



IPSB
LIFE ENERGY INSTITUTE™

3400 Airport Avenue #25, Santa Monica, CA 90405 • Phone 310-342-7130 • info@ipsb.com • www.ipsb.com
BPPE School Code: 98908029 • CAMTC School Code: SCH0077

Last Name _____ First Name _____

Phone Number _____ Email Address _____

Mailing Address (at time of enrollment) _____

Home Address (if different from above) _____

Program: _____ Clock Hours: 550 Hours

Program Start Date _____ Scheduled Completion Date _____ Period Covered _____

ADMINISTRATIVE LOCATION: 3400 Airport Avenue #25, Santa Monica, CA 90405; 310-342-7130; info@ipsb.com.
Classes may be enrolled in by phone, e-mail or online at www.ipsb.com.

CLASS LOCATIONS: Classes are held at 3400 Airport Avenue #55, Santa Monica, CA 90405; Temescal Canyon Gateway Park, 15601 Sunset Blvd. Pacific Palisades, CA 90272; and 19600 Cave Way, Topanga, CA 90290.

LANGUAGE: All classes and class materials are taught in English. IPSB at Life Energy Institute (IPSB at LEI) does not provide translation services.

NOTICE CONCERNING TRANSFERABILITY OF CREDITS AND CREDENTIAL EARNED AT OUR INSTITUTION:

The transferability of credits you earn at IPSB At Life Energy Institute is at the complete discretion of an institution to which you may seek to transfer. Acceptance of the credits you earn in the _____ Program is also at the complete discretion of the institution to which you may seek to transfer. If the credits that you earn at this institution are 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 may seek to transfer after attending IPSB at LEI to determine if your credits will transfer.

ENROLLMENT FEE: There is a \$95 non-refundable enrollment fee for students enrolling in the _____ program.

GRADUATION: Student must complete all course requirements of the _____ Program in order to graduate and receive a certificate. Student will graduate and/or receive transcript credit only if all monies are paid, all evaluations are passed and all assignments and hours are completed. Student must have a current CPR/First Aid Certification at time of graduation.

CAMTC: Attendance and/or graduation from a California Massage Therapy Council approved school does not guarantee certification by CAMTC. The applicant for certification shall meet all requirements as listed California Business and Professions Code sections 4600 et. seq. Any student or any member of the public with questions that have not been satisfactorily answered by the school or who would like to file a complaint about this school may contact the California Massage Therapy Council at: One Capitol Mall, Suite 800, Sacramento, CA 95814, www.camtc.org, phone 916-669-5336 or fax 916-669-5337

PAYMENT: Payment in full for a program may be made at the time of enrollment. Installment arrangements can also be arranged. Visa and Master Card are accepted. At the time of enrollment, the student will commit to a payment schedule. Any change in the payment completion commitment must be submitted to Student Services by email. Upon acceptance of the written change request the schedule and payment plan will be adjusted accordingly.

LATE PAYMENTS: If payment is not received within three days of the scheduled payment date, a \$25.00 late fee will be assessed and student will not be permitted to attend class until all scheduled payments are brought current. **Note:** Missing more than 20% of class time results in a failing grade and class must be retaken. Failed credit cards will incur a \$15 fee for each occurrence. A returned check will result in a \$35.00 fee. If the check is returned a second time, student will be assessed an additional \$15.00 fee and must replace the unpaid check with cash or money order. For payments 10 days late, a contract amendment must be made before student may attend classes. For payments 30 days late, student will be suspended from all classes.

LOANS: IPSB at LEI does not offer any loan programs and does not participate in any financial aid programs. If the 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 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.

STUDENT'S RIGHT TO CANCEL: 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. That date for you is _____. The student may exercise the right to cancel this agreement based upon the following guidelines: Cancellation must be given in writing in person, by email to an administrative email address, or by mail. If sent by mail, notice is effective when deposited in the mail properly addressed with postage prepaid. Students shall be given until midnight following the first day of class to cancel the program and receive a refund of all tuition paid. The registration and STRF fees are not refundable.

