

ENROLLMENT AGREEMENT



One of The Art Institutes, America's Leader in Creative Education

3440 WILSHIRE BLVD., 10TH FLOOR, LOS ANGELES, CALIFORNIA, 90010-2112
 Telephone: (213)251-3636 Toll-Free: (877)468-6232
 Web site: www.artinstitutes.edu/cdc

Check starting date:

- January 7, 2008
- February 14, 2008
- March 31, 2008
- May 8, 2008
- July 14, 2008
- August 21, 2008
- October 6, 2008
- November 13, 2008
- January 12, 2009
- February 19, 2009
- April 6, 2009

Program For Which You Are Applying (Check one):

Bachelor's Degree Programs:

- Fashion Design - BFA
Twelve 11-week quarters
(132 academic weeks, 192 credits, 2629 hours)
- Fashion Marketing & Management - BS
Twelve 11-week quarters
(132 academic weeks, 192 credits, 2629 hours)
- Graphic Design - BS
Twelve 11-week quarters
(132 academic weeks, 192 credits, 2618 hours)
- Interior Design - BS
Twelve 11-week quarters
(132 academic weeks, 192 credits, 2629 hours)
- Set & Exhibit Design - BS
Twelve 11-week quarters
(132 academic weeks, 192 credits, 2629 hours)
- Visual Effects & Motion Graphics - BS
Twelve 11-week quarters
(132 academic weeks, 192 credits, 2629 hours)
- Web Design & Interactive Media - BS
Twelve 11-week quarters
(132 academic weeks, 192 credits, 2629 hours)

Associate's Degree Programs:

- Fashion Design - AS
Seven 11-week quarters
(77 academic weeks, 112 credits, 1540 hours)
- Fashion Marketing - AS
Seven 11-week quarters
(77 academic weeks, 112 credits, 1540 hours)
- Graphic Design - AS
Seven 11-week quarters
(77 academic weeks, 112 credits, 1540 hours)
- Web Design & Interactive Media - AS
Seven 11-week quarters
(77 academic weeks, 112 credits, 1540 hours)

Students who fulfill all requirements for the above programs earn either a Bachelor of Fine Arts (BFA) degree, a Bachelor of Science (BS), or an Associate of Science (AS) degree upon graduation.

Program Legend:	
AS	Associate of Science
BFA	Bachelor of Fine Arts
BS	Bachelor of Science

Name of Student: _____
 (Last Name) (First Name) (Middle)

Present Address: _____
 (Street or P.O. Box)

 (City) (State) (Zip)

Telephone: Home (_____) _____
 Business (_____) _____

STUDENT'S AGREEMENT

I understand that this Agreement becomes a legally binding document after I sign it and it is accepted by California Design College. [I UNDERSTAND THE TOTAL AMOUNT FOR THE COURSE OF INSTRUCTION FOR _____ IS \$ _____ (AS PRESENTED IN THE FINANCIAL INFORMATION SECTION) AT THE PER CREDIT-RATE SHOWN BELOW.] However, I understand that the per credit-rate will increase thereby increasing the total amount for the program. **My signature below certifies that I have read, understood and agreed to my rights and responsibilities, that I have read both pages of this Agreement, and that California Design College's cancellation and refund policies have been clearly explained to me, and that I have received a copy of this Agreement.** I agree that I am responsible for this amount. If I obtain a student loan, I am responsible for repaying the loan amount plus any interest.

 Student's Signature Date Signature of Authorized School Official Date

 Parent's Signature (If applicant is under 18 years of age) Date Title of School Official

STUDENT COMPLAINTS

If you have any complaints, questions or problems that you cannot resolve with California Design College, e-mail the Department at bppve@dca.ca.gov, write the Bureau for Private Postsecondary and Vocational Education, 400 "R" Street, Suite 5000, Sacramento, California, 95814, or call 1-800-952-5210.

DISCLOSURE CERTIFICATION

My signature below certifies that California Design College has met all the disclosure requirements of Article 6 of the Private Postsecondary and Vocational Education Reform Act, and for schools receiving federal financial aid funds, has met all of the requirements for administration of any California financial aid program under the Higher Education Act as amended and regulated.

 Signature of School Official Date

FINANCIAL INFORMATION⁶

Tuition is charged at \$464 per credit _____ (Student Initials). The current tuition and fees applicable to California Design College are as follows:

	Fashion Design - B.F.A.	Fashion Marketing & Management - B.S.	Graphic Design - B.S.	Web Design & Interactive Media - B.S.	Interior Design - B.S.	Visual Effects & Motion Graphics - B.S.	Set & Exhibit Design - B.S.	Fashion Design - A.S.	Fashion Marketing - A.S.	Graphic Design - A.S.	Web Design & Interactive Media - A.S.
Application Fee (non-refundable)	(12 quarters) \$50	(12 quarters) \$50	(12 quarters) \$50	(12 quarters) \$50	(12 quarters) \$50	(12 quarters) \$50	(12 quarters) \$50	(7 quarters) \$50	(7 quarters) \$50	(7 quarters) \$50	(7 quarters) \$50
Enrollment Fee	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100
Student Activity Fee ¹	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$35	\$35	\$35	\$35
Tuition per Quarter ²	\$7,424*	\$7,424*	\$7,424*	\$7,424*	\$7,424*	\$7,424*	\$7,424*	\$7,424*	\$7,424*	\$7,424*	\$7,424*
Total Tuition/Fees for Program ³	\$89,238	\$89,238	\$89,238	\$89,238	\$89,238	\$89,238	\$89,238	\$52,118	\$52,118	\$52,118	\$52,118
Starting Kit (estimated) ⁴	\$800	\$675	\$550	\$550	\$675	\$550	\$775	\$800	\$675	\$550	\$550
Transitional Studies Charges ⁵	\$1,395	\$1,395	\$1,395	\$1,395	\$1,395	\$1,395	\$1,395	\$1,395	\$1,395	\$1,395	\$1,395

¹ In support of on-and off-campus student life activities, the Student Activity Fee, a one time fee is charged to all new students upon enrollment.
² Tuition per quarter based on 16 credits.
³ NOT including Starting Kit or Transitional Studies charges. Total tuition cost based on 112 quarter credits for Associate of Science degree program and 192 quarter credits for Bachelor of Science and Bachelor of Fine Arts degree programs. Includes \$50 application fee and \$100 enrollment fee.
⁴ The starting kit is optional and consists of basic equipment, first quarter text books and materials needed for the suggested first quarter classes. Refer to the catalog for a listing of suggested first quarter courses. The materials in the supply kit may be purchased at art and/or industry supply stores. Text books may be purchased at the school or from text book suppliers.
⁵ Transitional Studies courses are in addition to the normal program of study. Transitional Studies charges are based on the current per credit hour rate at 3 quarter credits per course.
⁶ A separate financial plan exists which complies with Regulation Z of the Truth in Lending Act, and is part of this Agreement.
 *Based on current credit-hour rate. Total cost will increase with each per credit-hour tuition increase.

The student is responsible for tuition and fees pertaining to the program's required course of study. The tuition and fees contained in this Enrollment Agreement are subject to change. The per credit hour rate is subject to an increase at least once per calendar year which will increase the total amount for the program. The adjustment to the per credit hour rate may occur before the student begins classes and the student's program will be calculated using the new rate. Any changes to tuition and fees will be published to students as they are made.

Each school quarter is typically 11 weeks. The enrollment fee of \$100 is due within 10 days of submission of the application.

STUDENT'S RIGHT TO CANCEL

You, the student, have the right to cancel this Agreement, including any equipment or other goods and services included in the Agreement, and receive a full refund of tuition monies if requested in writing by the applicant within five business days after signing this Agreement or until midnight of the first day of instruction, whichever is later. Your cancellation takes effect when you give written Notice of Cancellation to California Design College (or "school") at the address above. Please direct the Notice to the attention of the Registrar. Any written expression that you wish not to be bound by this Agreement will serve as a Notice of Cancellation of this Agreement if provided to California Design College within five days of the quarter start date. If you mail your Notice of Cancellation to the school, it becomes effective as of the postmark, if properly addressed with proper postage. You are due a complete refund within 30 days after California Design College receives a valid Notice of Cancellation.

STUDENT ACKNOWLEDGMENTS

I have received and read a copy of California Design College's current catalog, the provisions of which I accept. I have read and understand all provisions of this Agreement, and I have been given a copy of it for my records. (Parents must also sign if you are under 18 years of age.) I understand that my enrollment and the school's obligations under this Enrollment Agreement (except the cancellation and refund provisions) may be terminated by California Design College if I fail to comply with the school's attendance, conduct, academic, and/or financial requirements. I understand that California Design College also reserves the right to cancel my enrollment if the school determines (1) that I have demonstrated poor academic potential (as determined by evaluation of transcript records, or any other academic evaluations deemed appropriate for the program selected); and/or (2) that I do not meet all financial obligations related to enrollment and continuing enrollment. I understand that my financial obligations to California Design College must be paid in full before a degree may be awarded and before transcripts will be issued.

I accept that, to the extent permitted by law, I am responsible for all reasonable collection agency and attorney fees incurred in attempting to collect my unpaid debt to California Design College.

Both sides of the Enrollment Agreement and financial plan, together with the catalog and other published California Design College policies, procedures, provisions of any attached rider(s) signed by me, student conduct codes, and separate student housing agreement, if any, shall constitute the entire agreement between the student and California Design College. I understand and agree that they supersede any prior or contemporaneous oral or written agreements or statements and may not be modified without the written agreement of the California Design College President.

I also understand that this Agreement constitutes a binding contract upon acceptance by California Design College. Any holder of this consumer credit contract is subject to all claims and defenses that the debtor could assert against the seller of goods or services obtained pursuant hereto or with the proceeds hereof. Recovery hereunder by the debtor shall not exceed amounts paid by the debtor. My signature above signifies that I have read and understand all aspects of this Agreement and do recognize my legal responsibilities with regard to this contract.

