

ENROLLMENT AGREEMENT

THE ART INSTITUTE OF CALIFORNIA – SAN FRANCISCO

1170 MARKET STREET, SAN FRANCISCO, CALIFORNIA 94102-4908

1-888-493-3261 or 1-415-865-0198

www.artinstitutes.edu/sanfrancisco

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

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

(City) (State) (Zip)

Telephone: Home (_____) Business (_____) _____

Check quarter starting date: Program For Which You Are Applying (Check one):

- October 5, 2009
- November 12, 2009
- January 11, 2010
- February 18, 2010
- April 5, 2010
- May 13, 2010
- July 12, 2010
- August 19, 2010

Bachelor of Science Degree Programs:

- Advertising**
Twelve 11-week quarters
(132 academic weeks, 2,640 clock hours,
2,750 clock hours w/internship, 192 quarter credits)
- Fashion Marketing & Management**
Twelve 11-week quarters
(132 academic weeks, 2,629 clock hours,
2,739 clock hours w/internship, 192 quarter credits)
- Graphic Design**
Twelve 11-week quarters
(132 academic weeks, 2,618 clock hours,
2,728 clock hours w/internship, 192 quarter credits)
- Interior Design**
Twelve 11-week quarters
(132 academic weeks, 2,629 clock hours,
2,739 clock hours w/internship, 192 quarter credits)
- Web Design & Interactive Media**
Twelve 11-week quarters
(132 academic weeks, 2,794 clock hours,
192 quarter credits)

Associate of Science Degree Programs:

- Graphic Design**
Seven 11-week quarters
(77 academic weeks, 1,540 clock hours,
1,595 clock hours w/internship, 112 quarter credits)
- Fashion Design**
Seven 11-week quarters
(77 academic weeks, 1,540 clock hours,
1,595 clock hours w/internship, 112 quarter credits)
- Fashion Marketing**
Seven 11-week quarters
(77 academic weeks, 1,540 clock hours,
1,595 clock hours w/internship, 112 quarter credits)
- Web Design & Interactive Media**
Seven 11-week quarters
(77 academic weeks, 1,540 clock hours,
1,595 clock hours w/internship, 112 quarter credits)

Bachelor of Fine Arts Degree Programs:

- Fashion Design**
Twelve 11-week quarters
(132 academic weeks, 2,629 clock hours,
2,739 clock hours w/internship, 192 quarter credits)

STUDENT'S AGREEMENT

I understand that this agreement becomes a legally binding document after I sign it and it is accepted by The Art Institute of California - San Francisco (The Art Institute), 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 also understand that the per credit hour rate will increase at least once per year which will increase the total amount for the program. **My signature below certifies that I have read, understood, and agreed to my rights and responsibilities, and that the school'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 get a student loan, I am responsible for repaying the student 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 Authorized School Official _____

STUDENT COMPLAINTS

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.

If you have any complaints, questions or problems that you cannot resolve with The Art Institute, write or call: Bureau for Private Postsecondary and Vocational Education, 1625 North Market Boulevard, Suite S-202, Sacramento, California 95834, 1-916-574-7720.

DISCLOSURE CERTIFICATION

My signature below certifies that The Art Institute has met all the disclosure requirements of Article 6 of The New Private Postsecondary and Vocational Education Reform Act (CEC 94312), 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 INFORMATION

Current Schedule of Charges

Tuition is charged at \$503 per credit for Associate's and Bachelor's degree programs and \$593 per credit for Master's degree program. The \$50 application fee and \$50 of the enrollment fee are non-refundable. Tuition and fees applicable to The Art Institute's programs are as follows:

	Advertising (12 quarters)	Fashion Design (7 quarters)	Fashion Design (12 quarters)	Fashion Marketing (7 quarters)	Fashion Marketing & Management (12 quarters)	Graphic Design (7 quarters)	Graphic Design (12 quarters)	Interior Design (12 quarters)	Web Design & Interactive Media (7 quarters)	Web Design & Interactive Media (12 quarters)
Tuition per Quarter (16 credits) ¹	\$8,048	\$8,048	\$8,048	\$8,048	\$8,048	\$8,048	\$8,048	\$8,048	\$8,048	\$8,048
Application Fee ²	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50
Enrollment Fee ²	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100
Annual Tuition ³	\$24,144	\$24,144	\$24,144	\$24,144	\$24,144	\$24,144	\$24,144	\$24,144	\$24,144	\$24,144
Total Tuition/ Fees for Program ⁴	\$96,576	\$56,336	\$96,576	\$56,336	\$96,576	\$56,336	\$96,576	\$96,576	\$56,336	\$96,576
Starting Kit - estimated	\$755	\$965	\$965	\$560	\$560	\$755	\$755	\$830	\$770	\$770
Transitional Studies Charges ⁵	\$1,509	\$1,509	\$1,509	\$1,509	\$1,509	\$1,509	\$1,509	\$1,509	\$1,509	\$1,509
Student Activity Fee ⁶	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50

1 Tuition per quarter is based on 16 credits for the Associate and Bachelor degree programs..

2 Application and enrollment fee paid by new and transfer students only.

3 Annual Tuition assumes three quarters at 16 credits per quarter for Associate and Bachelor degree programs. Tuition is based on current credit hour rate. The total cost will increase with each per credit hour tuition increase.

4 Not including Starting Kit.

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 Student Activity Fee: a one time fee of \$35 for the Diploma and Associate degree programs and \$50 for the Bachelor and Master's degree programs in addition to the total tuition cost to support student related activities effective October 6, 2008.

The Art Institute of California-San Francisco offers selected online courses through a consortium agreement with The Art Institute of Pittsburgh - Online Division. The Art Institute charges the same tuition for online courses as it charges for on-ground courses. A \$100 fee is charged in addition for each online course to cover administrative and technical support for students.

Program Pricing

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 begin classes and the student's program will be calculated using the new rate. Any changes to tuition and fees will be published to students.

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 this Agreement, and receive a full refund (less a deposit or enrollment fee not to exceed \$100) if requested in writing by the applicant within five business days after signing this Agreement or until midnight of the first day of instruction. Your cancellation takes effect when you give written Notice of Cancellation to The Art Institute 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 The Art Institute within five days of the quarter start date. If you mail your Notice of Cancellation to The Art Institute, it becomes effective as of the postmark, if properly addressed with proper postage. You are due a complete refund within 30 days after The Art Institute receives a valid Notice of Cancellation.

STUDENT ACKNOWLEDGMENTS

I have received and read a copy of The Art Institute'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 Art Institute's obligations under this Enrollment Agreement (except the cancellation and refund provisions) may be terminated by The Art Institute if I fail to comply with The Art Institute's attendance, conduct, academic, and/or financial requirements. I understand that The Art Institute also reserves the right to cancel my enrollment if The Art Institute determines (1) that I have demonstrated poor academic potential (as determined through entrance testing, 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 The Art Institute must be paid in full before a degree may be awarded and before transcripts will be issued. **The Enrollment Agreement and financial plan,**

together with the catalog and other published Art Institute 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 The Art Institute. 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 Art Institute President.

I also understand that this Agreement constitutes a binding contract upon acceptance by The Art Institute. 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 in regard to this contract. All payment plans made will be subject to federal and state Truth-In-Lending laws and regulations as required, and will be listed on any payment plan given to the student.

FINANCIAL INFORMATION

The **non-refundable** Application Fee of \$50 is to be submitted with the Application for Admission. The enrollment Fee of \$100 is due within 10 days after this Enrollment Agreement is signed.

Special U.S. and overseas trips are voluntary and are not included in regular tuition and fees. The Starting Kit is optional and consists of the basic equipment, texts, and materials needed 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, and equipment by program are:

Advertising, Graphic Design, Interior Design, Web Design & Interactive Media
Texts: \$500/quarter - Supplies: \$300/quarter

Fashion Marketing and Fashion Marketing & Management
Texts: \$500/quarter - Supplies: \$150/quarter

Fashion Design

Texts: \$400/quarter - Supplies: \$300/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 BALANCE

The student understands and agrees that s/he 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 the requirements for financial aid.

STUDENT TUITION RECOVERY FUND

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: 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 June 30, 2008.) The STRF Fees will resume once a state agency becomes operational.

