



California American University
3 Corporate Park, Suite 240, Irvine, CA 92606
Tel: 949 387 2880
Website: www.calamuniv.edu

SCHOOL PERFORMANCE FACT SHEET
CALENDAR YEARS 2017-2018
Associate of Business Administration Program - Two-Year Program

On-Time Completion Rates (Graduation Rates)

Calendar Year	Number of Students Who Began Program	Students Available for Graduation	On-Time Graduates	On-Time Completion Rate
2017	0	0	0	N/A
2018	0	0	0	N/A

Student Initials: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.

150% TABLE OPTIONAL

Students Completing Within 150% of the Published Program Length

Calendar Year	Number of Students Who Began Program	Students Available for Graduation	150% Graduates	150% Completion Rate
2017	0	0	0	N/A
2018	0	0	0	N/A

Student's Initials: _____ Date: _____

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Job Placement Rates

Calendar Year	Number of Students Who Began Program	Number of Graduates	Graduates Available for Employment	Graduates Employed in the Field	Placement Rate Employed in the Field
2017	0	0	0	0	N/A
2018	0	0	0	0	N/A

You may obtain from the institution a list of the employment positions determined to be in the field for which a student received education and training.

The information can be obtained from the university's admissions office.

California American University Admission Office: Phone 949-387-2880 or email:

admin@calamuniv.edu

Gainfully Employed Categories

Part-Time vs. Full-Time Employment

Calendar Year	Graduate Employed In the Field 20-29 Hours Per Week	Graduate Employed In the Field at Least 30 Hours Per Week	Total Graduates Employed in the Field
2017	0	0	0
2018	0	0	0

Single Position vs. Concurrent Aggregated Position

Calendar Year	Graduates Employed in the Field in a Single Position	Graduates Employed in the Field in Concurrent Aggregated Positions	Total Graduates Employed in the Field
2017	0	0	0
2018	0	0	0



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Employed / Freelance Positions

Calendar Year	Graduates Employed who are Self-Employed or Working Freelance	Total Graduates Employed in this Field
2017	0	0
2018	0	0

Institutional Employment

Calendar Year	Graduates Employed in the Field Who are Employed by the Institution, an Employer Owned by the Institution, or an Employer Who Shares Ownership with the Institution.	Total Graduates Employed in the Field
2017	0	0
2018	0	0

Student's Initials: _____ Date: _____

Initial only after you have sufficient time to read and understand the information.

IF the majority of graduates from this program obtain jobs in self-employment or freelance work add:

- This program may result in freelance or self-employment.
- The work available to graduates of this program is usually for freelance or self-employment.
- This type of work may not be consistent.
- The period of employment can range from one day to weeks to several months.
- Hours worked in a day or week may be more or less than the traditional 8 hours work day or 40 hour workweek.
- You can expect to spend unpaid time expanding your networks, advertising, promoting your services, or honing your skills.
- Once graduates begin to work freelance or are self-employed, they will be asked to provide documentation that they are employed as such so that they may be counted as placed for our job placement records.
- Students initialing this disclosure understand that either a majority or all of this school's graduates are employed in this manner and understand what comprises this work style.

Student's Initials: _____ Date: _____

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License Examination Passage Rates (includes data for the four calendar years prior to reporting)

First Available Exam Date	Date Exam Results Announced	Number of Graduates in Calendar Year	Number of Graduates Taking Exam	Number Who Passed Exam	Number Who Failed Exam	Passage Rate
<u>N/A</u>	<u>N/A</u>	0	0	0	0	<u>N/A</u>
<u>N/A</u>	<u>N/A</u>	0	0	0	0	<u>N/A</u>

Licensure Examination passage data is not available from the state agency administering the examination. We are unable to collect date from # graduates.

Student's Initials: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.

Salary and Wage Information (includes data for the four calendar years prior to reporting)

Annual Salary and wages reported for graduates employed in the field.

Calendar Year	Graduates available for Employment	Graduates Employed in Field	\$20,001 - \$25,000	\$35,001 - \$40,000	\$40,001 - \$45,000	\$45,001 - \$50,000	No Salary Information Reported
2017	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0

A list of sources used to substantiate salary disclosures is available from the school. The University's phone: 949-387-2880; email: admin@calamuniv.edu

Student's Initials: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.

Cost of Educational Program

Total charges for the program for students completing on-time in 2017 and 2018: \$ 13,500. Additional charges may be incurred if the program is not completed on-time.