FINANCIAL INFORMATION

Each California Design College quarter is 11 weeks in length. The following Bachelor's degree programs are 12 quarters in length: Fashion Design, Fashion Marketing & Management, Graphic Design, Interactive Media Design, Interior Design, Set & Exhibit Design, and Visual Effects & Motion Graphics. The following Associate of Science degree programs are 7 quarters in length: Fashion Design, Fashion Marketing, Graphic Design, and Interactive Media Design. In degree programs with electives, an internship may be selected as the elective choice. Special U.S. and overseas trips are voluntary and are not included in regular tuition and fees. The Starting Kit consists of the basic equipment, texts, and materials required for beginning each program. A list of the components of the Starting Kit is provided to each enrolled student. In addition to the Starting Kit, the average costs of consumable supplies, textbooks, equipment, and parking by program are listed in the next column.

Average Costs of Consumable Supplies by Program

Graphic Design/Visual Effects & Motion Graphics		Set & Exhibit Design	
Textbooks:	\$250/quarter	Textbooks:	\$250/quarter
Supplies:	\$80/quarter	Supplies:	\$200/quarter
Fashion Design		Interactive Media Design	
Textbooks:	\$250/quarter	Textbooks:	\$250/quarter
Supplies:	\$200/quarter	Supplies:	\$50/quarter
Fashion Marketing & Management		Interior Design	
Textbooks:	\$250/quarter	Textbooks:	\$250/quarter
Supplies:	\$80/quarter	Supplies:	\$150/quarter

Sale, Discount or Transfer of Agreement

The student consents to the sale, discount or other transfer of this Agreement with the understanding that, in such event, the cancellation and refund policies would continue to apply.

Interest on Outstanding Balances

The student understands and agrees that he/she will be liable for interest charges that will be assessed on his/her account balance until the balance is paid in full. Interest will be charged at 12% per annum on the student's adjusted outstanding balance at the end of each month. The adjusted outstanding balance is defined as all charges incurred by the student for attendance at the school at the end of the prior month, including but not limited to tuition, fees, housing charges, late registration fees, fines, damages, etc, less the total amount paid to the student's account at the end of the current month, including financial aid that the student has been awarded but has not been paid for the quarter provided that the student and/or the student's parent(s) have completed all of the requirements for the award. The student understands and agrees that his/her adjusted outstanding balance is different from his/her student payment plan, and that the student's financial aid award may be reduced or eliminated if the student does not complete all of the requirements for financial aid.

Non-payment of Charges

Non-payment of tuition, housing fees and/or other charges due to California Design College will result in you being obligated for additional costs, collection agency costs and legal costs. In addition we reserve the right to report your failure to pay amounts owed to one or more national credit bureau organizations and not release your academic transcript until all your debts to us are paid in full.

Student Tuition Recovery Fund

California law requires that, upon enrollment, a fee be assessed by the institution in relation to the cost of tuition (New California Education Code §94945). These fees support the Student Tuition Recovery Fund (STRF), a special fund established by the California legislature to reimburse students who might otherwise experience a financial loss as a result of (a) the closure of the institution; (b) the institution's breach of or anticipatory breach of the agreement for the program of instruction; or (c) a decline in the quality or value of the program or instruction within the 30-day period before the institution's closure. The STRF fund protects only California students and the Institution's participation is mandatory.

Please note that (a) if the student is a recipient of third-party payer tuition and course cost, the student is not eligible for protection under the STRF; and (b) the student is responsible for paying the state assessment amount for the Student Tuition Recovery Fund. A third-party payer means any employer, government program or other payer that pays a student's total charges directly to the institution when no separate agreement for the repayment of the payment exists between the third-party payer and the student.

Effective January 1, 2004, the assessment that the institution must collect from each newly enrolled student as a STRF fee is \$2.50 per thousand dollars of tuition paid, regardless of the portion that is prepaid. (Note: At this time The Bureau of Private Postsecondary and Vocational Education (BPPVE) does not require us to collect from students the Student Tuition Recovery Fund (STRF) for the period of July 1, 2005 through at least June 30, 2007.) As a participant in the Student Tuition Recovery Fund, California Design College is also obligated by California law to collect the name of the source of each loan, if you have one or more governmentally guaranteed or insured loans for tuition purposes outstanding.

DUE DATES FOR TUITION AND FEES

First-quarter tuition and fees for new students are due prior to the first day of enrollment. Thereafter, quarterly tuition for each succeeding quarter is due upon registration, approximately two weeks prior to the end of each academic quarter. Students may not register for any academic quarter of study unless all tuition and fees that are due have been paid, or unless students have made arrangements for an approved alternative payment plan. Tuition is charged on a quarter-by-quarter basis. Students are not obligated beyond the quarter they are currently attending.

TRANSITIONAL STUDIES FOR BACHELOR'S AND ASSOCIATE OF SCIENCE DEGREE PROGRAMS ONLY

Applicants are required to take the ACCUPLACER assessment which is designed to indicate basic skills proficiency levels. Applicants who scored below the threshold on the ACCUPLACER math, reading, and/or writing sections are required to pass each three-credit course that assessment scores indicate they need to take. These courses will be charged at the current per credit-hour tuition rate. California Design College reserves the right to modify ACCUPLACER cutoff scores and/or other valid assessment instruments for placement purposes.

