

# **Anaheim University**

The period covered by the Enrollment Agreement:
January 1 - December 31, 2024
Student Enrollment Agreement
MFA in Digital Filmmaking – Student Enrollment Agreement

Anaheim University • 1240 S. State College Blvd. Room #110 • Anaheim, CA 92806 USA

Tel: 714-772-3330 Fax: 714-772-3331 E-mail: registrar@anaheim.edu Website: http://www.anaheim.edu

For Educational Service Subject To Article 6 But Not Article 7 Of The Private Postsecondary And Vocational Education Reform Act.

#### 1 Agreement for Educational Services

This is an agreement for educational services provided by Anaheim University to the student named on page 4 of this Student Enrollment Agreement. Anaheim University is not a public institution. Once this document is signed by the student and approved by Anaheim University, it legally obligates both Anaheim University and the student. This enrollment agreement becomes legally binding when signed by the student & accepted by the institution.

# 2 Program Description: MFA in Digital Filmmaking

Title of Program: Master of Fine Arts degree program in Digital Filmmaking (MFA)

Description of Program: Through the MFA in Digital Filmmaking program, students acquire the knowledge, skills, and ethics needed to produce media content in an ever-shifting landscape of production, distribution and exhibition. The curriculum reflects the variety of production practices involved in today's complex entertainment and artistic realms – from film, video and gaming to festivals, YouTube and other online platforms, and to innovating into areas yet unknown. Through Anaheim University's rich learning experiences and state of the art approach, students both new to digital filmmaking and looking to expand their filmmaking horizons will gain a greater appreciation for the history, theory and range of cinematic practices in global contexts, along with a full background in the most recent technologies of pre-production, production and post-production. Students will have the opportunity to experience aspects of Hollywood production practices through video interviews and real-time interactions with experts in various components of studio filmmaking, as well as interactions with those involved in other aspects of content production and distribution.

Equipment to be provided by School: The software required for the online classrooms, online video broadcasts, electronic discussion forum, and digital library rest on the University's Internet Server. Students must have access to a computer with Internet capabilities and Microsoft Office installed.

**Equipment to be provided by the student:** MFA students must have a basic digital video camera and a smart phone with video capabilities, along with a computer with Apple move- making software or the equivalent thereof.

Program Completion Requirements: Total number of required units: 56 units One-week residential session

# **Method of Instruction:**

Online-learning: reading of textbooks and submission of assignments, weekly online correspondence with professor and students (one 90-minute real time online class per week and daily interaction through an online discussion forum).

Residential session: a one-week, in-person presence at an appropriate facility in Hollywood, California or Tokyo, Japan where students will attain hands-on experience with professional grade motion-picture and HD-video equipment and learn the following from industry professionals: the technology and art of feature-film or television post-production, distribution and marketing; the business of screenwriting; and video-game development and marketing. Seminars from those professionally involved in these areas will be complemented by tours of facilities and classroom-style lectures. This capstone experience will come at the end of the student's coursework. It is the student's responsibility to ensure that proper visa procedures have been followed, if required.

## **Required Equipment:**

- Camera capable of shooting 1920x1080/24fps.
- DSLR: Canon 5DMII, 5DMIII, 7D, 60D, Rebel T2i, T3i, Nikon D800, D90, D3200, etc.; Black Magic Pocket Camera; Mirrorless: Panasonic GH2, Sony A7, etc.
- Lens(es)
- Focal length: 24-105mm. Often the DSRL and mirrorless cameras listed above come with a stock zoom lens that will cover this focal range.
   Digitial sound recorder with XLR inputs
- Tascam DR-40; Zoom H4N; Rode shotgun microphone and XLR cable Basic Continuous Lighting Equipment.
- Inexpensive brands: Impact, Manfrotto, Genaray
- More expensive: Arri lighting kits, Kino-flo Non-linear editing software
- Final Cut Pro, Adobe Premiere Pro

