

2020-21 Enrollment Agreement

Northgate Academy Tuition Protection Agreement

Northgate Academy is confident that the program you have selected will be everything we claim. Your total price includes your tuition, registration, lessons, course materials, educational services, and instruction.

I. ADMISSIONS

Minimum Admissions Requirements for the High School Diploma Program: Candidates must have completed the 8th grade and have reached the age of 14. When transferring credits to NGA, official high school transcripts are required; submit to *Northgate Academy, 601 Carlson Parkway, Suite 1250, Minnetonka, MN 55305*. Students that require special needs programs, such as IEP or Special Education Services should contact the NGA Counseling Office before enrollment. Northgate Academy does not support IEP/Special Education Services. For complete information about Northgate Academy programs, admission and grading policies, technology requirements, transfer credit, and refund policy, please consult the *Northgate Academy Catalog*.

II. TRUTH IN LENDING DISCLOSURE TRADITIONAL HIGH SCHOOL (Non-Adult)

ANNUAL PERCENTAGE RATE	AMOUNT FINANCED	TOTAL OF PAYMENTS PER GRADE LEVEL	TOTAL SALE PRICE PER GRADE LEVEL
The cost of your credit as a yearly rate	The amount of credit provided to you or on your behalf	Amount you will have paid after all payments are made as scheduled	Total cost of your purchase, including down payment
0%	\$0	\$ 1290.00	\$1290.00

Traditional High School Fee Schedule: (Non-Adult)

Payment Option:

Northgate Academy charges \$ 1290 per grade level for the Standard, accredited high school courses (non-adult). The payments are made either in full (\$1290) per grade level or in 10-monthly installments of \$ 129 per grade level. Tuition is auto-billed and is due on the monthly due date and on a reoccurring monthly basis until all payments are made.

Traditional high school students in the Standard diploma track may either pay their yearly tuition in full \$1290 or make interest free payments according to the following schedule.

The payment schedule for each grade level for non-adult students:

No. Month's enrolled		Program Cost
1	\$	129.00
2	\$	258.00
3	\$	387.00
4	\$	516.00
5	\$	645.00
6	\$	774.00
7	\$	903.00
8	\$	1032.00
9	\$	1161.00
10	\$	1290.00

Traditional high school students may take up to 12 months to complete each grade level. The traditional high school (non-adult) program is completed in 48-months or less. *Diplomas and transcripts are held until all tuition is paid in full.

Summer School/Credit Recovery Fee Schedule:

Individual high school courses are \$ 199 each for either a one-semester or two-semester course. Summer School and Credit Recovery courses are good for one-year from date of enrollment. Students must participate in accordance with NGA's participation policy. Northgate Academy does not offer an installment plan for Credit Recovery/Summer School courses. ****Single courses (summer school/credit recovery) are non-refundable.**

III. TRUTH IN LENDING DISCLOSURE ADULT HIGH SCHOOL PROGRAM

ANNUAL PERCENTAGE RATE	AMOUNT FINANCED	TOTAL OF PAYMENTS	TOTAL SALE PRICE
The cost of your credit as a yearly rate	The amount of credit provided to you or on your behalf	Amount you will have paid after all payments are made as scheduled	Total cost of your purchase, including down payment
0%	\$0	\$ 999.00	\$ 999.00

Adult High School Fee Schedule:

Payment Option:

Northgate Academy charges \$ 999 or less for the adult high school diploma program. The payments are made either in full (\$ 999) or by making interest-free installments to the school. Adult students may choose to pay in full at (\$ 999) or may choose to make ten (10) installments of \$ 99.90. If student completes their program in less than 10-months, the adult student is considered paid in full, and monthly billing will terminate at graduation. All installments are direct billed to the credit/debit card on file with the school. The adult high school program is completed in 48-months or less. Northgate Academy will transfer a maximum of 16-credits toward high school graduation. *Diplomas and transcripts are held until all tuition is paid in full.

Tuition Payment Schedule (Auto Payment)

As per the enrollment agreement, tuition is auto-billed to the credit/debit card on file each month. Students must participate in the auto-billing option to remain enrolled at Northgate Academy. Accounts two installments past due are subject to termination.

Late Charge: If your monthly payment is more than five days late you will be charged a \$10 late fee.

III. TUITION, FEES, AND PAYMENTS

The High School diploma program consists of two (2) semesters per grade level. We also offer a summer semester. Each semester consists of 5 or 6 courses of .5 or 1.0 credits each for a total of 21.5 or more credits. The price stated above is pay in full or per month and includes all registration and admission fees. These fees are non-refundable after five (5) calendar days following the date of enrollment: **Estimated Total Program Price:** If an adult student completes his or her entire (**adult**) diploma with Northgate Academy, it is estimated that the total program cost will be \$ 999 or less, including tuition and all fees. If a traditional high school student (**non-adult**) completes his or her entire diploma with Northgate Academy (grades 9-12), it is estimated that the total program cost will be \$ 5,160 or less, including tuition and all fees. The total program cost is an estimate, and may be less depending on how many credits transfer to Northgate Academy; and is subject to change at the discretion of Northgate Academy due to reasonable changes in tuition, fees, and other charges and may be reduced by transfer credits and other promotions and discounts. When a student enrolls at Northgate Academy, their tuition schedule is locked in and tuition will not increase.