PROGRAM DESCRIPTIONS

Each of the following bachelor's degree programs is offered in twelve (12) quarters, lasts approximately four (4) academic years, and includes Liberal Studies (General Education) courses.

Fashion Design - Bachelor of Fine Arts

The Bachelor of Fine Arts in Fashion Design degree program offers creative opportunities to transform design ideas into garments and accessories. Students are introduced to basic skills of garment construction, flat pattern drafting, and draping to provide a solid foundation in the fundamentals of apparel engineering. Design courses emphasize the principles and aspects of good design, textile design and development, and the drawing and illustration techniques essential for design communication. Further training increases students' conceptual experiences, enabling them to take an idea from the planning stage through the construction process to the finished garment.

Fashion Marketing & Management - Bachelor of Science

The Bachelor of Science in Fashion Marketing & Management degree program is rich in theory and practice. The focus on theory and the history of this industry at the beginning of the program articulates the guiding principles that provide the foundation for the hands-on application of design concepts. Students will develop abilities in the foundation aspects of the fashion design process. They will quickly move to the founding principles of marketing, advertising, merchandising, and management. They will learn how the profession interfaces with others and how to manage the business of their profession. They will develop aesthetic and ethical sensibilities over the course of the program.

Graphic Design - Bachelor of Science

The objective of the Bachelor of Science in Graphic Design degree program is to help the student attain a fundamental grounding in graphic design techniques including an introduction to the theory and practice of print production, typography, motion graphics, image manipulation, package design, electronic publishing, photography, graphic illustration, and sales promotion. Students in the Graphic Design bachelor's program create a vast range of visual communications including corporate identity programs, consumer package designs, annual reports, exhibit materials, direct mail, brochures, and multimedia presentations. Students will also study conventional and computer technology to create television commercials, sophisticated titling, and graphics. Graduates of this program will be prepared to seek entry-level positions in the fields of graphic design, advertising, publishing, and television.

Interior Design - Bachelor of Science

The objective of the Bachelor of Science in Interior Design program is to prepare students to conceive and execute viable, creative design solutions in diverse occupations within current market realities. The focus on theory at the beginning of the program articulates the guiding principles that provide the foundation for the hands-on application of design concepts. Students will develop abilities in all aspects of the design of 3-D three-dimensional space - both residential and commercial - and rooted in historical and cultural contexts. They will learn how to communicate design solutions through a variety of visual media. The program emphasizes how the profession interfaces with others and how to manage the business side of the profession. Students will develop aesthetic and ethical sensibilities over the course of the program. They will graduate prepared to enter the fields of commercial and residential interior design.

Set & Exhibit Design - Bachelor of Science

The Set & Exhibit Design bachelor's degree program is an exciting program that is unique to California Design College. This program was specifically designed for those individuals that want to work in the area of set and exhibit design for the entertainment and marketing industries. The program teaches many of the skills found in industrial design programs but is specific to the areas of film, television, theater, trade show displays, retail displays, and other similar areas of entertainment and marketing. This program combines hands-on construction and fabrication skills, creative design training, and industry specific business knowledge. Students will work both in model form and in life-size set design. This program is specifically designed to meet the needs of entertainment and marketing locals that have a high demand for these skills, such as Los Angeles with its large entertainment field.

Visual Effects & Motion Graphics - Bachelor of Science

Visual Effects & Motion Graphics is an exciting discipline that is an essential part of the entertainment industry. The advent of Web and entertainment technology has driven the demand for skilled people in the fields of visual effects and motion graphics, and has created employment opportunities in these fields. The individual interested in this field is one who feels comfortable with and challenged by technology, graphics, video, and film. This individual will develop both artistic and technical skills. The faculty is comprised of industry professionals who have worked in the film, video, television, Web, and graphic design fields. This program teaches skills in motion graphics and compositing. Visual effects and motion graphics share many common bonds yet allow students the opportunity to enter into very different employment markets. This allows students to align their skills with their strengths. By focusing on six to eight courses at the end of their program, students will have the time-on-task for either broadcast design or visual effects.

Web Design & Interactive Media - Bachelor of Science

The objective of the Web Design & Interactive Media program is to help students attain a comprehensive foundation of design skills with an emphasis on interactive design and Web delivery. They will be introduced to the fundamentals of photography, typography, digital illustration, image manipulation, animation, DVD authoring, digital audio editing, streaming media, e-commerce site design, Web-based programming, and project management as it applies to Web production. The faculty members are industry professionals committed to helping students combine their creative abilities with technical skills for entry into the multimedia-related fields of entertainment, publishing, advertising, education, marketing, corporate communications, and consumer information delivery.

Each of the following Associate of Science degree programs is offered in seven (7) quarters lasting just over two (2) academic years. Each program can be completed in 21 months and includes General Education (Liberal Studies) courses.