PROGRAM WITHDRAWAL: Notice of withdrawal from the program must be submitted in writing in person, by email to an administrative email address or by mail. If sent by mail, notice is effective when deposited in the mail properly addressed with postage prepaid. Refunds for a withdrawal are based on a pro rata calculation. Students will be charged for the hours of instruction received up to the date the student formally withdraws from program. Hours of Instruction are the hours between the beginning of a course and one of the following:

- a. You notify the school of your withdrawal or the actual date of withdrawal.
- b. The school terminates your enrollment.
- c. You fail to attend a course for a period which makes you no longer eligible to complete that course

CLASS CANCELLATION & WITHDRAWAL: All class cancellations must be submitted via email at least seven days prior to the class. There is a \$5 fee to cancel a class. Late cancellations, less than seven days before the class start date, carry a fee of \$50. If you are unable to attend the first class meeting, you must notify the office to remain in the class. A student absent at the first class meeting who has not contacted the office by the start of class will be considered a no-show and the space offered to any wait-listed students. The \$50 late drop fee will be assessed. In the case of withdrawal from a class in progress, a proportionate refund will be assessed based on hours of instruction.

REFUNDS: Refunds are based on the following formula and on advanced payment in full: 10% Hours of Instruction: 90% Refund. 25% Hours of Instruction: 75% Refund. 50% Hours of Instruction: 50% Refund. 60% Hours of Instruction: 40% Refund. Any refund due to cancellation or withdrawal will be made within forty-five (45) days of the formal notice date. Although IPSB at Life Energy Institute does not participate in federal financial aid programs, if the student has received federal student financial aid funds, the student is entitled to a refund of moneys not paid from federal student financial aid program funds.

EXTENSION OF CREDIT: YOU MAY ASSERT AGAINST THE HOLDER OF THE PROMISSORY NOTE YOU SIGNED IN ORDER TO FINANCE THE COST THE EDUCATIONAL PROGRAM ALL OF THE CLAIMS AND DEFENSES THAT YOU COULD ASSERT AGAINST THIS INSTITUTION UP TO THE AMOUNT YOU HAVE ALREADY PAID UNDER THE PROMISSORY NOTE.

LEAVE OF ABSENCE A student may request a leave of absence from the program of a maximum of six (6) to twelve (12) months. The request must be in writing and specify the approximate start and end of the leave of absence. Arrangements must be made to pay any balance; a credit amount will be held on account. Prior to the student resuming training, schedule and payment plan will be reviewed.

CLASS CHANGES: IPSB at LEI reserves the right to make changes in program requirements. No student who is current at the time any new required classes are added to the program, shall be obligated to complete the added requirement(s), unless s/he desires to do so. In cases of curriculum changes which affect availability or alter hours of required program classes, IPSB at LEI will offer current students of good standing alternative classes deemed by the school to be reasonably equivalent.

MISSED CLASS-TIME: Students are responsible for instructional time missed. Student make-ups are subject to individual course policies. At an instructor's discretion, tutorials or assignments may be used to make up class time. Unless otherwise stipulated by an instructor, all **evaluations and assignments must be completed within three (3) months** from a class finish date; **missing class time must be made up within six (6) months** from a class finish date.

TUTORING & REVIEWS: Tutoring and/or group reviews may be required to make-up time for missed class time. Additional fees apply. Tutorials: \$40 per person per hour for one student; \$20 per person per hour for two or three students. Lab Reviews: \$48 total per person for four hours. Lecture Reviews: \$36 total per person for three hours.

COURSE MATERIALS: Instructional materials received from IPSB at LEI are the sole intellectual property of IPSB at LEI, protected under copyright. As such, they may not be reproduced, sold, or distributed in any form to others without the express written permission of an official agent of the school.

EQUIPMENT/SUPPLIES: IPSB at LEI provides the following materials for class: massage tables, massage oil, chairs, cushions, hand-outs and charts. IPSB at LEI does not provide books, massage sheets, note-pads and pens. Uniforms, lab supplies and in-resident housing are not required or provided. Books may be purchased from the school or any vendor of student's choice. We highly recommend students purchase their own massage table sometime during their training. Massage tables cost between \$200-\$600 depending on the make, model, and condition of the table. It is recommended students bring note-pad, pen and water bottle to each class.

