



Financial Plan & Enrollment Agreement **2017-2018**


Napoli Culinary Academy of America
1401 Fulton Ave Sacramento, CA 95825

Course Title: _____		Total Credit Hours: _____		Program Length (in weeks): _____	
Student Name: _____					
Home Address: _____					
Mailing Address: _____					
Home Phone: _____		Work Phone: _____			
Cell Phone: _____		Email: _____			
Social Security # _____ - _____ - _____		Start Date: _____		Completion Date: _____	
Period covered by enrollment agreement _____					
Name of Person/Institution Responsible for all Payments: _____					

***Please fill out this section if student is a minor**

Parent/Guardian Name: _____

Social Security Number: _____ - _____ - _____

	Culinary Arts Management	Line Cook	Catering/Banquet/Hotel Management
Hours	900	420	800
Weeks	36	17	32
Tuition	\$19,000	\$8,870.00	\$16,896.00
Registration Fee*	\$100	\$100	\$100
Starting Kit*	\$260	\$260	\$260
STRF*	0	0	0
TOTAL	\$19,360.00	\$9,230.00	\$17,256.00

PAYMENT STRUCTURE

TOTAL CHARGES FOR THE CURRENT PERIOD OF ATTENDANCE: \$ _____

Scholarship: -\$ _____ Work Study: -\$ _____

ESTIMATED TOTAL CHARGES FOR THE ENTIRE EDUCATIONAL PROGRAM: \$ _____

THE TOTAL CHARGES THE STUDENT IS OBLIGATED TO PAY UPON ENROLLMENT: \$ _____

Monthly Payments: _____ Start Date of Payments: _____

*** NON-REFUNDABLE ITEMS**

I understand that this is a legally binding contract. My signature below certifies that I have read, understood, and agreed to my rights and responsibilities, and that the institution's cancellation and refund policies have been clearly explained to me. I understand that "I" am responsible for the remaining balance and agree to pay as scheduled above. **The enrollment agreement is legally binding when signed by the student and accepted by the institution.**

Student Signature: _____ Date: _____

Signature of Person/Institution Responsible for Payments _____ Date: _____

School Official Signature: _____ Date: _____



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Phone: (916) 971-060 Fax: (916) 971-0602 www.napoliculinaryacademy.com

Signature Acknowledgment

By signing this "Financial Plan & Enrollment Agreement" NCAA agrees not to increase the credit hour tuition charge for the duration of the program of study provided that the following actions have been completed by the start date listed above. A payment plan is agreed upon. The student must start class on or before the starting date of this agreement, continuous enrollment must be maintained and completes his or her program of study without interruption (including: voluntary withdrawal and/or suspension or termination) within 150% of the standard program length. Reentering students will be subject to the current per credit hour tuition charge at the time of re-enrollment. Exceptions to this policy may only be made for emergencies such as serious illness, school-controlled reasons, such as course availability, or major unforeseen changes in a student's living situation, if these occurrences necessitate a student attending less than full-time or not at all. Exceptions must be requested in writing at the time of the occurrence and be approved by NCAA Director.

INTL _____

Enrollment Agreement

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

INTL _____

I certify that I have received the catalog, School Performance Fact Sheet, and information regarding completion rates, placement rates, license examination passage rates, and salary or wage information, and the most recent three-year cohort default rate, if applicable, included in the School Performance Fact Sheet, and have signed, initialed, and dated the information provided in the School Performance Fact Sheet.

I certify that I have received the catalog, School Performance Fact Sheet, and information regarding completion rates, placement rates, license examination passage rates, and salary or wage information included in the School Performance Fact sheet, and have signed, initialed, and dated the information provided in the School Performance Fact Sheet.

INTL _____

Financial Information

Special U.S. and overseas trips are voluntary and are not included in regular tuition and fees. The Starting Kit consists of the basic equipment, texts, and materials required for beginning each program. A list of the components of the Starting Kit is provided to each enrolled student.

INTL _____

Instructional Equipment

Use of instructional equipment will be made available according to the

Refund Policy

You shall be liable for the amount, if any, by which the documented cost for equipment exceeds the prorated refund amount. If the amount that you paid is more than the amount that you owe for the time you attended, then a refund will be made within 30 days of withdrawal. If the amount that you owe is more than the amount that you have already paid, then you will have to make arrangements to pay it promptly. Refunds are made for a student who withdraws or is withdrawn from the Academy prior to the completion of his/her program and is based on the tuition billed for the term in which the Student withdraws, according to this policy. Refunds will be based on the total charge incurred by the Student at the time of withdrawal, not the amount the Student has actually paid. You will receive a pro-rata refund for the unused portion of tuition. Tuition and fees attributable to any term beyond the term of withdrawal will be refunded in full. When a Student withdraws from the institution, he/she must complete a student withdrawal form which is provided by the Director of Administration. The date from which refunds will be determined is the last date of recorded attendance. Refunds will be made within 30 calendar days of the notification of an official withdrawal or date of determination of withdrawal by the institution. The Academy shall refund 100% of the amount paid for institutional charges, less the registration fee not to exceed \$250 if a notice of cancellation is made through attendance at the first-class session or the seventh day after enrollment whichever is later. The \$260.00 Starting Kit fee is also non-refundable, regardless of when the student withdraws. Students who have attended less than 60% will receive a pro rata refund. For the purpose of determining a refund, a student shall be deemed to have withdrawn from the Academy when any of the following occurs:

- a. The Student notifies the institution of the student's withdrawal or as of the date of the student's withdrawal, whichever is later
- b. The Academy terminates the student's enrollment for failure to maintain satisfactory academic progress; failure to abide by the rules and regulations of the institution and/or failure to meet financial obligations to the school.
- c. The student incurs 21 consecutive absences and does not communicate directly with the school (or meet attendance policy or leave of absence requirements as stated in the school's catalog) regarding the nature of those absences. In this case, the date of withdrawal shall be deemed the last date of recorded attendance. If the student receives Veterans' Educational Benefits, the student will have the responsibility to repay the full amount of the loan plus interest, less the amount of any refund.

If the student has received federal student financial aid funds, the student is entitled to a refund of the moneys not paid from federal student financial aid program funds.

Refund example:

Charge per Hour x Hours Attended = Amount owed by student

Tuition Charge per Hour = \$27/Hour

Hours Attended by student = 240

Amount owed by student = 27 x 240 = \$6480

INTL _____



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program curriculum. Each student will be able to acquire an understanding of the fundamental principles of such equipment that he/she would encounter in an entry-level position in the field. Students must share such equipment. Accordingly, NCAA cannot guarantee students hands-on usage of such equipment beyond that called for in the curriculum. To complete the requirements of the program, each student may find it necessary to schedule use of the equipment outside normal classroom hours.

INTL

Graduation Requirements

To be qualified to graduate, an NCAA student must:

- Receive a passing grade or credit for all required course work - Earn the minimum required credit hours for the program.
- Achieve a minimum GP A of not less than 2.0
- Meet portfolio or other requirements, as outlined by the students diploma program
- Satisfy all financial obligations to NCAA. It is practice of NCAA to round to the nearest tenth percent GPA calculations for the purpose of determining academic progress and continued financial assistance eligibility.

INTL

Non-Discrimination

NCAA does not discriminate on the basis of race, color creed, religion national origin, ancestry, sex, age, sexual orientation, or disability on the Administration of any of its educational programs or activities, or with respect to admission or employment.

INTL

Policies & Procedures

Each student is on a continuing credit hour enrollment basis and agrees to comply, with all published NCAA policies and procedures. NCAA reserves the right to add, delete, or modify its policies and procedures catalog.

INTL

Homework

In addition to regular attendance at scheduled classes, each student will be required to devote additional time each week outside the classroom to study and work on assigned projects. **INTL**

Class Sessions and Program Start Date

Classes (Lectures/Labs) are in session five (5) days a week, Monday through Friday. Students are scheduled by NCAA to meet total weekly hour requirements. The weekly hour requirement is scheduled to be completed in five (5) days during each week. Classes are assigned and announced to students in advance of each start date. Students join program of choice already in session at any time. There is no specific start date.

Class (Lectures/Labs) Session Hours 9:00 am to 2:00 pm

NCAA reserves the right to change a class session schedule from time to time, according to classroom and/or lab availability, and academic and student distribution circumstances in addition to other circumstances

Student Complaint

A student or any member of the public may file a complaint about this institution with the Bureau for Private Postsecondary Education by calling (888) 370-7589 toll-free or by completing a complaint form, which can be obtained on the bureau's internet web site www.bppe.ca.gov

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

Termination

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

INTL

Government Loans

If the student defaults on a federal or state loan both of the following may occur:

The federal or state government or a loan guarantee agency may take action against the student, including garnishing an income tax refund to reduce the balance owed on the loan and the student may not be eligible for any other federal student financial aid at another institution until the loan is repaid.

INTL

Curriculum

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

INTL

Sale, Discount or Transfer of Agreement

The student consents to the sale, discount or other transfer of this Agreement with the understanding that, in such event, the cancellation and refund policies would continue to apply. **INTL**

Withdrawal Definitions

For the purpose of determining a refund, a student is deemed to have withdrawn from a course of instruction when any of the following occur:

1. Student notifies NCAA of withdrawal or of the date of withdrawal whichever is earlier.
2. NCAA terminates the student's enrollment as provided in this Enrollment Agreement.
3. The student fails to attend classes for fourteen consecutive class days. The date of withdrawal shall be deemed the last date of recorded attendance.



