



**COMPUTER
SYSTEMS
INSTITUTE**

Enrollment Agreement

www.csinow.edu

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Email: Chicago@csinow.com

SKOKIE
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ELGIN
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GURNEE
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LOMBARD
477 East Butterfield Road
Lombard, IL 60148
Phone: 630-968-0449
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Email: Lombard@cainow.com

Student Name	SSN			
Email	Cell Phone		Home Phone	
Address				
Emergency Contact Name	Relationship		Emergency Phone	
Student ID	Student ID number will be issued after New Student Orientation session			

Program	NCP									
Program Description	<p>The Networking Career Program at Computer Systems Institute prepares students for a variety of entry-level careers in computer networking and information technology occupations Students who enroll in the Networking Career Program will have the option of choosing one of three elective tracks: (1) the A+/MCSA or (2) the A+/CISCO or (3) MCSA/CISCO The A+/MCSA electives prepares students to sit for the CompTIA A+ 801/802 exam and the MCSA, 70-680 and 70-685. The program exposes students to the maintenance of PC's, mobile devices, laptops, operating systems and printers. Students will have exposure to hardware and software components necessary to maintain and troubleshoot a PC. Students will also gain the knowledge and skills to configure and administer Windows 7 as a standalone installation or in a corporate environment as a part of a Windows Active Directory domain. The A+/CISCO electives prepares students to sit for the CompTIA A+ M 801/802 exam and the CISCO CCENT and CCNA exam. The program exposes students to the maintenance of PC's, mobile devices, laptops, operating systems and printers. Students will have exposure to hardware and software components necessary to maintain and troubleshoot a PC. Students will also gain knowledge and skills necessary to install, operate and troubleshoot a small enterprise branch network, including basic network security. The curriculum covers networking fundamentals, WAN technologies, basic security and wireless concepts, routing and switching fundamentals, and configuring simple networks. In addition students will also be exposed to routing and switching which allows students the opportunity to install, configure, operate, and troubleshoot medium-size routed and switched networks. The Microsoft/CISCO electives prepares students to sit for the MCSA 70-680 and 70-685 and the CISCO CCENT and CCNA exams. This program provides students with the knowledge and skills necessary to configure and administer Windows 7 as a standalone installation or in a corporate environment as a part of a Windows Active Directory domain. Students will also gain knowledge and skills necessary to install, operate and troubleshoot a small enterprise branch network, including basic network security. The curriculum covers networking fundamentals, WAN technologies, basic security and wireless concepts, routing and switching fundamentals, and configuring simple networks. In addition students will also be exposed to routing and switching which allows students the opportunity to install, configure, operate, and troubleshoot medium-size routed and switched networks.</p>									
Program Objectives	<ul style="list-style-type: none"> - Demonstrate the knowledge in hardware and software - Demonstrate knowledge in networking and cabling - Identify common difference between laptop, pc, tablet hardware and software - Explain the differences between the various printer types and summarize the associated imaging process - General knowledge of safety procedures - Identify differences between operating systems - Define common security prevention methods - Ability to troubleshoot across operating systems - Ability to understand WAN technologies and wireless concepts - Ability to configure basic networks <p>Understanding of routing and switching fundamentals</p>									
Tuition Fees (A)	Book Fees (B)	Supply Fees (C)	Total Fees (A+B+C)	Schedule	FT/PT	Date of Admissions	Start Date	End Date	Length, Weeks	Clock/Credit, Hours
\$14,450	\$800	\$700	\$15,950	Evening: 5:45pm -	FT				32	900/36

Book Fees: Includes all books costs associated with the program

Supply Fees: Includes supplies costs needed for program, uniform, UPASS, and one Student ID

Published Date: February 9, 2015

CONSUMER INFORMATION: 7/1/2013-6/30/2014

Program	# of Students admitted in the Course of Instruction Prior to 7/1 of the Reporting Period	New Starts	Reenrollments	Transferred into the Course of Instruction from other Courses of Instruction	Total Number Admitted	Transferred out of the Course of Instruction to Another Course of Instruction	Completed or Graduated from Course of Instruction	Withdrawn from the School	Are Still Enrolled	Placed in the Field	Placed in the Field, Career Development Assisted Placement	Placed in the Field, Student Developed Placement	Placed in the Related Field	Placed out of the Field	Not Available for Placement due to Personal Reasons	Not Employed	Took Professional Certification	Passed Professional Certification	Average Starting Salary
Administrative Assistant	0	195	0	0	195	1	0	28	188	0	0	0	0	0	0	0	N/A	N/A	0
Professional Advanced ESL	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Advanced Reading Strategies	0	220	0	0	220	0	217	3	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Advanced Vocabulary and Conversation	0	198	0	0	198	0	193	5	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Advanced Writing and Grammar	0	177	0	0	177	0	173	4	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
America Through Academic Readings	0	58	0	0	58	0	58	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Beginner ESL	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Beginner Reading Strategies	0	103	0	0	103	0	103	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Beginner Vocabulary and Conversation	0	78	0	0	78	0	77	1	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Beginner Writing and Grammar	0	105	0	0	105	0	103	2	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Business Career Program	94	307	17	10	428	3	129	112	184	72	23	49	31	0	10	16	163	95	\$18,744.84
Communication	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
CS Essential	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
CS Expert	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
CS Foundation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
CS General Education	0	17	0	1	18	0	0	1	17	0	0	0	0	0	0	0	N/A	N/A	0
Cultural Immersion Course	0	73	0	0	73	0	39	0	34	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Customer Service Specialist	164	231	0	2	397	3	150	70	174	0	0	0	2	0	148	0	N/A	N/A	Not available
Different Writing Styles	0	43	0	0	43	0	42	1	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Discovering Fiction	0	56	0	0	56	0	53	3	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Discovering Short Stories	0	52	0	0	52	0	49	3	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
General Writing	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Healthcare Career Program	631	1211	83	4	1929	5	816	444	684	259	186	73	258	0	98	200	1542	1052	\$18,998.89
Hospitality Industry Professional	149	141	1	3	294	2	132	44	118	0	0	0	2	0	130	0	N/A	N/A	Not available
Intermediate ESL	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Intermediate Reading Strategies	0	318	0	0	318	0	312	6	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Intermediate Vocabulary and Conversation	0	267	0	0	267	0	262	5	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Intermediate Writing and Grammar	0	281	0	0	281	0	273	8	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Interpersonal Communication	0	40	0	0	40	0	38	2	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Literature	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Networking Career Program	214	414	21	2	651	8	264	176	203	147	69	78	32	0	29	56	479	309	\$22,278.10
Small Business Administrator	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	0
Small Group Discussion	0	35	0	0	35	0	33	2	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
The Art of Storytelling	0	35	0	0	35	0	35	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Writing for Work	0	32	0	0	32	0	31	1	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Writing Student Newspaper	0	51	0	0	51	0	49	2	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

The average starting salary for Computer Systems Institute's Business Career Program Graduates/Completers is calculated from the data collected on 85 graduates/completers out of the 129 graduates/completers that were employed in full-time or part-time jobs for the cohort reporting period of 7/1/2013-6/30/2014 and were employed between 7/1/2013-10/31/2014.

The average starting salary for Computer Systems Institute's Healthcare Career Program Graduates/Completers is calculated from the data collected on 444 graduates/completers out of the 816 graduates/completers that were employed in full-time or part-time jobs for the cohort reporting period of 7/1/2013-6/30/2014 and were employed between 7/1/2013-10/31/2014.

The average starting salary for Computer Systems Institute's Networking Career Program Graduates/Completers is calculated from the data collected on 134 graduates/completers out of the 264 graduates/completers that were employed in full-time or part-time jobs for the cohort reporting period of 7/1/2013-6/30/2014 and were employed between 7/1/2013-10/31/2014.

Due to insufficient data the average starting salary for Computer Systems Institute's Hospitality Industry Professional Graduates/Completers is unavailable for the graduates/completers that were employed in full-time or part-time jobs for the cohort reporting period of 7/1/2013-6/30/2014 and were employed between 7/1/2013-10/31/2014.

Due to insufficient data the average starting salary for Computer Systems Institute's Customer Service Specialist Graduates/Completers is unavailable for the graduates/completers that were employed in full-time or part-time jobs for the cohort reporting period of 7/1/2013-6/30/2014 and were employed between 7/1/2013-10/31/2014.

N/A for Placed in the Field/Placed in the Field, Career Development Assisted Placement/Placed in the Field, Student Developed Placement/Placed in the Related Field/Placed out of the Field/Not Available for Placement due to Personal Reasons/Not Employed/ Average Starting Salary reporting categories means that the program is not eligible for placement.

Took Professional Certification number is calculated based on the number of professional certification exams that were taken between 7/1/2013 and 6/30/2014, whether the student who took the certification exam(s) was enrolled during the same period or not. A single type of professional certification exam for a single student is only reported once.

Passed Professional Certification number is calculated based on the number of professional certification exams that were passed between 7/1/2013 and 6/30/2014, whether the student who passed the certification exam(s) was enrolled during the same period or not. A single type of professional certification exam for a single student is only reported once.

N/A for Took Professional Certification, Passed Professional Certification reporting categories means that the program does not prepare for any professional certifications.

Programs with zeros listed in Total Number Admitted column were not offered in 13-14 reporting period.

FINANCIAL AID

The beginning point for all federal financial aid starts with applying for a federal PIN number. Students (and a parent if the student is "dependent") can apply on-line through the Department of Education website at www.pin.ed.gov. PIN numbers are needed in order to complete the next step - completing and signing the Free Application for Federal Student Aid (FAFSA) form.

The On-Line FAFSA Application

Once you have your PIN number, the next step is completing and electronically signing the Free Application for Federal Student Aid (FAFSA) form. This process can be done quickly and easily on the Department of Education website. The on-line process includes a download of income and tax information directly from the IRS website (for both student and parent income). Be sure to use the IRS Data Retrieval Tool download process to prevent processing delays. If you do not choose or qualify for this option, you will most likely be chosen for a process called "verification" (see below). The information that you provide will help the school determine your eligibility for student financial aid. When completing the FAFSA form, make sure you list Computer Systems Institute as your school choice (federal school code 03416300) as this will ensure we receive your information in a timely manner.

FAFSA Deadline

It's best to have your FAFSA completed at least 14 days prior to the start of classes since we cannot process any aid until your data is received

from the federal processor. The absolute deadline to file your FAFSA is a few days before you finish school, as we must receive your information while you are still enrolled in order to process your aid.

Verification

Approximately one out of every three FAFSA applications will be chosen by the Department of Education for a review process known as verification. If your application is selected, you (and your parent if you are a dependent student) will be asked to provide copies of prior year tax transcripts, along with other income and asset information. We will let you know if you were selected for verification and give you a list of necessary documentation which will also include a Verification Worksheet. Unfortunately, we cannot process any financial aid until all of the required documentation is submitted and reviewed. At times, this process will require us to make changes to your FAFSA data, which can add time to the processing. Therefore, it is important that you submit any documentation as soon as possible. All documents must be received and reviewed within 30 days of the end of the school year (or the student's last day of attendance for the year, whichever comes first), or any eligibility will be forfeited.

Your Financial Aid "Package"

Upon completion of the application and verification (if required) processes, your Financial Aid Advisor will prepare a financial aid "package" for you based on your eligibility and financial need as determined by your FAFSA form. Your advisor can also discuss timing of your financial aid payments, billing procedures and alternative financing options.

Special Circumstances

Occasionally the information reported on the FAFSA does not accurately represent the family's current financial situation. This can occur because of a significant change in income, marital status, or assets; or other special or unusual circumstances affecting a family's ability to contribute to the student's educational costs. The Financial Aid Office can often create a financial aid package to help offset these financial difficulties, including making modifications to the student's application data. If you feel that you have such special circumstances, call or visit the Financial Aid Office to set an appointment to discuss your situation. Our financial aid staff will be glad to help you explore your options.

What Happens After Filing the FAFSA?

After filing your FAFSA you will receive an electronic Student Aid Report (SAR). This report is a summary of the information provided on your application. Please review it to ensure the data is accurate. You can make corrections or provide additional information, if needed, through the FAFSA website. Your SAR will also list your expected family contribution or EFC. This is the amount, based on the federal formula, that you and your family (if applicable) may be expected to contribute towards the Cost of Attendance (COA). Your specific COA will be listed on your financial aid award letter. Upon completion of the application and verification (if required) processes, the Financial Aid Office will prepare a financial aid package for you based on your eligibility and financial need as determined by your FAFSA form. Your financial aid eligibility will be provided to you in an award letter.

Step-By-Step Summary

To apply for federal financial aid, please follow the steps below:

- Apply for a PIN (Personal Identification Number) at pin.ed.gov. This is required for both the student and at least one parent (if you are a dependent student).
- Go to fafsa.gov to apply for federal financial aid by completing the on-line FAFSA. Be sure to use the IRS data download option to avoid processing delays.
- Go to our CSI Scholarship page to learn about additional financial assistance, scholarship, and award programs.

REFUND/CANCELLATION/WITHDRAWAL POLICY

All notices of cancellations must be made in writing to the campus the student is attending.

- Student has the right to cancel this contract without financial obligation until midnight of the fifth business day after the start date.
- When the notice of cancellation is given after midnight of the fifth business day after the start date, but prior to the first day of student's attendance the school may retain no more than the application-registration fee (if applicable) which may not exceed \$250.

The school may initiate the cancellation of this agreement up to midnight of the 5th business day after the start date in cases where the student has not met program start requirements listed in the catalog under which they matriculated.

Refunds/Cancellations

Applicants not accepted by the Institute will receive a refund of all tuition and all fees paid.

All refunds will be made within 30 calendar days from the date of receipt of a student's cancellation.

If a course is canceled or discontinued, the student will be refunded in full. CSI will refund all fees to a student who cancels under the following circumstances:

- The school did not provide the prospective student with a copy of the student's valid enrollment agreement and the current catalog or bulletin; or
- The school cancels or discontinues the course of instruction in which the student is enrolled.

School Withdrawal Process

Withdrawing from the school may have both academic and financial aid consequences. You are encouraged to understand the consequences before you decide to withdraw. Detailed information about the cancellation of enrollment and withdrawal from the school is available below. Students intending to withdraw are asked to notify the Student Services Department by telephone, in person, or in writing to provide official notification. During the withdrawal process, students are asked to provide the official date of withdrawal and the reason for withdrawing in writing. Once the process of withdrawal begins, the student or a staff member of the Student Services Department will complete all necessary form(s).

Students that are absent for 14 consecutive calendar days will be withdrawn from school.

Illinois Refund Policy

If you withdraw from the Networking, Business and Healthcare Career programs, you may be eligible for a tuition adjustment on the student ledger in accordance with the following table below:

If the student withdraws from Networking, Business and Healthcare Career programs ...	CSI will make the following tuition adjustment ...	Additional costs school may retain ...
Before completing 5% of the program	Application -Registration fee (if applicable), an amount not to exceed 10% of the tuition charged and other instructional charges or \$250, whichever is less	N/A
After 5% but within 4 weeks* of program	80% of tuition for the program	Document processing fee, Application fee, Transfer fee, mailing fees, Supply fees and book costs**
After the first 4 weeks to 25% of the program completed	55% of tuition for the program	
Over 25% - 50% of program completed	30% of tuition for the program	
Over 50% of program completed	No portion of tuition	

*The four-week provision is not applicable if the first 25% of a program is less than or equal to the four-week period. The refund in such cases will be determined by the actual quartile of the drop.

**Book adjustments will be made on those books not picked. (See policy on Textbooks and Equipment Return/Refund Policy)

How Withdrawing Affects Financial Aid & Student Loans

There are a number of things students should consider before withdrawing from either a module or program, for such action could cause both academic as well as financial consequences. Students considering withdrawal from the program should be aware that Returns of Title IV financial aid funds are calculated according to applicable federal laws.

Federal regulations state that financial aid is earned by attending class. You have not earned 100% of your financial aid until you have attended 60% of the payment period. If you withdraw before this date, a portion of your financial aid has not been earned and the unearned portion must be returned. This may result in a balance on a students' account, with the balance being the student's responsibility.

