 | \$250 | \$9322.50 |
| <input type="radio"/> Monthly | \$783* | 12 | \$100 | \$22.50 | \$0 | \$9,518.50 |
| <input type="radio"/> Monthly Payment (with Manual) | \$783* | 12 | \$100 | \$22.50 | \$250 | \$9768.50 |

*STRF is \$2.50 per \$1,000 for all payment plans and is non-refundable. STRF is for California Students only.

Program Format - Please choose your Program Format

Reference Code - If provided a code, please insert here: <CUSTOM(2)>

Total - If provided a total, please type in here (otherwise, leave blank): <CUSTOM(2)>

I understand that this Payment Plan is for my Tuition only, and that my required 200 hours of Clinical Internship will be an additional cost.

Student's Initials: TEST_MANFIELD

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: TEST_CLIENTFIRSTNAME TEST_CLIENTLASTNAME

Signed:

TEST_CLIENTSIGN

Date: TEST_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 Practitioner Certification October 27, 2022 - April 27, 2024

In-Class

A total of 910 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 and Procedures

Student Complaint 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 2535 Capitol Oaks Drive, Suite 400, Sacramento, CA 95833 P.O. Box 980818, West Sacramento, CA 95798-0818, www.bppe.ca.gov, (888) 370-7589 or by fax (916) 263-1897 (916) 431-6959 or by fax (916) 263-1897.

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.

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 Holistic Ayurvedic Coach 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 HAC 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: TEST_MANFIELD

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 tables below.

Student Services

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

Refund Policy - State of California

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, 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).

Each In-Class Intensive covers the content of one online module. Refund Requests will be processed based on In-Class Intensives 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 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.

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 November 13, 2022

- Step 1 Deduct \$100 (registration) from the total tuition paid
- Step 2 Remainder is tuition refund due

Example: Student paid \$8750 at the time of enrollment

- Step 1 \$8,750 - \$100 \$8,650.00

Total refund will be: \$8,650.00

Refund calculation seven days after enrollment or after November 13, 2022

- Step 1 Deduct \$100 (registration) 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 \$8,750 - \$100 \$8,650.00
- Step 2 \$8,650 / 10 \$865.00
- Step 3 4 classes/live streaming x \$865 \$3,460.00
- Step 4 \$8,650 - \$3,460 \$5,190.00

Total refund will be: \$5,190.00

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's Initials: TEST_MANFIELD

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 Refund Policy.

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:

§ When the student is terminated for a violation of a published Academy policy which provides for termination; or,

§ When a student, without notice, either fails to attend classes, view recordings, or access content in the elearning for thirty (30) calendar days.

A student will be determined to be withdrawn from the institution if the student has not attended any class for three consecutive class weekends. They will be notified by telephone after two missed weekend classes and they will be dropped after the third weekend.

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; this includes one-time fees and payment plans.

Students have to maintain a passing grade of 70%.

For behavioral issues: At first incidence, warning will be given. At the second incidence, the student will be suspended for the entire weekend. A student 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.

For nonpayment issues: verbal and written warnings will be sent from Student Support Services. After 3 attempts and no response from the student, the student will be immediately suspended.

A Suspension is defined as when the student's learning account is deactivated and the student is withdrawn from their program.

Student Sabbatical (Leave of Absence)

If a student has circumstances that prevent them from continuing the program as originally planned, they may apply for a Sabbatical. The Sabbatical will be requested by the student to the Student Support Office at support@keralaayurveda.us. The office will then send a form for the student to complete and sign.

A one-time sabbatical will be allowed for the student with the provision that they will come back after a maximum of 1 year, or before. With permission from the school, the student will be allowed to resume attending classes in the next class at the level where the sabbatical was initiated.

During the Sabbatical, all access to future classes will be removed from the student's account; however, they will retain access to the modules they have completed in the elearning.

If the student is on a payment plan and wishes to suspend the plan for the duration of the sabbatical, they will have to pay a \$25/month administrative fee (non-refundable, not part of tuition); otherwise they can continue paying their payment plan per their schedule.

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: TEST_MANFIELD

Student Tuition Recovery Fund (STRF) fee (non-refundable) - 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](tel:(916)431-6959) or [\(888\) 370-7589](tel:(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:

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.

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.

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.

The institution has been ordered to pay a refund by the Bureau but has failed to do so.

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.

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.

