



1515 W. Main Street, Norman, OK 73069

LifeWays North America Contract for Educational Services

This contract represents an agreement between _____ (the “Student”), who resides at _____ and LifeWays North America, Inc. (“LifeWays”), located at 1515 W Main St., Norman, OK 73069. By signing this agreement, both parties are bound by all terms and restrictions herein.

Student has enrolled in an educational course of study provided by LifeWays and has committed to a Payment Plan (the “Payment Plan”), as described in the LifeWays Payment Plan Form signed by Student and a LifeWays representative, to pay the tuition and fees for the Student’s course of study. The terms set forth in the Payment Plan are considered to be integral to this contract and are incorporated herein.

Payments

Unless Student elects to pay the entire balance as indicated in the Payment Plan prior to the start of the course, LifeWays will extend the Student credit as described in the Payment Plan. All payments shall be paid to LifeWays no later than the schedule established in the Payment Plan.

Finance Charges

LifeWays may apply a one-time finance charge as described in the Payment Plan to cover the processing costs and risk assumed by the loan.

Late Payment Fees and Other Charges

There is a \$25 charge for returned checks or declined credit/debit card payments or for any payment greater than five (5) days past its due date.

Default and Acceleration of Debt

Should any portion of this loan become past due by 90 days or more, the loan may be deemed to be in default (“Default”), and the remaining unpaid amount and accrued late fees and charges may be accelerated and due immediately at the discretion of LifeWays. Accounts in Default may be referred to an attorney or collection agency at the discretion of LifeWays. If a judgment or decree in Lifeways’ favor is obtained, such judgment or decree shall include reasonable attorney’s fees together with the cost of the action and any applicable fees.

Refunds

If the Student must drop out of a program, fees will be prorated as follows:

- Prior to the first session: Full refund less a \$100 processing fee.
- During or after completing the first session: Partial refund based on a \$100 processing fee and a prorated amount for the days attended.
- After a student attends half of the training sessions, no refund or credits will be given on the amount owed for the complete training.

Cancelled Trainings

In the unlikely event that a training series must be cancelled or rescheduled, the student may attend a similar training in another location or request a refund in full, including the Application Fee.

Other Costs and Terms

Application fees are nonrefundable. Total program charges as outlined in this Agreement and the Payment Plan include tuition, supply fee and (if applicable) mentoring fees. They do not include certain expenses for which Student will be personally responsible. For instance, if mentoring is included in the program, Student will reimburse their mentor’s travel expenses for their mentor visit. Other expenses may include the purchase of books and a pentatonic kinderlyre or kinderharp. Lodging is not included, nor is childcare.

Students who pay the tuition and supply fee only (“Auditing Students”) do not have a mentor and do not do the Independent Study Requirements. Thus, no graduation certificate is awarded or graduate benefits offered.

Special Circumstances and Waivers

LifeWays may deviate from the provisions of this contract, including the waiver of all or any portion of the fees if, in its sole discretion, such waiver is appropriate under the circumstances. Additionally, LifeWays may choose to waive all fees, or any portion thereof, upon the Student coming into and staying in compliance with the terms of this contract and the Payment Plan. Such waiver shall not be deemed permission to not pay other fees or other charges, late charges, return check charges, attorney fees and/or costs as described in this contract.

Disputes and Regulation

This loan contract is considered to be executed in Oklahoma and is subject to all state and federal regulations. Should either party dispute the terms of this agreement, such matters will be resolved in an appropriate court of law and governed by those regulations. Should a court decision void any part of this contract, the remaining clauses will remain in full effect.

Agreement

Each party by signature below indicates agreement with this contract and will act to complete the terms and conditions presented here.

Student: _____

Date: _____

LifeWays: _____

Date: _____