Student's Initials: _____ Date: _____

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Federal Student Loan Debt

Students at California American University are not eligible for federal student loans. This institution does not meet the U.S. Department of Education criteria that would allow its students to participate in federal student aid programs.

Student's Initials: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.

The fact sheet is filed with the Bureau for Private Postsecondary Education. Regardless of any information you may have relating to completion rate, placement rates, starting salaries, or license exam passage rates, this fact sheet contains the information as calculated pursuant to state law.

Any questions a student may have regarding this fact sheet that have not been satisfactorily answered by the institution may be directed to the Bureau for Private Postsecondary Education at 2535 Capital Oaks Drive, Suite 400, Sacramento, CA 95833, www.bppe.ca.gov, toll-free telephone number (888)370-7589 or by fax (916) 263-1897.

Student Name - Print

Student Signature

Date

School Official

Date



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Definitions

- “Number of Students Who Began the Program” means the number of students who began a program who were scheduled to complete the program within 100% of the published program length within the reporting calendar year and excludes all students who cancelled during the cancellation period.
- “Students Available for Graduation” is the number of students who began the program minus the number of students who have died, been incarcerated, or been called to active military duty.
- “Number of On-time Graduates” is the number of students who completed the program within 100% of the published program length within the reporting calendar year.
- “On-time Completion Rate” is the number of on-time graduates divided by the number of students available for graduation.
- “150% Graduates” is the number of students who completed the program within 150% of the program length (includes on-time graduates).
- “150% Completion Rate” is the number of students who completed the program in the reported calendar year within 150% of the published program length, including on-time graduates, divided by the number of students available for graduation.
- “Graduates Available for Employment” means the number of graduates minus the number of graduates unavailable for employment.
- “Graduates Unavailable for Employment” means the graduates who, after graduation, die, become incarcerated, are called to active military duty, are international students that leave the United States or do not have a visa allowing employment in the United States or are continuing their education in an accredited or bureau-approved postsecondary institution.
- “Graduates Employed in the Field” means graduates who beginning within six months after a student completes the applicable educational program are gainfully employed, whose employment has been reported, and for whom the institution has documented verification of employment. For occupations for which the state requires passing an examination, the six months period begins after the announcement of the examination results for the first examination available after a student completes an applicable educational program.
- “Placement Rate Employed in the Field” is calculated by dividing the number of graduates gainfully employed in the field by the number of graduates available for employment.
- “Number of Graduates Taking Exam” is the number of graduates who took the first available exam in the reported calendar year.
- “First Available Exam Date” is the date for the first available exam after a student completed a program.
- “Passage Rate” is calculated by dividing the number of graduates who passed the exam by the number of graduates who took the reported licensing exam.
- “Number Who Passed First Available Exam” is the number of graduates who took and passed the first available licensing exam after completing the program.
- “Salary” is as reported by graduate or graduate’s employer.
- “No Salary Information Reported” is the number of graduates for whom, after making reasonable attempts, the school was not able to obtain salary information.



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STUDENT’S RIGHT TO CANCEL

STUDENT’S RIGHT TO CANCEL: (1) the student has the right to cancel and obtain a refund of charges paid through attendance at the first class session or the seventh day after enrollment, whichever is later. (2) If the student has received federal student financial aid funds, the student is entitled to a refund of moneys not paid from federal student financial aid program funds. (3) The institution, for all students, without penalty or obligation, shall refund 100 percent of the amount paid for institutional charges, less a reasonable deposit or application fee not to exceed one hundred dollars (\$100).

If the student obtains a loan to pay for an educational program, the student will have the responsibility to repay the full amount of the loan plus interest, less the amount of and refund. If the student defaults on a federal or state loan, both the following may occur: (1) The federal or state government or a loan guarantee agency may take action against the student, including applying any income tax refund to which the person is entitled to reduce the balance owed on the loan. (2) The student may not be eligible for any other federal student financial aid at another institution or other government financial assistance until the loan is repaid.

Cancellation shall occur when you give notice at the address of CAU shown on the top of this Agreement. You can do this by mail, hand delivery, or telegram. The written notice of cancellation, if sent by mail, is effective when deposited in the mail properly addressed with postage prepaid. The written notice of cancellation need not take any particular form and, however expressed, it is effective if it shows that you are no longer wish to be bound by this Agreement.