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."

Student's Initials: TEST_MANFIELD

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.

Record Retention

All records concerning the Kerala Ayurveda Academy are kept for fifty years after student's completion, withdrawal or termination, with the exception of transcripts which are kept permanently. Student records are kept at 691 S Milpitas Blvd Ste 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 Support.

Student's Initials: TEST_MANFIELD

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 Practitioner – Total amount for all fees, charges, services, the student is obligated to pay for Tuition is \$8,722.50*. Required Clinical Internship for certification is at an additional cost and varies according to chosen format.

*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 \$100 manual fee is built in to the cost of tuition; but note that the \$100 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:

TEST_CLIENTSIGN

Date of 1st class (tour): October 27, 2022

TOTAL CHARGES FOR THE CURRENT PERIOD OF ATTENDANCE: \$8,722.50

ESTIMATED TOTAL CHARGES FOR THE ENTIRE EDUCATIONAL PROGRAM: \$8,722.50

THE TOTAL CHARGES THE STUDENT IS OBLIGATED TO PAY UPON ENROLLMENT: \$8,722.50

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.

School Performance Fact Sheet

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's Initials: TEST_MANFIELD **Date:** TEST_DATE

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.

Cost of Educational Program

Total charges for the program for students completing on-time in 2023: \$8,772.50. Additional charges may be incurred if the program is not completed on-time.

Student's Initials: TEST_MANFIELD **Date:** TEST_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's Initials: TEST_MANFIELD **Date:** TEST_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 2535 Capitol Oaks Drive, Suite 400, Sacramento, CA 95833, www.bppe.ca.gov, toll-free telephone number (888) 370-7589 or by fax (916) 263-1897.

Student Name - Print:

TEST_CLIENTFIRSTNAME TEST_CLIENTLASTNAME

Student Signature:

TEST_CLIENTSIGN

Date: TEST_DATE

Kerala Ayurveda Academy Photo and Video Release Form

By signing this release form, I authorize Kerala Ayurveda Academy Studios (KAA), to use the following personal information:

- (1) My picture - including photographic, motion picture, and electronic (video) images.
- (2) My voice - including sound and video recordings.

I hereby grant to KAA, its subsidiaries, licensees, successors and assigns, the right to use, publish, and reproduce, for all purposes, my name, pictures of me in film or electronic (video) form, sound and video recordings of my voice, and printed and electronic copy of the information described in sections (1) and (2) above in any and all media including, without limitation, cable and broadcast television and the Internet, and for exhibition, distribution, promotion, advertising, sale, press conferences, meetings, hearings, educational conferences and in brochures and other print media. This permission extends to all languages, media, formats and markets now known or hereafter devised. This permission shall continue forever unless I revoke the permission in writing.

I further grant KAA all rights, title, and interest that I may have in all finished pictures, negatives, reproductions, and copies of the original print, and further grant KAA the right to give, sell, transfer, and exhibit the print in copies or facsimiles thereof, for marketing, communications, or advertising purposes, as it deems fit.

I hereby waive the right to receive any payment for signing this release and waive the right to receive any payment for KAA use of any of the material described above for any of the purposes authorized by this release. I also waive any right to inspect or approve finished photographs, audio, video, multimedia, or advertising recordings and copy or printed matter or computer generated scanned image and other electronic media that may be used in conjunction therewith or to approve the eventual use that it might be applied.

I acknowledge that I have read the foregoing and I fully understand the contents IN WITNESS WHEREOF, I have executed this release on: **TEST_DATE**

Name: TEST_CLIENTFIRSTNAME TEST_CLIENTLASTNAME

Signature:

TEST_CLIENTSIGN

Name of Student:

| | | | | | |
|---------------------|----------------------|-------------------|---------------------|--------------------|----------------------|
| First Name: | TEST_CLIENTFIRSTNAME | Last Name: | TEST_CLIENTLASTNAME | Birth Date: | TEST_CLIENTBIRTHDATE |
| Address: | TEST_CLIENTADDRESS | City: | TEST_CLIENTCITY | Province: | TEST_CLIENTSTATE |
| Postal code: | TEST_CLIENTPOSTCODE | Email: | TEST_CLIENTEMAIL | Phone: | TEST_CLIENTPHONE |

Date and Time Signed: 29/06/2022 at 00:13

System Time Stamp: 29/06/2022 at 04:13