Start Date:	Enrollment is continuous. Please see website for the schedule of courses offered.
Scheduled Completion Date:	Within 3 years from commencement of program. Maximum time allotted to complete program
4 years from date of matriculation. Students	are required to enroll in a course every time a course that is needed for their program completion is offered.
Students completing their thesis must remain	n enrolled each term until their program requirements have been completed in their entirety and they have
received final written approval that they have	e met all academic requirements for the completion of their degree program. Students may be granted an
extension on the 5-year program length limit	only after receiving written approval from the Program Director, the Office of the Registrar, and the Office of
Financial Affairs. Each course is equivalent t	to 180 hours of study over a 9-week period. New courses begin every 10 weeks. Note: Course titles are
subject to change without notice. Anaheim U	Iniversity, in an effort to remain current and on the leading edge of education, reserves the right to change
course titles, content and requirements at ar	ny time during a student's term of study.
Should you wish to exercise your right to car	ncel or withdraw from this agreement, you must do so by the following date:

**Note:** Course titles are subject to change without notice. Anaheim University, in an effort to remain current and on the leading edge of education, reserves the right to change course titles, content and requirements at any time during a student's term of study

3a Student Loans For stude	ents who have obtained or are applying for the following	g guaranteed or insured loan for the purpose of paying tultion.
Name of Lender	Address of Lender	Proceeds to School
action against the student, including	applying any income tax refund to which the person is	eral or state government or a loan guarantee agency may take entitled to reduce the balance owed on the loan; (2) The or other government financial assistance until the loan is
3b Student Scholarships.	For students who have obtained or are applying	g for the following scholarship for the purpose of paying tuition.
Name of Scholarship	Organization Offered Through	Amount of Scholarship

# 4 Non-Refundable Fees, Charges and Deposits

Certain fees, charges and deposits are non-refundable. Even if the student cancels this contract as permitted by law, the student may not receive a refund of the application fee and \$100 registration fee, unless cancellation is made within the 7-day Cancellation Period. The STRF fee is also non-refundable. The Student Tuition Recovery Fund (STRF) is administered by the California BPPE and applies only to California residents. The STRF fee is currently zero dollars (\$0.00) per one thousand dollars (\$1,000) of institutional charges.

# 5. Student Cancellation, Withdrawal, and Refund Rights

STUDENT'S RIGHT TO CANCEL The student has the right to cancel an enrollment agreement in any manner through the first day of the course, or the seventh day after signing the enrollment agreement, whichever is later (the "Cancellation Period"), and obtain a full refund of all monies paid, less the STRF fee, which is currently zero dollars (\$0.00) per one thousand dollars (\$1,000) of institutional charges and applies only to California residents. Students canceling after the seven-day Cancellation Period will receive a refund of all amounts paid, less the non-refundable registration fee of \$100 and the non-refundable application fee of \$75 (for graduate programs) or \$50 (for undergraduate programs)."

The written notice of cancellation may be given by e-mail, fax, or postal service (in which case, the effective date begins when the letter is deposited in the mail properly addressed with postage prepaid). The "Official Notice of Withdrawal" form can be downloaded from the University website.

### 6 Student Tuition Recovery Fund

If the student is not a resident of California or is the recipient of third-party payment of tuition and course costs, such as workforce investment vouchers or rehabilitation funding, the student is not eligible for protection under and recovery from the Student Tuition Recovery Fund.

#### 7 Obligations of Student and School

The student will meet all financial obligations as required in this agreement, subject to the student's right to cancel (paragraph 5) and withdraw from the course (paragraph 5). The student will demonstrate reasonable progress toward completion of the program. The school respects the student's rights and privacy and will furnish all of the services listed in the catalog and required of this agreement. The school maintains a website where research materials and library resources can be accessed. The school will maintain student records and, upon graduation and completion of an end-of-program survey, will supply an official transcript.

# 8 Student Integrity and Academic Honesty

Students are expected to conduct themselves with the highest ethical and academic standards and to commit no acts of cheating, plagiarism, or falsification of records. Cheating is an act of obtaining or attempting to obtain credit for work by the use of dishonest, deceptive or fraudulent means; plagiarism is the act of taking ideas, words, or specific substance of another and offering them as one's own; falsification of records is a misrepresentation of statements in submitted records.

### 9 Admissions Practices

The applicant has been informed that he/she has been accepted into the program and that official transcripts or required documentation must be received by the institution within one enrollment period not to exceed 12 semester credits, or the student's application will no longer be valid.