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decided by the instructor. From time to time, instructional activities may occur at an off-campus location appropriate for the particular activity. Students must sign in and out every day in order to get credit for their hours. Credit will not be given if the student does not sign in and out.

INTL

NOTICE CONCERNING TRANSFERABILITY OF CREDITS AND CREDENTIALS EARNED AT OUR INSTITUTION

(Ed. Code 94911 (h) and 94909 (a) (15)) The transferability of credits you earn at Napoli Culinary Academy is at the complete discretion of an institution to which you may seek to transfer. Acceptance of the diploma you earn in **INTL** is also at the complete discretion of the institution to which you may seek to transfer. If the diploma that you earn at this institution is not accepted at the institution to which you seek to transfer, you may be required to repeat some or all of your coursework at that institution. For this reason, you should make certain that your attendance at this institution will meet your educational goals. This may include contacting an institution to which you may seek to transfer after attending Napoli Culinary Academy to determine if your diploma will transfer.

INTL

Employment Assistance

NCAA does not guarantee employment or any particular level of comprehension following graduation. NCAA does, however, offer assistance in finding employment for all graduates at no additional charge. Graduates who confine employment considerations within the metropolitan area served by NCAA may limit the particular employment opportunities available to them.

INTL

Student Acknowledgment

I have received and read a copy of the NCAA current catalog, the provisions of which I accept. I have read and understand all the provisions of this agreement and have I have been given a copy of it for my records (Parents must sign and initial if you are under the age of 18). Also, I have been provided with a tour of the NCAA. I understand that my enrollment and NCAA obligations under this Enrollment Agreement (except the cancellation and refund provisions) may be terminated by NCAA if I fail to comply with NCAA attendance, conduct, academic and/or financial requirements. I understand that NCAA also reserves the right to cancel my enrollment if NCAA determines (1) that I have demonstrated poor academic potential (as determined through entrance testing, evaluation of transcripts records or any other academic evaluation deemed appropriate for the program selected), and/or (2) that I do not meet all financial obligations related to enrollment and continuing enrollment. I understand that my financial obligations to NCAA must be paid up current before a diploma may be awarded and before transcripts will be issued. The **Financial Plan & Enrollment Agreement**, together with the catalog and other published NCAA policies, procedures, provisions of any attached rider(s) signed by me, student conduct codes, if any, shall constitute the entire agreement

4. Refund is made within 30 calendar days from the date of withdraw as described above.

INTL

Housing

N.C.A.A. does not provide any housing to its students. The services that we provide students include: instruction, lab, job placement assistance, use of on-site computer for school work, use of library facilities.

INTL

Tutoring

Tutoring is available by the instructor and needs to be scheduled with the instructor for a time that is convenient for the instructor as well as the student.

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Assessment fees for Transfer of Credits

There are no fees for the transfer of credits.

INTL

Long Distance Education

N.C.A.A. does not offer long distance education.

INTL

Loans and Financial Aid

If a student obtains a loan, the student will have to repay the full amount of the loan plus interest, less the amount of any refund, and that, if the student received federal student financial aid funds, the student is entitled to a refund of the money not paid from federal aid funds. Regarding refunds and withdrawals: If any portion of your tuition was paid from the proceeds of a loan, then the refund will be sent to the lender or to the agency that guaranteed the loan. Any remaining amount of the refund will first be used to repay any of your financial obligations to the Academy from which you received benefits, in proportion to the amount of the benefits received. Any remaining amount will be paid to you. **INTL**

Interest on Outstanding Balances

The student understands and agrees that he/she will be liable for interest charges that will be assessed on his/her account balance until the balance is paid in full. Interest will be charged at 25% per annum on the student's adjusted outstanding balance at the end of each month. The adjusted outstanding balance is defined as all charges incurred by the student for attendance at the school at the end of the prior month, including but not limited to tuition, fees, housing charges, late registration fees, fines, damages, etc., less the total amount paid to the student's account at the end of the current month including financial assistance that the student has been awarded but has not been paid for the previous months provided that the student and/or the student's parent (s) have completed all of the requirements for the award. The student understands and agrees that his/her adjusted outstanding balance is different from his/her student payment plan



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between the student and NCAA. I understand and agree that they supersede any prior or contemporaneous oral or written agreements or statements and may not be modified without the written agreement of NCAA Director.

