



## ENROLLMENT AGREEMENT

### WHITEWATER UNIVERSITY OF CALIFORNIA (#1)

The Enrollment Agreement outlines important policies that apply to students during their enrollment at Whitewater University of California, Master of Science in Traditional Chinese Medicine Program (MSTCM), Master of Science in Computer Science Engineering Program (MSCSE) and CEU courses. Please read the Enrollment Agreement and sign on each designated page(s). If you need assistance with translation, please notify your student advisor.

**Period Covered by Enrollment Agreement: from** \_\_\_\_\_ **to** \_\_\_\_\_  
Enrollment Start Date Anticipated Ending Date

\* If the student passes the effective date, a new enrollment agreement will be required. (#9)

**A. Whitewater University of California**

3150 Almaden Expy, Suite #111,  
San Jose, CA 95118. U.S.A. (#2)

**Instruction is provided at:**

3150 Almaden Expy, Suite #111  
San Jose, CA 95118. U.S.A.

Student Name: \_\_\_\_\_

Local / Mailing Address: \_\_\_\_\_

(City / State / Zip) \_\_\_\_\_

Home Address (if different): \_\_\_\_\_

(City / State / Zip) \_\_\_\_\_

E-mail: \_\_\_\_\_

Student ID (by School Staff): \_\_\_\_\_

**B. GENERAL TERMS:**

This *Enrollment Agreement* becomes legally binding once signed by both the student and the school. By signing this agreement, you acknowledge that you have had sufficient time to read and understand its contents. You have been provided with two copies of this Enrollment Agreement, one of which is for your personal records.



**C. PROGRAM ENROLLED:**

This agreement is for the student admission to Whitewater University of California degree and Certificate Courses. .

**Degree Programs** (please check) (#3) (#4)

- ☐ Master of Science in Traditional Chinese Medicine (MSTCM, 42 months, 196 semester credit hours) in English
- ☐ Master of Science in Traditional Chinese Medicine (MSTCM, 42 months, 196 semester credit hours) in Chinese
- ☐ Master of Science in Computer Science Engineering (MSCSE, 14 months, 36 semester credit hours)

**Certificate Courses** (please specify) (#34)

- ☐ CEU Courses: \$80/for10 hours/per course

CEU Courses List (all the courses cover topics related to “Ying, Yang & Nei Jing”)

Course name
Yi Jing ( Book of Changes) and Traditional Chinese Medicine
Yi Jing ( Book of Changes) and TCM part 2
Qigong and Twelve Meridians
Yi Jing ( Book of Changes) and TCM part 3
Yi Jing ( Book of Changes) and TCM part 4
Yi Jing ( Book of Changes) and TCM part 5
Yi Jing ( Book of Changes) and TCM part 6
Essentials of Acupuncture and Moxibustion for Women
Yi Jing ( Book of Changes) and TCM part 7
Yi Jing ( Book of Changes) and TCM part 8
Yi Jing ( Book of Changes) and TCM part 9
Five Phases and Six Qi
Yi Jing ( Book of Changes) and TCM part 10
The Women Gynecology Prescription
Surgical plaster making



Three Factors Governing the Sky Prescription

Clinic Management and Insurance

Depending on the courses enrolled, the class schedules and delivery methods may vary. Day classes are typically held from 9:00 AM to 5:00 PM, while night classes are scheduled from 6:00 PM to 10:00 PM. In terms of delivery methods, courses may be offered as online/self-paced (O), where 100% of the content is delivered through the Internet. Hybrid courses (H) combine in-person instruction with online content, with half of the course being conducted face-to-face and adjustments to the schedule made by the professor as needed. Alternatively, some courses are delivered entirely in-person (P), where all instruction takes place in a physical classroom setting. (#10)

Depending on the courses enrolled, the class schedules and delivery methods may vary. Please indicate your preferred schedule by checking the options below:

- ☐ Day (P) (9:00 AM to 5:00 PM, on campus)
- ☐ Night (P) (6:00 PM to 10:00 PM, on campus)
- ☐ Hybrid (H) (online and on campus)
- ☐ Online (O) (asynchronous)

#### D. **PAYMENT METHOD (#8)**

Acceptable forms of payment include checks, money orders, credit cards, cash and so on.