The unearned portion is equal to the percentage of the payment period remaining on the date of withdrawal. Your financial aid and loan eligibility will be recalculated based on your actual period of attendance therefore you may be required to repay a substantial portion of your financial aid. If you stop attending class, you will be treated as an unofficial withdrawal. This means that the last date of attendance will be used. This may result in you owing funds back to the school.

Federal Refund Policies for Recipients of Title IV Federal Financial Aid:

Mandatory class attendance is REQUIRED when receiving federal financial aid. If you withdraw or stop attending all of your classes before completing 60% of the payment period, you may be required to repay a portion or ALL of the federal aid that you have received, excluding Federal Work Study earnings. If you withdraw and never attend the class(es), you may be required to pay a portion or ALL of the federal aid that you have received, excluding Federal Work Study earnings.

The amount of federal aid that you must repay is determined by the Federal Formula for Return of Title IV funds (Section 484B of the Higher Education Act, the full text of which is available at <http://www2.ed.gov/policy/highered/leg/hea98/sec485.html>). This law also specifies the order in which funds are to be returned to the financial aid programs from which they were awarded, starting with loan programs.

You may be required to make a repayment when financial aid funds have been disbursed from financial aid funds, in excess of the amount of aid that you earned (based on the date of your total withdrawal). The amount of Title IV aid earned is determined by multiplying the total Title IV aid (other than FWS) for which you qualified by the percentage of time that you were enrolled.

- If less aid was disbursed than was earned, you may receive a late disbursement for the difference.
- If more aid was disbursed than was earned, the amount of Title IV aid that you must return (i.e. not earned) is determined by subtracting the earned amount from the amount actually disbursed.

The responsibility for returning unearned Title IV aid is shared between the institution and you. It is allocated according to the portion of disbursed aid that was used to cover institutional charges, and the portion that was disbursed directly to you once those charges were covered. The institution will distribute the unearned aid back to the Title IV programs, as specified by law. You will be billed for the amount that you owe to the Title IV programs, as well as any amount due to the institution as a result of Title IV funds that were returned that would have been used to cover institutional charges.

Student Responsibilities

It is the student's responsibility to notify the Financial Aid Office if he or she is a financial aid recipient and withdraws from all classes at any point program. It is to a student's benefit to immediately notify the Registrar and the Financial Aid Office when he or she stops attending classes with the intent to withdraw.

If students or parents received funds under federal or school loan programs, it is their responsibility to notify the lender or holder of loans that they are no longer enrolled on at least a half-time basis. Student borrowers of federal or school loans must also satisfy exit loan counseling requirements.

Cancellation of Charges

In addition to the school refund policy, students who are recipients of Title IV federal financial aid are also covered by federal refund policies. The federal refund policy provides for a prorated cancellation of institution costs proportional to the duration of student enrollment only in cases where the student cancels from all classes.

Title IV Federal Financial Aid

Students are considered recipients of Title IV federal financial aid if they have used funds from one or more of the following programs to meet educational expenses for the semester in question:

Federal Stafford Loan (Subsidized and Unsubsidized), Federal PLUS Loan, Federal Perkins Loan, Federal Pell Grant, Federal Supplemental Equal Opportunity Grant (FSEOG), and Federal Work Study.

Institutional Costs

Institutional costs include charges for tuition and mandatory fees as well as for room and/or board. Institutional costs do not include optional expenses that may be charged to a student account, such as supplies from the bookstore, bus and gas cards or other similar charges.

Refunds and Repayment

If the school cancels charges for tuition and fees and other institutional costs under either the school refund policy or one of the federal refund policies, and students used Title IV federal financial aid funds to help cover those costs, the financial aid office will calculate the amount of the refund to the financial aid programs.

The amount refunded to financial aid programs will be reduced by any unpaid institutional costs remaining on the student account for students who completely withdraw before or on the 60 percent point in time for the payment period. If students have a large billing balance at the time of withdrawal, it is possible that no refunds will be made to the financial aid programs and they may continue to owe the school for unpaid institutional and non-institutional costs. It is also possible that once the refund payments have been made, they will owe the school for unpaid non-institutional costs and/or other similar charges.

Students who receive Title IV federal financial aid and received a cash disbursement of financial aid funds (excluding Federal Stafford and PLUS loan proceeds) may be personally responsible for repayment of those financial aid funds if they withdraw completely on or before the 60 percent (new students) if students and/or their parents made payments to their account in addition to the financial aid funds, it is possible they and/or their parents may receive a refund after the financial aid programs have been duly refunded and if no outstanding charges remain on the student account.

Refund and Distribution Policy

Computer Systems Institute adheres to the refund policy published in the Academic Catalog, which adheres to the guidelines prescribed by the State of Illinois and other states as noted in the enrollment agreement or addenda and by the federal government.

If a student withdraws from CSI and a refund is due, the following return of funds and refund distribution policy will be observed. Amounts of refunds will be allocated in the following manner:

Financial aid in excess of the amount "earned" is reduced in the following priority:

1. Federal Direct Unsubsidized Loan
2. Federal Direct Subsidized Loan
3. Federal Perkins Loan
4. Federal Direct Graduate PLUS Loan
5. Federal Direct Parent PLUS Loan
6. Federal Pell Grant
7. Federal National SMART Grant
8. Federal Academic Competitiveness Grant (ACG)
9. Federal Supplemental Educational Opportunity Grant (SEOG)
10. State of Illinois programs
11. Institutional and departmental funds
12. Private financial resources
13. Calculations are done on a case-by-case basis after the withdrawal date is established

Calculation Information

Title IV funds are earned in proportion to the percentage of the payment period that is completed, with 100% of the funds awarded after 60% of the payment period is completed. For instance, if the payment period lasts 100 days, 100% of the Title IV funds are earned after 60 days is completed. If a student withdraws after 60% of the payment period is completed, Title IV funds are not required to be returned. When a student withdraws prior to completion of 60% of the payment period, the Institute must determine if the Title IV funds the student has received exceed the amount earned. This calculation is based on the number of days completed in the payment period as of the student's withdrawal date. If the amount received by the student exceeds the amount earned, the Institute must return the excess funds to the Title IV programs in the sequence mandated by the U.S. Department of Education.

Normal refund calculations will be applied after the Title IV return calculation has been made. If you have any questions about this policy, please visit the Financial Aid Department for complete examples.

Federal Work-Study

Earnings under the Federal Work-Study program are not subject to refund or repayment.

Tuition Refunds or Credits for members of Armed Forces

Computer Systems Institute shall provide:

- a full refund* to students who are affected individuals for that portion of a module such student was attending but unable to complete because he or she was called up for active duty or active service;
- If an affected individual withdraws from a program of study as a result of such active duty or active service, Computer Systems Institute will make every effort to minimize deferral of enrollment or reapplication requirements and will provide the greatest flexibility possible with administrative deadlines related to those applications.
- If a balance exists on the affected individual after all federal and state calculations, Computer Systems Institute will make a tuition adjustment to ensure that there is no financial obligation to the school.
- If the affected individual is a Title IV recipient and goes on a leave of absence due to active duty or active service and the leave of absence extends beyond 180 days, federal and state calculations will be completed the day after the 180 day and the calculation will be treated as a withdrawal to ensure that Federal funds are sent back in accordance with Department of Education regulations.
- Department of Veteran Affairs will be notified of any status changes (including withdrawals from modules, programs and leave of absences) and benefits may be affected due to status changes. Please contact the Department of Veteran Affairs for benefits information.

*Definition of a full refund

For purposes of this section, a full refund includes a refund of required tuition and fees, or a tuition adjustment credit to the student's ledger card or a comparable amount against future tuition and fees.

COMPLAINTS AGAINST THIS SCHOOL MAY BE REGISTERED WITH THE STATE BOARD OF HIGHER EDUCATION AT 431 EAST ADAMS ST., 2ND FLOOR SPRINGFIELD, IL 6270.

NOTICE TO THE STUDENT

1. Do not sign this agreement before you have read it or if it contains any blank spaces.
2. This agreement is a legally binding instrument and is only binding when the agreement is accepted, signed, and dated by the authorized official of the school or the admissions officer at the school's principal place of business. Read all pages of this contract before signing.
3. You are entitled to an exact copy of the agreement and any disclosure pages you sign.
4. This agreement and the school catalog constitute the entire agreement between the student and the school.
5. Any changes in this agreement must be made in writing and shall not be binding on either the student or the school unless such changes have been approved in writing by the authorized official of the school and by the student or the student's parent or guardian. All terms and conditions of the agreement are not subject to amendment or modification by oral agreement.
6. The school does not guarantee the transferability of credits to another school, college, or university. Credits or coursework are not likely to transfer; any decision on the comparability, appropriateness and applicability of credit and whether credit should be accepted is the decision of the receiving institution.
7. Under the law you have the right, among others, to pay the full amount due and to obtain under certain conditions a partial refund of the finance charge.
8. While the school offers Placement Assistance, the school cannot, in any way, guarantee employment after the student has successfully completed the program of study.
9. Every assignee of a student enrollment agreement is subject to all claims and defenses of the student or his successors in interest arising under the agreement.
10. If this contract is assigned by CSI, every assignee shall take it, subject to all claims and defenses of the student or his/her successor in interest arising under the Agreement.

STUDENT ACKNOWLEDGMENTS

1. I hereby acknowledge receipt of the URL link of the Institute's catalog, which contains information describing programs offered, and equipment or supplies provided. The school catalog is included as part of this enrollment agreement and I acknowledge that I have received the link or copy of the Academic Catalog.
Student Initials _____
2. I have carefully read and received an exact copy of this enrollment agreement.
Student Initials _____

3. I understand that the program I have elected to take is a complete program and must be taken in its entirety.
Student Initials _____
4. I understand that passing the Institute's program prepares me for the Certifications listed in the Program Description when applicable. CSI does not guarantee passing any certification tests.
Student Initials _____
5. I understand that the school may terminate my enrollment if I fail to comply with attendance, academic, and financial requirements or if I fail to abide by established standards of conduct, as outlined in the school catalog. While enrolled in the school, I understand that I must maintain satisfactory academic progress as described in the school catalog and that my financial obligation to the school must be paid in full before a certificate or credential may be awarded.
Student Initials _____
6. I understand that I receive free certification vouchers provided that my account is in good standing and I have successfully passed all practice exams. I also understand that once my free vouchers are exhausted I have to pay for additional vouchers. I understand that I get 2 free vouchers if I am in the BCP, NCP or HCP programs. If I am not in one of these 3 programs I understand that I do not get any free certification vouchers at this time.
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7. I hereby acknowledge that the school has made available to me all required disclosure information listed under the Consumer Information section of this Enrollment Agreement.
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8. I am aware that I will have to complete approximately 5 1/2 hours per week of self-directed work outside of class hours to meet academic standards.
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9. I understand that the program collateral presented to me does not reflect the actual sequence of the training. The sequence will be determined by CSI.
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Student Initials _____

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- a. The mediator shall be selected from a list of approved mediators maintained by a court or bar association situated in the same community (the "Local Community") as the campus of the Institution which the Student is attending, and the Institution shall pay the mediator's fees.

- b. If arbitration occurs, it shall be conducted at a convenient location within the Local Community, pursuant to the Commercial Arbitration Rules of the American Arbitration Association (AAA) by a single arbitrator selected from an AAA list in accordance with AAA selection rules.
- c. All costs for AAA arbitration fees, the arbitrator's fees and facility fees will be paid by Institution to the extent that they exceed the filing fee for initiation of a lawsuit at a court situated within the Local Community.
- d. All determinations as to the scope and enforceability of this arbitration agreement shall be made by the arbitrator and not by a court.
- e. The arbitrator's award shall be final and binding on both parties, and may be filed for enforcement by either the Student or the Institution in any court having jurisdiction.

<p style="text-align: center;">STUDENT</p> <p>The student acknowledges receiving a copy of this completed agreement, the school catalog, and written confirmation of acceptance prior to signing this contract. The student by signing this contract acknowledges that he/she has read this contract, understands the terms and conditions, and agrees to the conditions outlined in this contract. It is further understood that this agreement supersedes all prior or contemporaneous verbal or written agreements and may not be modified without the written agreement of the student and the School Official. The student and the school will retain a copy of this agreement</p>	<p style="text-align: center;">COMPUTERSYSTEMSINSTITUTE</p> <p>I hereby confirm that I have complied with all laws and rules regulating private business schools in Illinois during the process of enrolling this student</p>
--	--

Student Name: _____ Admissions Representative: _____

Signature: _____ Signature: _____

Date: _____ Date: _____

Parent/Guardian Name: _____

Signature: _____

Date: _____



**COMPUTER
SYSTEMS
INSTITUTE**

Enrollment Agreement

www.csinow.edu

CHICAGO
29 East Madison Street
Chicago, IL 60602
Phone: 312-781-9292
Fax: 312-781-9299
Email: Chicago@csinow.com

SKOKIE
8930 Gross Point Road
Skokie, IL 60077
Phone: 847-967-6030
Fax: 847-967-5066
Email: Skokie@csinow.com

ELGIN
400 Airport Road
Elgin, IL 60123
Phone: 847-400-0065
Fax: 847-841-7629
Email: Elgin@csinow.com

GURNEE
5330 Grand Avenue
Gurnee, IL 60031
Phone: 847-263-4258
Fax: 847-263-1835
Email: Gurnee@csinow.com

LOMBARD
477 East Butterfield Road
Lombard, IL 60148
Phone: 630-988-0449
Fax: 630-898-0468
Email: Lombard@csinow.com

Student Name	SSN		
Email	Cell Phone	Home Phone	
Address			
Emergency Contact Name	Relationship	Emergency Phone	
Student ID	Student ID number will be issued after New Student Orientation session		

Program	BCP									
Program Description	This program provides students with the skills and the knowledge necessary to work in a business office including training in business management concepts, computerized accounting applications, and Microsoft applications. Students completing this program are prepared to take the professional certifications exams Intuit QuickBooks Certified User (QBCU) Certification, Microsoft Office Specialist Excel 2010 (MOS) Certification, and Social Media Marketing Strategist. Upon graduation, students will be provided with Career Development that include advice on writing resumes and cover letters, managing the interview process, and networking for success.									
Program Objectives	<ul style="list-style-type: none"> - Exposure to Business Office Applications - General Concept of Management concepts - Understand how to register and operate a small business - Explain proper financial options - Understand how to market small business 									
Tuition Fees (A)	Book Fees (B)	Supply Fees (C)	Total Fees (A+B+C)	Schedule	FT/PT	Date of Admissions	Start Date	End Date	Length, Weeks	Clock/Credit, Hours
\$13,950	\$800	\$700	\$15,450	Afternoon: 1:15pm	FT				32	900/36

Book Fees: Includes all books costs associated with the program

Supply Fees: Includes supplies costs needed for program, uniform, UPASS, and one Student ID

Upon completion of the application and verification (if required) processes, your Financial Aid Advisor will prepare a financial aid "package" for you based on your eligibility and financial need as determined by your FAFSA form. Your advisor can also discuss timing of your financial aid payments, billing procedures and alternative financing options.

Special Circumstances

Occasionally the information reported on the FAFSA does not accurately represent the family's current financial situation. This can occur because of a significant change in income, marital status, or assets; or other special or unusual circumstances affecting a family's ability to contribute to the student's educational costs. The Financial Aid Office can often create a financial aid package to help offset these financial difficulties, including making modifications to the student's application data. If you feel that you have such special circumstances, call or visit the Financial Aid Office to set an appointment to discuss your situation. Our financial aid staff will be glad to help you explore your options.

What Happens After Filing the FAFSA?

After filing your FAFSA you will receive an electronic Student Aid Report (SAR). This report is a summary of the information provided on your application. Please review it to ensure the data is accurate. You can make corrections or provide additional information, if needed, through the FAFSA website. Your SAR will also list your expected family contribution or EFC. This is the amount, based on the federal formula, that you and your family (if applicable) may be expected to contribute towards the Cost of Attendance (COA). Your specific COA will be listed on your financial aid award letter. Upon completion of the application and verification (if required) processes, the Financial Aid Office will prepare a financial aid package for you based on your eligibility and financial need as determined by your FAFSA form. Your financial aid eligibility will be provided to you in an award letter.