INTL

STUDENT'S RIGHT TO CANCEL

The student has the right to withdraw from a course of instruction at any time. You have the right to cancel this agreement and obtain a refund of charges paid through attendance at the first-class session, or the 7th day after enrollment, whichever is later. Cancellation shall occur when you give written notice of cancellation to N.C.A.A at 1401 Fulton Ave. Bldg. B Sacramento, CA 95825. You can do this by mail or in person. If you cancel this agreement, N.C.A.A. will refund any money that you paid, less the registration, uniform and tool fees, within 30 days after notice is received. Students are obligated to pay only for the hours of instruction received and for equipment not returned. No monies will be refunded for the Academy uniform. There is no tuition credit for absences. Required uniform and tools (starting kit) cost \$260.00 (non-refundable). N.C.A.A will provide a starting kit (non-refundable) for all students: 2 Text Books, Chef Jacket with Embroidered Name, (non-refundable). The Fee for the Kit is: \$260.00. Uniform and Starting Kit charge is non-refundable. The Academy is not responsible for cleaning and/or loss and damage of them.

Cancel/Withdrawal Date:

INTL

Starting Kit and Other Equipment Provided

N.C.A.A will provide a starting kit (non-refundable) for all students: 2 Text Books, Chef Jacket with Embroidered Name (non-refundable). The Fee for the Kit is: \$260.00. Uniform and Starting Kit charge is non-refundable.

N.C.A.A provides the following with no additional charge as part of the tuition: State of the Art Kitchen with full equipment, Computer in classroom for students to share, Tutoring, Classroom, Restrooms, Dining Room, Italian Bar, Flat Screen Televisions, Bakery, Outdoor Patio and Reception.

INTL

Enrollment Agreement Language Requirements

An enrollment agreement shall be written in language that is easily understood. If English is not the student's primary language, and the student is unable to understand the terms and conditions of the enrollment agreement, the student shall have the right to obtain a clear explanation of the terms and conditions and all cancellation and refund policies in his or her primary language. If the recruitment leading to enrollment was conducted in a language other than English, the enrollment agreement, disclosures, and statements shall be in that language.

INTL

and that the student's financial assistance award may be reduced or eliminated if the student does not complete all the requirements for financial assistance.

INTL

Student Tuition Recovery Fund

The Student Tuition Recovery Fund (STRF) was established by the legislature to protect any California resident who attends a private postsecondary institution from losing money if you prepaid tuition and suffered a loss as a result of the college: closing, failing to live up to its enrollment agreement, or refusing to pay a court judgment. To be eligible, you must be a California resident and reside in California at the time the enrollment is signed. To qualify for STRF reimbursement, you must file a STRF application within one year of receiving notice from the Bureau that the college is closed. If you do not receive notice from the council, you have 4 years from the date of the closure to file a STRF application. If a judgment is obtained, you must file a STRF application within 2 years of the final judgment. Questions regarding the STRF may be directed to the Bureau.

You must pay the state-imposed assessment for the Student Tuition Recovery Fund (STRF) if all of the following applies to you:

1. You are a student in an educational program, who is a California resident, or are enrolled in a residency program, and prepay all or part of your tuition either by cash, guaranteed student loans, or personal loans, and
2. Your total charges are not paid by any third-party payer such as an employer, government program or other payer unless you have a separate agreement to repay the third party.

You are not eligible for protection from the STRF and you are not required to pay the STRF assessment, if either of the following applies:

1. You are not a California resident, or are not enrolled in a residency program, or
2. Your total charges are paid by a third party, such as an employer, government program or other payer, and you have no separate agreement to repay the third party

The State of California created the Student Tuition Recovery Fund (STRF) to relieve or mitigate economic losses suffered by students in educational programs who are California residents, or are enrolled in residency programs attending certain school regulated by the Bureau for Private Postsecondary and Vocational Education.

You may be eligible for STRF if you are a California resident or are enrolled in a residency program, prepaid tuition, paid the STRF assessment, and suffered an economic loss as a result of any of the following:

1. The school closed before the course of instruction was completed.
2. The school's failure to pay refunds or charges on behalf of a student to a third party for license fees or any other purpose, or to provide equipment or materials for which a charge was collected within 180 days before the closure of the school.



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3. The school's failure to pay or reimburse loan proceeds under a federally guaranteed student loan program as required by law or to pay or reimburse proceeds received by the school prior to closure in excess of tuition and other costs.
4. There was a material failure to comply with the Act or this Division within 30 days before the school closed or, if the material failure began earlier than 30 days prior to closure, the period determined by the Bureau.
5. An inability after diligent efforts to prosecute, prove, and collect on a judgment against the institution for a violation of the Act.

However, no claim can be paid to any student without a social security number or a taxpayer identification number.

Loan No. 1: _____

Loan No. 2: _____

Fee is assessed at \$0.00 per \$1000.00

STRF Assessment sent in on (Date to be entered by NCAA after payment is sent to BPPE) _____

INTL _____

Location of Instruction

Instruction will be held at:

Napoli Culinary Academy

1401 Fulton Ave. Suite B

Sacramento, CA 95825

INTL _____