

## Pre-Dispute Arbitration and Class Action Waiver

PCI Health Training Center seeks to resolve disputes or claims between any student and the school in a manner that addresses an individual student's complaint in a way that is efficient, cost effective, and quicker than traditional litigation. A student who enrolls at PCI Health Training Center agrees, as a condition of his or her enrollment, to resolve any dispute through mandatory arbitration proceeding and the student also agrees that any disputes will be addressed in an individual case by case basis and waives class action or group representative action.

Arbitration is a legal method for resolving disputes outside of the courtroom by referring them to a neutral party for a binding decision, or award. The neutral party, an arbitrator, may consist of a single person or an arbitration board. The parties agree in advance that the decision will be accepted as final and binding.

A class action lawsuit, or class action, is a process that allows individuals to file and represent a lawsuit on behalf of a larger group of people or class who have the same disputes and interest in litigation. In a class action waiver, the parties agree to forgo the class action process and choose to resolve their specific disputes in an individual basis.

In addition, the school cannot require that the borrower participate in arbitration, nor in any internal dispute resolution process, prior to the borrower's filing of a defense to repayment claim with the U.S. Department of Education under 34 C.F.R. 685.206(e); the school cannot in any way require that a student limit, waive, or relinquish their ability to pursue filing a borrower defense claim with the U.S. Department of Education under 34 C.F.R. 685.206(e); and, if any arbitration is ultimately undertaken pursuant to a pre-dispute arbitration agreement, the period of that arbitration tolls the limitations period for filing a borrower defense to repayment application or claim with the U.S. Department of Education under 34 C.F.R. 685.206(e)(6)(ii).

X

Student Signature

Date

X

School Representative

Date