



## Christos' Institute Policy Notification / Promissory Note

By signing this enrollment form on reverse side, I confirm that I have read and agree to the following:

### Registration

1. Upon submission of this form, I will be enrolled into my requested course(s) and responsible for the full amount of tuition and fees.
2. All tuition and fees are due and payable at the time of registration.
3. Tuition remains due and payable unless courses are officially dropped through the Registrar's Office.

### Payment

1. Payments may be made by cash, check, credit/debit card or money order.
2. A \$25 insufficient funds fee will be charged for returned card or check payments.
3. There is a deferred payment option available:  
Students are required to pay the full amount of tuition and fees for courses before the Final Exam date. The Registration and Application Fee are due at time of registration for courses. The Institute accepts cash, checks, and major credit/debit cards. Payment must be made in person to ensure proper credit. Checks returned for non-sufficient funds (NSF) will be charged a \$25 fee and must be satisfied by cash or credit/debit card by next class meeting.
4. Upon withdrawal from Christos' for any reason, I must make immediate payment in full of the balance due.
5. Interest will begin to accrue on any unpaid balance in the first billing cycle following the end of the quarter; interest will continue to accrue each month thereafter until balance is paid in full. (Interest is accrued at a rate of 21% per annum.)
6. Interest will not accrue on any delinquent amounts prior to the end of the quarter.

### Withdrawal

1. Withdrawal from a course is recorded when an official *Schedule Adjustment (Drop/Add) Form* is filed with the Registrar's Office.
2. Failure to attend class does not constitute withdrawal.
3. Failure to properly withdraw from a course will not normally result in a credit/refund.

### Credits/Refunds

1. Tuition credit/refunds are made for withdrawal from a course(s) when an official Schedule Adjustment (Drop/Add) Form is filed with the Registrar. For the purposes of credit/refund calculations, the date of withdrawal is certified as the date on which the Schedule Adjustment form is filed with the Registrar, not the date last attended. Audit courses are not recorded on a transcript. Audit courses cannot be dropped and no refunds are issued. Fees are non-refundable.
2. Credits/Refunds are issued according to the refund schedule minus the non-refundable Matriculation Fee. (See current *Schedule of Tuition and Fees* for more information.)
3. All fees (audit, online, processing, Administration, Matriculation, etc.) are non-refundable.

Tuition only will be refunded according to the following schedule:

- 100% if filed by Friday of 1<sup>st</sup> week
- 75% if filed by Friday of 2<sup>nd</sup> week
- 50% if filed by Friday of 3<sup>rd</sup> week
- 25% if filed by Friday of 4<sup>th</sup> week

### Default

1. Failure to make full payment of the balance on my account before the date(s) specified in the payment schedule will result in default.
2. Once in default, Christos will take all necessary means to collect the amount owed, including submission of my account to collections.
3. If default occurs, I am responsible for all collections costs, attorney's fees, etc., associated with the collection of my account.