QUESTIONS AND COMPLAINTS: 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., Suite 225, Sacramento, CA 95834 or PO Box 980818, West Sacramento, CA 95798-0818. Telephone: 888-370-7589; Fax: 916-263-1897; www.bppe.ca.gov

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 website at www.bppe.ca.gov

RECEIPT OF CATALOG & PERFORMANCE FACT SHEET

Prior to signing this enrollment agreement you must be provided a School Catalog, Brochure and Performance Fact Sheet, which you required 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 to this agreement.

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 Initials _____

TUITION/FEES:**Program Tuition****\$ 9127.00**

(Tuition cost does not include books or other supplies required for classes.
Estimated cost of required materials is \$400.00.)

Tuition Adjustments**Item:** _____**\$** _____**Item:** _____**\$** _____**Item:** _____**\$** _____**Total Tuition****\$** _____**STRF \$2.50 per \$1000 Tuition (Non-Refundable)****\$** _____**Enrollment Fee (Non-Refundable)****\$ 95.00****Total Institutional Charges****\$** _____**TOTAL CHARGES FOR THE CURRENT PERIOD OF ATTENDANCE****\$** _____**ESTIMATED TOTAL CHARGES FOR THE ENTIRE EDUCATIONAL PROGRAM****\$** _____**TOTAL CHARGES THE STUDENT IS OBLIGATED TO PAY UPON ENROLLMENT****\$** _____**THIRD PARTY PAYMENT AMOUNT****\$** _____

Third Party Name _____

Third Party Relationship _____

Third Party Email _____

PAYMENT PLAN**DEPOSIT \$** _____ **PAID ON (date)** _____ **BALANCE DUE \$** _____**TO BE PAID IN** _____ **INSTALLMENTS** **METHOD OF PAYMENT** _____**PAYMENT SCHEDULE:** __________

THIS IS A LEGALLY BINDING INSTRUMENT WHEN SIGNED BY THE STUDENT AND ACCEPTED BY THE INSTITUTION.

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 institution's cancellation and refund policies have been clearly explained to me.

Student Signature_____
Printed Name_____
Date_____
School Representative Signature_____
Printed Full Name_____
Date

STRF: The State of California established the Student Tuition Recovery Fund (STRF) to relieve or mitigate economic loss suffered by a 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 are 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 North Market Blvd, Suite 225, Sacramento, California 95834, 916-574-8900 or 888-370-7589.

To be eligible for STRF, you must be a California resident or 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.



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Last Name _____ First Name _____

Phone Number _____ Email Address _____

Mailing Address (at time of enrollment) _____

Home Address (if different from above) _____

Program: _____ Integrative Craniosacral Unwinding (ICSU) _____ Clock Hours: _____ 489 Hours

Program Start Date _____ Scheduled Completion Date _____ Period Covered _____

ADMINISTRATIVE LOCATION: 3400 Airport Avenue #25, Santa Monica, CA 90405; 310-342-7130; info@ipsb.com.
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The transferability of credits you earn at IPSB At Life Energy Institute is at the complete discretion of an institution to which you may seek to transfer. Acceptance of the credits you earn in the ICSU Program is also at the complete discretion of the institution to which you may seek to transfer. If the credits that you earn at this institution are 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 may seek to transfer after attending IPSB at LEI to determine if your credits will transfer.

ENROLLMENT FEE: There is a \$95 non-refundable enrollment fee for students enrolling in the ICSU program.

GRADUATION: In order to graduate and receive a certificate, student must 1) complete all course requirements of the ICSU Program; 2) complete sixty (60) written case studies; and 3) receive ten (10) Craniosacral Sessions from Registered Polarity Practitioners approved by IPSB At LEI. Practitioner fees generally range from \$90 - \$140 per hour and are not included in tuition fees. Student will graduate and/or receive transcript credit only if all monies are paid, all evaluations are passed and all assignments and hours are completed.