Fashion Design - Associate of Science

The Fashion Design associate's degree program offers creative opportunities to transform design ideas into garments and accessories. Students are introduced to basic skills of construction in sewing, tailoring, flat pattern drafting, and draping to provide a solid foundation in the fundamentals of apparel engineering. Design courses emphasize the principles and aspects of good design, and the drawing and illustration techniques essential for design communication. Further training increases students' conceptual experiences, enabling them to take an idea from the planning stage through the construction process to the finished garment. Students study computer-aided design and hone their creative problem-solving skills through a variety of design challenges. The faculty nurtures creativity and teaches hands-on skills using traditional tools as well as industrial equipment similar to that found in the fashion design field. The combination of professional skills and technical knowledge help students prepare for entry-level positions as a junior designer, pattern grader, or as an assistant in the design or production departments.

Fashion Marketing - Associate of Science

The Associate of Science in Fashion Marketing degree program teaches students how to use textiles, color, and design to create visual merchandising campaigns. Business courses teach students how to develop, analyze, and implement effective sales strategies. They learn how to use computers for cost analysis, inventory control, and other store operations; and are instructed in the basics of merchandise economics, leadership skills, manufacturing, and store planning. The objective of the Associate of Science in Fashion Marketing degree program is to offer students skill building in design, business, digital, and industry-relevant areas as a means of preparing for entry-level positions.

Graphic Design - Associate of Science

Students in this program initially develop basic skills in design, illustration, and typography. They also are trained in creative problem solving and the ability to offer solutions that are successful in the business of commercial graphics. Emphasis is placed on learning the skills and techniques of both computer graphics and traditional design and production tools such as the drawing board and drawing instruments. Advanced training includes the execution of assignments encountered by professionals in the field. Students graduate with the training and portfolio required for an entry-level position in visual communications.

Web Design & Interactive Media - Associate of Science

The objective of the Associate of Science in Web Design & Interactive Media is to help the student attain a fundamental grounding in multimedia and Web design, including an introduction to the theory and practice of information design, video and audio, image manipulation, and interactive telecommunications. Students graduating from this degree program will be prepared for entry-level positions as Web artists, multimedia artists, production artists, Web producers, Web designers, interface designers, scriptors, sound designers, production managers, script writers, software testers, multimedia programmers, beta testers, effects editors, video editors, multimedia graphic artists, and multimedia graphic designers.

REQUIREMENTS FOR GRADUATION

To qualify for graduation, a student must:

- Receive a passing grade or credit for all required coursework;
- Earn the minimum required credits for the program;
- Achieve a minimum cumulative grade point average (CGPA) of not less than 2.0;
- Meet portfolio or other requirements as outlined by the student's program;
- Satisfy all financial obligations to California Design College.

REFUND POLICY

Refund Policy Prior to Matriculation

Applicants may cancel their enrollment in person or in writing before the beginning of classes. An applicant not requesting cancellation before the starting date indicated on the Enrollment Agreement will be considered a student.

1. California Design College will notify the applicant, in writing, of his/her acceptance/rejection. All monies paid by an applicant will be refunded if the applicant is not accepted for admission.
2. All monies paid by the applicant will be refunded if requested by applicant within five (5) business days after signing the Enrollment Agreement and making an initial tuition payment.
3. Applicants requesting cancellation more than five (5) business days after signing the Enrollment Agreement (and making an initial tuition payment), but prior to the first day of classes, will receive a refund of all monies paid, less the application fee and \$25 of the \$100 enrollment fee.
4. All tuition and fee monies paid by an applicant will be refunded if requested within three (3) business days after his/her first tour of the school and inspection of equipment or if requested within three (3) business days of the student's attendance at the regularly scheduled orientation program for his/her starting date, whichever is sooner.

Refunds will be made within 30 calendar days after the applicant's/student's request or within 30 calendar days after his/her first scheduled class day.

Cancellation Refund Example (Prior to Matriculation)

A student enrolls in a 112-credit degree program (which meets for 1,540 clock hours) and pays for just the first quarter (including Starting Kit), a cost totalling \$7,999 which covers 220 hours. For this example, we assume the Starting Kit for the program is \$575. If the student cancels the Enrollment Agreement on or before the first day of class, the student receives a full refund, including the cost of the Starting Kit if it is returned in good condition. The refund amount would be \$7,999.

Refund Policy After Matriculation

If a student withdraws from California Design College after the last day of the schedule adjustment period, the student is entitled to only a partial refund. The refund policy is applied up to the 60 percent point of the quarter (period of attendance). The mid-quarter session is approximately 5 weeks in duration.

Return of Title IV Aid

A percentage of Federal Title IV Aid will be returned if the student withdraws during the first 60 percent of the quarter. The amount returned will be based on the percentage of days remaining in the quarter. The school will determine the calendar days completed in the quarter divided by the total number of calendar days in the quarter. If the amount is less than or equal to 60 percent, then that percent of the Federal Title IV Aid received is the amount that can be retained. The difference will be returned to the Federal Title IV Aid program from which funds were received in this order: Unsubsidized Stafford Loans, Subsidized Stafford Loans, Federal Perkins Loans, Federal Parent Loans for Undergraduate Students (PLUS) Loans, Pell Grants, Academic Competitiveness Grant (ACG), Federal Supplement Education Opportunity Grants (FSEOG).