THE APPLICATION PROCESS

As part of the application process, applicants are required to independently conceive and write two short essays. Applicants must also present a record of accomplishment and core academic courses as evidenced through transcript grade point average or upon evaluation of GED scores or by possessing a Bachelor's degree or higher from an acceptable postsecondary institution. Successful admission into The Art Institute and a satisfactory program start is dependent on the level of accomplishment exhibited in the essay, all grade point averages, evaluation of GED scores, a review of the results of any nationally-based exams (preferred but not required) such as the SAT or ACT, a personal interview with an admissions representative, and meeting all other requirements stated in this Agreement. The committee may then grant conditional acceptance, but applicants still will be required to submit an official transcript or GED score prior to end of the first quarter of study.

First-quarter tuition and fees for new students become due 60 days prior to entry. 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. There is a \$50 fee imposed on continuing students for late registration. Tuition is charged on a quarter-by-quarter basis. Students are not obligated beyond the quarter they are currently attending.

TRANSITIONAL STUDIES

The Art Institute is committed to student success. We recognize that students come with many strengths and skill sets. To help us determine academic preparation in the areas English and mathematics, we have developed the following measures.

English and mathematics—we have selected the ACCUPLACER test. Exceptions to taking the ACCUPLACER test will be granted to:

1. Those with transferable college credits in 100-level and above mathematics and/or English courses (grades of "C" or higher.)
2. Those with scores of 450 or higher in the verbal portion of the SAT and/or 400 or above in the mathematics portion.
3. Those with a composite score of 17 or higher on the ACT.
4. Those with Advance Placement (AP) scores of 3 or higher in English or mathematics.
5. Those with an associate or bachelors degree from an accredited educational institution.
6. Those with a CLEP score of 50 or greater on the Math or English Composition Exam.

To insure proper placement in English and mathematics courses, entering students are required to take this diagnostic test. Based on the results of the academic placement test, students may be required to take transitional studies courses. The courses included in this program are designed to help build and strengthen the basic foundation skills. To receive the benefits of such a program, students must enroll in the courses in the first quarter. Students enrolled in transitional studies classes may be required to take from three to six credits in addition to their normal program of study credit requirements. Students must successfully complete such courses with a grade of "C" or better in order to progress in their program. These credits will increase the total number of credits students may take, and will not count towards graduation nor do they count in the CGPA. However, they will be included in determining the maximum timeframe and the incremental completion rate. These credits will be charged at the current per-credit-hour rate. Transitional studies courses may be individually attempted no more than three (3) times. Failure to do so will result in termination.

PROGRAM DESCRIPTIONS

Advertising (Bachelor of Science Degree)

The program provides graduates with a foundation in design, copywriting, advertising campaign, marketing, business and life skills needed to develop and sustain a career in advertising and related fields. In this program, students develop the creative and conceptual thinking and group awareness skills to produce design solutions. Students build upon the art and design foundation to produce ideas and manage and lead imaginative teams.

Fashion Design (Associate of Science Degree)

The Associate of Science degree program in Fashion Design prepares graduates with skills in research, concept development, garment design, and production in the apparel manufacturing industry. Emphasis is placed on technical aspects and computer aided design providing readiness for the needs of the industry.

Fashion Design (Bachelor of Fine Arts Degree)

The Bachelor of Fine Arts degree program in Fashion Design prepares students with advanced competencies in the field of fashion design. The conceptualization, design, production, specialization, and overall business aspects of the design field are stressed to help prepare graduates for entry-level employment. Both traditional and computer-based techniques are integrated into the curriculum.

Fashion Marketing (Associate of Science Degree)

The Fashion Marketing program at The Art Institute 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 controls and other store operations and are instructed in the basics of merchandise economics, leadership skills, manufacturing and store planning.

Fashion Marketing & Management (Bachelor of Science Degree) This program is rich in theory and practice. Students learn the founding principles of marketing, advertising, merchandising and management. They also learn how the profession interfaces with others and how to manage the business of fashion marketing and management while developing the aesthetic and ethical sensitivities.

Graphic Design (Associate of Science Degree)

The Associate of Science degree program in Graphic Design has the objective of helping students attain a fundamental grounding in graphic design, including an introduction to the theory and practice of print production, electronic publishing techniques, illustration media for advertising, promotion campaigns, and presentation authoring.