CAMTC: Attendance and/or graduation from a California Massage Therapy Council approved school does not guarantee certification by CAMTC. The applicant for certification shall meet all requirements as listed California Business and Professions Code sections 4600 et. seq. Any student or any member of the public with questions that have not been satisfactorily answered by the school or who would like to file a complaint about this school may contact the California Massage Therapy Council at: One Capitol Mall, Suite 800, Sacramento, CA 95814, www.camtc.org, phone 916-669-5336 or fax 916-669-5337

PAYMENT: Payment in full for a program may be made at the time of enrollment. Installment arrangements can also be arranged. Visa and Master Card are accepted. At the time of enrollment, the student will commit to a payment schedule. Any change in the payment completion commitment must be submitted to Student Services by email. Upon acceptance of the written change request the schedule and payment plan will be adjusted accordingly.

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LOANS: IPSB at LEI does not offer any loan programs and does not participate in any financial aid programs. If the 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 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.

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PROGRAM WITHDRAWAL: Notice of withdrawal from the program must be submitted in writing in person, by email to an administrative email address or by mail. If sent by mail, notice is effective when deposited in the mail properly addressed with postage prepaid. Refunds for a withdrawal are based on a pro rata calculation. Students will be charged for the hours of instruction received up to the date the student formally withdraws from program. Hours of Instruction are the hours between the beginning of a course and one of the following:

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REFUNDS: Refunds are based on the following formula and on advanced payment in full: 10% Hours of Instruction: 90% Refund. 25% Hours of Instruction: 75% Refund. 50% Hours of Instruction: 50% Refund. 60% Hours of Instruction: 40% Refund. Any refund due to cancellation or withdrawal will be made within forty-five (45) days of the formal notice date. Although IPSB at Life Energy Institute does not participate in federal financial aid programs, if the student has received federal student financial aid funds, the student is entitled to a refund of moneys not paid from federal student financial aid program funds.

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MISSED CLASS-TIME: Students are responsible for instructional time missed. Student make-ups are subject to individual course policies. At an instructor's discretion, tutorials or assignments may be used to make up class time. Unless otherwise stipulated by an instructor, all **evaluations and assignments must be completed within three (3) months** from a class finish date; **missing class time must be made up within six (6) months** from a class finish date.

TUTORING & REVIEWS: Tutoring and/or group reviews may be required to make-up time for missed class time. Additional fees apply. Tutorials: \$40 per person per hour for one student; \$20 per person per hour for two or three students. Lab Reviews: \$48 total per person for four hours. Lecture Reviews: \$36 total per person for three hours.

COURSE MATERIALS: Instructional materials received from IPSB at LEI are the sole intellectual property of IPSB at LEI, protected under copyright. As such, they may not be reproduced, sold, or distributed in any form to others without the express written permission of an official agent of the school.

EQUIPMENT/SUPPLIES: IPSB at LEI provides the following materials for class: massage tables, massage oil, chairs, cushions, hand-outs and charts. IPSB at LEI does not provide books, massage sheets, note-pads and pens. Uniforms, lab supplies and in-resident housing are not required or provided. Books may be purchased from the school or any vendor of student's choice. We highly recommend students purchase their own massage table sometime during their training. Massage tables cost between \$200-\$600 depending on the make, model, and condition of the table. It is recommended students bring note-pad, pen and water bottle to each class.

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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 Face sheet, and have signed, initialed and dated the information provided in the School Performance Fact Sheet.

Student Initials _____

TUITION/FEES:**Program Tuition****\$ 7123.00** _____

(Tuition cost does not include recommended books or supplies needed for classes, e.g., notetaking materials and linens for massage tables. Estimated cost of supplies is \$50.)