Step-By-Step Summary

To apply for federal financial aid, please follow the steps below:

- Apply for a PIN (Personal Identification Number) at pin.ed.gov. This is required for both the student and at least one parent (if you are a dependent student).
- Go to fafsa.gov to apply for federal financial aid by completing the on-line FAFSA. Be sure to use the IRS data download option to avoid processing delays.
- Go to our CSI Scholarship page to learn about additional financial assistance, scholarship, and award programs.

REFUND/CANCELLATION/WITHDRAWAL POLICY

All notices of cancellations must be made in writing to the campus the student is attending.

- Student has the right to cancel this contract without financial obligation until midnight of the fifth business day after the start date.
- When the notice of cancellation is given after midnight of the fifth business day after the start date, but prior to the first day of student's attendance the school may retain no more than the application-registration fee (if applicable) which may not exceed \$250.

The school may initiate the cancellation of this agreement up to midnight of the 5th business day after the start date in cases where the student has not met program start requirements listed in the catalog under which they matriculated.

Refunds/Cancellations

Applicants not accepted by the Institute will receive a refund of all tuition and all fees paid.

All refunds will be made within 30 calendar days from the date of receipt of a student's cancellation.

If a course is canceled or discontinued, the student will be refunded in full. CSI will refund all fees to a student who cancels under the following circumstances:

- The school did not provide the prospective student with a copy of the student's valid enrollment agreement and the current catalog or bulletin, or
- The school cancels or discontinues the course of instruction in which the student is enrolled.

School Withdrawal Process

Withdrawing from the school may have both academic and financial aid consequences. You are encouraged to understand the consequences before you decide to withdraw. Detailed information about the cancellation of enrollment and withdrawal from the school is available below. Students intending to withdraw are asked to notify the Student Services Department by telephone, in person, or in writing to provide official notification. During the withdrawal process, students are asked to provide the official date of withdrawal and the reason for withdrawing in writing. Once the process of withdrawal begins, the student or a staff member of the Student Services Department will complete all necessary form(s).

Students that are absent for 14 consecutive calendar days will be withdrawn from school.

Illinois Refund Policy

If you withdraw from the Networking, Business and Healthcare Career programs, you may be eligible for a tuition adjustment on the student ledger in accordance with the following table below:

If the student withdraws from Networking, Business and Healthcare Career programs ...	CSI will make the following tuition adjustment ...	Additional costs school may retain ...
Before completing 5% of the program	Application -Registration fee (if applicable), an amount not to exceed 10% of the tuition charged and other instructional charges or \$250, whichever is less	N/A
After 5% but within 4 weeks* of program	80% of tuition for the program	Document processing fee, Application fee, Transfer fee, mailing fees, Supply fees and book costs**
After the first 4 weeks to 25% of the program completed	55% of tuition for the program	
Over 25% - 50% of program completed	30% of tuition for the program	
Over 50% of program completed	No portion of tuition	

*The four-week provision is not applicable if the first 25% of a program is less than or equal to the four-week period. The refund in such cases will be determined by the actual quartile of the drop.

**Book adjustments will be made on those books not picked. (See policy on Textbooks and Equipment Return/Refund Policy)

How Withdrawing Affects Financial Aid & Student Loans

There are a number of things students should consider before withdrawing from either a module or program, for such action could cause both academic as well as financial consequences. Students considering withdrawal from the program should be aware that Returns of Title IV financial aid funds are calculated according to applicable federal laws.

Federal regulations state that financial aid is earned by attending class. You have not earned 100% of your financial aid until you have attended 60% of the payment period. If you withdraw before this date, a portion of your financial aid has not been earned and the unearned portion must be returned. This may result in a balance on a students' account, with the balance being the student's responsibility.

The unearned portion is equal to the percentage of the payment period remaining on the date of withdrawal. Your financial aid and loan eligibility will be recalculated based on your actual period of attendance therefore you may be required to repay a substantial portion of your financial aid. If you stop attending class, you will be treated as an unofficial withdrawal. This means that the last date of attendance will be used. This may result in you owing funds back to the school.

Federal Refund Policies for Recipients of Title IV Federal Financial Aid:

Mandatory class attendance is REQUIRED when receiving federal financial aid. If you withdraw or stop attending all of your classes before completing 60% of the payment period, you may be required to repay a portion or ALL of the federal aid that you have received, excluding Federal Work Study earnings. If you withdraw and never attend the class(es), you may be required to pay a portion or ALL of the federal aid that you have received, excluding Federal Work Study earnings.

The amount of federal aid that you must repay is determined by the Federal Formula for Return of Title IV funds (Section 484B of the Higher Education Act, the full text of which is available at <http://www2.ed.gov/policy/highered/leg/hea98/sec485.html>). This law also specifies the order in which funds are to be returned to the financial aid programs from which they were awarded, starting with loan programs.

You may be required to make a repayment when financial aid funds have been disbursed from financial aid funds, in excess of the amount of aid that you earned (based on the date of your total withdrawal). The amount of Title IV aid earned is determined by multiplying the total Title IV aid (other than FWS) for which you qualified by the percentage of time that you were enrolled.

- If less aid was disbursed than was earned, you may receive a late disbursement for the difference.
- If more aid was disbursed than was earned, the amount of Title IV aid that you must return (i.e. not earned) is determined by subtracting the earned amount from the amount actually disbursed.

The responsibility for returning unearned Title IV aid is shared between the institution and you. It is allocated according to the portion of disbursed aid that was used to cover institutional charges, and the portion that was disbursed directly to you once those charges were covered. The institution will distribute the unearned aid back to the Title IV programs, as specified by law. You will be billed for the amount that you owe to the Title IV programs, as well as any amount due to the institution as a result of Title IV funds that were returned that would have been used to cover institutional charges.

Student Responsibilities

It is the student's responsibility to notify the Financial Aid Office if he or she is a financial aid recipient and withdraws from all classes at any point program. It is to a student's benefit to immediately notify the Registrar and the Financial Aid Office when he or she stops attending classes with the intent to withdraw.

If students or parents received funds under federal or school loan programs, it is their responsibility to notify the lender or holder of loans that they are no longer enrolled on at least a half-time basis. Student borrowers of federal or school loans must also satisfy exit loan counseling requirements.

Cancellation of Charges

In addition to the school refund policy, students who are recipients of Title IV federal financial aid are also covered by federal refund policies. The federal refund policy provides for a prorated cancellation of institution costs proportional to the duration of student enrollment only in cases where the student cancels from all classes.

Title IV Federal Financial Aid

Students are considered recipients of Title IV federal financial aid if they have used funds from one or more of the following programs to meet educational expenses for the semester in question:

Federal Stafford Loan (Subsidized and Unsubsidized), Federal PLUS Loan, Federal Perkins Loan, Federal Pell Grant, Federal Supplemental Equal Opportunity Grant (FSEOG), and Federal Work Study.

Institutional Costs

Institutional costs include charges for tuition and mandatory fees as well as for room and/or board. Institutional costs do not include optional expenses that may be charged to a student account, such as supplies from the bookstore, bus and gas cards or other similar charges.

Refunds and Repayment

If the school cancels charges for tuition and fees and other institutional costs under either the school refund policy or one of the federal refund policies, and students used Title IV federal financial aid funds to help cover those costs, the financial aid office will calculate the amount of the refund to the financial aid programs.

The amount refunded to financial aid programs will be reduced by any unpaid institutional costs remaining on the student account for students who completely withdraw before or on the 60 percent point in time for the payment period. If students have a large billing balance at the time of withdrawal, it is possible that no refunds will be made to the financial aid programs and they may continue to owe the school for unpaid institutional and non-institutional costs. It is also possible that once the refund payments have been made, they will owe the school for unpaid non-institutional costs and/or other similar charges.

Students who receive Title IV federal financial aid and received a cash disbursement of financial aid funds (excluding Federal Stafford and PLUS loan proceeds) may be personally responsible for repayment of those financial aid funds if they withdraw completely on or before the 60 percent (new students) If students and/or their parents made payments to their account in addition to the financial aid funds, it is possible they and/or their parents may receive a refund after the financial aid programs have been duly refunded and if no outstanding charges remain on the student account.

Refund and Distribution Policy

Computer Systems Institute adheres to the refund policy published in the Academic Catalog, which adheres to the guidelines prescribed by the State of Illinois and other states as noted in the enrollment agreement or addenda and by the federal government.

If a student withdraws from CSI and a refund is due, the following return of funds and refund distribution policy will be observed. Amounts of refunds will be allocated in the following manner:

Financial aid in excess of the amount "earned" is reduced in the following priority:

1. Federal Direct Unsubsidized Loan
2. Federal Direct Subsidized Loan
3. Federal Perkins Loan
4. Federal Direct Graduate PLUS Loan
5. Federal Direct Parent PLUS Loan
6. Federal Pell Grant
7. Federal National SMART Grant
8. Federal Academic Competitiveness Grant (ACG)
9. Federal Supplemental Educational Opportunity Grant (SEOG)
10. State of Illinois programs
11. Institutional and departmental funds
12. Private financial resources
13. Calculations are done on a case-by-case basis after the withdrawal date is established

Calculation Information

Title IV funds are earned in proportion to the percentage of the payment period that is completed, with 100% of the funds awarded after 60% of the payment period is completed. For instance, if the payment period lasts 100 days, 100% of the Title IV funds are earned after 60 days is completed. If a student withdraws after 60% of the payment period is completed, Title IV funds are not required to be returned. When a student withdraws prior to completion of 60% of the payment period, the Institute must determine if the Title IV funds the student has received exceed the amount earned. This calculation is based on the number of days completed in the payment period as of the student's withdrawal date. If the amount received by the student exceeds the amount earned, the Institute must return the excess funds to the Title IV programs in the sequence mandated by the U.S. Department of Education.

Normal refund calculations will be applied after the Title IV return calculation has been made. If you have any questions about this policy, please visit the Financial Aid Department for complete examples.

Federal Work-Study

Earnings under the Federal Work-Study program are not subject to refund or repayment.

Tuition Refunds or Credits for members of Armed Forces

Computer Systems Institute shall provide:

- a full refund* to students who are affected individuals for that portion of a module such student was attending but unable to complete because he or she was called up for active duty or active service;
- If an affected individual withdraws from a program of study as a result of such active duty or active service, Computer Systems Institute will make every effort to minimize deferral of enrollment or reapplication requirements and will provide the greatest flexibility possible with administrative deadlines related to those applications.
- If a balance exists on the affected individual after all federal and state calculations, Computer Systems Institute will make a tuition adjustment to ensure that there is no financial obligation to the school.
- If the affected individual is a Title IV recipient and goes on a leave of absence due to active duty or active service and the leave of absence extends beyond 180 days, federal and state calculations will be completed the day after the 180 day and the calculation will be treated as a withdrawal to ensure that Federal funds are sent back in accordance with Department of Education regulations.
- Department of Veteran Affairs will be notified of any status changes (including withdrawals from modules, programs and leave of absences) and benefits may be affected due to status changes. Please contact the Department of Veteran Affairs for benefits information.

*Definition of a full refund

For purposes of this section, a full refund includes a refund of required tuition and fees, or a tuition adjustment credit to the student's ledger card or a comparable amount against future tuition and fees.

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3. You are entitled to an exact copy of the agreement and any disclosure pages you sign.
4. This agreement and the school catalog constitute the entire agreement between the student and the school.
5. Any changes in this agreement must be made in writing and shall not be binding on either the student or the school unless such changes have been approved in writing by the authorized official of the school and by the student or the student's parent or guardian. All terms and conditions of the agreement are not subject to amendment or modification by oral agreement.
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- a. The mediator shall be selected from a list of approved mediators maintained by a court or bar association situated in the same community (the "Local Community") as the campus of the Institution which the Student is attending, and the Institution shall pay the mediator's fees.

- b. If arbitration occurs, it shall be conducted at a convenient location within the Local Community, pursuant to the Commercial Arbitration Rules of the American Arbitration Association (AAA) by a single arbitrator selected from an AAA list in accordance with AAA selection rules.
- c. All costs for AAA arbitration fees, the arbitrator's fees and facility fees will be paid by Institution to the extent that they exceed the filing fee for initiation of a lawsuit at a court situated within the Local Community.
- d. All determinations as to the scope and enforceability of this arbitration agreement shall be made by the arbitrator and not by a court.
- e. The arbitrator's award shall be final and binding on both parties, and may be filed for enforcement by either the Student or the Institution in any court having jurisdiction.

<p style="text-align: center;">STUDENT</p> <p>The student acknowledges receiving a copy of this completed agreement, the school catalog, and written confirmation of acceptance prior to signing this contract. The student by signing this contract acknowledges that he/she has read this contract, understands the terms and conditions, and agrees to the conditions outlined in this contract. It is further understood that this agreement supersedes all prior or contemporaneous verbal or written agreements and may not be modified without the written agreement of the student and the School Official. The student and the school will retain a copy of this agreement</p>	<p style="text-align: center;">COMPUTERSYSTEMSINSTITUTE</p> <p>I hereby confirm that I have complied with all laws and rules regulating private business schools in Illinois during the process of enrolling this student</p>
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Student Name: _____ Admissions Representative: _____

Signature: _____ Signature: _____

Date: _____ Date: _____

Parent/Guardian Name: _____

Signature: _____

Date: _____



**COMPUTER
SYSTEMS
INSTITUTE**

Enrollment Agreement

www.csinow.edu

CHICAGO
29 East Madison Street
Chicago, IL 60602
Phone: 312-781-9292
Fax: 312-781-9299
Email: Chicago@csinow.com

SKOKIE
8930 Gross Point Road
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Fax: 847-967-6066
Email: Skokie@csinow.com

ELGIN
400 Airport Road
Elgin, IL 60123
Phone: 847-400-0065
Fax: 847-841-7529
Email: Elgin@csinow.com

GURNEE
5330 Grand Avenue
Gurnee, IL 60031
Phone: 847-263-4258
Fax: 847-263-1835
Email: Gurnee@csinow.com

LOMBARD
477 East Butterfield Road
Lombard, IL 60148
Phone: 630-968-0449
Fax: 630-698-0488
Email: Lombard@csinow.com

Student Name	SSN		
Email	Cell Phone	Home Phone	
Address			
Emergency Contact Name	Relationship	Emergency Phone	
Student ID	Student ID number will be issued after New Student Orientation session		

Program	HCP										
Program Description	<p>Students who enroll in the Healthcare Career Program have the option of choosing one of two elective tracks: (1) the Medical Assisting or (2) the Coding and Billing.</p> <p>The Medical Assisting electives of the Healthcare Career Program focuses on the skills necessary to assist physicians and patients in various healthcare settings. These skills include communicating with patients, taking vital signs, using appropriate examination room procedure, and interpreting test results. The program also teaches the administrative skills essential for running a medical office. Students are trained to interact directly with patients and caregivers, while learning the skills necessary to provide them with administrative skills, the ability to conduct laboratory work, and administer clinical care. Presently, opportunities for employment are found in numerous areas including hospitals, clinics, physicians' offices, and long-term care facilities.</p> <p>The Coding and Billing electives of the Healthcare Career Program focuses on the information needs of the healthcare industry. Students are prepared with the knowledge and the skills necessary to provide medical coding and billing, manage healthcare data used to support patient care, and contribute to the development of computer-based patient records. Presently, opportunities for employment are found in numerous areas including pharmaceutical companies, mental health facilities, home-health companies, long-term care facilities, veterinary medicine businesses, insurance companies, law firms, private industry, and colleges and universities.</p> <p>Career Development for graduates include advice on writing resumes and cover letters, managing the interview process and networking for success.</p>										
Program Objectives	<ul style="list-style-type: none"> - Respect confidential information obtained through class work and externship. - Uphold the honor and high principles of the profession and accept its disciplines. - Participate in additional service activities aimed toward improving the health and well-being of the community. - Demonstrate the knowledge, skills and professionalism required by employers and patients. - Identify common clinical procedures performed in the medical office. - Define the concept of medical asepsis and its relationship to infection control. (HCP-C) - Identify common blood borne pathogens (HCP-C) - Demonstrate knowledge of the systematic examination of patients. (HCP-C) - Apply administrative principles in the medical office setting. - Demonstrate knowledge of Electronic Health Records and record's management, office accounting, and medical law and ethics in order to work in a medical office. - Demonstrate knowledge and general understanding of universal precautions. 										
Tuition Fees (A)	Book Fees (B)	Supply Fees (C)	Total Fees (A+B+C)	Schedule	FT/PT	Date of Admissions	Start Date	End Date	Length, Weeks	Clock/Credit, Hours	
\$14,450	\$800	\$700	\$15,950	Schedule	FT				32	900/36	