Graphic Design (Bachelor of Science Degree)

Commercial artists create a vast range of visual communications, including corporate identity programs, consumer package design, annual reports, exhibit materials, direct mail, brochures, web design, and multimedia presentations. Foundation, intermediate, and advanced courses, along with liberal arts, are the components combined in the program.

Interior Design (Bachelor of Science Degree)

This program prepares students with the advanced traditional and computer-based competencies in the field of interior design. The conceptualization, design, production, specialization and overall business aspects of the design field are stressed to prepare graduates for entry-level employment. **Web Design & Interactive Media** (Associate of Science Degree) The Associate of Science degree program in Interactive Media Design has the objective of helping students attain a fundamental grounding in Interactive Media design, including an introduction to the theory and practice of information design, audio and video, image manipulation, interactive telecommunications, and typography for the digital media.

Web Design & Interactive Media (Bachelor of Science Degree) The curriculum for this program integrates audio, video, text, graphics, animation, programming and networking competencies. Students also learn to create graphics, code documents in HTML, write scripts and apply technical and critical thinking skills to resolve server, bandwidth and programming language problems.

Graduation Requirements

Associate's degree students must complete 112 quarter credits within the program to be eligible for graduation. Bachelor of Science and Bachelor of Fine Art degree students must complete 192 quarter credits within the program to be eligible for graduation. Master degree students must complete 90 quarter credits

within the program to be eligible for graduation. No more than 75% for the Associate's and Bachelor's degrees and 50% of the Master's degree of the total required credits for graduation may be transferred from another institution.

To be qualified to graduate, an Art Institute student must:

- Receive a passing grade or credit for all required course work
- Earn the minimum required credits for the program
- Achieve a minimum CGPA of not less than 2.0; 3.0 for a Master's program
- Meet portfolio or other requirements, as outlined by the students degree program
- Satisfy all financial obligations to The Art Institute

It is the practice of The Art Institute to round to the nearest tenth percent GPA and CGPA calculations for the purpose of determining academic progress and continued financial aid eligibility.

TERMINATION

The Art Institute has the right to terminate this contract and/or dismiss the student if the student does not make satisfactory academic progress, fulfill financial obligations to The Art Institute, has excessive absenteeism, or exhibits unacceptable conduct as defined in The Art Institute catalog and student handbook.

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 this Enrollment Agreement will be considered a student.

1. The Institute will notify the applicant, in writing, of his/her acceptance/rejection. All monies paid by applicants, will be refunded if they are not accepted for admission.
2. All monies, paid by the applicant will be refunded if requested by applicant within five business days after signing this Enrollment Agreement and making an initial tuition payment.
3. Applicants requesting cancellation more than five business days after signing this Enrollment Agreement (and making an initial tuition payment), but prior to the first day of classes, will receive a refund of all monies paid minus \$100 cancellation fee.
4. All tuition and fee monies paid by applicants minus \$100 cancellation fee, will be refunded if requested within three business days after their first tour of the school and inspection of equipment or if requested within three business days of the student's attendance at the regularly scheduled orientation program for their 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

A student enrolls in a 112-quarter unit degree program, such as an Associate of Science Graphic Design program (which meets for 1,595 clock hours), and pays for just the first quarter (including kit, application and enrollment fees), a cost totalling \$8,156, which covers 220 hours. For this example, we assume the Starting Kit for the program is \$710. The student's application fee of \$50 and enrollment fee of \$100 are in addition to the \$7,296 tuition cost for a total of \$8,156. 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, minus a \$100 cancellation fee (includes the non-refundable \$50 application fee and \$50 of the enrollment fee). The refund amount would be \$8,056.

California Policy – Withdrawal Refund Example

A student enrolls in a 112-quarter credit program. The quarter in which a student withdraws has a total of 220 hours of study. The tuition and fees charged for that quarter's hours of study are \$8,156 (not including equipment). A cancellation charge of \$100 (includes the \$50 non-refundable application fee and \$50 of the enrollment fee) is charged to all cancellations. Therefore, the tuition and fees applicable to the refund policy=\$8,156 (tuition and fees) - \$100 (cancellation fee)=\$8,056. 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) = \$8,056/220=\$36.62 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 date of withdrawal) x \$36.62=\$4,104.44 (amount the institution can retain). The refund would be calculated as follows: \$7,013 (amount student paid) -\$4,104.44 (amount institute retains) = \$3,951.56 (refund). The student in this example is assumed to have paid cash and received no financial aid.