Tuition Adjustments**Item:** _____ **\$** _____**Item:** _____ **\$** _____**Item:** _____ **\$** _____**Total Tuition****\$** _____**STRF \$2.50 per \$1000 Tuition (Non-Refundable)****\$** _____**Enrollment Fee (Non-Refundable)****\$ 95.00** _____**Total Institutional Charges****\$** _____**TOTAL CHARGES FOR THE CURRENT PERIOD OF ATTENDANCE****\$** _____**ESTIMATED TOTAL CHARGES FOR THE ENTIRE EDUCATIONAL PROGRAM****\$** _____**TOTAL CHARGES THE STUDENT IS OBLIGATED TO PAY UPON ENROLLMENT****\$** _____**THIRD PARTY PAYMENT AMOUNT****\$** _____

Third Party Name _____

Third Party Relationship _____

Third Party Email _____

PAYMENT PLAN**DEPOSIT \$** _____ **PAID ON (date)** _____ **BALANCE DUE \$** _____**TO BE PAID IN** _____ **INSTALLMENTS** **METHOD OF PAYMENT** _____**PAYMENT SCHEDULE:** __________

THIS IS A LEGALLY BINDING INSTRUMENT WHEN SIGNED BY THE STUDENT AND ACCEPTED BY THE INSTITUTION.

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 institution's cancellation and refund policies have been clearly explained to me.

Student Signature_____
Printed Name_____
Date_____
School Representative Signature_____
Printed Full Name_____
Date

STRF: The State of California established the Student Tuition Recovery Fund (STRF) to relieve or mitigate economic loss suffered by a 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 are 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 North Market Blvd, Suite 225, Sacramento, California 95834, 916-574-8900 or 888-370-7589.

To be eligible for STRF, you must be a California resident or 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.

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However, no claim can be paid to any student without a social security number or a taxpayer identification number.



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BPPE School Code: 98908029 • CAMTC School Code: SCH0077

Last Name _____ First Name _____

Phone Number _____ Email Address _____

Mailing Address (at time of enrollment) _____

Home Address (if different from above) _____

Program: _____ Registered in Polarity Principles (RPP) _____ Clock Hours: 844 Hours

Program Start Date _____ Scheduled Completion Date _____ Period Covered _____

ADMINISTRATIVE LOCATION: 3400 Airport Avenue #25, Santa Monica, CA 90405; 310-342-7130; info@ipsb.com.
Classes may be enrolled in by phone, e-mail or online at www.myLEI.org.

CLASS LOCATIONS: Classes are held at 3400 Airport Avenue #55, Santa Monica, CA 90405; Temescal Canyon Gateway Park, 15601 Sunset Blvd. Pacific Palisades, CA 90272; and 19600 Cave Way, Topanga, CA 90290.

LANGUAGE: All classes and class materials are taught in English. IPSB at Life Energy Institute (IPSB at LEI) does not provide translation services.

NOTICE CONCERNING TRANSFERABILITY OF CREDITS AND CREDENTIAL EARNED AT OUR INSTITUTION:

The transferability of credits you earn at IPSB At Life Energy Institute is at the complete discretion of an institution to which you may seek to transfer. Acceptance of the credits you earn in the RPP Program is also at the complete discretion of the institution to which you may seek to transfer. If the credits that you earn at this institution are 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 may seek to transfer after attending IPSB at LEI to determine if your credits will transfer.

ENROLLMENT FEE: There is a \$95 non-refundable enrollment fee for students enrolling in the RPP program.

GRADUATION: In order to graduate and receive a certificate, student must 1) complete all course requirements of the RPP Program; 2) complete forty (40) written case studies; and 3) and receive five (5) Polarity Sessions from Registered Polarity Practitioners approved by IPSB At LEI. Practitioner fees generally range from \$90 - \$140 per hour and are not included in program tuition. Student will graduate and/or receive transcript credit only if all monies are paid, all evaluations are passed and all assignments and hours are completed.

CAMTC: Attendance and/or graduation from a California Massage Therapy Council approved school does not guarantee certification by CAMTC. The applicant for certification shall meet all requirements as listed California Business and Professions Code sections 4600 et. seq. Any student or any member of the public with questions that have not been satisfactorily answered by the school or who would like to file a complaint about this school may contact the California Massage Therapy Council at: One Capitol Mall, Suite 800, Sacramento, CA 95814, www.camtc.org, phone 916-669-5336 or fax 916-669-5337

PAYMENT: Payment in full for a program may be made at the time of enrollment. Installment arrangements can also be arranged. Visa and Master Card are accepted. At the time of enrollment, the student will commit to a payment schedule. Any change in the payment completion commitment must be submitted to Student Services by email. Upon acceptance of the written change request the schedule and payment plan will be adjusted accordingly.

