



YESHIVA OHR ELCHONON CHABAD

7215 Waring Avenue • Los Angeles, CA 90046
(323) 937-3763 • (323) YESHIVA • Fax: (323) 937-9456

Enrollment Agreement

Student Name

Student Address

City, State, Zip

1. This Agreement is a legally binding document when signed by the student and accepted by the school. Your signature on this Agreement acknowledges that you have been given reasonable time to read and understand it, and that you have been given (a) a written statement of the refund policy, including examples of how it applies, and (b) a current catalog that describes the institution's academic policies and procedures, requirements for the Bachelor of Rabbinical Studies degree, student services, student rights and the courses offered by the institution. This and other information contained in the catalog will affect your decision to enroll in the institution. Upon signing this agreement, you will be given a copy to retain for your records.

2. This Enrollment Agreement is for a course of undergraduate instruction offered at the Yeshiva Ohr Elchonon Chabad/West Coast Talmudical Seminary leading toward the Bachelor of Rabbinical Studies degree. In order to earn this degree, you must complete 120 credits, distributed in the following three areas of study:

Talmud	56 credits
Chabad Philosophy/Ethics	48 credits
Legal Codes	16 credits

3. This Agreement covers the academic year 2022-2023 beginning on 10/24/2022 and ending on 07/23/2023.

4. All instruction in the degree program will be provided at our campus at 7215 Waring Avenue, Los Angeles, CA 90046.

5. Program starting date: _____ Scheduled completion date: _____

6. STUDENT'S RIGHT TO CANCEL:

Students have the right to cancel their enrollment agreement with the school, and obtain a refund of tuition and other charges paid through attendance at the first class session, or the seventh day after enrollment, whichever is later. You may cancel this Enrollment Agreement or withdraw from the institution, and receive a refund of charges paid, if applicable, by informing the Registrar's Office. The notification must be made in writing, and should be addressed to Yeshiva Ohr Elchonon Chabad, ATTN Rabbi Chaim Citron, 7215 Waring Avenue, Los Angeles, CA 90046. The amount of the refund, if any, will be determined by the policy below.

Refund Information:

INSTITUTIONAL REFUND POLICY

Institutional charges for students who withdraw are adjusted according to the following schedule:

The institution shall refund 100% of the amount paid for institutional charges, less \$250 of the registration fee, if notice of cancellation is made through attendance at the first class session, or the seventh day after enrollment, whichever is later.

Students who withdraw after this period may receive a pro rata refund of nonfederal student financial aid program moneys paid for institutional charges. If the student completed 60 percent or less of the period of attendance, a pro rata refund will be calculated. Refunds will be calculated on a pro rata basis, based on how many days of the semester the student attended as follows:

1. The number of days that the student attended divided by the number of days in the semester equals the percentage attended.
2. The student's institutional charge for the semester, less \$250 nonrefundable registration fee multiplied by the percentage attended equals the adjusted institutional charges.
3. The student's institutional charges for the semester minus the adjusted charges equals the refund (adjustment to the institutional charge.)

All amounts paid by the student in excess of what is owed as calculated shall be refunded. This applies to students who have completed 60% or less of the period of attendance. (For example, if the student completes only 30% of a course, was charged and paid \$500 tuition, the student would receive a refund of \$350.)

Students who withdraw after 60% of the semester has passed are responsible to pay for all charges for that semester.

All amounts that a student has paid are subject to refund aside from amounts paid for an application fee of \$250.00, the cost of books, supplies, or equipment. Except when the institution provides a 100% refund pursuant to section 94919(d) or section 94920(b) of the Code, any assessment paid pursuant to section 94923 of the Code is non-refundable.

The school will also refund money collected for sending to a third party on the student's behalf such as license or application fees.