Student Withdrawal

A student may voluntarily withdraw from The Art Institute 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.

In the calculation of refunds, a student is deemed to have withdrawn from a course of instruction when any of the following occur:

1. Student officially notifies The Art Institute that he/she is withdrawing at that time. The notification date is the date of withdrawal.
2. Student officially notifies The Art Institute that he/she is withdrawing at a later date. The later date is the last date of attendance and the notification date is the date of withdrawal.
3. Student does not notify The Art Institute that he/she is withdrawing but stops attending. The date that The Art Institute determines that the student is not attending the current term or is not returning for the next term is the date of withdrawal. This date must be within 14 calendar days of the students' last day of attendance if the student is withdrawn prior to the end of the quarter. This applies to students receiving Title IV funds.
4. The Art Institute 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.

RETURN OF FEDERAL TITLE IV AID

A percentage of Federal Title IV Aid will be returned if the student withdraws during the first 60% 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%, 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 Loan, Subsidized Stafford Loan, Perkins Loan, PLUS Loan, Pell Grant, ACG, SMART Grant, SEOG. If Federal Title IV Aid funds have been given to the student, and if the student withdraws during the first 60% 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.

In accordance with school policy, if a student withdraws from school, the school will earn tuition and fees as follows, based on the week in which the student withdraws.

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 school policy. The amount that can be retained will be subtracted from the adjusted amount paid. If there is additional money to be refunded from Federal Title IV funds, the refund will be made to the student, or with the student's written authorization, to Federal Loans from which funds were received, in this order: Unsubsidized Stafford Loan, Subsidized Stafford Loan, Perkins Loan, PLUS Loan. If there is additional credit balance remaining after the Federal refund is made, under school policy, refunds will be made in this order, to programs from which funds were received: Unsubsidized Stafford Loan, Subsidized Stafford Loan, Perkins Loan, PLUS Loan, (other loans, other aid (if required), student.

If kits, components of the kit, books or supplies are returned to the bookstore in re-salable 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 withdrawal. Examples of the calculation for this new policy are available in the Student Accounting office.

Non-payment of charges:

Non-payment of tuition, housing, fees and/or other charges due to The Art Institute of California-San Francisco will result in you being obligated for additional collection costs, collection agency cost and legal costs.

In addition, we reserve the right to report 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.

MID-QUARTER START POLICIES:

1. Refund Policy After Matriculation, All Mid-Quarters

This academic quarter is approximately 5 weeks in duration.

2. Adjustment of the Tuition and Fee Charges

State of California policy:

If a student withdraws from the program after the first day of instruction, The Art Institute may retain earned tuition and fees up to 60 percent point in the term. This calculation is follows: Tuition and fees for the term divided by the number of classroom 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.

3. Kit Return Policy

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.

4. Information in the Catalog or Student Handbook Will Apply Except for the Following Changes:

ADD/DROP period is two days from the start of the mid-quarter session. If you drop or add one or more class, your financial aid eligibility may change.

Please see your Financial Aid Officer before you drop or add a class.

5. Return of Title IV Funds - Mid-Quarter Starts

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.

GENERAL INFORMATION AND UNDERSTANDINGS

The Art Institute of California – San Francisco has been granted approval to operate by the California Bureau for Private Postsecondary and Vocational Education (California Department of Consumer Affairs, 1625 North Market Boulevard, Suite S-308, Sacramento, CA 95834, 1.916.574.8200, www.bppve.ca.gov). The Art Institute of California — San Francisco is accredited by the Accrediting Council for Independent Colleges and Schools to award associate's degrees and bachelor's degrees. The Accrediting Council for Independent Colleges and Schools is listed as a nationally recognized accrediting agency by the United States Department of Education and is recognized by the Council for Higher Education Accreditation. ACICS can be contacted at 750 First Street NE, Suite 980, Washington, D.C. 20002. Telephone:1.202.336.6780. However, the fact that a school is licensed and accredited is not necessarily an indication that credits earned at that school will be accepted by another school. In the U.S. higher education system, transferability of credit is always determined by the receiving institution taking into account such factors as course content, grades, accreditation and licensing.