REFUND INFORMATION. You may withdraw from a course after instruction has started and after the cancellation period and receive a pro-rata refund for the unused portion of the tuition and other refundable charges if you have completed 60% or less of the instruction. For example if the student completes only 10 hours of a 40-hour course and paid \$400.00 in tuition and a registration fee of \$100.00, the student would receive a refund of \$300.00.

\$500.00 – Amount paid for instruction	(Less \$100.00)= \$400 x Registration fee	30 clock hours of instruction <u>paid for</u> <u>but not received</u> 40 clock hours of instruction for which the student has paid	= \$300.00 Refund amount
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**SCHOOL PERFORMANCE FACT SHEET
 CALENDAR YEARS 2017-2018
 Bachelor of Business Administration Program - Four-Year Program**

On-Time Completion Rates (Graduation Rates)

Calendar Year	Number of Students Who Began Program	Students Available for Graduation	On-Time Graduates	On-Time Completion Rate
2017	38	7	6	83%
2018	40	6	5	86%

Student Initials: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.

150% TABLE OPTIONAL

Students Completing Within 150% of the Published Program Length

Calendar Year	Number of Students Who Began Program	Students Available for Graduation	150% Graduates	150% Completion Rate
2017	38	7	6	N/A
2018	40	6	5	N/A

Student's Initials: _____ Date: _____

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Job Placement Rates

Calendar Year	Number of Students Who Began Program	Number of Graduates	Graduates Available for Employment	Graduates Employed in the Field	Placement Rate Employed in the Field
2017	38	6	6	6	100%
2018	40	6	5	5	100%

You may obtain from the institution a list of the employment positions determined to be in the field for which a student received education and training.

The information can be obtained from the university's admissions office.

California American University Admission Office: Phone 949-387-2880 or email:

admin@calamuniv.edu

Gainfully Employed Categories

Part-Time vs. Full-Time Employment

Calendar Year	Graduate Employed In the Field 20-29 Hours Per Week	Graduate Employed In the Field at Least 30 Hours Per Week	Total Graduates Employed in the Field
2017	0	5	6
2018	0	6	5

Single Position vs. Concurrent Aggregated Position

Calendar Year	Graduates Employed in the Field in a Single Position	Graduates Employed in the Field in Concurrent Aggregated Positions	Total Graduates Employed in the Field
2017	6	0	6
2018	5	0	5



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Employed / Freelance Positions

Calendar Year	Graduates Employed who are Self-Employed or Working Freelance	Total Graduates Employed in this Field
2017	0	6
2018	0	5

Institutional Employment

Calendar Year	Graduates Employed in the Field Who are Employed by the Institution, an Employer Owned by the Institution, or an Employer Who Shares Ownership with the Institution.	Total Graduates Employed in the Field
2017	0	6
2018	0	5

Student's Initials: _____ Date: _____

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IF the majority of graduates from this program obtain jobs in self-employment or freelance work add:

- This program may result in freelance or self-employment.
- The work available to graduates of this program is usually for freelance or self-employment.
- This type of work may not be consistent.
- The period of employment can range from one day to weeks to several months.
- Hours worked in a day or week may be more or less than the traditional 8 hours work day or 40 hour workweek.
- You can expect to spend unpaid time expanding your networks, advertising, promoting your services, or honing your skills.
- Once graduates begin to work freelance or are self-employed, they will be asked to provide documentation that they are employed as such so that they may be counted as placed for our job placement records.
- Students initialing this disclosure understand that either a majority or all of this school's graduates are employed in this manner and understand what comprises this work style.

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License Examination Passage Rates (includes data for the four calendar years prior to reporting)

First Available Exam Date	Date Exam Results Announced	Number of Graduates in Calendar Year	Number of Graduates Taking Exam	Number Who Passed Exam	Number Who Failed Exam	Passage Rate
<u>N/A</u>	<u>N/A</u>	0	0	0	0	<u>N/A</u>
<u>N/A</u>	<u>N/A</u>	0	0	0	0	<u>N/A</u>

License Examination passage data is not available from the state agency administering the examination. We are unable to collect data from # graduates.

Student's Initials: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.

Salary and Wage Information (includes data for the four calendar years prior to reporting)

Annual Salary and wages reported for graduates employed in the field.