If Federal Title IV Aid funds have been given to the student, and if the student withdraws during the first 60 percent of the quarter/semester, the student may need to return some of those funds. If the student needs to return funds, the school will notify the student regarding how much is owed, and how it is to be returned. For mid-quarter session students, the Return of Title IV Calculation as described in the Enrollment Agreement for the mid-quarter session will apply using the mid-quarter start and end dates.

Adjustment of Charges

In accordance with California State policy, the school will earn tuition and fees on a proportional basis up to the 60 percent point of each quarter. After the 60 percent point of each quarter, the school will earn 100 percent of the charges for that quarter. The school will first calculate how much needs to be returned under the Federal Return of Title IV Aid policy. That amount will then be subtracted from the amount that was paid for the quarter of withdrawal to get the adjusted amount paid. The school will then calculate how much of the charges can be retained based on the State of California policy. The amount that can be retained will be subtracted from the adjusted amount paid. If there are additional federal funds to be returned, they will be given to the student, or with the student's permission, to the federal loans in this order: Unsubsidized Stafford Loans, Subsidized Stafford Loans, PLUS Loans, Perkins Loans. If there is a credit balance remaining after Federal funds are returned, it will be refunded in this order: Unsubsidized Stafford Loans, Subsidized Stafford Loans, PLUS Loans, Federal Perkins Loans, other loans, students.

If kits, books, or supplies, are returned to the bookstore in resaleable condition within 21 days of withdrawal, a credit will be given. All refunds and return of funds will be made within 30 days of the date that the student notifies the school of the withdrawal. Mid-quarter students who leave school during the first three weeks of the mid-quarter session may return the starting kit and/or individual components of the starting kit within 10 days of your last date of attendance of the mid-quarter.

California Refund Policy - All Students

If a student withdraws from the program after the first day of instruction, The Art Institute may retain earned tuition and fees up to the 60 percent point in the term. This calculation is as follows: Tuition and fees for the term divided by the number of hours in the term equals the cost per hour. Number of hours that the student was scheduled to attend to the last date of attendance multiplied by the cost per hour equals the amount of tuition and fees that The Art Institute can retain.

Student Withdrawal

A student may voluntarily withdraw from California Design College by notifying the Office of the Registrar in writing or in person. The refund policies outlined above shall apply in the event that a student withdraws, is suspended, or is terminated from school. For the purpose of calculating a refund, a student is deemed to have withdrawn from a course of instruction when any of the following occur:

1. Student officially notifies California Design College that he/she is withdrawing at that time. The notification date is the date of withdrawal.
2. Student officially notifies California Design College that he/she is withdrawing at a later date. The later date is the last date of attendance and the date of withdrawal.
3. Student does not notify California Design College that he/she is withdrawing but stops attending. The date that California Design College determines that the student is not attending the current term or is not returning for the next term is the date of withdrawal.
4. California Design College terminates the student's enrollment in accordance with institutional policies. The termination date is the date of withdrawal. Refund is made within 30 calendar days from the date of withdrawal as described above.

California Policy - Withdrawal Refund Example

A student enrolls in a 112-quarter credit program. The quarter in which the student withdraws has a total of 220 hours of study. The tuition and fees charged for that quarter's hours of study are \$7,424 (not including equipment). Therefore, the tuition and fees applicable to the refund policy = \$7,424. There are 220 hours of study (clock hours) in the quarter of enrollment (charge period) and the cost per hour is calculated by dividing the total tuition charge by the hours in the quarter of enrollment (charge period) = \$7,424/220 = \$33.75 per hour.

From the date the student last attended or the institution determined the student's date of withdrawal according to its policy, the refund would be calculated as follows: 112 hours (number of class hours as of withdrawal date) x 33.75 = \$3,780.00 (amount California Design College can retain). The refund would be calculated as follows: \$7,424 (amount student paid) - \$3,780.00 (amount California Design College retains) = \$3,644.00 (refund).

The student in this example is assumed to have paid cash and received no financial aid.

Cancellation of Start Date

Cancellation by California Design College of a scheduled class start date for any program shall entitle a student to a cancellation of the Enrollment Agreement with a full refund of all monies paid. However, the student can elect to accept instead a guaranteed reservation in the next scheduled class for that program.

GENERAL INFORMATION AND UNDERSTANDINGS

Handling of Student Complaints

If you have a complaint or problem you are encouraged to follow the Student Complaint Procedure.

1. You should discuss complaints with the individual(s) within the appropriate department. Initial discussion should be with the person most knowledgeable of the issues involved or with immediate decision-making responsibility.
2. If you feel that the complaint has not been fully addressed, a written account should be submitted to the Dean of Student Affairs if related to non-academic issues or to the Dean of Academic Affairs for academic issues. The written account should indicate your name, phone number, and ID# and discuss the steps you have taken to remedy the situation.
3. The appropriate California Design College staff member or department will be notified of the complaint. A follow-up meeting with you and the Dean of Student Affairs and/or the Dean of Academic Affairs will be held within ten school days of the date of the written complaint in an effort to resolve the issue.
4. If you are not satisfied with the results, you may file an appeal with the President's Office. The appeal should be in writing and contain your name and phone number. You should summarize the steps you have taken to remedy the situation and indicate why the results are not satisfactory. You will hear the results of the appeal within ten class days from the date the appeal is received.
5. If you follow this complaint procedure and still feel dissatisfied with the results you may send a written copy of the complaint to

Bureau for Private Postsecondary and Vocational Education
Department of Consumer Affairs
400 R Street, Suite 500
Sacramento, CA 95814
Telephone: (916)445-3427

or you may contact:

Accrediting Counsel for Independent Colleges and Schools
750 First Street, NE, Suite 980
Washington, DC 20002-4223
Telephone (202)336-6780

Please refer to the school's Arbitration Policy for additional information regarding disputes or claims.