# 10 Policy on Student Satisfaction and Student Grievance Procedures

Anaheim University places great emphasis on putting the educational experience of its student body as the first priority of its administration, faculty, and staff. In line with this "Students First, Always" policy, the University seeks to continuously improve the educational experience of its students, including the quality of academics, learning resources, online learning system, and Student Services. Students have the opportunity to provide feedback at the end of each term through questionnaires. In addition, students always have the opportunity to provide feedback, seek assistance, and express grievances to Student Services by sending an e-mail. Grievances sent in writing will receive a response within 10 days of the University receiving the grievance. Once a grievance is received, it will be directed to the appropriate department and the individual responsible for overseeing that department. Grievances that cannot be resolved by the department will be referred to the Vice-President for Administrative Affairs and the Office of the President. A student or any member of the public may file a complaint about this institution with the Bureau for Private Postsecondary Education by calling (888) 370-7589 or by completing a complaint form, which can be obtained on the Bureau's Internet Website at <a href="https://www.bppe.ca.gov">www.bppe.ca.gov</a>.

Any questions or problems concerning this school which have not been satisfactorily answered or resolved by the school should be directed to the Bureau for Private Postsecondary Education at P.O. Box 980818, West Sacramento, CA 95798-0818. Phone: (916) 431-6959. Fax: (916) 263-1897, or the Distance Education Accrediting Commission (DEAC) at https://www.deac.org/Student-Center/Complaint-Process.aspx.

### 11 Student Complaint Process

Anaheim University is registered with the Maryland Higher Education Commission. The complaint process for students who are enrolled in Anaheim University and reside in Maryland is as follows: (1) Difficulties with program structures, schedules, or other issues should first be discussed with the student's professor. (2) If unresolved, students should then email the support team support@anaheim.edu with any questions or concerns. The support team will respond as quickly as possible with a resolution to the student's problem. Anaheim University is subject to investigation of complaints by the Office of the Attorney General or the Maryland Higher Education Commission. Any complaints should be directed to: Maryland Attorney General, Consumer Protection Division, 200 St. Paul St. Baltimore, MD 21202, 410-528-8662 or 888-743-0823 (toll Free)

MFA in DIGITAL FILMMAKING DEGREE PROGRAM	
Non-Refundable Fees	
Application Fee (Non-refundable after 7 days)	\$ 75.00
Registration Fee (Non-refundable after 7 days)	\$ 100.00
STRF Fee* (non-refundable; CA residents only)	\$ 0.00
DUE UPON SUBMISSION OF THIS ENROLLMENT AGRE	EMENT
Course Fees	
Tuition per course (\$500 per credit x four credits)	\$ 2,000.00
Records Fee per term	\$ 200.00
TOTAL PER COURSE FEES	\$ 2,200.00
Additional Fees	
Residential Session Fee**	\$ 2,200.00
Residential Session Fee attending Online	\$ 1,500.00
(Transportation, Room & Board not included) **	
Transfer credit fee (per course) (optional)	\$ 75.00
End of Program Fees	
Original Transcript	No cost
Diploma	No cost
Replacement Diploma (optional)	\$ 200.00
Replacement Cover (optional)	\$ 75.00
Each Additional Transcript (optional)	\$ 25.00
Program Completion Letter (optional)	\$ 35.00
TOTAL FEES AND CHARGES	
Total Cost of Program (in-person residential)	\$ 33,175
Total Cost of Program (online residential)	\$ 32,475
** The residential fee does not include housing, meals, or tra	ansportation:
costs vary depending on the originating location of the stude	
chosen accommodations. Anaheim University endeavors to	
a reasonable cost for students.	

Affordable Pay-As-You-Learn System: Pay for only one course at a time, or receive a 10% discount on tuition by paying 100% of your program fees at the time you enroll. Payment may be made by credit card (Visa, Mastercard, Discover or American Express), check or money order, or bank transfer. (Please note that the student is responsible for any transaction fees incurred from the financial institution).

Monthly Payment Plans: Students who choose to pay for their programs with an approved monthly payment plan arrangement must complete and sign Attachment D of the Enrollment Agreement. All monthly payment plans are offered in compliance with the regulations of the Truth-in-Lending Act of 1968.

**Note:** Program fees do not include textbooks. A student can plan on approximately \$200 in textbook purchases per course. A textbook list may be found in the online resources of the student website. Real-time classes do not require specific materials beyond what is already supplied for the course.

