

TUITION PROTECTION ENROLLMENT AGREEMENT

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

General Admissions Information

Minimum Admissions Requirements for Northgate Academy:

- High school candidates must have completed the 8th grade and have reached the age of 14 years old.
- When transferring high school credits to NGA, official high school transcripts are required; submit official transcripts to Northgate Academy, 601 Carlson Parkway, Suite 1250, Minnetonka, MN 55305.
- Students entering 9th grade must be age 14 or older and have completed the 8th grade.
- Students that require special needs programs, such as IEP or Special Education (Title I or Title II) Services should contact the NGA Counseling Office prior to enrollment as there is room to be successful in this program. As an online school, Northgate Academy is unable to support IEP/Special Education Services.
- A current government-issued ID is required for final exams and graduation.
- For complete information about Northgate Academy programs, admission, grading policies, technology requirements, transfer credit, and refund policy, please consult the Northgate Academy Catalog.

STANDARD CURRICULUM (AGES 14-18 / GRADES 9-12) TRUTH IN LENDING DISCLOSURE

Traditional High School Fee Schedule: (Non-Adult / Students Ages 14-18)

Monthly installment option:

Northgate Academy charges \$1,690 for full-time enrollment per grade level for the standard, accredited high school courses (non-adult) + online tutoring. The tuition covers up to six 2-semester courses. Payments for the standard high school are made either in full (\$1,690) per grade level or in 10-monthly interest-free installments of \$169.00. Tuition installment payments must be set up on autopay and are due on the monthly due date and on a recurring monthly basis until all payments are made in full. Students opting for the monthly installment plan must agree to the auto-pay debit requirement. NGA offers standard high school as one grade level (equivalent to two semesters). Tuition includes access to TraintheBrain.com online tutoring.

***Optional enhanced dedicated success coaching service, called Success Coach Pro is an additional \$1000 per grade level, made in 4 payments of \$250 each.**

- Early termination/cancellation for the traditional high school is \$200; there will be no refund of installment payments already made to the school. A cancellation form **must** be submitted. There will be no records or transcripts provided with the early termination fee.
- Accounts that have not made payments for 60 days will be sent to collections.
- Traditional (standard) high school students may take up to 12 months to complete each grade level. The traditional high school (non-adult) program must be completed in 48 months or less.
- ***Diplomas and transcripts are held until tuition is paid in full.**
- The cost for a one-time (per grade level), 2-month extension is \$200.

Summer School/Credit Recovery Fee Schedule:

Individual standard high school courses are \$225 each for either a one-semester or two-semester course. Summer School and Credit Recovery courses are good for 6 months from the 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. Three individual courses may be ordered at one time.

ADULT HIGH SCHOOL PROGRAM (Ages 18+ and not in high school for at least 6 months) DISCLOSURE

Payment Option:

Northgate Academy charges \$99.90 per month for the accredited adult high school diploma program. The payment structure is \$99.90 per month for 10 months, or less, depending upon how many months it takes a student to successfully complete 21.5 credits and graduate. For example, if a student completes the adult high school diploma program and graduates in 5 months, the total cost would be $\$99.90 \times 5 = \499.50 . NGA reduces the cost of the program for those students that complete it sooner than 10 months.

Adult high school students may take up to 12 months to complete each grade level (approximately six courses). Enrollment is month to month, and adult students may cancel at any time; however, there will be no refund of installment payments already made.

Should there be no cancelation, re-enrollment will be one late payment, a late fee, and a current month's tuition (\$209.80).

The payments are made in full (\$999) or by making ten interest-free monthly installments to the school. Adult students may choose to pay in full at (\$999) or may choose to make ten monthly installments of \$99.90 per month.

Payments are directly billed to the credit/debit card on file with the school. The adult, high school program, must be completed in 48 months or less, and students are expected to stay actively engaged in their courses.

If a student is paid in full (\$999) and is locked out for inactivity, the student will be subject to a re-enrollment fee of \$200.00 and courses may start over from the very beginning.

Cost of the adult high school program:

If completed in: Total cost:

3-months	\$ 299.70
4-months	\$ 399.60
5-months	\$ 497.50
6-months	\$ 599.40
7-months	\$ 699.30
8-months	\$ 799.20
9-months	\$ 899.10
10-months	\$ 999.00

- After 10 months, the account is paid in full (assuming no extenuating circumstances).
- *Diplomas and transcripts are held until tuition and fees are paid in full.
- The cost for a one-time extension is \$200, payable in full.

TUITION, FEES, AND PAYMENTS

Tuition Payment Schedule (Auto Payment), Late Fees, and Chargebacks

- As per the enrollment agreement, tuition is auto-billed to the credit/debit card on file each month if not paid in full upon enrollment. Students must participate in the auto-billing option to remain enrolled at Northgate Academy unless the tuition is paid in full upon enrollment.
- Accounts two installments past due are subject to termination and sent to a licensed collections agency.
- Late Charge: If your monthly payment is 5+ days past due, you will be charged a \$10 late fee. Students demonstrating a pattern of missed payments will be subject to termination of payment plans. After a third missed monthly installment payment, any tuition balance will be due in full, and NGA will no longer extend installment options.
- Chargebacks: Student accounts with a bank dispute (chargebacks) will incur a \$50 fee per chargeback, and collections fees, and the account will be sent to collections. Accounts with chargebacks are not eligible for an installment plan with Northgate Academy. Any outstanding tuition is due in full. Chargebacks may make you ineligible for enrollment.

THIS IS AN INDEPENDENT LEARNING PROGRAM, SUCCESS IS UP TO YOU!

Privacy

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

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, MSA, 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*.

Cancellation & Refund Policy

Standard students may cancel or withdraw by completing the Cancellation Form on the website. Adults may cancel by speaking to a member of the school staff, using the online help desk, or in writing by US Mail.

IF STUDENT WITHDRAWS:	AMOUNT STUDENT OWES:
Within 10 Calendar days of enrollment/signing of this Agreement	\$0 (100% refund of tuition amount paid). There will be a charge for an licensed textbooks purchased. Cost depends on books purchased.
After 10 calendar days, there will be <u>NO</u> refund	You are responsible for the full tuition cost of the program you are enrolled in, unless you complete the buyout OR are in the standard adult program. No installment payments will be refunded

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 understood its terms and any literature you have received from us, and you believe you are able to benefit from your program.

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 pleaded 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.

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 8am and 5pm, central standard time, Monday-Friday regarding any matter using a landline, 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. Both the student and school agree that this agreement falls under the Electronic Signatures in Global and National Commerce Act (e-signature bill) specifies that in the United States, the use of a digital signature is as legally valid as a traditional signature written in ink on paper.

By signing the online application and checking this box, I hereby agree to the terms of this enrollment agreement contract. I 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 tuition agreement and monthly auto-billing.

Parent/Student Signature

Date Signed

Time:

IP Adress:



Accepted by: Dr. Mark Ulven, President