Calendar Year	Graduates available for Employment	Graduates Employed in Field	\$20,001 - \$25,000	\$35,001 - \$40,000	\$40,001 - \$45,000	\$45,001 - \$50,000	No Salary Information Reported
2017	5	5	1	4	0	0	0
2018	6	6	1	5	0	0	0

A list of sources used to substantiate salary disclosures is available from the school. The University's phone: 949-387-2880; email: admin@calamuniv.edu

Student's Initials: _____ Date: _____

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Cost of Educational Program

Total charges for the program for students completing on-time in 2017 and 2018: \$ 27,000. Additional charges may be incurred if the program is not completed on-time.

Student's Initials: _____ Date: _____

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Federal Student Loan Debt

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Student's Initials: _____ Date: _____

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Student Name - Print

Student Signature

Date

School Official

Date



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Definitions

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- “Students Available for Graduation” is the number of students who began the program minus the number of students who have died, been incarcerated, or been called to active military duty.
- “Number of On-time Graduates” is the number of students who completed the program within 100% of the published program length within the reporting calendar year.
- “On-time Completion Rate” is the number of on-time graduates divided by the number of students available for graduation.
- “150% Graduates” is the number of students who completed the program within 150% of the program length (includes on-time graduates).
- “150% Completion Rate” is the number of students who completed the program in the reported calendar year within 150% of the published program length, including on-time graduates, divided by the number of students available for graduation.
- “Graduates Available for Employment” means the number of graduates minus the number of graduates unavailable for employment.
- “Graduates Unavailable for Employment” means the graduates who, after graduation, die, become incarcerated, are called to active military duty, are international students that leave the United States or do not have a visa allowing employment in the United States or are continuing their education in an accredited or bureau-approved postsecondary institution.
- “Graduates Employed in the Field” means graduates who beginning within six months after a student completes the applicable educational program are gainfully employed, whose employment has been reported, and for whom the institution has documented verification of employment. For occupations for which the state requires passing an examination, the six months period begins after the announcement of the examination results for the first examination available after a student completes an applicable educational program.
- “Placement Rate Employed in the Field” is calculated by dividing the number of graduates gainfully employed in the field by the number of graduates available for employment.
- “Number of Graduates Taking Exam” is the number of graduates who took the first available exam in the reported calendar year.
- “First Available Exam Date” is the date for the first available exam after a student completed a program.
- “Passage Rate” is calculated by dividing the number of graduates who passed the exam by the number of graduates who took the reported licensing exam.
- “Number Who Passed First Available Exam” is the number of graduates who took and passed the first available licensing exam after completing the program.
- “Salary” is as reported by graduate or graduate’s employer.
- “No Salary Information Reported” is the number of graduates for whom, after making reasonable attempts, the school was not able to obtain salary information.



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STUDENT’S RIGHT TO CANCEL

STUDENT’S RIGHT TO CANCEL: (1) the student has the right to cancel and obtain a refund of charges paid through attendance at the first class session or the seventh day after enrollment, whichever is later. (2) If the student has received federal student financial aid funds, the student is entitled to a refund of moneys not paid from federal student financial aid program funds. (3) The institution, for all students, without penalty or obligation, shall refund 100 percent of the amount paid for institutional charges, less a reasonable deposit or application fee not to exceed one hundred dollars (\$100).

If the student obtains a loan to pay for an educational program, the student will have the responsibility to repay the full amount of the loan plus interest, less the amount of and refund. If the student defaults on a federal or state loan, both the following may occur: (1) The federal or state government or a loan guarantee agency may take action against the student, including applying any income tax refund to which the person is entitled to reduce the balance owed on the loan. (2) The student may not be eligible for any other federal student financial aid at another institution or other government financial assistance until the loan is repaid.

Cancellation shall occur when you give notice at the address of CAU shown on the top of this Agreement. You can do this by mail, hand delivery, or telegram. The written notice of cancellation, if sent by mail, is effective when deposited in the mail properly addressed with postage prepaid. The written notice of cancellation need not take any particular form and, however expressed, it is effective if it shows that you are no longer wish to be bound by this Agreement.

REFUND INFORMATION. You may withdraw from a course after instruction has started and after the cancellation period and receive a pro-rata refund for the unused portion of the tuition and other refundable charges if you have completed 60% or less of the instruction. For example if the student completes only 10 hours of a 40-hour course and paid \$400.00 in tuition and a registration fee of \$100.00, the student would receive a refund of \$300.00.