For any check, draft, or money order that is returned for insufficient funds (NSF), the student will be charged a \$ 50 fee, and Northgate Academy will resubmit for payment. Students are required to use the Auto payment option. Students are responsible for keeping the account information updated to avoid any late or returned payment penalties. For any default not cleared within 10-days of notification of non-payment, NGA reserves the right to discontinue services, add any collection or attorney's fees, and the student will not be entitled to any refunds.

Payments should be made in U.S. dollars only. Students in Canada and foreign countries will be responsible for payment of any applicable custom duties and additional shipping fees.

Privacy:

Your enrollment and academic records will be protected in accordance with the Family Educational Rights and Privacy Act (FERPA).

IV. GRADUATION

High School Diploma Completion Time. The standard (non-adult) high school diploma program can be completed in about 2-4 years (6-8 months per semester); students are allowed a maximum of four (4) years from the date of enrollment to complete their program. The adult high school fast path diploma can be completed in 12-18 months, or substantially sooner with transfer credits. Transfer of Credits: Adults may be eligible to receive up to 16 transfer credits for high school courses you have already completed from an accredited school. Upon graduation student will be awarded an official, accredited high school diploma. No assurance is made of eligibility for job placement. Acceptance for transfer of academic credits is determined by the receiving institution. Northgate Academy is regionally accredited by Cognia, NCA CASI, SACS CASI, and NWAC. Credits earned at Northgate Academy, in almost every case, are accepted by all public and private high schools. Northgate Academy's accreditation is recognized by the Department of Education and by all colleges and universities in the US. For complete details on graduation requirements, consult the *High School Catalog*.

V. CANCELLATION AND REFUND POLICY

Students may cancel or withdraw verbally by contacting the Northgate Academy offices and speaking to a member of the school staff, using the online help desk, or in writing by US Mail. We do not accept cancellations by email.

IF STUDENT WITHDRAWS	AMOUNT STUDENT OWES
Within 10 Calendar days of enrollment/signing of this Agreement	\$0 (100% Refund)
After 11 Calendar days:	
No Refund	100% balance after 10-days

Binding Agreement and Governing Law: This Agreement is a legally binding contract when signed by you and accepted by Northgate Academy at its offices in Minnesota and is governed by Minnesota law.

Your digital signature on this Agreement indicates you have read and understand its terms and any literature you have received from us, and you believe you are able to benefit from your program. ****Single courses (summer school/credit recovery) are non-refundable.**

Northgate Academy reserves the right to academically cancel any student who fails to demonstrate satisfactory progress toward his or her diploma. Academic dishonesty or other violations of the High School Catalog may also result in disciplinary action up to and including the termination of your enrollment.

NOTICE: Any holder of this consumer credit contract is subject to all claims and defenses which the debtor could assert against the seller of 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.

Dispute Resolution: Any controversy or claim arising out of relating to this Agreement, or breach thereof, no matter how pleased or styled shall be settled by arbitration in accordance with the Commercial Rules of the American Arbitration Association and judgment upon the award rendered by the Arbitrator may be entered in any court having jurisdiction. In no event, shall Northgate Academy be liable for any incidental, consequential, punitive or multiple damages of any kind. Any arbitration or other legal proceedings of any kind related to this Agreement or your enrollment with Northgate Academy shall be conducted in Hennepin County, Minnesota, and by signing this Agreement you consent to the jurisdiction of the State or Federal Courts sitting in Hennepin County, Minnesota and to holding all arbitration proceedings in Hennepin County, Minnesota. **Privacy Notice:** We occasionally make our customer list available to offers from other organizations. **Use of Name and Likeness:** We may use your name, likeness, personal information, and any verbiage and words you provide. You hereby release Northgate Academy from any claim you have and allow the use of said information in our marketing materials not limited to news releases, advertisement copy, web content, photographs, or testimonials. If you refuse such usage or do not wish to receive our mailings, notify us in writing: Northgate Academy, 601 Carlson Parkway, Suite 1250, Minnetonka, MN 55305. ATTN: Marketing Manager.

Northgate Academy is a Minnesota non-public high school and is regionally accredited by Cognia, the parent organization of the North Central Association CASI, the Southern Association of Schools and Colleges CASI and the Northwest Accrediting Commission (Agencies recognized by the State and US Department of Education.)

Students wishing to transfer credits from Northgate Academy to another institution should check with the receiving institution to understand their policy on transfer credits. In almost every case, credits from Northgate Academy will transfer to other public and private high schools.

VI. SIGNATURE

I acknowledge that I have reviewed and fully understand, and agree to be bound by, the terms and conditions of this Enrollment Agreement and Tuition Protection Agreement. I also understand that I am responsible for and guarantee prompt and full payment of the tuition and fees outlined in the Agreement. Northgate Academy or any of its agents may contact me, as student or guarantor, between 8 am and 5 pm, central time regarding any matter using a land line, mobile phone, or email information that I have provided; standard text messaging rates may apply. If you do not wish to be contacted by one of these methods, please advise Student Services.

By checking this box, I hereby authorize Excel Education Systems, Inc. (EES) to use an automated system to deliver marketing text messages and pre-recorded calls to the phone number(s) I have provided. Standard text/data rates do apply. I understand that my consent is not required and is not a condition for enrollment or continued enrollment. I further understand that clicking submit constitutes my signature understanding of the school policies, tuition agreement, and monthly auto-billing.

Student Signature:

Date Signed:



Accepted by: Dr. Mark Ulven, President