Book Fees: Includes all books costs associated with the program
Supply Fees: Includes supplies costs needed for program, uniform, UPASS, and one Student ID

CONSUMER INFORMATION: 7/1/2013-6/30/2014

Program	# of Students admitted in the Course of Instruction Prior to 7/1 of the Reporting Period	New Starts	Reenrollments	Transferred into the Course of Instruction from other Courses of Instruction	Total Number Admitted	Transferred out of the Course of Instruction to Another Course of Instruction	Completed or Graduated from Course of Instruction	Withdrawn from the School	Are Still Enrolled	Placed in the Field	Placed in the Field, Career Development Assisted Placement	Placed in the Field, Student Developed Placement	Placed in the Related Field	Placed out of the Field	Not Available for Placement due to Personal Reasons	Not Employed	Took Professional Certification	Passed Professional Certification	Average Starting Salary
Administrative Assistant Professional	0	195	0	0	195	1	0	28	168	0	0	0	0	0	0	0	N/A	N/A	0
Advanced ESL	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Advanced Reading Strategies	0	220	0	0	220	0	217	3	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Advanced Vocabulary and Conversation	0	198	0	0	198	0	193	5	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Advanced Writing and Grammar	0	177	0	0	177	0	173	4	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
America Through Academic Readings	0	58	0	0	58	0	58	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Beginner ESL	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Beginner Reading Strategies	0	103	0	0	103	0	103	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Beginner Vocabulary and Conversation	0	78	0	0	78	0	77	1	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Beginner Writing and Grammar	0	105	0	0	105	0	103	2	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Business Career Program	94	307	17	10	428	3	129	112	184	72	23	49	31	0	10	16	163	95	\$18,744.84
Communication	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
CS Essential	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
CS Expert	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
CS Foundation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
CS General Education	0	17	0	1	18	0	0	1	17	0	0	0	0	0	0	0	N/A	N/A	0
Cultural Immersion Course	0	73	0	0	73	0	39	0	34	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Customer Service Specialist	164	231	0	2	397	3	150	70	174	0	0	0	2	0	148	0	N/A	N/A	Not available
Different Writing Styles	0	43	0	0	43	0	42	1	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Discovering Fiction	0	58	0	0	58	0	53	3	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Discovering Short Stories	0	52	0	0	52	0	49	3	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
General Writing	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Healthcare Career Program	631	1211	83	4	1929	5	818	444	664	259	186	73	258	0	99	200	1542	1052	\$18,999.89
Hospitality Industry Professional	149	141	1	3	294	2	132	44	116	0	0	0	2	0	130	0	N/A	N/A	Not available
Intermediate ESL	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Intermediate Reading Strategies	0	318	0	0	318	0	312	6	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Intermediate Vocabulary and Conversation	0	267	0	0	267	0	262	5	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Intermediate Writing and Grammar	0	281	0	0	281	0	273	8	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Interpersonal Communication	0	40	0	0	40	0	38	2	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Literature	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Networking Career Program	214	414	21	2	651	8	264	176	203	147	69	78	32	0	29	56	479	309	\$22,278.10
Small Business Administrator	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	0
Small Group Discussion	0	35	0	0	35	0	33	2	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
The Art of Storytelling	0	35	0	0	35	0	35	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Writing for Work	0	32	0	0	32	0	31	1	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Writing Student Newspaper	0	51	0	0	51	0	49	2	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

The average starting salary for Computer Systems Institute's Business Career Program Graduates/Completers is calculated from the data collected on 85 graduates/completers out of the 129 graduates/completers that were employed in full-time or part-time jobs for the cohort reporting period of 7/1/2013-6/30/2014 and were employed between 7/1/2013-10/31/2014.

The average starting salary for Computer Systems Institute's Healthcare Career Program Graduates/Completers is calculated from the data collected on 444 graduates/completers out of the 816 graduates/completers that were employed in full-time or part-time jobs for the cohort reporting period of 7/1/2013-6/30/2014 and were employed between 7/1/2013-10/31/2014.

The average starting salary for Computer Systems Institute's Networking Career Program Graduates/Completers is calculated from the data collected on 134 graduates/completers out of the 264 graduates/completers that were employed in full-time or part-time jobs for the cohort reporting period of 7/1/2013-6/30/2014 and were employed between 7/1/2013-10/31/2014.

Due to insufficient data the average starting salary for Computer Systems Institute's Hospitality Industry Professional Graduates/Completers is unavailable for the graduates/completers that were employed in full-time or part-time jobs for the cohort reporting period of 7/1/2013-6/30/2014 and were employed between 7/1/2013-10/31/2014.

Due to insufficient data the average starting salary for Computer Systems Institute's Customer Service Specialist Graduates/Completers is unavailable for the graduates/completers that were employed in full-time or part-time jobs for the cohort reporting period of 7/1/2013-6/30/2014 and were employed between 7/1/2013-10/31/2014.

N/A for Placed in the Field/Placed in the Field, Career Development Assisted Placement/Placed in the Field, Student Developed Placement/Placed in the Related Field/Placed out of the Field/Not Available for Placement due to Personal Reasons/Not Employed/ Average Starting Salary reporting categories means that the program is not eligible for placement.

Took Professional Certification number is calculated based on the number of professional certification exams that were taken between 7/1/2013 and 6/30/2014, whether the student who took the certification exam(s) was enrolled during the same period or not. A single type of professional certification exam for a single student is only reported once.

Passed Professional Certification number is calculated based on the number of professional certification exams that were passed between 7/1/2013 and 6/30/2014, whether the student who passed the certification exam(s) was enrolled during the same period or not. A single type of professional certification exam for a single student is only reported once.

N/A for Took Professional Certification, Passed Professional Certification reporting categories means that the program does not prepare for any professional certifications. Programs with zeros listed in Total Number Admitted column were not offered in 13-14 reporting period.

FINANCIAL AID

The beginning point for all federal financial aid starts with applying for a federal PIN number. Students (and a parent if the student is "dependent") can apply on-line through the Department of Education website at www.pin.ed.gov. PIN numbers are needed in order to complete the next step - completing and signing the Free Application for Federal Student Aid (FAFSA) form.

The On-Line FAFSA Application

Once you have your PIN number, the next step is completing and electronically signing the Free Application for Federal Student Aid (FAFSA) form. This process can be done quickly and easily on the Department of Education website. The on-line process includes a download of income and tax information directly from the IRS website (for both student and parent income). Be sure to use the IRS Data Retrieval Tool download process to prevent processing delays. If you do not choose or qualify for this option, you will most likely be chosen for a process called "verification" (see below). The information that you provide will help the school determine your eligibility for student financial aid. When completing the FAFSA form, make sure you list Computer Systems Institute as your school choice (federal school code 03416300) as this will ensure we receive your information in a timely manner.

FAFSA Deadline

It's best to have your FAFSA completed at least 14 days prior to the start of classes since we cannot process any aid until your data is received from the federal processor. The absolute deadline to file your FAFSA is a few days before you finish school, as we must receive your information while you are still enrolled in order to process your aid.

Verification

Approximately one out of every three FAFSA applications will be chosen by the Department of Education for a review process known as

verification. If your application is selected, you (and your parent if you are a dependent student) will be asked to provide copies of prior year tax transcripts, along with other income and asset information. We will let you know if you were selected for verification and give you a list of necessary documentation which will also include a Verification Worksheet. Unfortunately, we cannot process any financial aid until all of the required documentation is submitted and reviewed. At times, this process will require us to make changes to your FAFSA data, which can add time to the processing. Therefore, it is important that you submit any documentation as soon as possible. All documents must be received and reviewed within 30 days of the end of the school year (or the student's last day of attendance for the year, whichever comes first), or any eligibility will be forfeited.

Your Financial Aid "Package"

Upon completion of the application and verification (if required) processes, your Financial Aid Advisor will prepare a financial aid "package" for you based on your eligibility and financial need as determined by your FAFSA form. Your advisor can also discuss timing of your financial aid payments, billing procedures and alternative financing options.

Special Circumstances

Occasionally the information reported on the FAFSA does not accurately represent the family's current financial situation. This can occur because of a significant change in income, marital status, or assets; or other special or unusual circumstances affecting a family's ability to contribute to the student's educational costs. The Financial Aid Office can often create a financial aid package to help offset these financial difficulties, including making modifications to the student's application data. If you feel that you have such special circumstances, call or visit the Financial Aid Office to set an appointment to discuss your situation. Our financial aid staff will be glad to help you explore your options.

What Happens After Filing the FAFSA?

After filing your FAFSA you will receive an electronic Student Aid Report (SAR). This report is a summary of the information provided on your application. Please review it to ensure the data is accurate. You can make corrections or provide additional information, if needed, through the FAFSA website. Your SAR will also list your expected family contribution or EFC. This is the amount, based on the federal formula, that you and your family (if applicable) may be expected to contribute towards the Cost of Attendance (COA). Your specific COA will be listed on your financial aid award letter. Upon completion of the application and verification (if required) processes, the Financial Aid Office will prepare a financial aid package for you based on your eligibility and financial need as determined by your FAFSA form. Your financial aid eligibility will be provided to you in an award letter.

Step-By-Step Summary

To apply for federal financial aid, please follow the steps below:

- Apply for a PIN (Personal Identification Number) at pin.ed.gov. This is required for both the student and at least one parent (if you are a dependent student).
- Go to fafsa.gov to apply for federal financial aid by completing the on-line FAFSA. Be sure to use the IRS data download option to avoid processing delays.
- Go to our CSI Scholarship page to learn about additional financial assistance, scholarship, and award programs.

REFUND/CANCELLATION/WITHDRAWAL POLICY

All notices of cancellations must be made in writing to the campus the student is attending.

- Student has the right to cancel this contract without financial obligation until midnight of the fifth business day after the start date.
- When the notice of cancellation is given after midnight of the fifth business day after the start date, but prior to the first day of student's attendance the school may retain no more than the application-registration fee (if applicable) which may not exceed \$250.

The school may initiate the cancellation of this agreement up to midnight of the 5th business day after the start date in cases where the student has not met program start requirements listed in the catalog under which they matriculated.

Refunds/Cancellations

Applicants not accepted by the Institute will receive a refund of all tuition and all fees paid.

All refunds will be made within 30 calendar days from the date of receipt of a student's cancellation.

If a course is canceled or discontinued, the student will be refunded in full. CSI will refund all fees to a student who cancels under the following circumstances:

- The school did not provide the prospective student with a copy of the student's valid enrollment agreement and the current catalog or bulletin; or
- The school cancels or discontinues the course of instruction in which the student is enrolled.

School Withdrawal Process

Withdrawing from the school may have both academic and financial aid consequences. You are encouraged to understand the consequences before you decide to withdraw. Detailed information about the cancellation of enrollment and withdrawal from the school is available below. Students intending to withdraw are asked to notify the Student Services Department by telephone, in person, or in writing to provide official notification. During the withdrawal process, students are asked to provide the official date of withdrawal and the reason for withdrawing in writing. Once the process of withdrawal begins, the student or a staff member of the Student Services Department will complete all necessary form(s).

Students that are absent for 14 consecutive calendar days will be withdrawn from school.

Illinois Refund Policy

If you withdraw from the Networking, Business and Healthcare Career programs, you may be eligible for a tuition adjustment on the student ledger in accordance with the following table below:

If the student withdraws from Networking, Business and Healthcare Career programs ...	CSI will make the following tuition adjustment ...	Additional costs school may retain ...
Before completing 5% of the program	Application -Registration fee (if applicable), an amount not to exceed 10% of the tuition charged and other instructional charges or \$250, whichever is less	N/A
After 5% but within 4 weeks* of program	80% of tuition for the program	Document processing fee, Application fee, Transfer fee, mailing fees, Supply fees and book costs**
After the first 4 weeks to 25% of the program completed	55% of tuition for the program	
Over 25% - 50% of program completed	30% of tuition for the program	
Over 50% of program completed	No portion of tuition	

*The four-week provision is not applicable if the first 25% of a program is less than or equal to the four-week period. The refund in such cases will be determined by the actual quartile of the drop.

**Book adjustments will be made on those books not picked. (See policy on Textbooks and Equipment Return/Refund Policy)

How Withdrawing Affects Financial Aid & Student Loans

There are a number of things students should consider before withdrawing from either a module or program, for such action could cause both academic as well as financial consequences. Students considering withdrawal from the program should be aware that Returns of Title IV financial aid funds are calculated according to applicable federal laws.

Federal regulations state that financial aid is earned by attending class. You have not earned 100% of your financial aid until you have attended 60% of the payment period. If you withdraw before this date, a portion of your financial aid has not been earned and the unearned portion must be returned. This may result in a balance on a students' account, with the balance being the student's responsibility.

The unearned portion is equal to the percentage of the payment period remaining on the date of withdrawal. Your financial aid and loan eligibility will be recalculated based on your actual period of attendance therefore you may be required to repay a substantial portion of your financial aid. If you stop attending class, you will be treated as an unofficial withdrawal. This means that the last date of attendance will be used. This may result in you owing funds back to the school.

Federal Refund Policies for Recipients of Title IV Federal Financial Aid:

Mandatory class attendance is REQUIRED when receiving federal financial aid. If you withdraw or stop attending all of your classes before completing 60% of the payment period, you may be required to repay a portion or ALL of the federal aid that you have received, excluding Federal Work Study earnings. If you withdraw and never attend the class(es), you may be required to pay a portion or ALL of the federal aid that you have received, excluding Federal Work Study earnings.

The amount of federal aid that you must repay is determined by the Federal Formula for Return of Title IV funds (Section 484B of the Higher Education Act, the full text of which is available at <http://www2.ed.gov/policy/highered/leg/hea98/sec485.html>). This law also specifies the order in which funds are to be returned to the financial aid programs from which they were awarded, starting with loan programs.

You may be required to make a repayment when financial aid funds have been disbursed from financial aid funds, in excess of the amount of aid that you earned (based on the date of your total withdrawal). The amount of Title IV aid earned is determined by multiplying the total Title IV aid (other than FWS) for which you qualified by the percentage of time that you were enrolled.

- If less aid was disbursed than was earned, you may receive a late disbursement for the difference.
- If more aid was disbursed than was earned, the amount of Title IV aid that you must return (i.e. not earned) is determined by subtracting the earned amount from the amount actually disbursed.

The responsibility for returning unearned Title IV aid is shared between the institution and you. It is allocated according to the portion of disbursed aid that was used to cover institutional charges, and the portion that was disbursed directly to you once those charges were covered. The institution will distribute the unearned aid back to the Title IV programs, as specified by law. You will be billed for the amount that you owe to the Title IV programs, as well as any amount due to the institution as a result of Title IV funds that were returned that would have been used to cover institutional charges.

Student Responsibilities

It is the student's responsibility to notify the Financial Aid Office if he or she is a financial aid recipient and withdraws from all classes at any point program. It is to a student's benefit to immediately notify the Registrar and the Financial Aid Office when he or she stops attending classes with the intent to withdraw.

If students or parents received funds under federal or school loan programs, it is their responsibility to notify the lender or holder of loans that they are no longer enrolled on at least a half-time basis. Student borrowers of federal or school loans must also satisfy exit loan counseling requirements.

Cancellation of Charges

In addition to the school refund policy, students who are recipients of Title IV federal financial aid are also covered by federal refund policies. The federal refund policy provides for a prorated cancellation of institution costs proportional to the duration of student enrollment only in cases where the student cancels from all classes.

Title IV Federal Financial Aid

Students are considered recipients of Title IV federal financial aid if they have used funds from one or more of the following programs to meet educational expenses for the semester in question:

Federal Stafford Loan (Subsidized and Unsubsidized), Federal PLUS Loan, Federal Perkins Loan, Federal Pell Grant, Federal Supplemental Equal Opportunity Grant (FSEOG), and Federal Work Study.