\$500.00 – Amount paid for instruction	(Less \$100.00)= \$400 x Registration fee	30 clock hours of instruction <u>paid for</u> <u>but not received</u> 40 clock hours of instruction for which the student has paid	= \$300.00 Refund amount
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SCHOOL PERFORMANCE FACT SHEET
CALENDAR YEARS 2016-2017
Master of Business Administration Program - Two-Year Program

On-Time Completion Rates (Graduation Rates)

Calendar Year	Number of Students Who Began Program	Students Available for Graduation	On-Time Graduates	On-Time Completion Rate
2017	10	5	4	80%
2018	6	4	3	75%

Student Initials: _____ **Date:** _____

Initial only after you have had sufficient time to read and understand the information.

150% TABLE OPTIONAL

Students Completing Within 150% of the Published Program Length

Calendar Year	Number of Students Who Began Program	Students Available for Graduation	150% Graduates	150% Completion Rate
2017	10	5	N/A	N/A
2018	6	4	N/A	N/A

Student's Initials: _____ **Date:** _____

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Job Placement Rates

Calendar Year	Number of Students Who Began Program	Number of Graduates	Graduates Available for Employment	Graduates Employed in the Field	Placement Rate Employed in the Field
2017	6	6	6	6	100%
2018	4	4	4	4	100%

You may obtain from the institution a list of the employment positions determined to be in the field for which a student received education and training. The University's phone 949-387-2880 or email: admin@calamuniv.edu

Gainfully Employed Categories

Part-Time vs. Full-Time Employment

Calendar Year	Graduate Employed In the Field 20-29 Hours Per Week	Graduate Employed In the Field at Least 30 Hours Per Week	Total Graduates Employed in the Field
2017	0	6	6
2018	0	4	4

Single Position vs. Concurrent Aggregated Position

Calendar Year	Graduates Employed in the Field in a Single Position	Graduates Employed in the Field in Concurrent Aggregated Positions	Total Graduates Employed in the Field
2017	6	0	6
2018	4	0	4



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Self-Employed / Freelance Positions

Calendar Year	Graduates Employed who are Self-Employed or Working Freelance	Total Graduates Employed in this Field
2017	0	6
2018	0	4

Institutional Employment

Calendar Year	Graduates Employed in the Field Who are Employed by the Institution, an Employer Owned by the Institution, or an Employer Who Shares Ownership with the Institution.	Total Graduates Employed in the Field
2017	0	6
2018	0	4

Student's Initials: _____ **Date:** _____

Initial only after you have sufficient time to read and understand the information.

IF the majority of graduates from this program obtain jobs in self-employment or freelance work add:

- This program may result in freelance or self-employment.
- The work available to graduates of this program is usually for freelance or self-employment.
- This type of work may not be consistent.
- The period of employment can range from one day to weeks to several months.
- Hours worked in a day or week may be more or less than the traditional 8 hours work day or 40 hour work week.
- You can expect to spend unpaid time expanding your networks, advertising, promoting your services, or honing your skills.
- Once graduates begin to work freelance or are self-employed, they will be asked to provide documentation that they are employed as such so that they may be counted as placed for our job placement records.
- Students initialing this disclosure understand that either a majority or all of this school's graduates are employed in this manner and understand what comprises this work style.

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License Examination Passage Rates (includes data for the two calendar years prior to reporting)

First Available Exam Date	Date Exam Results Announced	Number of Graduates in Calendar Year	Number of Graduates Taking Exam	Number Who Passed Exam	Number Who Failed Exam	Passage Rate
N/A	N/A	0	0	0	0	N/A
N/A	N/A	0	0	0	0	N/A

Licensure Examination passage data is not available from the state agency administering the examination. We are unable to collect date from # graduates.

Student's Initials: _____ **Date:** _____

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Salary and Wage Information (includes data for the two calendar years prior to reporting)

Annual Salary and wages reported for graduates employed in the field.

Calendar Year	Graduates available for Employment	Graduates Employed in Field	\$20,001 - \$25,000	\$35,001 - \$40,000	\$40,001 - \$45,000	\$45,001 - \$50,000	No Salary Information Reported
2017	6	6	0	2	4	0	0
2018	4	4	0	4	0	0	0

A list of sources used to substantiate salary disclosures is available from the school. The University's phone: 949-387-2880 ; email: admin@calamuniv.edu

Student's Initials: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.