LATE PAYMENTS: If payment is not received within three days of the scheduled payment date, a \$25.00 late fee will be assessed and student will not be permitted to attend class until all scheduled payments are brought current. **Note:** Missing more than 20% of class time results in a failing grade and class must be retaken. Failed credit cards will incur a \$15 fee for each occurrence. A returned check will result in a \$35.00 fee. If the check is returned a second time, student will be assessed an additional \$15.00 fee and must replace the unpaid check with cash or money order. For payments 10 days late, a contract amendment must be made before student may attend classes. For payments 30 days late, student will be suspended from all classes.

LOANS: IPSB at LEI does not offer any loan programs and does not participate in any financial aid programs. If the 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 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.

STUDENT'S RIGHT TO CANCEL: 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. That date for you is _____. The student may exercise the right to cancel this agreement based upon the following guidelines: Cancellation must be given in writing in person, by email to an administrative email address, or by mail. If sent by mail, notice is effective when deposited in the mail properly addressed with postage prepaid. Students shall be given until midnight following the first day of class to cancel the program and receive a refund of all tuition paid. The registration and STRF fees are not refundable.

PROGRAM WITHDRAWAL: Notice of withdrawal from the program must be submitted in writing in person, by email to an administrative email address or by mail. If sent by mail, notice is effective when deposited in the mail properly addressed with postage prepaid. Refunds for a withdrawal are based on a pro rata calculation. Students will be charged for the hours of instruction received up to the date the student formally withdraws from program. Hours of Instruction are the hours between the beginning of a course and one of the following:

- a. You notify the school of your withdrawal or the actual date of withdrawal.
- b. The school terminates your enrollment.
- c. You fail to attend a course for a period which makes you no longer eligible to complete that course

CLASS CANCELLATION & WITHDRAWAL: All class cancellations must be submitted via email at least seven days prior to the class. There is a \$5 fee to cancel a class. Late cancellations, less than seven days before the class start date, carry a fee of \$50. If you are unable to attend the first class meeting, you must notify the office to remain in the class. A student absent at the first class meeting who has not contacted the office by the start of class will be considered a no-show and the space offered to any wait-listed students. The \$50 late drop fee will be assessed. In the case of withdrawal from a class in progress, a proportionate refund will be assessed based on hours of instruction.

REFUNDS: Refunds are based on the following formula and on advanced payment in full: 10% Hours of Instruction: 90% Refund. 25% Hours of Instruction: 75% Refund. 50% Hours of Instruction: 50% Refund. 60% Hours of Instruction: 40% Refund. Any refund due to cancellation or withdrawal will be made within forty-five (45) days of the formal notice date. Although IPSB at Life Energy Institute does not participate in federal financial aid programs, if the student has received federal student financial aid funds, the student is entitled to a refund of moneys not paid from federal student financial aid program funds.

EXTENSION OF CREDIT: YOU MAY ASSERT AGAINST THE HOLDER OF THE PROMISSORY NOTE YOU SIGNED IN ORDER TO FINANCE THE COST THE EDUCATIONAL PROGRAM ALL OF THE CLAIMS AND DEFENSES THAT YOU COULD ASSERT AGAINST THIS INSTITUTION UP TO THE AMOUNT YOU HAVE ALREADY PAID UNDER THE PROMISSORY NOTE.

LEAVE OF ABSENCE A student may request a leave of absence from the program of a maximum of six (6) to twelve (12) months. The request must be in writing and specify the approximate start and end of the leave of absence. Arrangements must be made to pay any balance; a credit amount will be held on account. Prior to the student resuming training, schedule and payment plan will be reviewed.

CLASS CHANGES: IPSB at LEI reserves the right to make changes in program requirements. No student who is current at the time any new required classes are added to the program, shall be obligated to complete the added requirement(s), unless s/he desires to do so. In cases of curriculum changes which affect availability or alter hours of required program classes, IPSB at LEI will offer current students of good standing alternative classes deemed by the school to be reasonably equivalent.