\*Student Tuition Recovery Fund (STRF): The Student Tuition Recovery Fund (STRF) is administered by the California BPPE and applies only to California residents. The STRF fee is currently zero dollars (\$0.00) per one thousand dollars (\$1,000) of institutional charges. The State of California established the Student Tuition Recovery Fund (STRF) to relieve or mitigate economic loss suffered by a student in an educational program at a qualifying institution, who is or was a California resident while enrolled, or was enrolled in a residency program, if the student enrolled in the institution, prepaid tuition, and suffered an economic loss. Unless relieved of the obligation to do so, you must pay the state-imposed assessment for the STRF, or it must be paid on your behalf, if you are a student in an educational program, who is a California resident, or are enrolled in a residency program, and prepay all or part of your tuition. You are not eligible for protection from the STRF and you are not required to pay the STRF assessment, if you are not a California resident, or are not enrolled in a residency program.

YOU ARE RESPONSIBLE FOR THIS AMOUNT. IF YOU GET A STUDENT LOAN, YOU ARE RESPONSIBLE FOR REPAYING THE LOAN AMOUNT PLUS ANY INTEREST LESS THE AMOUNT OF ANY REFUND

12b TOTAL CHARGES FOR THE CURRENT PE	ERIOD OF ATTENDA	NCE				
ESTIMATED TOTAL CHARGES FOR THE ENTIRE ED		,	00 (in-person resident	ial / \$32,175 onl	ine residential)	
THE TOTAL CHARGES THE STUDENT IS OBLIGATED	) TO PAY UPON ENROL	LMENT: \$ 175.00	1			
13 Equipment Requirement						
I understand that in order to successfully complet	e this program, I must	have access to the	following pieces of	f equipment th	at are not inclu	ded in the
program fees: Camera capable of shooting 1920x	x1080/24fps; Lens(es)	with a focal length	of 24-105mm; Digit	al sound recor	der with XLR in	nputs; Basic
continuous lighting equipment; non-linear editing	software.	· ·	, 0			•
Signature of student Date (Month / Day	12/2-22	O'	to Helicania Barra		Data (Mandle I	D ( ) ()
Signature of student Date (Month / Day	/ Year)	Signature of Anahe	im University Repr	esentative	Date (Month /	Day / Year)
14 Transfer Credit						
Have you been granted transfer credits (\$75/cour	:se)?					
→Please check: □Yes or □ NO						
<b>→</b>						
If so, for which course(s)						
11 30, 101 Willett Course(3)						
15 Cortification by Student						
15 Certification by Student I understand that this is a legally binding contract. My sign	matura balaw sartifica the	t I have road underst		, rights and reen	anaihilitiaa and t	hat the
institution's cancellation and refund policies have been cand the University reserves the right to change admission						
	ii standards, tuition and o	onieniees, graduation	equirements, and any	and an academ	iic and administra	alive policies of
course schedules during my term of study.						
<b>,</b>						
Signature of student Date (Month / Day / Y	(0.05)	Cianatura of Anabain	n University Represer	tativa	Date (Month / Date	lav / Vaar)
Signature of student Date (Month / Day / F	ear)	Signature of Anameli	ii Ulliversity Kepreser	itative	Date (WOTH)	ay / Teal)
16 Payment Information: Registration Fee						
To complete the enrollment process, Anaheim University	r must receive a one time	registration for of \$10	O at the time the enre	llmont agroome	nt is submitted. T	hio foo io non
refundable after seven days. Please indicate the method			o at the time the enit	minerit agreeme	it is subillitied. I	IIIS ICC IS HOH-
→Please check:	Tor payment you would like	te to use.				
	t cord\					
<ul> <li>□ Credit card (form available at www.anaheim.edu/credi</li> <li>□ Please check here if you would like to use the same</li> </ul>	t-card)	d for your application f				
☐ Check (please mail to Anaheim University, Office of A				06)		
☐ Bank transfer (please contact registrar@anaheim.edu		+0 S. State College Div	ru., Ananemi, CA 920	00)		
17 Publicity Release and Personal Data	ior farther information)					
I authorize Anaheim University to use my name, statemen	ents and likeness withou	t charge for promotion	al nurnoses in Anahe	im University nu	phlications video	webpages or in
other formats.	onto, and interiess, without	t charge, for promotion	iai pui poses ili Aliane	ann Oniversity pu	bilcations, video	webpages, or in
other formats.						
<b>→</b>						
Signature of student	Date (Month / Day / Year)					
First Name	Loot Name	<del></del>				
riist Name	Last Name					
Street Address	_					
-	01.1.10		7: /5			
City	State / Province / Prefecture	e	Zip / Postal Code	Country		
Program for which you are enrolling: MFA in Digital Filmmaking						
riogram for which you are enrolling. Wit A in Digital I littliffaking						
OFFICE USE ONLY						
Copy given to Student	Date (Month / Day / Year)					

Anaheim University will make reasonable provision for students with learning or other disabilities. Do you have a disability that you would like the University to accommodate?