7. NOTICE CONCERNING TRANSFERABILITY OF CREDITS AND CREDENTIALS EARNED AT OUR INSTITUTION

The transferability of credits you earn at Yeshiva Ohr Elchonon Chabad/West Coast Talmudical Seminary is at the complete discretion of an institution to which you may seek to transfer. Acceptance of the degree you earn in Yeshiva Ohr Elchonon Chabad/West Coast Talmudical Seminary's Bachelor of Rabbinical Studies program is also at the complete discretion of the institution to which you may seek to transfer. If the credits or degree 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 Yeshiva Ohr Elchonon Chabad/West Coast Talmudical Seminary to determine if your credits or degree will transfer.

8. 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 are enrolled in a residency program, prepaid tuition, paid or deemed to have paid the STRF assessment, and suffered an economic loss as a result of any of the following:

1. The institution, a location of the institution, or an educational program offered by the institution was closed or discontinued, and you did not choose to participate in a teach-out plan approved by the Bureau or did not complete a chosen teach-out plan approved by the Bureau.
2. You were enrolled at an institution or a location of the institution within the 120 day period before the closure of the institution or location of the institution, or were enrolled in an educational program within the 120 day period before the program was discontinued.
3. You were enrolled at an institution or a location of the institution more than 120 days before the closure of the institution or location of the institution, in an educational program offered by the institution as to which the Bureau determined there was a significant decline in the quality or value of the program more than 120 days before closure.
4. The institution has been ordered to pay a refund by the Bureau but has failed to do so.
5. The institution has failed to pay or reimburse loan proceeds under a federal student loan program as required by law, or has failed to pay or reimburse proceeds received by the institution in excess of tuition and other costs.
6. You have been awarded restitution, a refund, or other monetary award by an arbitrator or court, based on a violation of this chapter by an institution or representative of an institution, but have been unable to collect the award from the institution.
7. You sought legal counsel that resulted in the cancellation of one or more of your student loans and have an invoice for services rendered and evidence of the cancellation of the student loan or loans.

To qualify for STRF reimbursement, the application must be received within four (4) years from the date of the action or event that made the student eligible for recovery from STRF.

A student whose loan is revived by a loan holder or debt collector after a period of noncollection 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.

9. If you obtain a loan to pay for your education, you will be responsible to repay the full amount of the loan plus interest, less the amount of any refund.

10. Fees and Charges: You are responsible for the following tuition fees and charges for the 2022-23 academic year:

\$700.00	REGISTRATION
\$15,000.00	TUITION
\$60.00	STRF Fee (non-refundable)
<u>\$8,100.00</u>	ROOM & BOARD
\$23,860.00	TOTAL CHARGES

11. NOTICE

You may assert against the holder of the promissory note you signed in order to finance the cost of 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.

12. If you are eligible for a loan guaranteed by the federal or state government and you are in default on the loan, both the following may occur:

1. The federal or state government or a loan guarantee agency may take action against you, including applying any income tax refund to which you may be entitled to reduce the balance owed on the loan.
2. You may not be eligible for any other federal student financial aid at another institution or other government financial assistance until the loan is repaid.

13. 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:

Address: 1747 N. Market Blvd. Ste 225 Sacramento, CA 95834,

PO Box 980818, West Sacramento, CA 95798-0818

Website Address: www.bppe.ca.gov,

Telephone and Fax #'s: (916) 574-8900, or by fax (916) 263-1897.

A student or any member of the public may file a complaint about this institution with the Bureau 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.

14. 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, salaries or wages, and the most recent three-year cohort default rate, if applicable, prior to signing this agreement.

15. (Student Initials here:) ____ I certify that I have received the catalog, School Performance Fact Sheet, and information regarding completion rates, placement rates, license examination passage rates, 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.

16. This Enrollment Agreement is legally binding when signed by the student and accepted by the institution.

17. THE TOTAL CHARGES FOR THE CURRENT PERIOD OF ATTENDANCE: \$11,930.00.
ESTIMATED TOTAL CHARGES FOR THE ENTIRE EDUCATIONAL PROGRAM; \$95,440.
THE TOTAL CHARGES THE STUDENT IS OBLIGATED TO PAY UPON ENROLLMENT: \$700.

18. 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.

Signature of Student _____

Date _____

This agreement is accepted by _____, Registrar

Date _____