



YESHIVA OHR ELCHONON CHABAD/WEST COAST TALMUDICAL SEMINARY

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

Enrollment Agreement

Last Name, First Name

Street Address

City, State, Zip code

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 2014-2015 beginning on 8/26/2014 and ending on 7/26/2015.
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:

You may cancel this Enrollment Agreement and receive a refund of charges paid by providing a written notice to the Registrar, Rabbi Chaim Citron at Yeshiva Ohr Elchonon Chabad, 7215 Waring Avenue, Los Angeles, California 90046, Tel. (323) 937-3763.

Refund Information:

The institution shall refund 100 percent 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 on 8/26/2014, or the seventh day after enrollment, whichever is later.

In addition, the student may withdraw from the course after instruction has started, and receive a pro rata refund of moneys paid for institutional charges. Refunds will be calculated on a pro rata basis, based on how many days of the semester the student attended. If a student withdraws before 60% of the semester has passed, the refund will be calculated 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 tuition charge for the semester multiplied by the percentage attended equals the tuition amount to be retained by YOEC.
3. The student's tuition charge for the semester minus the tuition amount to be retained equals the refund amount.

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. This applies to students who have completed less than 60% of the period of attendance. (For example, if the student completes only 30% of a course, and paid \$500 tuition, the student would receive a refund of \$350.)

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

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

If the school cancels or discontinues a course of educational program, the school will make a full refund of all charges. Refunds will be paid within 45 days of cancellation or withdrawal.

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 Bachelor of Rabbinical Studies you earn in Yeshiva Ohr Elchonon Chabad/West Coast Talmudical Seminary is also at the complete discretion of the institution to which you may seek to transfer. If the credits or Bachelor of Rabbinical Studies, 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 Bachelor of Rabbinical Studies will transfer.

8. The State of California created the Student Tuition Recovery Fund (STRF) to relieve or mitigate economic losses suffered by students in educational programs who are California residents, or are enrolled in a residency programs attending certain schools regulated by the Bureau for Private Postsecondary and Vocational Education. You may be eligible for STRF if you are a California resident or are enrolled in a residency program, prepaid tuition, paid the STRF assessment, and suffered an economic loss as a result of any of the following:
1. The school closed before the course of instruction was completed.
 2. The school's failure to pay refunds or charges on behalf of a student to a third party for license fees or any other purpose, or to provide equipment or materials for which a charge was collected within 180 days before the closure of the school.
 3. The school's failure to pay or reimburse loan proceeds under a federally guaranteed student loan program as required by law or to pay or reimburse proceeds received by the school prior to closure in excess of tuition and other costs.
 4. There was a material failure to comply with the Act or this Division within 30 days before the school closed or, if the material failure began earlier than 30 days prior to closure, the period determined by the Bureau.
 5. An inability after diligent efforts to prosecute, prove, and collect on a judgment against the institution for a violation of the Act."
9. You are required to pay the non refundable state-imposed assessment for the Student Tuition Recovery Fund (STRF) if all of the following applies to you:
1. 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 either by cash, guaranteed student loans, or personal loans, and
 2. Your total charges are not paid by any third-party payer such as an employer, government program or other payer unless you have a separate agreement to repay the third party.

You are not eligible for protection from the STRF and you are not required to pay the STRF assessment if either of the following applies:

1. You are not a California resident, or are not enrolled in a residency program, or
2. Your total charges are paid by a third party, such as an employer, government program or other payer, and you have no separate agreement to repay the third party.

10. Fees and Charges: You are responsible for the following tuition fees and charges for the 2014-15 academic year:

\$700.00	REGISTRATION (of which \$250.00 is non-refundable.)
\$12,600.00	TUITION
\$7,750.00	ROOM & BOARD
<u>\$10.50</u>	STRF FEE (.05% of the institutional charges – non refundable)
\$21,060.50	TOTAL CHARGES

11. THE TOTAL CHARGES FOR THE CURRENT SEMESTER ARE \$10,875. THE COST OF THE ENTIRE PROGRAM IS ESTIMATED TO BE \$84,200. THE STUDENT IS OBLIGATED TO PAY \$700 UPON ENROLLMENT, OF WHICH \$250.00 IS NON-REFUNDABLE.
12. 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.
13. If you are eligible for a loan guaranteed by the federal or state government and you are in default on the loan, this may result in the following:
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 assistance until the loan is repaid.
14. If you have any questions regarding this Enrollment Agreement that have not been satisfactorily answered by Yeshiva Ohr Elchonon Chabad/West Coast Talmudical Seminary, you may raise them at the Bureau for Private Postsecondary Education at: 2535 Capitol Oaks Drive, Suite 400, Sacramento, CA 95833, www.bppe.ca.gov, Toll-free telephone (888) 370-7589, 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.

15. 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.
16. (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.
17. 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 _____