



Maalot Institutes of Torah
6530 N. 7th St. Phoenix, Arizona 85014
(480) 454-7228 maalotcollege.org

ENROLLMENT AGREEMENT

Student Name: _____

Address: _____

Telephone (home): _____

(Cell) _____

(work) _____

Last 4 Digits of SS No: _____

Date of Birth: _____

E-mail: _____

DEGREE PROGRAM INFORMATION:

Degree Program: _____ Start Date: September 10, 2024

Degree Program Length: 36 months (Specified in credit hours)

TUITION:

The total cost for the _____ program:

Tuition: \$ 36,000

Administration/Registration Fee \$ 1150

Books/Supplies \$ 1800

Total Program Costs \$ 38,950

Maalot college may only recruit students from the state of Arizona or non-U.S. locations. All students attending in 24-25 are entitled to take courses at \$100 per credit instead of \$300 and benefit from some fee waivers. This reduces the student's tuition by up to \$6000 and results in a reduction of \$150 in fees.

Student Initials _____

CANCELLATION AND REFUND POLICY:

If for any reason an applicant is not accepted by the school, the applicant is entitled to a refund of all monies paid.

Three-Day Cancellation: An applicant who provides written notice of cancellation within three days (excluding Saturday, Sunday and federal and state holidays) of signing an enrollment agreement is entitled to a refund of all monies paid. No later than 30 days of receiving the notice of cancellation, the school shall provide the 100% refund. Refunds are made directly to the person who paid the tuition.

Other Cancellations: An applicant requesting cancellation more than three days after signing an enrollment agreement and making an initial payment, but prior to entering the school, is entitled to a refund of all monies paid, minus the registration fee of \$50

Refund after the commencement of classes:

1. Procedure for withdrawal/withdrawal date:
 - A. A student choosing to withdraw from the school after the commencement of classes is to provide written notice to the Director of the school. The notice is to indicate the expected last date of attendance and be signed and dated by the student.
 - B. For a student who is on authorized Leave of Absence, the withdraw date is the date the student was scheduled to return from the Leave and failed to do so.
 - C. A student will be determined to be withdrawn from the institution if the student has not attended any class for 30 days.
 - D. All refunds will be issued within 30 days of the determination of the withdrawal date.

2. Tuition charges/refunds:
 - A. Before the beginning of classes, the student is entitled to a refund of 100% of the tuition, minus the registration fee of \$50.
 - B. After the commencement of classes, the tuition refund, minus the registration fee of \$50 and transfer of credits evaluation fee of \$50 will be determined as follows:

% of the credit hours attempted:	Tuition refund amount:
10% or less	90%
More than 10% and less than or equal to 20%	80%
More than 20% and less than or equal to 30%	70%
More than 30% and less than or equal to 40%	60%
More than 40% and less than or equal to 50%	50%
More than 50%	No Refund is required

The percentage of the credit hours attempted is determined by dividing the total number of credit hours elapsed from the student’s start date to the student’s last day of attendance, by the total number of credit hours in the program.

Student initials _____

For example: A 3-credit course has 405 credit hours. If a student withdraws from the course after 20%, or more than 81 hours have elapsed, the student is entitled to a refund of 70% tuition, or \$630. Note that the registration fee and credit evaluation fee, if relevant are not refundable.

Refunds will be issued within 30 days of the date of student notification, or date of school determination (withdrawn due to absences or other criteria as specified in the school catalog), or in the case of a student not returning from an authorized Leave of Absence (LOA), within 30 days of the date the student was scheduled to return from the LOA and did not return.

Holder in Due Course Statement:

Any holder of this consumer credit contract is subject to all claims and defenses which the debtor could assert against the seller of goods or services obtained pursuant hereto or with the proceeds, hereof Recovery hereunder by the debtor shall not exceed amounts paid by the debtor (FTC Rule effective 5-14-76).

Special Fees:

Students who receive permission to take an exam on a date other than the scheduled date may pay a proctor fee of \$50 in addition to other reasonable expenses that may occur.

TECHNOLOGY: REQUIREMENTS and RESPONSIBILITY

Maalot's educational delivery system utilizes online instruction in all courses. In a limited amount of courses a hybrid format to include in-person course sessions may be used in certain locations. Students must have access to computers with reliable and consistent internet connections. Equipment must include a camera, stable internet communication device. All classes utilize Zoom. Easy access to a printer and a scanner is highly recommended.

The student must have basic computer skills including use of Microsoft Word or other word processing programs. Excel or a similar type of spreadsheet program is recommended.

Responsible use of technology is expected of all students. Students may not copy or modify any Maalot software or course material without proper authorization.

Use of any artificial intelligence software to complete course work is prohibited and will incur the same consequences as a plagiarism violation.

Students may not use Maalot software or platforms to communicate offensively to other users within the system.

Students may not use any Maalot College software, resources for profit or commercial promotion or profit.

THE STUDENT UNDERSTANDS:

1. Maalot College does not guarantee job placement to graduates upon program/course completion or upon graduation.
2. Maalot College reserves the right to reschedule the program start date when the number of students scheduled is too small.
3. Maalot College will not be responsible for any statement of policy or procedure that does not appear in the School catalog.
4. Maalot College reserves the right to discontinue the student's training for unsatisfactory progress, nonpayment of tuition or failure to abide by School rules
5. Transfer of Credits - It should not be assumed that any programs described in the School catalog could be transferred to another institution. Maalot College does not guarantee the transferability of credits to a college, university or institution. Any decision on the comparability, appropriateness and applicability of credits and whether they should be accepted is the decision of the receiving institution.
6. This document does not constitute a binding agreement until accepted in writing by all parties.

STUDENT ACKNOWLEDGEMENTS:

1. I hereby acknowledge receipt of the School’s catalog dated Sept. 2024, which contains information describing programs offered, and equipment/supplies provided. The School’s Maalot College catalog is included as a part of this enrollment agreement, and I acknowledge that I have received a copy of this catalog. _____ Student initials
2. Also, I have carefully read and received an exact copy of this enrollment agreement.
_____ Student initials
3. I understand that the School may terminate my enrollment if I fail to comply with attendance, academic and financial requirement or if I disrupt the normal activities of the School. 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 may be awarded. _____ Student initials
4. I also understand that this institution does not guarantee job placement to graduates upon program/course completion or upon graduation.
_____ Student’s initials

CONTRACT ACCEPTANCE:

I, the undersigned, have read and understand this agreement and acknowledge receipt of a copy. It is further understood and agreed 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. I also understand that if I default upon this agreement I will be responsible for payment of any collection fees or attorney fees incurred by Maalot College.

My signature below signifies that I have read and understand all aspects of this agreement and do recognize my legal responsibilities in regard to this contract.

Signed this _____ day of _____ 20_____

Signature of Student

Date

Signature of School Official

Date

Representative’s certification: I hereby certify that _____ has been interviewed by me and in my judgment, meets all requirements for acceptance as a student. I further certify that there have been no verbal or written agreements or promises other than those appearing on this agreement.

By: _____ Date: _____

Please send completed documents to Maalotinfo@maalotinstitutesoftorah.com