The goal of The Art Institute 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 The Art Institute is their deliberate focus on marketable skills. The credits earned are not intended as a stepping stone to another institution.

For this reason, credits you earn in our degree programs in most cases will probably not transfer to any other college or university. 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, diploma or certificate 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 §94817(b), January 1, 1998.

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 The Art Institute of California - San Francisco 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 Art Institute credits. We encourage you to make this determination as early as possible. The Art Institute of California - San Francisco does not imply, promise, or guarantee transferability of its credits to any other institution.

Handling of Student Complaints

If a student feels that a concern or a complaint has not been adequately resolved using the Student Complaint Procedure described in the Institute catalog, the student may direct his/her complaint or concern in writing to the Bureau for Private Postsecondary and Vocational Education, 1625 North Market Blvd., Suite S-202, Sacramento, California 95834, 1-916-445-3427. If a student does not feel that the school has adequately addressed a complaint or concern, he or she may also consider contacting the Accrediting Counsel for Independent Colleges and Schools at 750 First Street NE, Suite 980, Washington, DC 20002-4241, 1-202-336-6780.

Arbitration of Disputes

You and The Art Institute of California-San Francisco ("AiCA-SF") agree that any dispute or claim between you and AiCA-SF (or any company affiliated with AiCA-SF, 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 AiCA-SF, 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 AiCA-SF'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 procedures. If AiCA-SF intends to initiate arbitration, it will notify you in writing by regular mail at your latest address on file with AiCA-SF, 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, AiCA-SF will select one.

AiCA-SF 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, AiCA-SF 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 AiCA-SF 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 PARAGRAPHS, 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 CLAIM SUBJECT TO ARBITRATION. THE ARBITRATOR'S DECISION WILL BE FINAL AND BINDING. OTHER RIGHTS THAT YOU OR AiCA-SF 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, AiCA-SF 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 AiCA-SF. 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-foru.com, 800-474-2371. The above supercedes any inconsistent arbitration provision published in any other document.

Housing

The Art Institute-sponsored housing costs are in addition to tuition and a separate agreement is entered into for that purpose. See the Residential Life and Housing Office for details.

Employment Assistance

The Art Institute does not guarantee employment or any particular level of compensation following graduation. The Art Institute does, however, offer assistance in finding employment for eligible graduates at no additional charge. Graduates who confine employment considerations within the metropolitan area served by The Art Institute 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 Institute policies and procedures. The Art Institute reserves the right to add, delete, or modify its policies and procedures.

Class Sessions

Classes are in session six (6) days a week, Monday through Saturday. Students are scheduled by The Art Institute to meet total weekly hour requirements 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 five (5) days during each week. Classes are assigned and announced to students in advance of each quarterly start date.

Class Session Hours:

- A. 8:00 a.m. - 12:00 noon
- B. 1:00 p.m. - 5:00 p.m.
- C. 6:00 p.m. - 10:00 p.m.

The Institute reserves the right to change a class session schedule from time to time, according to classroom, studio, shop and/or lab availability, and academic and student distribution circumstances. From time to time, instructional activities may occur at an off-campus location appropriate for the particular activity.

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, The Art Institute 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

The Art Institute reserves the right to revise course contents, course titles, and the sequence of classes, subject to applicable regulatory approval.

Cancellation of Start Date

Cancellation by The Art Institute 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.

Course Completion and Graduate Employment

Completion and graduate employment information for The Art Institute's degree programs is available in the Career Services Department.

Student Right to Know

According to regulations published by the Department of Education based on the Student Right-to-Know Act, the graduation/completion rates for first-time, full-time students who entered school and graduated/completed within 150% of the normal time to complete the program, as published in the catalog, must be made available to current and prospective students. You may obtain this information in the Admissions Office.

Non-Discrimination

The Art Institute does not discriminate on the basis of race, color, creed, religion, national origin, ancestry, sex, age, sexual orientation, genetic marker or disability in the administration of any of its educational programs or activities, or with respect to admission or employment. For information on The Art Institute's equal opportunity policy and grievance procedure, please contact the Dean of Academic Affairs. The Art Institute of California - San Francisco, 1170 Market Street, San Francisco, CA 94102, 1-888-493-3261.