Arbitration of Disputes

You and California Design College agree that any dispute or claim between you and the school (or any company affiliated with California Design College, or any of its officers, directors, trustees, employees or agents) arising out of or relating to this Enrollment Agreement or, absent such agreement, your enrollment or attendance at California Design College, whether such dispute arises before, during, or after your attendance and whether the dispute is based on contract, tort, statute, or otherwise, shall be, at your or the school's election, submitted to and resolved by individual binding arbitration pursuant to the terms described herein.

If you decide to initiate arbitration, you may select either JAMS or the National Arbitration Forum ("NAF") to serve as the arbitration administrator pursuant to its rules of procedure. If California Design College intends to initiate arbitration, it will notify you in writing by regular mail at your latest address on file with the school, and you will have 20 days from the date of the letter to select one of these organizations as the administrator. If you fail to select an administrator within that 20-day period, California Design College will select one.

California Design College agrees that it will not elect to arbitrate any individual claim of less than \$5,000 that you bring in small claims court (or in a similar court of limited jurisdiction subject to expedited procedures). If that claim is transferred or appealed to a different court, however, or if your claim exceeds \$5,000, California Design College reserves the right to elect arbitration and, if it does so, you agree that the matter will be resolved by binding arbitration pursuant to the terms of this Section.

IF EITHER YOU OR CALIFORNIA DESIGN COLLEGE CHOOSES ARBITRATION, NEITHER PARTY WILL HAVE THE RIGHT TO A JURY TRIAL, TO ENGAGE IN DISCOVERY, EXCEPT AS PROVIDED IN THE APPLICABLE ARBITRATION RULES, OR OTHERWISE TO LITIGATE THE DISPUTE OR CLAIM IN ANY COURT (OTHER THAN IN SMALL CLAIMS OR SIMILAR COURT, AS SET FORTH IN THE PRECEDING PARAGRAPH, OR IN AN ACTION TO ENFORCE THE ARBITRATOR'S AWARD). FURTHER, YOU WILL NOT HAVE THE RIGHT TO PARTICIPATE AS A REPRESENTATIVE OR MEMBER OF ANY CLASS OF CLAIMANTS PERTAINING TO ANY CLASS SUBJECT TO ARBITRATION. THE ARBITRATOR'S DECISION WILL BE FINAL AND BINDING. OTHER RIGHTS THAT YOU OR CALIFORNIA DESIGN COLLEGE WOULD HAVE IN COURT ALSO MAY NOT BE AVAILABLE IN ARBITRATION.

The arbitrator shall have no authority to arbitrate claims on a class action basis, and claims brought by or against you may not be joined or consolidated with claims brought by or against any other person. Any arbitration hearing shall take place in the federal judicial district in which you reside. Upon your written request, California Design College will pay the filing fees charged by the arbitration administrator, up to a maximum of \$3,500 per claim. Each party will bear the expense of its own attorneys, experts and witnesses, regardless of which party prevails, unless applicable law or this Agreement gives a right to recover any of those fees from the other party. If the arbitrator determines that any claim or defense is frivolous or wrongfully intended to oppress the other party, the arbitrator may award sanctions in the form of fees and expenses reasonably incurred by the other party (including arbitration administration fees, arbitrators' fees, and attorney, expert and witness fees), to the extent such fees and expenses could be imposed under Rule 11 of the Federal Rules of Civil Procedure.

The Federal Arbitration Act ("FAA"), 9 U.S.C. §§ 1, et seq., shall govern this arbitration provision. This arbitration provision shall survive the termination of your relationship with California Design College. If you have a question about the arbitration administrators mentioned above, you can contact them as follows: JAMS, 45 Broadway, 28th Floor, New York, NY, 10006, www.jamsadr.com, (800)352-5267; National Arbitration Forum, P.O. Box 50191, Minneapolis, MN, 55405, www.arb-forum.com, (800)474-2371.

The above supersedes any inconsistent arbitration provision published in any other document.

Transfer of Credits

California Design College is approved by the Bureau for Private Postsecondary and Vocational Education (BPPVE), and accredited by the Accrediting Council for Independent Colleges and Schools (ACICS), an accrediting agency recognized by the United States Department of Education, to confer the Bachelor of Fine Arts, Bachelor of Science and Associate of Science degrees. However, the fact that a school is approved and accredited is not necessarily an indication that credits earned at that school will be accepted by another school. In the United States higher education system, transferability of credit is always determined by the receiving institution taking into account such factors as course content, grades, accreditation and approval.