Institutional Costs

Institutional costs include charges for tuition and mandatory fees as well as for room and/or board. Institutional costs do not include optional expenses that may be charged to a student account, such as supplies from the bookstore, bus and gas cards or other similar charges.

Refunds and Repayment

If the school cancels charges for tuition and fees and other institutional costs under either the school refund policy or one of the federal refund policies, and students used Title IV federal financial aid funds to help cover those costs, the financial aid office will calculate the amount of the refund to the financial aid programs.

The amount refunded to financial aid programs will be reduced by any unpaid institutional costs remaining on the student account for students who completely withdraw before or on the 60 percent point in time for the payment period. If students have a large billing balance at the time of withdrawal, it is possible that no refunds will be made to the financial aid programs and they may continue to owe the school for unpaid institutional and non-institutional costs. It is also possible that once the refund payments have been made, they will owe the school for unpaid non-institutional costs and/or other similar charges.

Students who receive Title IV federal financial aid and received a cash disbursement of financial aid funds (excluding Federal Stafford and PLUS loan proceeds) may be personally responsible for repayment of those financial aid funds if they withdraw completely on or before the 60 percent (new students) If students and/or their parents made payments to their account in addition to the financial aid funds, it is possible they and/or their parents may receive a refund after the financial aid programs have been duly refunded and if no outstanding charges remain on the student account.

Refund and Distribution Policy

Computer Systems Institute adheres to the refund policy published in the Academic Catalog, which adheres to the guidelines prescribed by the State of Illinois and other states as noted in the enrollment agreement or addenda and by the federal government.

If a student withdraws from CSI and a refund is due, the following return of funds and refund distribution policy will be observed. Amounts of refunds will be allocated in the following manner:

Financial aid in excess of the amount "earned" is reduced in the following priority:

1. Federal Direct Unsubsidized Loan
2. Federal Direct Subsidized Loan
3. Federal Perkins Loan
4. Federal Direct Graduate PLUS Loan
5. Federal Direct Parent PLUS Loan
6. Federal Pell Grant
7. Federal National SMART Grant
8. Federal Academic Competitiveness Grant (ACG)
9. Federal Supplemental Educational Opportunity Grant (SEOG)
10. State of Illinois programs
11. Institutional and departmental funds
12. Private financial resources
13. Calculations are done on a case-by-case basis after the withdrawal date is established

Calculation Information

Title IV funds are earned in proportion to the percentage of the payment period that is completed, with 100% of the funds awarded after 60% of the payment period is completed. For instance, if the payment period lasts 100 days, 100% of the Title IV funds are earned after 60 days is completed. If a student withdraws after 60% of the payment period is completed, Title IV funds are not required to be returned. When a student withdraws prior to completion of 60% of the payment period, the Institute must determine if the Title IV funds the student has received exceed the amount earned. This calculation is based on the number of days completed in the payment period as of the student's withdrawal date. If the amount received by the student exceeds the amount earned, the Institute must return the excess funds to the Title IV programs in the sequence mandated by the U.S. Department of Education.

Normal refund calculations will be applied after the Title IV return calculation has been made. If you have any questions about this policy, please visit the Financial Aid Department for complete examples.

Federal Work-Study

Earnings under the Federal Work-Study program are not subject to refund or repayment.

Tuition Refunds or Credits for members of Armed Forces

Computer Systems Institute shall provide:

- a full refund* to students who are affected individuals for that portion of a module such student was attending but unable to complete because he or she was called up for active duty or active service;
- If an affected individual withdraws from a program of study as a result of such active duty or active service, Computer Systems Institute will make every effort to minimize deferral of enrollment or reapplication requirements and will provide the greatest flexibility possible with administrative deadlines related to those applications.
- If a balance exists on the affected individual after all federal and state calculations, Computer Systems Institute will make a tuition adjustment to ensure that there is no financial obligation to the school.
- If the affected individual is a Title IV recipient and goes on a leave of absence due to active duty or active service and the leave of absence extends beyond 180 days, federal and state calculations will be completed the day after the 180 day and the calculation will be treated as a withdrawal to ensure that Federal funds are sent back in accordance with Department of Education regulations.
- Department of Veteran Affairs will be notified of any status changes (including withdrawals from modules, programs and leave of absences) and benefits may be affected due to status changes. Please contact the Department of Veteran Affairs for benefits information.

*Definition of a full refund

For purposes of this section, a full refund includes a refund of required tuition and fees, or a tuition adjustment credit to the student's ledger card or a comparable amount against future tuition and fees.

COMPLAINTS AGAINST THIS SCHOOL MAY BE REGISTERED WITH THE STATE BOARD OF HIGHER EDUCATION AT 431 EAST ADAMS ST., 2ND FLOOR SPRINGFIELD, IL 6270.

NOTICE TO THE STUDENT

1. Do not sign this agreement before you have read it or if it contains any blank spaces.
2. This agreement is a legally binding instrument and is only binding when the agreement is accepted, signed, and dated by the authorized official of the school or the admissions officer at the school's principal place of business. Read all pages of this contract before signing.
3. You are entitled to an exact copy of the agreement and any disclosure pages you sign.
4. This agreement and the school catalog constitute the entire agreement between the student and the school.
5. Any changes in this agreement must be made in writing and shall not be binding on either the student or the school unless such changes have been approved in writing by the authorized official of the school and by the student or the student's parent or guardian. All terms and conditions of the agreement are not subject to amendment or modification by oral agreement.
6. The school does not guarantee the transferability of credits to another school, college, or university. Credits or coursework are not likely to transfer; any decision on the comparability, appropriateness and applicability of credit and whether credit should be accepted is the decision of the receiving institution.
7. Under the law you have the right, among others, to pay the full amount due and to obtain under certain conditions a partial refund of the finance charge.
8. While the school offers Placement Assistance, the school cannot, in any way, guarantee employment after the student has successfully completed the program of study.
9. Every assignee of a student enrollment agreement is subject to all claims and defenses of the student or his successors in interest arising under the agreement.
10. If this contract is assigned by CSI, every assignee shall take it, subject to all claims and defenses of the student or his/her successor in interest arising under the Agreement.

STUDENT ACKNOWLEDGMENTS

1. I hereby acknowledge receipt of the URL link of the Institute's catalog, which contains information describing programs offered, and equipment or supplies provided. The school catalog is included as part of this enrollment agreement and I acknowledge that I have received the link or copy of the Academic Catalog.
Student Initials _
2. I have carefully read and received an exact copy of this enrollment agreement.
Student Initials _

3. I understand that the program I have elected to take is a complete program and must be taken in its entirety.
Student Initials _
4. I understand that passing the Institute's program prepares me for the Certifications listed in the Program Description when applicable. CSI does not guarantee passing any certification tests.
Student Initials _
5. I understand that the school may terminate my enrollment if I fail to comply with attendance, academic, and financial requirements or if I fail to abide by established standards of conduct, as outlined in the school catalog. While enrolled in the school, I understand that I must maintain satisfactory academic progress as described in the school catalog and that my financial obligation to the school must be paid in full before a certificate or credential may be awarded.
Student Initials _
6. I understand that I receive free certification vouchers provided that my account is in good standing and I have successfully passed all practice exams. I also understand that once my free vouchers are exhausted I have to pay for additional vouchers. I understand that I get 2 free vouchers if I am in the BCP, NCP or HCP programs. If I am not in one of these 3 programs I understand that I do not get any free certification vouchers at this time.
Student Initials _
7. I hereby acknowledge that the school has made available to me all required disclosure information listed under the Consumer Information section of this Enrollment Agreement.
Student Initials _
8. I am aware that I will have to complete approximately 5 1/2 hours per week of self-directed work outside of class hours to meet academic standards.
Student Initials _
9. I understand that the program collateral presented to me does not reflect the actual sequence of the training. The sequence will be determined by CSI.
Student Initials _
10. If I choose to drop my course(s), or am dropped from CSI for lack of attendance, I understand that I will lose all scholarships previously awarded, if any.
Student Initials _
11. I understand that the school does not guarantee the transferability of credits to another school, college, or university. Credits or coursework are not likely to transfer; any decision on the comparability, appropriateness and applicability of credit and whether credit should be accepted is the decision of the receiving institution.
Student Initials _
12. I understand that the training provided will prepare me for entry level positions in the field I have chosen. Anything beyond entry level will be determined by my experience.
Student Initials _
13. I understand that the school does not guarantee job placement to graduates upon program completion.
Student Initials _
14. I understand that complaints, which cannot be resolved by direct negotiation with the school in accordance to its written grievance policy, may be filed with the Illinois Board of Higher Education, 431 East Adams Street, 2nd Floor Springfield, IL 62701 or at www.ibhe.org.
Student Initials _

STUDENT'S RIGHT TO CANCEL

The student has the right to cancel the initial enrollment agreement until midnight of the 5th business day after the student's start date. If the right to cancel is not given to any prospective student at the time the agreement is signed, then the student has the right to cancel the agreement at any time and receive a refund on all monies paid to date within 10 days of cancellation. Cancellation should be submitted to the authorized official of the school in writing.

MEDIATION AND ARBITRATION

If any dispute should arise out of the Student's enrollment and attendance at the Institution, no matter what issues it involves and how either the Student or the Institution might describe, plead or style the dispute, both the Student and the Institution agree that, if they cannot resolve the dispute through their own negotiations, they shall first make a good faith effort to resolve the dispute by participating in a mediation process with a neutral mediator and then, if the dispute is not resolved, it shall be submitted to binding arbitration under the Federal Arbitration Act, all as specified below:

- a. The mediator shall be selected from a list of approved mediators maintained by a court or bar association situated in the same community (the "Local Community") as the campus of the Institution which the Student is attending, and the Institution shall pay the mediator's fees.

- b. If arbitration occurs, it shall be conducted at a convenient location within the Local Community, pursuant to the Commercial Arbitration Rules of the American Arbitration Association (AAA) by a single arbitrator selected from an AAA list in accordance with AAA selection rules.
- c. All costs for AAA arbitration fees, the arbitrator's fees and facility fees will be paid by Institution to the extent that they exceed the filing fee for initiation of a lawsuit at a court situated within the Local Community.
- d. All determinations as to the scope and enforceability of this arbitration agreement shall be made by the arbitrator and not by a court.
- e. The arbitrator's award shall be final and binding on both parties, and may be filed for enforcement by either the Student or the Institution in any court having jurisdiction.

<p style="text-align: center;">STUDENT</p> <p>The student acknowledges receiving a copy of this completed agreement, the school catalog, and written confirmation of acceptance prior to signing this contract. The student by signing this contract acknowledges that he/she has read this contract, understands the terms and conditions, and agrees to the conditions outlined in this contract. It is further understood that this agreement supersedes all prior or contemporaneous verbal or written agreements and may not be modified without the written agreement of the student and the School Official. The student and the school will retain a copy of this agreement</p>	<p style="text-align: center;">COMPUTERSYSTEMSINSTITUTE</p> <p>I hereby confirm that I have complied with all laws and rules regulating private business schools in Illinois during the process of enrolling this student</p>
--	--

Student Name: _____

Admissions Representative: _____

Signature: _____

Signature: _____

Date: _____

Date: _____

Parent/Guardian Name: _____

Signature: _____

Date: _____



CHICAGO
29 East Madison Street
Chicago, IL 60602
Phone: 312-781-9292
Fax: 312-781-9299
Email: Chicago@csinow.com

SKOKIE
8930 Gross Point Road
Skokie, IL 60077
Phone: 847-967-5030
Fax: 847-967-5066
Email: Skokie@csinow.com

ELGIN
400 Airport Road
Elgin, IL 60123
Phone: 847-400-0066
Fax: 847-841-7529
Email: Elgin@csinow.com

GURNEE
5330 Grand Avenue
Gurnee, IL 60031
Phone: 847-263-4258
Fax: 847-263-1835
Email: Gurnee@csinow.com

LOMBARD
477 East Butterfield Road
Lombard, IL 60148
Phone: 630-968-0449
Fax: 630-698-0468
Email: Lombard@csinow.com

Student Name		SSN			
Email		Cell Phone		Home Phone	
Address					
Emergency Contact Name		Relationship		Emergency Phone	
Student ID					

Program	Communication Program										
Program Description	The Communication Program consists of three courses: The Art of Storytelling, Small Group Communication, and Interpersonal Communication. The program emphasizes student participation, interviews and oral presentations, which supplement the learning of organizational problem solving, decision making, leadership and establishment of healthy interpersonal relationships. Upon successfully completing the program, students learn how to speak easily in front of the class, in a small group, and one-on-one with other students.										
Program Objectives	<ul style="list-style-type: none"> - Sharpen critical understanding of communication processes - Know the role of communication in establishing and maintaining healthy interpersonal relationships - Understand the role of working groups and teams in contemporary society - Distinguish among task, group-building, and individual roles and processes - Develop confidence and credibility in fulfilling leadership functions - Work with others in developing goals and strategies for solving problems and making decisions 										
Tuition Fees (A)	Book Fees (B)	Supply Fees (C)	Total Fees (A+B+C)	Schedule	FT/PT	Date of Admissions	Start Date	End Date	Length, Weeks	Clock/Credit, Hours	
4,200	10	90	4,470		FT				30		

Book Fees: Includes all books costs associated with the program
Supply Fees: Includes supplies costs needed for program, uniform, and one Student ID

CONSUMER INFORMATION: 7/1/2013-6/30/2014

Program	# of Students admitted in the Course of Instruction Prior to 7/1 of the Reporting Period	New Starts	Reenrollments	Transferred into the Course of Instruction from other Courses of Instruction	Total Number Admitted	Transferred out of the Course of Instruction to Another Course of Instruction	Completed or Graduated from Course of Instruction	Withdrew from the School	Are Still Enrolled	Placed in the Field	Placed in the Field, Career Development Assisted Placement	Placed in the Field, Student Developed Placement	Placed in the Related Field	Placed out of the Field	Not Available for Placement due to Personal Reasons	Not Employed	Took Professional Certification	Passed Professional Certification	Average Starting Salary
Administrative Assistant Professional	0	195	0	0	195	1	0	28	166	0	0	0	0	0	0	N/A	N/A	0	
Advanced ESL	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Advanced Reading Strategies	0	220	0	0	220	0	217	3	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Advanced Vocabulary and Conversation	0	198	0	0	198	0	193	5	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Advanced Writing and Grammar	0	177	0	0	177	0	173	4	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
America Through Academic Readings	0	58	0	0	58	0	58	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Beginner ESL	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Beginner Reading Strategies	0	103	0	0	103	0	103	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Beginner Vocabulary and Conversation	0	78	0	0	78	0	77	1	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Beginner Writing and Grammar	0	105	0	0	105	0	103	2	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Business Career Program	94	307	17	10	428	3	129	112	184	72	23	49	31	0	10	16	163	95	\$18,744.84
Communication	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
CS Essential	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
CS Expert	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
CS Foundation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
CS General Education	0	17	0	1	18	0	0	1	17	0	0	0	0	0	0	N/A	N/A	0	
Cultural Immersion Course	0	73	0	0	73	0	39	0	34	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Customer Service Specialist	164	231	0	2	397	3	150	70	174	0	0	0	2	0	148	0	N/A	N/A	
Different Writing Styles	0	43	0	0	43	0	42	1	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Discovering Fiction	0	56	0	0	56	0	53	3	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Discovering Short Stories	0	52	0	0	52	0	49	3	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
General Writing	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Healthcare Career Program	631	1211	83	4	1929	5	816	444	664	259	186	73	258	0	99	200	1542	1052	\$18,998.69
Hospitality Industry Professional	149	141	1	3	294	2	132	44	116	0	0	0	2	0	130	0	N/A	N/A	
Intermediate ESL	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Intermediate Reading Strategies	0	318	0	0	318	0	312	6	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Intermediate Vocabulary and Conversation	0	267	0	0	267	0	262	5	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Intermediate Writing and Grammar	0	281	0	0	281	0	273	8	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Interpersonal Communication	0	40	0	0	40	0	38	2	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Literature	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Networking Career Program	214	414	21	2	651	8	264	176	203	147	69	78	32	0	29	56	479	309	\$22,276.10
Small Business Administrator	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	0	
Small Group Discussion	0	35	0	0	35	0	33	2	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
The Art of Storytelling	0	35	0	0	35	0	35	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Writing for Work	0	32	0	0	32	0	31	1	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Writing Student Newspaper	0	51	0	0	51	0	49	2	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	

The average starting salary for Computer Systems Institute's Business Career Program Graduates/Completers is calculated from the data collected on 85 graduates/completers out of the 129 graduates/completers that were employed in full-time or part-time jobs for the cohort reporting period of 7/1/2013-6/30/2014 and were employed between 7/1/2013-10/31/2014.