→Please check: ☐ YES or ☐ NO

**→** 

If yes, please provide documentation and detail on how your disability can best be accommodated.

#### **Notice Concerning State Approval**

Anaheim University is approved to operate by the California Bureau for Private Post-Secondary Education. "Approval to operate" means that Anaheim University operates in compliance with state standards as set forth in the California Education Code and the California Code of Regulations.

# Notice Concerning Transferability of Units and Degrees Earned at our University

Anaheim University is accredited by the Distance Education Accrediting Commission (DEAC). The DEAC is listed by the U.S. Department of Education as a recognized accrediting agency and recognized by the Council for Higher Education Accreditation (CHEA). In general, qualifications from accredited universities are widely recognized; however, prospective students are advised to check with their respective school districts, state, professional organizations and government agencies when licensing and/or credentials are the eventual objective of the prospective student. It is entirely up to the discretion of the college, university or institution for which a student is seeking admission, to decide on the acceptance of the said student into a given degree program and the transferability of units and degrees to other institutions is not guaranteed. It is recommended that if transfer of credit or degree is the eventual goal of the prospective student, that the student contact all institutions in which the student is potentially interested in seeking enrollment. The transferability of credits you earn at Anaheim University is at the complete discretion of an institution to which you may seek to transfer. Acceptance of the Doctor of Business Administration degree you earn is also at the complete discretion of the institution to which you may seek to transfer. If the credits or the DBA degree that you earn at this institution are not accepted at the institution to which you seek to transfer, you may be required to repeat some or all of your coursework at that institution. For this reason, you should make certain that your attendance at this institution will meet your educational goals. This may include contacting an institution to which you may seek to transfer.

"My signature below indicates that I have read and understand the information above."

Signature of student

Date (Month / Day / Year)

Signature of Anaheim University Representative

Date (Month / Day / Year)

Attachment A to Student Enrollment Agreement

"Checklist of Pre-Enrollment Disclosures" (please initial below)

→ Date of Application

The school represents and the school acknowledges that before the student signed the enrollment agreement, the school provided each of the following materials to the student and gave the student a sufficient opportunity to read and review each of the materials before obtaining the student's signature to the agreement. The initials of the school's representative and the student signify that the materials were provided to the student at the time and in the manner required.

I have received all of the materials in the following checklist of Pre-Enrollment Disclosures, which I acknowledge by initialing them:

**Enrollment agreement** - upon signing the enrollment agreement, the student received a copy of this agreement, including all applicable information, the title of the program, and an itemization and total of all charges:

AU →
School Student (Please initial)

Catalog [or brochure] - before signing the enrollment agreement, the student received a copy of the school's catalog [or brochure], including a description of the program of instruction:

AU → Student (Please initial)

Explanation of withdrawal and refund rights (Attachment B of this enrollment agreement) - before signing the enrollment agreement, the student received a written statement of the refund policy that applies if the student withdraws after the cancellation period, including examples of how the policy applies:

AU →
School Student (Please initial)

Performance Fact Sheet (Attachment C of this enrollment agreement) - Prior to signing this enrollment agreement, you must be given a catalog or brochure and a School Performance Fact Sheet, which you are encouraged to review prior to signing this agreement. These documents contain important policies and performance data for this institution. This institution is required to have you sign and ate the information included in the School Performance Fact Sheet relating to completion rates, placement rates, license examination passage rates, and salaries or wages, and the most recent three-year cohort default rate, if applicable, prior to signing this agreement.

School Student (Please initial)

Attachment B to Student Enrollment Agreement

**Explanation of Program Withdrawal and Refund Rights** 

# STUDENT'S RIGHT TO CANCEL

The student has the right to cancel an enrollment agreement in any manner through the first day of the course, or the seventh day after signing the enrollment agreement, whichever is later (the "Cancellation Period"), and obtain a full refund of all monies paid, less the STRF fee, which is currently zero dollars (\$0.00) per one thousand dollars (\$1,000) of institutional charges and applies only to California residents. Students canceling after the seven-day Cancellation Period will receive a refund of all amounts paid, less the non-refundable registration fee of \$100 and the non-refundable application fee of \$75 (for graduate programs) or \$50 (for undergraduate programs).