The goal of California Design College is to help you to prepare for entry-level employment in your chosen field of study. The value of degree programs like those offered by California Design College is their deliberate focus on marketable skills. The credits earned are not intended for transfer to another institution. For this reason, it is unlikely that the academic credits you earn at California Design College will transfer to another school.

For example, if you entered our school as a freshman, you will likely still be a freshman if you enter another college or university at some time in the future even though you earned credits here at our school. In addition, if you earn a degree in one of our programs, in most cases it will probably not serve as a basis for obtaining a higher level degree at another college or university. *This statement is provided in accordance with California Private Postsecondary and Vocational Education Reform Act §94816(b), January 1, 2004.*

Programs offered by one school within The Art Institutes system may be similar to but not identical to programs offered at another school within the system. This is due to differences imposed by state law, use of different instructional models, and local employer needs. Therefore, if you decide to transfer to another school within The Art Institutes system, not all of the credits you earn at California Design College may be transferable into that school's program.

If you are considering transferring to either another school within The Art Institutes system or an unaffiliated school, it is your responsibility to determine whether that school will accept your California Design College credits. We encourage you to make this determination as early as possible. California Design College does not imply, promise, or guarantee transferability of its credits to any other institution.

Employment Assistance

California Design College does not guarantee employment or any particular level of compensation following graduation. California Design College does, however, offer assistance in finding employment to eligible graduates at no additional charge. Graduates who confine employment considerations within the metropolitan area served by California Design College may limit the particular employment opportunities available to them.

Policies and Procedures

Each student is on a continuing quarter-by-quarter enrollment basis and agrees to comply with all published California Design College policies and procedures. California Design College reserves the right to add, delete, or modify its policies and procedures.

Class Sessions

Classes in the bachelor's and Associate of Science degree programs are in session six (6) days a week, Monday through Saturday. Each student is scheduled by California Design College to meet his/her total weekly hour requirement through a combination of morning, afternoon and evening classes. The weekly hour requirement is scheduled to be completed in a minimum of three (3) days and a maximum of six (6) days during each week. Classes are assigned and generally announced to students in advance of each quarterly start date. California Design College will not require an evening student to attend during the day. Days of attendance will vary for students according to their program of study and may change from quarter to quarter. Some classes may be scheduled on Saturdays. The average length of attendance is 20 hours per week for a student taking a full load. A full load for the Bachelor's and Associate of Science degree programs is 12 to 16 credits per quarter. A student in these programs may take a part-time load of less than 12 credits per quarter with approval from his/her Academic Department Director and the Dean of Academic Affairs.

Select courses in the Bachelor's and Associate of Science degree programs are available via online delivery. Students may take no more than 50% of the required curriculum via online delivery. For each online course, students are charged a \$100 administrative fee. To access all courses, students must have no less than a 56K connection to the Internet, and in addition will need, at a minimum, a Pentium-class PC or a G3 or higher Macintosh computer.

Online courses run 5½ weeks with two sessions of courses being offered each quarter. The average length of participation required for online courses is 5 out of 7 days a week, 1½ to 2 hours a day. The opportunity to participate is available 24 hours a day, 7 days a week. Each course holds the same credit value as an on ground course. In the event you participate only in online courses for a quarter, you are required to take classes in each of the two sessions to be considered a continuing student.

Instructional Equipment

Use of instructional equipment will be made available according to the program curriculum. Each student will be able to acquire an understanding of the fundamental principles of such equipment that he/she would encounter in an entry-level position in the field. Such equipment must be shared by students. Accordingly, California Design College cannot guarantee students hands-on usage of such equipment beyond that called for in the curriculum. To complete the requirements of the program, each student may find it necessary to schedule use of the equipment outside normal classroom hours.

Homework

In addition to regular attendance at scheduled classes, each student will be required to devote additional time each week outside the classroom to study and work on assigned projects.

Curriculum

California Design College reserves the right to revise course contents, course titles, and the sequence of classes, subject to applicable regulatory approval.

Course Completion and Employment Information

To help you make a sound decision about whether to sign up for one of California Design College degree programs, California Design College maintains annual completion and placement information in the Career Services Office.

Non-Discrimination

California Design College does not discriminate on the basis of race, color, creed, religion, national origin, ancestry, sex, age, sexual orientation, disability or any other characteristic protected by state, local or federal laws in the administration of any of its educational programs or activities, or with respect to admission or employment. For information on California Design College equal opportunity policy and grievance procedure, please contact the Human Resources Director, California Design College, 3440 Wilshire Boulevard, 10th Floor, Los Angeles, California, 90010-2128, (877)468-6232.

Special Notice

YOU MAY ASSERT AGAINST THE HOLDER OF THE PROMISSORY NOTE YOU SIGNED IN ORDER TO FINANCE THE COST OF INSTRUCTION ALL OF THE CLAIMS AND DEFENSES THAT YOU COULD ASSERT AGAINST THIS SCHOOL, UP TO THE AMOUNT YOU HAVE ALREADY PAID UNDER THE PROMISSORY NOTE.