MISSED CLASS-TIME: Students are responsible for instructional time missed. Student make-ups are subject to individual course policies. At an instructor's discretion, tutorials or assignments may be used to make up class time. Unless otherwise stipulated by an instructor, all **evaluations and assignments must be completed within three (3) months** from a class finish date; **missing class time must be made up within six (6) months** from a class finish date.

TUTORING & REVIEWS: Tutoring and/or group reviews may be required to make-up time for missed class time. Additional fees apply. Tutorials: \$40 per person per hour for one student; \$20 per person per hour for two or three students. Lab Reviews: \$48 total per person for four hours. Lecture Reviews: \$36 total per person for three hours.

COURSE MATERIALS: Instructional materials received from IPSB at LEI are the sole intellectual property of IPSB at LEI, protected under copyright. As such, they may not be reproduced, sold, or distributed in any form to others without the express written permission of an official agent of the school.

EQUIPMENT/SUPPLIES: IPSB at LEI provides the following materials for class: massage tables, massage oil, chairs, cushions, hand-outs and charts. IPSB at LEI does not provide books, massage sheets, note-pads and pens. Uniforms, lab supplies and in-resident housing are not required or provided. Books may be purchased from the school or any vendor of student's choice. We highly recommend students purchase their own massage table sometime during their training. Massage tables cost between \$200-\$600 depending on the make, model, and condition of the table. It is recommended students bring note-pad, pen and water bottle to each class.

QUESTIONS AND COMPLAINTS: 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., Suite 225, Sacramento, CA 95834 or PO Box 980818, West Sacramento, CA 95798-0818. Telephone: 916-574-8900 or 888-370-7589; Fax: 916-263-1897; www.bppe.ca.gov

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 website at www.bppe.ca.gov

RECEIPT OF CATALOG & PERFORMANCE FACT SHEET

Prior to signing this enrollment agreement you must be provided a School Catalog, Brochure and Performance Fact Sheet, which you required 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 to this agreement.

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 Face sheet, and have signed, initialed and dated the information provided in the School Performance Fact Sheet.

Student Initials _____

TUITION/FEES:**Program Tuition****\$ 12,393.00**

(Tuition cost does not include books or other supplies required for classes.
Estimated cost of required materials is \$100.00.)

Tuition Adjustments**Item:** _____

\$ _____

Item: _____

\$ _____

Item: _____

\$ _____

Total Tuition

\$ _____

STRF \$2.50 per \$1000 Tuition (Non-Refundable)

\$ _____

Enrollment Fee (Non-Refundable)

\$ 95.00

Total Institutional Charges

\$ _____

TOTAL CHARGES FOR THE CURRENT PERIOD OF ATTENDANCE

\$ _____

ESTIMATED TOTAL CHARGES FOR THE ENTIRE EDUCATIONAL PROGRAM

\$ _____

TOTAL CHARGES THE STUDENT IS OBLIGATED TO PAY UPON ENROLLMENT

\$ _____

THIRD PARTY PAYMENT AMOUNT

\$ _____

Third Party Name _____

Third Party Relationship _____

Third Party Email _____

PAYMENT PLAN**DEPOSIT \$** _____ **PAID ON (date)** _____ **BALANCE DUE \$** _____**TO BE PAID IN** _____ **INSTALLMENTS** **METHOD OF PAYMENT** _____**PAYMENT SCHEDULE:** __________

THIS IS A LEGALLY BINDING INSTRUMENT WHEN SIGNED BY THE STUDENT AND ACCEPTED BY THE INSTITUTION.

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 institution's cancellation and refund policies have been clearly explained to me.

Student Signature_____
Printed Name_____
Date_____
School Representative Signature_____
Printed Full Name_____
Date

STRF: The State of California established the Student Tuition Recovery Fund (STRF) to relieve or mitigate economic loss suffered by a 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 are 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 North Market Blvd, Suite 225, Sacramento, California 95834, 916-574-8900 or 888-370-7589.

To be eligible for STRF, you must be a California resident or 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.