Cost of Educational Program

Total charges for the program for students completing on-time in 2017-2018:\$ 14,400. Additional charges may be incurred if the program is not completed on-time.

Student's Initials: _____ Date: _____

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Federal Student Loan Debt



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Student's Initials: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.

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Student Name - Print

Student Signature

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School Official

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Definitions

- “Number of Students Who Began the Program” means the number of students who began a program who were scheduled to complete the program within 100% of the published program length within the reporting calendar year and excludes all students who cancelled during the cancellation period.
- “Students Available for Graduation” is the number of students who began the program minus the number of students who have died, been incarcerated, or been called to active military duty.
- “Number of On-time Graduates” is the number of students who completed the program within 100% of the published program length within the reporting calendar year.
- “On-time Completion Rate” is the number of on-time graduates divided by the number of students available for graduation.
- “150% Graduates” is the number of students who completed the program within 150% of the program length (includes on-time graduates).
- “150% Completion Rate” is the number of students who completed the program in the reported calendar year within 150% of the published program length, including on-time graduates, divided by the number of students available for graduation.
- “Graduates Available for Employment” means the number of graduates minus the number of graduates unavailable for employment.
- “Graduates Unavailable for Employment” means the graduates who, after graduation, die, become incarcerated, are called to active military duty, are international students that leave the United States or do not have a visa allowing employment in the United States or are continuing their education in an accredited or bureau-approved postsecondary institution.
- “Graduates Employed in the Field” means graduates who beginning within six months after a student completes the applicable educational program are gainfully employed, whose employment has been reported, and for whom the institution has documented verification of employment. For occupations for which the state requires passing an examination, the six months period begins after the announcement of the examination results for the first examination available after a student completes an applicable educational program.
- “Placement Rate Employed in the Field” is calculated by dividing the number of graduates gainfully employed in the field by the number of graduates available for employment.
- “Number of Graduates Taking Exam” is the number of graduates who took the first available exam in the reported calendar year.



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- “First Available Exam Date” is the date for the first available exam after a student completed a program.
- “Passage Rate” is calculated by dividing the number of graduates who passed the exam by the number of graduates who took the reported licensing exam.
- “Number Who Passed First Available Exam” is the number of graduates who took and passed the first available licensing exam after completing the program.
- “Salary” is as reported by graduate or graduate’s employer.
- “No Salary Information Reported” is the number of graduates for whom, after making reasonable attempts, the school was not able to obtain salary information.



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STUDENT'S RIGHT TO CANCEL

STUDENT'S RIGHT TO CANCEL: (1) the student has the right to cancel and obtain a refund of charges paid through attendance at the first class session or the seventh day after enrollment, whichever is later. (2) If the student has received federal student financial aid funds, the student is entitled to a refund of moneys not paid from federal student financial aid program funds. (3) The institution, for all students, without penalty or obligation, shall refund 100 percent of the amount paid for institutional charges, less a reasonable deposit or application fee not to exceed one hundred dollars (\$100).

If the student obtains a loan to pay for an educational program, the student will have the responsibility to repay the full amount of the loan plus interest, less the amount of and refund. If the student defaults on a federal or state loan, both the following may occur: (1) The federal or state government or a loan guarantee agency may take action against the student, including applying any income tax refund to which the person is entitled to reduce the balance owed on the loan. (2) The student may not be eligible for any other federal student financial aid at another institution or other government financial assistance until the loan is repaid.

Cancellation shall occur when you give notice at the address of CAU shown on the top of this Agreement. You can do this by mail, hand delivery, or telegram. The written notice of cancellation, if sent by mail, is effective when deposited in the mail properly addressed with postage prepaid. The written notice of cancellation need not take any particular form and, however expressed, it is effective if it shows that you are no longer wish to be bound by this Agreement.

REFUND INFORMATION. You may withdraw from a course after instruction has started and after the cancellation period and receive a pro-rata refund for the unused portion of the tuition and other refundable charges if you have completed 60% or less of the instruction. For example if the student completes only 10 hours of a 40-hour course and paid \$400.00 in tuition and a registration fee of \$100.00, the student would receive a refund of \$300.00.



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<p>\$500.00 – Amount paid for instruction</p>	<p>(Less \$100.00)= \$400 x Registration fee</p>	<p>30 clock hours of instruction <u>paid for</u> <u>but not received</u> 40 clock hours of instruction for which the student has paid</p>	<p>= \$300.00 Refund amount</p>
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