Student Bill of Rights and Consideration Prior to Enrollment

This information must be provided to enrolling Veterans and eligible persons using VA education benefits at Ultimate Health School. It is intended to help you make informed decisions and maximize the use of your VA education benefits.

• You have the right to investigate training alternatives. Be aware that tuition charged by institutions offering similar training programs can vary greatly. You may also seek payment of GI Bill benefits for other types of training or career objectives, including Apprenticeship/OJT and Entrepreneurships.

• You have the right to fully explore a program prior to enrolling. You may check out the school's facilities and equipment, inquire about instructors' qualifications and class sizes, observe a class, and talk to current students. You may also ask to contact recent graduates to learn about their experiences with the school.

• You have the right to check with the Better Business Bureau, or other consumer protection agency, to find out if complaints have been filed against the school. You also have the right to verify the school's standing with any accrediting association and/or licensing agency.

• You have the right to clear information about the value of the training. Are the credits transferable to other institutions you may attend in the future? Will the training satisfy requirements for employment, or is it necessary for the position you are seeking?

• You are entitled to clear data about the program's success rate. The institution will provide you with the completion and placement rates for the most recent years for which data is available. You will be given the definition of a "placement," including the length of time in the position. You will also be provided with the average starting salary.

• You are entitled to a clear statement of the total cost for completion of the program, including tuition, equipment and fees.

• You are entitled to a clear explanation, without coercion, of all financial options, before you sign up for any student loans.

•You are responsible for paying off a loan whether or not you complete the program. Failure to pay off a loan can lead to financial problems, including inability to get a future loan or grant for another training program, inability to get credit to buy a car or home, or garnishment of wages through the employer. You must begin repayment of the loan in accordance with the terms detailed within the finance documents.

• You have the right to read and understand the contract, and all other materials, before signing up.

• You are entitled to a clear explanation of the school's cancellation/withdrawal policy and procedures, to understand how to withdraw or cancel, and be informed of any financial obligations you will incur.

• You are entitled to a clear explanation of the school's refund policy, which can vary greatly. If you withdraw from a course after the first day of class, an overpayment of VA benefits can result. It is not uncommon for schools to charge the entire tuition cost at the point when you have completed just 60 percent of the program. If an overpayment is assessed, the VA will send you a debt letter for the cost of the training you did not receive. For example, you may drop at the 60 percent point, and be asked by the VA to repay 40 percent of the cost of the tuition. A debt related to payment of the housing allowance may also be assessed. Ensure that you review the school's refund policy to understand the consequences of withdrawing before the end of the term.

• **Access support for concerns or unresolved issues.** If a concern cannot be resolved directly with the school, you may contact: Virginia State Approving Agency (SAA): https://www.dvs.virginia.gov/benefits-services/education and or U.S. Department of Veterans Affairs: https://www.va.gov.

Student Signature _________________________ **Date** _______________