



## **Blackstone Student Tuition Protection Policy**

**Blackstone Career Institute** is confident that the course you have selected will be everything we advertise. To assure you of this, we provide this cancellation and refund policy. A student may cancel the program by notifying the school in any manner; a written request is recommended. If you cancel within 5 days from the signature date on your Enrollment Agreement, all monies will be refunded. If you cancel after 5 days from the signature date of your Enrollment Agreement, but prior to receipt by the school of your first exam, you are obligated to a registration fee of 15% of the tuition or \$150, whichever is less, and if applicable, the non-refundable administrative fee. If you cancel after submitting the first exam, you are obligated to pay the school the registration fee, the non-refundable administrative fee, plus a percentage of tuition as follows:

- A. Up to and including 10% of the exams, 10% of the tuition.**
- B. After submitting more than 10% up to and including 25% of the exams, 25% of the tuition.**
- C. After submitting more than 25% up to and including 50% of the exams, 50% of the tuition.**
- D. After submitting more than 50% of the exams, you owe the school the full tuition.**

Students who wish to cancel their enrollment with Blackstone and have a balance due, will have their terms payment processed through their existing credit card or e-check account. A reinstatement fee of \$35.00 will be required for the reactivation of any enrollment if requested within 180 days from initial cancellation. Refunds are processed within 30 days to the payee of record. No refunds will be issued after 12 months from the enrollment date.

This Enrollment Agreement is a binding contract when signed by the student/sponsor and accepted by B.C.I. at its offices in Pennsylvania as governed by Pennsylvania law. B.C.I.'s career courses prepare the student for entry level work in the field. Credit transferability is at the discretion of the receiving university or college. Educational requirements and regulations governing employment vary from state to state. It is the responsibility of each student to determine whether the B.C.I. program selected meets those educational requirements within his/her resident state. Additional information requests, comments or concerns may be directed to: Director of Operations, B.C.I., P.O. Box 3717, Allentown, PA 18106, Phone: 610-871-0031. Concerns which have not been satisfactorily resolved may be directed to: State Board of Private Licensed Schools, Commonwealth of Pennsylvania, Department of Education, 333 Market Street, Harrisburg, PA 17126, Phone: 717-783-8229 or the Accreditation Commission, Distance Education and Training Council, 1601 18th Street, N.W., Washington, D.C. 20009, Phone: 202-234-5100.

All study guides, lessons, exams and access to the BCI Online Student Center are included in the program price for the course you select. These materials are described in detail in the literature of B.C.I. At its sole discretion, the school reserves the right to substitute course materials of equal or superior value. The course you have selected is designed to be completed within two years. You will be allowed to purchase two six-month extensions if needed to finish your studies. B.C.I. reserves the right to discontinue the training of any student who does not submit lessons on a regular basis, who breaks the payment terms under this agreement, or who fails to maintain the school's standard of progress (70%). Lessons will be released upon receipt of appropriate payment and performance requirements. Lost or missing materials must be reported within 30 days to receive credit. Once you have completed your studies and paid your tuition in full, your diploma/certificate will be awarded by the school. B.C.I. Enrollment Agreements are void after 90 days, unless approved by the Admissions Department.

**GI Bill Students:** Students taking the program under the GI Bill have a 10-day waiting period before submitting a signed affirmation. If you cancel within the initial 10 day waiting period, you will receive a full refund of all monies paid. If you cancel after the 10 day waiting period but prior to completing any exams, your tuition will be refunded, less a registration fee not to exceed 10% of the tuition or \$50.00, whichever is less. If you cancel after completion of less than 25% of the program exams, we will retain 25% of the tuition. If you cancel after completing 25% but less than 50% of the program exams, we will retain 50% of your tuition. If you cancel after completing 50% or more of the program exams, you will be responsible for the total program tuition plus any fees. In addition to the registration fee, if applicable, Blackstone retains an administrative fee.

**International Students:** (HI, AK and International students living outside the contiguous U.S. must contact the school prior to enrollment) Tuition payment must be paid in U.S. funds. International students are required to participate in the full payment plan. Contact BCI for specific details. Additional fees for shipping, handling, and applicable custom duties will be calculated on the weight of the course materials being sent and the shipping address location.

**Payments:** Unless you have selected the Full Payment option, the first monthly payment will be due one month after acceptance of the Enrollment Agreement and every month thereafter until the total obligation has been satisfied. Students selecting Automatic Payment will have their credit card or check routing number charged every month until their financial obligation is paid in full. The initial down payment will include any administrative fee identified within the selected course payment plan. If a student fails to make a payment within 10 calendar days of their due date, an \$8.00 late fee will be assessed. B.C.I. may cancel this Enrollment Agreement if the entire default is not covered within 40 calendar days of the student's due date, with the entire program price immediately due plus any related collection fees up to 33.3% of the balance due. Students and sponsors are responsible for reporting their address changes to Blackstone in a timely manner (*prior to actual relocation*). Failure to communicate new address information that results in additional costs associated with the replacement or reshipment of educational materials will be assessed. A \$35.00 fee will be charged for any check, draft, electronic transfer or money order which is dishonored.

**Privacy Pledge:** On occasion, B.C.I. will make our list of contact and student directory information available to reputable business and academic associates. If you wish to be excluded simply notify B.C.I. Student Services, P.O. Box 3717, Allentown, PA 18106 or email: [optout1@blackstone.edu](mailto:optout1@blackstone.edu).

**Notice to Buyer:** Do not sign this Agreement before you have read it. Under the law, you have the right to pay off the full amount due, in advance, without penalty. Any holder of this consumer credit contract is subject to all claims and defenses that the debtor could assert against the seller of goods and services obtained pursuant hereto or with the proceeds hereof. Recovery hereunder by the debtor shall not exceed amounts paid by debtor hereunder. In the event any dispute between the parties arises under this Agreement, the hearing shall be conducted in the County of Lehigh, PA. Please keep a copy for your records.

**Notice to Sponsor:** You are being asked to guarantee payment to Blackstone Career Institute for the tuition and fees of the student listed on this agreement, and agree to be bound by its terms and conditions.