The average starting salary for Computer Systems Institute's Healthcare Career Program Graduates/Completers is calculated from the data collected on 444 graduates/completers out of the 816 graduates/completers that were employed in full-time or part-time jobs for the cohort reporting period of 7/1/2013-6/30/2014 and were employed between 7/1/2013-10/31/2014.

The average starting salary for Computer Systems Institute's Networking Career Program Graduates/Completers is calculated from the data collected on 134 graduates/completers out of the 264 graduates/completers that were employed in full-time or part-time jobs for the cohort reporting period of 7/1/2013-6/30/2014 and were employed between 7/1/2013-10/31/2014.

Due to insufficient data the average starting salary for Computer Systems Institute's Hospitality Industry Professional Graduates/Completers is unavailable for the graduates/completers that were employed in full-time or part-time jobs for the cohort reporting period of 7/1/2013-6/30/2014 and were employed between 7/1/2013-10/31/2014.

Due to insufficient data the average starting salary for Computer Systems Institute's Customer Service Specialist Graduates/Completers is unavailable for the graduates/completers that were employed in full-time or part-time jobs for the cohort reporting period of 7/1/2013-6/30/2014 and were employed between 7/1/2013-10/31/2014.

N/A for Placed in the Field/Placed in the Field, Career Development Assisted Placement/Placed in the Field, Student Developed Placement/Placed in the Related Field/Placed out of the Field/Not Available for Placement due to Personal Reasons/Not Employed/ Average Starting Salary reporting categories means that the program is not eligible for placement.

Took Professional Certification number is calculated based on the number of professional certification exams that were taken between 7/1/2013 and 6/30/2014, whether the student who took the certification exam(s) was enrolled during the same period or not. A single type of professional certification exam for a single student is only reported once.

Passed Professional Certification number is calculated based on the number of professional certification exams that were passed between 7/1/2013 and 6/30/2014, whether the student who passed the certification exam(s) was enrolled during the same period or not. A single type of professional certification exam for a single student is only reported once.

N/A for Took Professional Certification, Passed Professional Certification reporting categories means that the program does not prepare for any professional certifications.

Programs with zeroes listed in Total Number Admitted column were not offered in 13-14 reporting period.

FINANCIAL AID

The beginning point for all federal financial aid starts with applying for a federal PIN number. Students (and a parent if the student is "dependent") can apply on-line through the Department of Education website at www.pin.ed.gov. PIN numbers are needed in order to complete the next step - completing and signing the Free Application for Federal Student Aid (FAFSA) form.

The On-Line FAFSA Application

Once you have your PIN number, the next step is completing and electronically signing the Free Application for Federal Student Aid (FAFSA) form. This process can be done quickly and easily on the Department of Education website. The on-line process includes a download of income and tax information directly from the IRS website (for both student and parent income). Be sure to use the IRS Data Retrieval Tool download process to prevent processing delays. If you do not choose or qualify for this option, you will most likely be chosen for a process called "verification" (see below). The information that you provide will help the school determine your eligibility for student financial aid. When completing the FAFSA form, make sure you list Computer Systems Institute as your school choice (federal school code 03416300) as this will ensure we receive your information in a timely manner.

FAFSA Deadline

It's best to have your FAFSA completed at least 14 days prior to the start of classes since we cannot process any aid until your data is received from the federal processor. The absolute deadline to file your FAFSA is a few days before you finish school, as we must receive your information while you are still enrolled in order to process your aid.

Verification

Approximately one out of every three FAFSA applications will be chosen by the Department of Education for a review process known as verification. If your application is selected, you (and your parent if you are a dependent student) will be asked to provide copies of prior year tax transcripts, along with other income and asset information. We will let you know if you were selected for verification and give you a list of necessary documentation which will also include a Verification Worksheet. Unfortunately, we cannot process any financial aid until all of the required documentation is submitted and reviewed. At times, this process will require us to make changes to your FAFSA data, which can add time to the processing. Therefore, it is important that you submit any documentation as soon as possible. All documents must be received and reviewed within 30 days of the end of the school year (or the student's last day of attendance for the year, whichever comes first), or any eligibility will be forfeited.

Your Financial Aid "Package"

Upon completion of the application and verification (if required) processes, your Financial Aid Advisor will prepare a financial aid "package" for you based on your eligibility and financial need as determined by your FAFSA form. Your advisor can also discuss timing of your financial aid payments, billing procedures and alternative financing options.

Special Circumstances

Occasionally the information reported on the FAFSA does not accurately represent the family's current financial situation. This can occur because of a significant change in income, marital status, or assets; or other special or unusual circumstances affecting a family's ability to contribute to the student's educational costs. The Financial Aid Office can often create a financial aid package to help offset these financial difficulties, including making modifications to the student's application data. If you feel that you have such special circumstances, call or visit the Financial Aid Office to set an appointment to discuss your situation. Our financial aid staff will be glad to help you explore your options.

What Happens After Filing the FAFSA?

After filing your FAFSA you will receive an electronic Student Aid Report (SAR). This report is a summary of the information provided on your application. Please review it to ensure the data is accurate. You can make corrections or provide additional information, if needed, through the FAFSA website. Your SAR will also list your expected family contribution or EFC. This is the amount, based on the federal formula, that you and your family (if applicable) may be expected to contribute towards the Cost of Attendance (COA). Your specific COA will be listed on your financial aid award letter. Upon completion of the application and verification (if required) processes, the Financial Aid Office will prepare a financial aid package for you based on your eligibility and financial need as determined by your FAFSA form. Your financial aid eligibility will be provided to you in an award letter.

Step-By-Step Summary

To apply for federal financial aid, please follow the steps below:

- Apply for a PIN (Personal Identification Number) at pin.ed.gov. This is required for both the student and at least one parent (if you are a dependent student).
- Go to fafsa.gov to apply for federal financial aid by completing the on-line FAFSA. Be sure to use the IRS data download option to avoid processing delays.
- Go to our CSI Scholarship page to learn about additional financial assistance, scholarship, and award programs.

REFUND/CANCELLATION/WITHDRAWAL POLICY

All notices of cancellations must be made in writing to the campus the student is attending.

- Student has the right to cancel this contract without financial obligation until midnight of the fifth business day after the start date.
- When the notice of cancellation is given after midnight of the fifth business day after the start date, but prior to the first day of student's attendance the school may retain no more than the application-registration fee (if applicable) which may not exceed \$250.

The school may initiate the cancellation of this agreement up to midnight of the 5th business day after the start date in cases where the student has not met program start requirements listed in the catalog under which they matriculated.

Refunds/Cancellations

Applicants not accepted by the Institute will receive a refund of all tuition and all fees paid.

All refunds will be made within 30 calendar days from the date of receipt of a student's cancellation.

If a course is canceled or discontinued, the student will be refunded in full. CSI will refund all fees to a student who cancels under the following circumstances:

- The school did not provide the prospective student with a copy of the student's valid enrollment agreement and the current catalog or bulletin; or
- The school cancels or discontinues the course of instruction in which the student is enrolled.

School Withdrawal Process

Withdrawing from the school may have both academic and financial aid consequences. You are encouraged to understand the consequences before you decide to withdraw. Detailed information about the cancellation of enrollment and withdrawal from the school is available below. Students intending to withdraw are asked to notify the Student Services Department by telephone, in person, or in writing to provide official notification. During the withdrawal process, students are asked to provide the official date of withdrawal and the reason for withdrawing in writing. Once the process of withdrawal begins, the student or a staff member of the Student Services Department will complete all necessary form(s).

Students that are absent for 14 consecutive calendar days will be withdrawn from school.

Illinois Refund Policy

If you withdraw from the quarter you may be eligible for a tuition adjustment that may generate a tuition refund on the student ledger in accordance with the following table below:

If you withdraw...	% of Tuition Adjustment	Additional costs school may retain
Before completing 5% of the quarter	90% of tuition for the quarter	Document processing fee, Application fee, Transfer fee, mailing fees, supply fees and book costs*
After 5% - 25% of the quarter completed	75% of tuition for the quarter	
Over 25% - 50% of the quarter completed	50% of tuition for the quarter	
Over 50% of the quarter completed	No portion of tuition	

*Book adjustments will be made on those books not picked. (See policy on Textbooks and Equipment Return/Refund Policy)

How Withdrawing Affects Financial Aid & Student Loans

There are a number of things students should consider before withdrawing from either a module or program, for such action could cause both academic as well as financial consequences. Students considering withdrawal from the program should be aware that Returns of Title IV financial aid funds are calculated according to applicable federal laws.

Federal regulations state that financial aid is earned by attending class. You have not earned 100% of your financial aid until you have attended 60% of the payment period. If you withdraw before this date, a portion of your financial aid has not been earned and the unearned portion must be returned. This may result in a balance on a students' account, with the balance being the student's responsibility.

The unearned portion is equal to the percentage of the payment period remaining on the date of withdrawal. Your financial aid and loan eligibility will be recalculated based on your actual period of attendance therefore you may be required to repay a substantial portion of your financial aid. If you stop attending class, you will be treated as an unofficial withdrawal. This means that the last date of attendance will be used. This may result in you owing funds back to the school.

Federal Refund Policies for Recipients of Title IV Federal Financial Aid:

Mandatory class attendance is REQUIRED when receiving federal financial aid. If you withdraw or stop attending all of your classes before completing 60% of the payment period, you may be required to repay a portion or ALL of the federal aid that you have received, excluding Federal Work Study earnings. If you withdraw and never attend the class(es), you may be required to pay a portion or ALL of the federal aid that you have received, excluding Federal Work Study earnings.

The amount of federal aid that you must repay is determined by the Federal Formula for Return of Title IV funds (Section 484B of the Higher Education Act, the full text of which is available at <http://www2.ed.gov/policy/highered/leg/hea98/sec485.html>). This law also specifies the order in which funds are to be returned to the financial aid programs from which they were awarded, starting with loan programs.

You may be required to make a repayment when financial aid funds have been disbursed from financial aid funds, in excess of the amount of aid that you earned (based on the date of your total withdrawal). The amount of Title IV aid earned is determined by multiplying the total Title IV aid (other than FWS) for which you qualified by the percentage of time that you were enrolled.

- If less aid was disbursed than was earned, you may receive a late disbursement for the difference.
- If more aid was disbursed than was earned, the amount of Title IV aid that you must return (i.e. not earned) is determined by subtracting the earned amount from the amount actually disbursed.

The responsibility for returning unearned Title IV aid is shared between the institution and you. It is allocated according to the portion of disbursed aid that was used to cover institutional charges, and the portion that was disbursed directly to you once those charges were covered. The institution will distribute the unearned aid back to the Title IV programs, as specified by law. You will be billed for the amount that you owe to the Title IV programs, as well as any amount due to the institution as a result of Title IV funds that were returned that would have been used to cover institutional charges.

Student Responsibilities

It is the student's responsibility to notify the Financial Aid Office if he or she is a financial aid recipient and withdraws from all classes at any point program. It is to a student's benefit to immediately notify the Registrar and the Financial Aid Office when he or she stops attending classes with the intent to withdraw.

If students or parents received funds under federal or school loan programs, it is their responsibility to notify the lender or holder of loans that they are no longer enrolled on at least a half-time basis. Student borrowers of federal or school loans must also satisfy exit loan counseling requirements.

Cancellation of Charges

In addition to the school refund policy, students who are recipients of Title IV federal financial aid are also covered by federal refund policies. The federal refund policy provides for a prorated cancellation of institution costs proportional to the duration of student enrollment only in cases where the student cancels from all classes.

Title IV Federal Financial Aid

Students are considered recipients of Title IV federal financial aid if they have used funds from one or more of the following programs to meet educational expenses for the semester in question:

Federal Stafford Loan (Subsidized and Unsubsidized), Federal PLUS Loan, Federal Perkins Loan, Federal Pell Grant, Federal Supplemental Equal Opportunity Grant (FSEOG), and Federal Work Study.

Institutional Costs

Institutional costs include charges for tuition and mandatory fees as well as for room and/or board. Institutional costs do not include optional expenses that may be charged to a student account, such as supplies from the bookstore, bus and gas cards or other similar charges.

Refunds and Repayment

If the school cancels charges for tuition and fees and other institutional costs under either the school refund policy or one of the federal refund policies, and students used Title IV federal financial aid funds to help cover those costs, the financial aid office will calculate the amount of the refund to the financial aid programs.

The amount refunded to financial aid programs will be reduced by any unpaid institutional costs remaining on the student account for students who completely withdraw before or on the 60 percent point in time for the payment period. If students have a large billing balance at the time of withdrawal, it is possible that no refunds will be made to the financial aid programs and they may continue to owe the school for unpaid institutional and non-institutional costs. It is also possible that once the refund payments have been made, they will owe the school for unpaid non-institutional costs and/or other similar charges.

Students who receive Title IV federal financial aid and received a cash disbursement of financial aid funds (excluding Federal Stafford and PLUS loan proceeds) may be personally responsible for repayment of those financial aid funds if they withdraw completely on or before the 60 percent (new students) If students and/or their parents made payments to their account in addition to the financial aid funds, it is possible they and/or their parents may receive a refund after the financial aid programs have been duly refunded and if no outstanding charges remain on the student account.

Refund and Distribution Policy

Computer Systems Institute adheres to the refund policy published in the Academic Catalog, which adheres to the guidelines prescribed by the State of Illinois and other states as noted in the enrollment agreement or addenda and by the federal government.

If a student withdraws from CSI and a refund is due, the following return of funds and refund distribution policy will be observed. Amounts of refunds will be allocated in the following manner:

Financial aid in excess of the amount "earned" is reduced in the following priority:

1. Federal Direct Unsubsidized Loan
2. Federal Direct Subsidized Loan
3. Federal Perkins Loan

4. Federal Direct Graduate PLUS Loan
5. Federal Direct Parent PLUS Loan
6. Federal Pell Grant
7. Federal National SMART Grant
8. Federal Academic Competitiveness Grant (ACG)
9. Federal Supplemental Educational Opportunity Grant (SEOG)
10. State of Illinois programs
11. Institutional and departmental funds
12. Private financial resources
13. Calculations are done on a case-by-case basis after the withdrawal date is established

Calculation Information

Title IV funds are earned in proportion to the percentage of the payment period that is completed, with 100% of the funds awarded after 60% of the payment period is completed. For instance, if the payment period lasts 100 days, 100% of the Title IV funds are earned after 60 days is completed. If a student withdraws after 60% of the payment period is completed, Title IV funds are not required to be returned. When a student withdraws prior to completion of 60% of the payment period, the Institute must determine if the Title IV funds the student has received exceed the amount earned. This calculation is based on the number of days completed in the payment period as of the student's withdrawal date. If the amount received by the student exceeds the amount earned, the Institute must return the excess funds to the Title IV programs in the sequence mandated by the U.S. Department of Education.

Normal refund calculations will be applied after the Title IV return calculation has been made. If you have any questions about this policy, please visit the Financial Aid Department for complete examples.

Federal Work-Study

Earnings under the Federal Work-Study program are not subject to refund or repayment.