The written notice of cancellation may be given by e-mail, fax, or postal service (in which case, the effective date begins when the letter is deposited in the mail properly addressed with postage prepaid). The "Official Notice of Withdrawal" form can be downloaded from the University website.

For the purposes of determining the student's obligation for the time attended, the student will be considered to have withdrawn from the program when any of the following occurs, unless the Dean or Program Director determines a different course of action:

- The student notifies the school of the withdrawal.
- The school terminates the student's enrollment.
- The student fails to attend classes for a three-week period. In this case, the date of withdrawal will be the last date of attendance.
- The student fails to submit three consecutive lessons or fails to submit a completed lesson required for home study or correspondence within 60 days of its due date.
- The student has not responded to communication in any form from the University for four months.

Students who have been withdrawn from their program for any of the above reasons may be required to submit a new application (and all applicable fees) if they wish to continue. Tuition for all courses is refunded based on the number of weeks completed.

For Courses Lasting up to 7 - 10 Weeks	Percentage of Refundable Tuition	SAMPLE CALCULATION based on \$2,200 tuition & records fee for a 7-10 week course
Week 1 (days 0 - 7)	100% of tuition refunded	Refund: \$2,200 (100% of \$2,200)
Week 2 (days 8 - 14)	80% of tuition refunded	Refund: \$1,760 (80% of \$2,200)
Week 3 (days 15 - 21)	60% of tuition refunded	Refund: \$1,320 (60% of \$2,200)
Week 4 (days 22 - 28)	40% of tuition refunded	Refund: \$880 (40% of \$2,200)
Week 5 (days 29 - 35)	20% of tuition refunded	Refund: \$440 (20% of \$2,200)

For the Residential portion of the MFA program, students are entitled to a refund of the 40-hour Residential session as follows:

Hours completed for the 40-hour MFA Residential	Percentage of Refunded Tuition	SAMPLE CALCULATION based on a \$2,200 residential for 40 hours of instruction
Up to 4 hours (10% of total hours)	90% of residential fee	Refund: \$1,980 (90% of \$2,200)
5 - 10 hours (25% of total hours)	75% of residential fee	Refund: \$1,650 (75% of \$2,200)
11 - 24 hours (60% of total hours)	50% of residential fee	Refund: \$1,100 (50% of \$2,200)
More than 24 hours	0% of residential fee	Refund: \$0

If any portion of the student's tuition was paid from the proceeds of a loan, the refund will be sent to the lender or to the agency that guaranteed the loan, if any. Any remaining amount of the refund will first be used to repay any student financial aid programs from which the student received benefits, in proportion to the amount of the benefits received. Any remaining amount will then be paid to the student. If there is a balance due, the student will be responsible in proportion to the amount of the benefits received. Any remaining amount will be paid to the student. If the student paid for his/her entire program at the time of enrollment and received the 10% tuition discount for payment in full, the regular course tuition will be used in the calculation of the refund since the discount will no longer apply. All monies due the student will be refunded within 30 days of the notice of cancellation.

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.

Any questions a student may have regarding this enrollment agreement that have not been satisfactorily answered by the institution may be directed to the Bureau for Private Postsecondary Education (BPPE), P.O. Box 980818, West Sacramento, CA 95798-0818. Phone: (888) 370-7589. FAX: (916) 263-1897. www.bppe. ca.gov. A student or any member of the public may file a complaint about this institution with the BPPE by calling (888) 370-7589 or by completing a complaint form which can be obtained on the bureau's internet website at <a href="https://www.bppe.ca.gov">www.bppe.ca.gov</a>.

NOTICE: YOU MAY ASSERT AGAINST THE HOLDER OF THE PROMISSORY NOTE YOU SIGNED IN ORDER TO FINANCE THE COST OF THE EDUCATIONAL PROGRAM ALL OF THE CLAIMS AND DE-FENSES THAT YOU COULD ASSERT AGAINST THIS INSTITUTION, UP TO THE AMOUNT YOU HAVE ALREADY PAID UNDER THE PROMISSORY NOTE.