Tuition Refunds or Credits for members of Armed Forces

Computer Systems Institute shall provide:

- a full refund* to students who are affected individuals for that portion of a module such student was attending but unable to complete because he or she was called up for active duty or active service;
- If an affected individual withdraws from a program of study as a result of such active duty or active service, Computer Systems Institute will make every effort to minimize deferral of enrollment or reapplication requirements and will provide the greatest flexibility possible with administrative deadlines related to those applications.
- If a balance exists on the affected individual after all federal and state calculations, Computer Systems Institute will make a tuition adjustment to ensure that there is no financial obligation to the school.
- If the affected individual is a Title IV recipient and goes on a leave of absence due to active duty or active service and the leave of absence extends beyond 180 days, federal and state calculations will be completed the day after the 180 day and the calculation will be treated as a withdrawal to ensure that Federal funds are sent back in accordance with Department of Education regulations.
- Department of Veteran Affairs will be notified of any status changes (including withdrawals from modules, programs and leave of absences) and benefits may be affected due to status changes. Please contact the Department of Veteran Affairs for benefits information.

*Definition of a full refund

For purposes of this section, a full refund includes a refund of required tuition and fees, or a tuition adjustment credit to the student's ledger card or a comparable amount against future tuition and fees.

COMPLAINTS AGAINST THIS SCHOOL MAY BE REGISTERED WITH THE STATE BOARD OF HIGHER EDUCATION AT 431 EAST ADAMS ST., 2ND FLOOR SPRINGFIELD, IL 6270.

NOTICE TO THE STUDENT

1. Do not sign this agreement before you have read it or if it contains any blank spaces.
2. This agreement is a legally binding instrument and is only binding when the agreement is accepted, signed, and dated by the authorized official of the school or the admissions officer at the school's principal place of business. Read all pages of this contract before signing.
3. You are entitled to an exact copy of the agreement and any disclosure pages you sign.
4. This agreement and the school catalog constitute the entire agreement between the student and the school.
5. Any changes in this agreement must be made in writing and shall not be binding on either the student or the school unless such changes have been approved in writing by the authorized official of the school and by the student or the student's parent or guardian. All terms and conditions of the agreement are not subject to amendment or modification by oral agreement.
6. The school does not guarantee the transferability of credits to another school, college, or university. Credits or coursework are not likely to transfer; any decision on the comparability, appropriateness and applicability of credit and whether credit should be accepted is the decision of the receiving institution.
7. Under the law you have the right, among others, to pay the full amount due and to obtain under certain conditions a partial refund of the finance charge.
8. While the school offers Placement Assistance, the school cannot, in any way, guarantee employment after the student has successfully completed the program of study.
9. Every assignee of a student enrollment agreement is subject to all claims and defenses of the student or his successors in interest arising under the agreement.
10. If this contract is assigned by CSI, every assignee shall take it, subject to all claims and defenses of the student or his/her successor in interest arising under the Agreement.

STUDENT ACKNOWLEDGMENTS

1. I hereby acknowledge receipt of the URL link of the Institute's catalog, which contains information describing programs offered, and equipment or supplies provided. The school catalog is included as part of this enrollment agreement and I acknowledge that I have received the link or copy of the Academic Catalog.
Student Initials _____
2. I have carefully read and received an exact copy of this enrollment agreement.
Student Initials _____
3. I understand that the program I have elected to take is a complete program and must be taken in its entirety.
Student Initials _____
4. I understand that passing the Institute's program prepares me for the Certifications listed in the Program Description when applicable. CSI does not guarantee passing any certification tests.
Student Initials _____
5. I understand that the school may terminate my enrollment if I fail to comply with attendance, academic, and financial requirements or if I fail to abide by established standards of conduct, as outlined in the school catalog. While enrolled in the school, I understand that I must maintain satisfactory academic progress as described in the school catalog and that my financial obligation to the school must be paid in full before a certificate or credential may be awarded.
Student Initials _____
6. I understand that I receive free certification vouchers provided that my account is in good standing and I have successfully passed all practice exams. I also understand that once my free vouchers are exhausted I have to pay for additional vouchers. I understand that I get 2 free vouchers if I am in the BCP, NCP or HCP programs. If I am not in one of these 3 programs I understand that I do not get any free certification vouchers at this time.
Student Initials _____
7. I hereby acknowledge that the school has made available to me all required disclosure information listed under the Consumer Information section of this Enrollment Agreement.
Student Initials _____
8. I am aware that I will have to complete approximately 5 1/2 hours per week of self-directed work outside of class hours to meet academic standards.
Student Initials _____
9. I understand that the program collateral presented to me does not reflect the actual sequence of the training. The sequence will be determined by CSI.
Student Initials _____
10. If I choose to drop my course(s), or am dropped from CSI for lack of attendance, I understand that I will lose all scholarships previously awarded, if any.
Student Initials _____
11. I understand that the school does not guarantee the transferability of credits to another school, college, or university. Credits or coursework are not likely to transfer; any decision on the comparability, appropriateness and applicability of credit and whether credit should be accepted is the decision of the receiving institution.
Student Initials _____
12. I understand that the training provided will prepare me for entry level positions in the field I have chosen. Anything beyond entry level will be determined by my experience.
Student Initials _____
13. I understand that the school does not guarantee job placement to graduates upon program completion.
Student Initials _____
14. I understand that complaints, which cannot be resolved by direct negotiation with the school in accordance to its written grievance policy, may be filed with the Illinois Board of Higher Education, 431 East Adams Street, 2nd Floor Springfield, IL 62701 or at www.ibhe.org.
Student Initials _____

STUDENT'S RIGHT TO CANCEL

The student has the right to cancel the initial enrollment agreement until midnight of the 5th business day after the student's start date. If the right to cancel is not given to any prospective student at the time the agreement is signed, then the student has the right to cancel the agreement at any time and receive a refund on all monies paid to date within 10 days of cancellation. Cancellation should be submitted to the authorized official of the school in writing.

MEDIATION AND ARBITRATION

If any dispute should arise out of the Student's enrollment and attendance at the Institution, no matter what issues it involves and how either the Student or the Institution might describe, plead or style the dispute, both the Student and the Institution agree that, if they cannot resolve the

dispute through their own negotiations, they shall first make a good faith effort to resolve the dispute by participating in a mediation process with a neutral mediator and then, if the dispute is not resolved, it shall be submitted to binding arbitration under the Federal Arbitration Act, all as specified below:

- a. The mediator shall be selected from a list of approved mediators maintained by a court or bar association situated in the same community (the "Local Community") as the campus of the Institution which the Student is attending, and the Institution shall pay the mediator's fees.
- b. If arbitration occurs, it shall be conducted at a convenient location within the Local Community, pursuant to the Commercial Arbitration Rules of the American Arbitration Association (AAA) by a single arbitrator selected from an AAA list in accordance with AAA selection rules.
- c. All costs for AAA arbitration fees, the arbitrator's fees and facility fees will be paid by Institution to the extent that they exceed the filing fee for initiation of a lawsuit at a court situated within the Local Community.
- d. All determinations as to the scope and enforceability of this arbitration agreement shall be made by the arbitrator and not by a court.
- e. The arbitrator's award shall be final and binding on both parties, and may be filed for enforcement by either the Student or the Institution in any court having jurisdiction.

<p style="text-align: center;">STUDENT</p> <p>The student acknowledges receiving a copy of this completed agreement, the school catalog, and written confirmation of acceptance prior to signing this contract. The student by signing this contract acknowledges that he/she has read this contract, understands the terms and conditions, and agrees to the conditions outlined in this contract. It is further understood that this agreement supersedes all prior or contemporaneous verbal or written agreements and may not be modified without the written agreement of the student and the School Official. The student and the school will retain a copy of this agreement</p>	<p style="text-align: center;">COMPUTER SYSTEMS INSTITUTE</p> <p>I hereby confirm that I have complied with all laws and rules regulating private business schools in Illinois during the process of enrolling this student</p>
--	--

Student Name: _____

Admissions Representative: _____

Signature: _____

Signature: _____

Date: _____

Date: _____

Parent/Guardian Name: _____

Signature: _____

Date: _____



**COMPUTER
SYSTEMS
INSTITUTE**

www.csinow.edu

Schedule Addendum

Campus		Section Number	
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Skokie Campus		Chicago Campus		Lombard Campus	
Section	Schedule	Section	Schedule	Section	Schedule
		14	Monday & Wednesday 1pm- 5pm		
15	Tuesday & Thursday 1pm – 5pm			15	Tuesday & Thursday 1pm – 5pm

Student Name:	Admissions Representative:
Signature:	Signature:
Date:	Date:
Parent/Guardian Name:	
Signature:	
Date:	



CHICAGO
29 East Madison Street
Chicago, IL 60602
Phone: 312-781-9292
Fax: 312-781-9299
Email: Chicago@csinow.com

SKOKIE
8930 Gross Point Road
Skokie, IL 60077
Phone: 847-967-5030
Fax: 847-967-5066
Email: Skokie@csinow.com

ELGIN
400 Airport Road
Elgin, IL 60123
Phone: 847-400-0065
Fax: 847-841-7529
Email: Elgin@csinow.com

GURNEE
5330 Grand Avenue
Gurnee, IL 60031
Phone: 847-263-4258
Fax: 847-263-1835
Email: Gurnee@csinow.com

LOMBARD
477 East Butterfield Road
Lombard, IL 60148
Phone: 630-988-0449
Fax: 630-698-0468
Email: Lombard@csinow.com

Student Name		SSN			
Email		Cell Phone		Home Phone	
Address					
Emergency Contact Name		Relationship		Emergency Phone	
Student ID					

Program	General Writing									
Program Description	The General Writing Program includes three courses: Different Writing Styles, Writing for Work, Writing a Student Newspaper. The program will help students develop the critical thinking skills and writing strategies needed to make clean writing and persuasive arguments. Classes will focus on rhetoric and sentence structure. Upon successful completion of the program, students will gain a variety of appropriate editing skills for a diverse range of professions.									
Program Objectives	<ul style="list-style-type: none"> - Acquire reporting skills while integrating new trends in print, broadcast and online media convergence - Grammar aspects on nouns, articles, pronouns and possessive adjectives, verb tenses, subject-verb agreement, prepositions - Process of academic writing: prewriting, outlining, polishing - Write business correspondence: memos, faxes, emails, IMs, and blogs - Write effective short reports and proposals - Make successful presentations 									
Tuition Fees (A)	Book Fees (B)	Supply Fees (C)	Total Fees (A+B+C)	Schedule	FT/PT	Date of Admissions	Start Date	End Date	Length, Weeks	Clock/Credit, Hours
4,200	180	90	4,470		FT				30	540/36

Book Fees: Includes all books costs associated with the program
Supply Fees: Includes supplies costs needed for program, uniform, and one Student ID

Due to insufficient data the average starting salary for Computer Systems Institute's Customer Service Specialist Graduates/Completers is unavailable for the graduates/completers that were employed in full-time or part-time jobs for the cohort reporting period of 7/1/2013-6/30/2014 and were employed between 7/1/2013-10/31/2014.

N/A for Placed in the Field/Placed in the Field, Career Development Assisted Placement/Placed in the Field, Student Developed Placement/Placed in the Related Field/Placed out of the Field/Not Available for Placement due to Personal Reasons/Not Employed/ Average Starting Salary reporting categories means that the program is not eligible for placement.

Took Professional Certification number is calculated based on the number of professional certification exams that were taken between 7/1/2013 and 6/30/2014, whether the student who took the certification exam(s) was enrolled during the same period or not. A single type of professional certification exam for a single student is only reported once.

Passed Professional Certification number is calculated based on the number of professional certification exams that were passed between 7/1/2013 and 6/30/2014, whether the student who passed the certification exam(s) was enrolled during the same period or not. A single type of professional certification exam for a single student is only reported once.

N/A for Took Professional Certification, Passed Professional Certification reporting categories means that the program does not prepare for any professional certifications.

Programs with zeroes listed in Total Number Admitted column were not offered in 13-14 reporting period.

FINANCIAL AID

The beginning point for all federal financial aid starts with applying for a federal PIN number. Students (and a parent if the student is "dependent") can apply on-line through the Department of Education website at www.pin.ed.gov. PIN numbers are needed in order to complete the next step - completing and signing the Free Application for Federal Student Aid (FAFSA) form.

The On-Line FAFSA Application

Once you have your PIN number, the next step is completing and electronically signing the Free Application for Federal Student Aid (FAFSA) form. This process can be done quickly and easily on the Department of Education website. The on-line process includes a download of income and tax information directly from the IRS website (for both student and parent income). Be sure to use the IRS Data Retrieval Tool download process to prevent processing delays. If you do not choose or qualify for this option, you will most likely be chosen for a process called "verification" (see below). The information that you provide will help the school determine your eligibility for student financial aid. When completing the FAFSA form, make sure you list Computer Systems Institute as your school choice (federal school code 03416300) as this will ensure we receive your information in a timely manner.

FAFSA Deadline

It's best to have your FAFSA completed at least 14 days prior to the start of classes since we cannot process any aid until your data is received from the federal processor. The absolute deadline to file your FAFSA is a few days before you finish school, as we must receive your information while you are still enrolled in order to process your aid.

Verification

Approximately one out of every three FAFSA applications will be chosen by the Department of Education for a review process known as verification. If your application is selected, you (and your parent if you are a dependent student) will be asked to provide copies of prior year tax transcripts, along with other income and asset information. We will let you know if you were selected for verification and give you a list of necessary documentation which will also include a Verification Worksheet. Unfortunately, we cannot process any financial aid until all of the required documentation is submitted and reviewed. At times, this process will require us to make changes to your FAFSA data, which can add time to the processing. Therefore, it is important that you submit any documentation as soon as possible. All documents must be received and reviewed within 30 days of the end of the school year (or the student's last day of attendance for the year, whichever comes first), or any eligibility will be forfeited.

Your Financial Aid "Package"

Upon completion of the application and verification (if required) processes, your Financial Aid Advisor will prepare a financial aid "package" for you based on your eligibility and financial need as determined by your FAFSA form. Your advisor can also discuss timing of your financial aid payments, billing procedures and alternative financing options.

Special Circumstances

Occasionally the information reported on the FAFSA does not accurately represent the family's current financial situation. This can occur because of a significant change in income, marital status, or assets; or other special or unusual circumstances affecting a family's ability to contribute to the student's educational costs. The Financial Aid Office can often create a financial aid package to help offset these financial difficulties, including making modifications to the student's application data. If you feel that you have such special circumstances, call or visit the Financial Aid Office to set an appointment to discuss your situation. Our financial aid staff will be glad to help you explore your options.

What Happens After Filing the FAFSA?

After filing your FAFSA you will receive an electronic Student Aid Report (SAR). This report is a summary of the information provided on your application. Please review it to ensure the data is accurate. You can make corrections or provide additional information, if needed, through the FAFSA website. Your SAR will also list your expected family contribution or EFC. This is the amount, based on the federal formula, that you and your family (if applicable) may be expected to contribute towards the Cost of Attendance (COA). Your specific COA will be listed on your financial aid award letter. Upon completion of the application and verification (if required) processes, the Financial Aid Office will prepare a financial aid package for you based on your eligibility and financial need as determined by your FAFSA form. Your financial aid eligibility will be provided to you in an award letter.

Step-By-Step Summary

To apply for federal financial aid, please follow the steps below:

- Apply for a PIN (Personal Identification Number) at pin.ed.gov. This is required for both the student and at least one parent (if you are a dependent student).
- Go to fafsa.gov to apply for federal financial aid by completing the on-line FAFSA. Be sure to use the IRS data download option to avoid processing delays.
- Go to our CSI Scholarship page to learn about additional financial assistance, scholarship, and award programs.

REFUND/CANCELLATION/WITHDRAWAL POLICY

All notices of cancellations must be made in writing to the campus the student is attending.

- Student has the right to cancel this contract without financial obligation until midnight of the fifth business day after the start date.
- When the notice of cancellation is given after midnight of the fifth business day after the start date, but prior to the first day of student's attendance the school may retain no more than the application-registration fee (if applicable) which may not exceed \$250.

The school may initiate the cancellation of this agreement up to midnight of the 5th business day after the start date in cases where the student has not met program start requirements listed in the catalog under which they matriculated.

Refunds/Cancellations

Applicants not accepted by the Institute will receive a refund of all tuition and all fees paid.

All refunds will be made within 30 calendar days from the date of receipt of a student's cancellation.

If a course is canceled or discontinued, the student will be refunded in full. CSI will refund all fees to a student who cancels under the following circumstances:

- The school did not provide the prospective student with a copy of the student's valid enrollment agreement and the current catalog or bulletin; or
- The school cancels or discontinues the course of instruction in which the student is enrolled.

School Withdrawal Process

Withdrawing from the school may have both academic and financial aid consequences. You are encouraged to understand the consequences before you decide to withdraw. Detailed information about the cancellation of enrollment and withdrawal from the school is available below. Students intending to withdraw are asked to notify the Student Services Department by telephone, in person, or in writing to provide official notification. During the withdrawal process, students are asked to provide the official date of withdrawal and the reason for withdrawing in writing. Once the process of withdrawal begins, the student or a staff member of the Student Services Department will complete all necessary form(s).

Students that are absent for 14 consecutive calendar days will be withdrawn from school.

Illinois Refund Policy

If you withdraw from the quarter you may be eligible for a tuition adjustment that may generate a tuition refund on the student ledger in accordance with the following table below:

If you withdraw...	% of Tuition Adjustment	Additional costs school may retain
Before completing 5% of the quarter	90% of tuition for the quarter	Document processing fee, Application fee, Transfer fee, mailing fees, supply fees and book costs*
After 5% - 25% of the quarter completed	75% of tuition for the quarter	
Over 25% - 50% of the quarter completed	50% of tuition for the quarter	
Over 50% of the quarter completed	No portion of tuition	

*Book adjustments will be made on those books not picked. (See policy on Textbooks and Equipment Return/Refund Policy)

How Withdrawing Affects Financial Aid & Student Loans

There are a number of things students should consider before withdrawing from either a module or program, for such action could cause both academic as well as financial consequences. Students considering withdrawal from the program should be aware that Returns of Title IV financial aid funds are calculated according to applicable federal laws.

Federal regulations state that financial aid is earned by attending class. You have not earned 100% of your financial aid until you have attended 60% of the payment period. If you withdraw before this date, a portion of your financial aid has not been earned and the unearned portion must be returned. This may result in a balance on a students' account, with the balance being the student's responsibility.

The unearned portion is equal to the percentage of the payment period remaining on the date of withdrawal. Your financial aid and loan eligibility will be recalculated based on your actual period of attendance therefore you may be required to repay a substantial portion of your financial aid. If you stop attending class, you will be treated as an unofficial withdrawal. This means that the last date of attendance will be used. This may result in you owing funds back to the school.

Federal Refund Policies for Recipients of Title IV Federal Financial Aid:

Mandatory class attendance is REQUIRED when receiving federal financial aid. If you withdraw or stop attending all of your classes before completing 60% of the payment period, you may be required to repay a portion or ALL of the federal aid that you have received, excluding Federal Work Study earnings. If you withdraw and never attend the class(es), you may be required to pay a portion or ALL of the federal aid that you have received, excluding Federal Work Study earnings.

The amount of federal aid that you must repay is determined by the Federal Formula for Return of Title IV funds (Section 484B of the Higher Education Act, the full text of which is available at <http://www2.ed.gov/policy/highered/leg/hea98/sec485.html>). This law also specifies the order in which funds are to be returned to the financial aid programs from which they were awarded, starting with loan programs.

You may be required to make a repayment when financial aid funds have been disbursed from financial aid funds, in excess of the amount of aid that you earned (based on the date of your total withdrawal). The amount of Title IV aid earned is determined by multiplying the total Title IV aid (other than FWS) for which you qualified by the percentage of time that you were enrolled.

- If less aid was disbursed than was earned, you may receive a late disbursement for the difference.
- If more aid was disbursed than was earned, the amount of Title IV aid that you must return (i.e. not earned) is determined by subtracting the earned amount from the amount actually disbursed.

The responsibility for returning unearned Title IV aid is shared between the institution and you. It is allocated according to the portion of disbursed aid that was used to cover institutional charges, and the portion that was disbursed directly to you once those charges were covered. The institution will distribute the unearned aid back to the Title IV programs, as specified by law. You will be billed for the amount that you owe to the Title IV programs, as well as any amount due to the institution as a result of Title IV funds that were returned that would have been used to cover institutional charges.

Student Responsibilities

It is the student's responsibility to notify the Financial Aid Office if he or she is a financial aid recipient and withdraws from all classes at any point program. It is to a student's benefit to immediately notify the Registrar and the Financial Aid Office when he or she stops attending classes with the intent to withdraw.

If students or parents received funds under federal or school loan programs, it is their responsibility to notify the lender or holder of loans that they are no longer enrolled on at least a half-time basis. Student borrowers of federal or school loans must also satisfy exit loan counseling requirements.

Cancellation of Charges

In addition to the school refund policy, students who are recipients of Title IV federal financial aid are also covered by federal refund policies. The federal refund policy provides for a prorated cancellation of institution costs proportional to the duration of student enrollment only in cases where the student cancels from all classes.

Title IV Federal Financial Aid

Students are considered recipients of Title IV federal financial aid if they have used funds from one or more of the following programs to meet educational expenses for the semester in question:

Federal Stafford Loan (Subsidized and Unsubsidized), Federal PLUS Loan, Federal Perkins Loan, Federal Pell Grant, Federal Supplemental Equal Opportunity Grant (FSEOG), and Federal Work Study.

Institutional Costs

Institutional costs include charges for tuition and mandatory fees as well as for room and/or board. Institutional costs do not include optional expenses that may be charged to a student account, such as supplies from the bookstore, bus and gas cards or other similar charges.

Refunds and Repayment

If the school cancels charges for tuition and fees and other institutional costs under either the school refund policy or one of the federal refund policies, and students used Title IV federal financial aid funds to help cover those costs, the financial aid office will calculate the amount of the refund to the financial aid programs.

The amount refunded to financial aid programs will be reduced by any unpaid institutional costs remaining on the student account for students who completely withdraw before or on the 60 percent point in time for the payment period. If students have a large billing balance at the time of withdrawal, it is possible that no refunds will be made to the financial aid programs and they may continue to owe the school for unpaid institutional and non-institutional costs. It is also possible that once the refund payments have been made, they will owe the school for unpaid non-institutional costs and/or other similar charges.

Students who receive Title IV federal financial aid and received a cash disbursement of financial aid funds (excluding Federal Stafford and PLUS loan proceeds) may be personally responsible for repayment of those financial aid funds if they withdraw completely on or before the 60 percent (new students) If students and/or their parents made payments to their account in addition to the financial aid funds, it is possible they and/or their parents may receive a refund after the financial aid programs have been duly refunded and if no outstanding charges remain on the student account.

Refund and Distribution Policy

Computer Systems Institute adheres to the refund policy published in the Academic Catalog, which adheres to the guidelines prescribed by the State of Illinois and other states as noted in the enrollment agreement or addenda and by the federal government.

If a student withdraws from CSI and a refund is due, the following return of funds and refund distribution policy will be observed. Amounts of refunds will be allocated in the following manner:

Financial aid in excess of the amount "earned" is reduced in the following priority:

1. Federal Direct Unsubsidized Loan
2. Federal Direct Subsidized Loan
3. Federal Perkins Loan

4. Federal Direct Graduate PLUS Loan
5. Federal Direct Parent PLUS Loan
6. Federal Pell Grant
7. Federal National SMART Grant
8. Federal Academic Competitiveness Grant (ACG)
9. Federal Supplemental Educational Opportunity Grant (SEOG)
10. State of Illinois programs
11. Institutional and departmental funds
12. Private financial resources
13. Calculations are done on a case-by-case basis after the withdrawal date is established

Calculation Information

Title IV funds are earned in proportion to the percentage of the payment period that is completed, with 100% of the funds awarded after 60% of the payment period is completed. For instance, if the payment period lasts 100 days, 100% of the Title IV funds are earned after 60 days is completed. If a student withdraws after 60% of the payment period is completed, Title IV funds are not required to be returned. When a student withdraws prior to completion of 60% of the payment period, the Institute must determine if the Title IV funds the student has received exceed the amount earned. This calculation is based on the number of days completed in the payment period as of the student's withdrawal date. If the amount received by the student exceeds the amount earned, the Institute must return the excess funds to the Title IV programs in the sequence mandated by the U.S. Department of Education.

Normal refund calculations will be applied after the Title IV return calculation has been made. If you have any questions about this policy, please visit the Financial Aid Department for complete examples.

Federal Work-Study

Earnings under the Federal Work-Study program are not subject to refund or repayment.

Tuition Refunds or Credits for members of Armed Forces

Computer Systems Institute shall provide:

- a full refund* to students who are affected individuals for that portion of a module such student was attending but unable to complete because he or she was called up for active duty or active service;
- If an affected individual withdraws from a program of study as a result of such active duty or active service, Computer Systems Institute will make every effort to minimize deferral of enrollment or reapplication requirements and will provide the greatest flexibility possible with administrative deadlines related to those applications.
- If a balance exists on the affected individual after all federal and state calculations, Computer Systems Institute will make a tuition adjustment to ensure that there is no financial obligation to the school.
- If the affected individual is a Title IV recipient and goes on a leave of absence due to active duty or active service and the leave of absence extends beyond 180 days, federal and state calculations will be completed the day after the 180 day and the calculation will be treated as a withdrawal to ensure that Federal funds are sent back in accordance with Department of Education regulations.
- Department of Veteran Affairs will be notified of any status changes (including withdrawals from modules, programs and leave of absences) and benefits may be affected due to status changes. Please contact the Department of Veteran Affairs for benefits information.

*Definition of a full refund

For purposes of this section, a full refund includes a refund of required tuition and fees, or a tuition adjustment credit to the student's ledger card or a comparable amount against future tuition and fees.

COMPLAINTS AGAINST THIS SCHOOL MAY BE REGISTERED WITH THE STATE BOARD OF HIGHER EDUCATION AT 431 EAST ADAMS ST., 2ND FLOOR SPRINGFIELD, IL 6270.

NOTICE TO THE STUDENT

1. Do not sign this agreement before you have read it or if it contains any blank spaces.
2. This agreement is a legally binding instrument and is only binding when the agreement is accepted, signed, and dated by the authorized official of the school or the admissions officer at the school's principal place of business. Read all pages of this contract before signing.
3. You are entitled to an exact copy of the agreement and any disclosure pages you sign.
4. This agreement and the school catalog constitute the entire agreement between the student and the school.
5. Any changes in this agreement must be made in writing and shall not be binding on either the student or the school unless such changes have been approved in writing by the authorized official of the school and by the student or the student's parent or guardian. All terms and conditions of the agreement are not subject to amendment or modification by oral agreement.
6. The school does not guarantee the transferability of credits to another school, college, or university. Credits or coursework are not likely to transfer; any decision on the comparability, appropriateness and applicability of credit and whether credit should be accepted is the decision of the receiving institution.
7. Under the law you have the right, among others, to pay the full amount due and to obtain under certain conditions a partial refund of the finance charge.
8. While the school offers Placement Assistance, the school cannot, in any way, guarantee employment after the student has successfully completed the program of study.
9. Every assignee of a student enrollment agreement is subject to all claims and defenses of the student or his successors in interest arising under the agreement.
10. If this contract is assigned by CSI, every assignee shall take it, subject to all claims and defenses of the student or his/her successor in interest arising under the Agreement.

STUDENT ACKNOWLEDGMENTS

1. I hereby acknowledge receipt of the URL link of the Institute's catalog, which contains information describing programs offered, and equipment or supplies provided. The school catalog is included as part of this enrollment agreement and I acknowledge that I have received the link or copy of the Academic Catalog.
Student Initials _____
2. I have carefully read and received an exact copy of this enrollment agreement.
Student Initials _____
3. I understand that the program I have elected to take is a complete program and must be taken in its entirety.
Student Initials _____
4. I understand that passing the Institute's program prepares me for the Certifications listed in the Program Description when applicable. CSI does not guarantee passing any certification tests.
Student Initials _____
5. I understand that the school may terminate my enrollment if I fail to comply with attendance, academic, and financial requirements or if I fail to abide by established standards of conduct, as outlined in the school catalog. While enrolled in the school, I understand that I must maintain satisfactory academic progress as described in the school catalog and that my financial obligation to the school must be paid in full before a certificate or credential may be awarded.
Student Initials _____
6. I understand that I receive free certification vouchers provided that my account is in good standing and I have successfully passed all practice exams. I also understand that once my free vouchers are exhausted I have to pay for additional vouchers. I understand that I get 2 free vouchers if I am in the BCP, NCP or HCP programs. If I am not in one of these 3 programs I understand that I do not get any free certification vouchers at this time.
Student Initials _____
7. I hereby acknowledge that the school has made available to me all required disclosure information listed under the Consumer Information section of this Enrollment Agreement.
Student Initials _____
8. I am aware that I will have to complete approximately 5 1/2 hours per week of self-directed work outside of class hours to meet academic standards.
Student Initials _____
9. I understand that the program collateral presented to me does not reflect the actual sequence of the training. The sequence will be determined by CSI.
Student Initials _____
10. If I choose to drop my course(s), or am dropped from CSI for lack of attendance, I understand that I will lose all scholarships previously awarded, if any.
Student Initials _____
11. I understand that the school does not guarantee the transferability of credits to another school, college, or university. Credits or coursework are not likely to transfer; any decision on the comparability, appropriateness and applicability of credit and whether credit should be accepted is the decision of the receiving institution.
Student Initials _____
12. I understand that the training provided will prepare me for entry level positions in the field I have chosen. Anything beyond entry level will be determined by my experience.
Student Initials _____
13. I understand that the school does not guarantee job placement to graduates upon program completion.
Student Initials _____
14. I understand that complaints, which cannot be resolved by direct negotiation with the school in accordance to its written grievance policy, may be filed with the Illinois Board of Higher Education, 431 East Adams Street, 2nd Floor Springfield, IL 62701 or at www.ibhe.org.
Student Initials _____

STUDENT'S RIGHT TO CANCEL

The student has the right to cancel the initial enrollment agreement until midnight of the 5th business day after the student's start date. If the right to cancel is not given to any prospective student at the time the agreement is signed, then the student has the right to cancel the agreement at any time and receive a refund on all monies paid to date within 10 days of cancellation. Cancellation should be submitted to the authorized official of the school in writing.

MEDIATION AND ARBITRATION

If any dispute should arise out of the Student's enrollment and attendance at the Institution, no matter what issues it involves and how either the Student or the Institution might describe, plead or style the dispute, both the Student and the Institution agree that, if they cannot resolve the

dispute through their own negotiations, they shall first make a good faith effort to resolve the dispute by participating in a mediation process with a neutral mediator and then, if the dispute is not resolved, it shall be submitted to binding arbitration under the Federal Arbitration Act, all as specified below:

- a. The mediator shall be selected from a list of approved mediators maintained by a court or bar association situated in the same community (the "Local Community") as the campus of the Institution which the Student is attending, and the Institution shall pay the mediator's fees.
- b. If arbitration occurs, it shall be conducted at a convenient location within the Local Community, pursuant to the Commercial Arbitration Rules of the American Arbitration Association (AAA) by a single arbitrator selected from an AAA list in accordance with AAA selection rules.
- c. All costs for AAA arbitration fees, the arbitrator's fees and facility fees will be paid by Institution to the extent that they exceed the filing fee for initiation of a lawsuit at a court situated within the Local Community.
- d. All determinations as to the scope and enforceability of this arbitration agreement shall be made by the arbitrator and not by a court.
- e. The arbitrator's award shall be final and binding on both parties, and may be filed for enforcement by either the Student or the Institution in any court having jurisdiction.

<p style="text-align: center;">STUDENT</p> <p>The student acknowledges receiving a copy of this completed agreement, the school catalog, and written confirmation of acceptance prior to signing this contract. The student by signing this contract acknowledges that he/she has read this contract, understands the terms and conditions, and agrees to the conditions outlined in this contract. It is further understood that this agreement supersedes all prior or contemporaneous verbal or written agreements and may not be modified without the written agreement of the student and the School Official. The student and the school will retain a copy of this agreement</p>	<p style="text-align: center;">COMPUTER SYSTEMS INSTITUTE</p> <p>I hereby confirm that I have complied with all laws and rules regulating private business schools in Illinois during the process of enrolling this student</p>
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Student Name: _____

Admissions Representative: _____

Signature: _____

Signature: _____

Date: _____

Date: _____

Parent/Guardian Name: _____

Signature: _____

Date: _____