Students must either pay in full or enroll in an installment payment plan at least 10 days before the semester starts. It is the student's responsibility to confirm that payment has been received by the due date, which is the first day of each month. An irrevocable fee of \$50 applies to each additional installment.

The Installment Payment Plan is designed to assist students in managing tuition and fee payments by dividing them into up to 4 equal installments. Students with any previous financial obligations are not eligible to enroll.

#### E. **STUDENT'S RIGHT TO CANCEL (#11) (#12)**

1) A student has the right to cancel their agreement for a course of instruction, without any penalty or obligation, through attendance at the first class session or the seventh day after enrollment, whichever is later. After the end of the cancellation period, you also have the right to withdraw from the school at any time and receive a pro rata refund if you have completed sixty (60) percent or less of the period of attendance.

2) A student may cancel their enrollment by providing notice of cancellation to the following address: 3150 Almaden Expressway, Unit #111, San Jose, CA 95118. Notice of cancellation may be submitted through any of the following methods:

- Mail: Notice is effective when properly addressed and deposited in the mail with the correct postage.
- Email: Notice is effective when sent to the school's designated email address.
- In-Person Delivery: Notice is effective upon receipt by the school's authorized representative.
- Other Methods: Notice may also be provided through any other method accepted by the school, including



verbal communication, online forms, or other electronic means.

The written notice of cancellation need not take any particular form and however expressed, is effective as it shows that the student no longer wishes to be bound by the Enrollment Agreement.

- 3) You may withdraw from the Institute at any time after the cancellation period and receive a pro rata refund. Students who have completed 60% or less of the period of attendance will receive a pro rata refund, less a registration or administration fee not exceeding \$150, and any deduction for equipment not returned in good condition. This refund will be issued within 45 days of withdrawal. If you have completed more than 60% of the period of attendance for which you were charged, the tuition is considered earned, and you will receive no refund.
- 4) Cancellation can occur when the student provides a written notice of cancellation to the following address: 3150 Almaden Expressway Unit #111, San Jose, CA 95118. This can be done by mail or by hand delivery.
- 5) The written notice of cancellation, if sent by mail, is effective when properly addressed and deposited in the mail with the correct postage.
- 6) The written notice of cancellation does not need to follow any particular form. It is effective if it clearly indicates that the student no longer wishes to be bound by the Enrollment Agreement.
- 7) An applicant who has not visited the school prior to enrollment may cancel without penalty by requesting cancellation within three business days following either the regularly scheduled orientation procedures or following a tour of the school facilities and inspection of equipment where training and services are provided.
- 8) If the enrollment Agreement is canceled within seven days, the school will refund the student all monies paid, less a registration or administration fee, not to exceed \$150, within 45 days after the notice of cancellation is received. The date of cancellation is \_\_\_\_\_(Month/Day/Year).

Initialed by student\_\_\_\_\_.

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, 1747 N. Market Blvd. Ste 225 Sacramento, CA 95834 or P.O. Box 980818, West Sacramento, CA 95798-0818, (916) 431-6959 or (888) 370-7589 or by fax (916) 263-1897 The Web site is [www.bppe.ca.gov](http://www.bppe.ca.gov).

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 or (916) 574-8900 or by completing a complaint form, which can be obtained on the bureau's Internet Web site address: [www.bppe.ca.gov](http://www.bppe.ca.gov).

#### **F. NOTICE CONCERNING TRANSFERABILITY OF CREDIT AND CREDENTIALS EARNED AT OUR INSTITUTION (#5)**

The transferability of credits you earn at Whitewater University of California is at the complete discretion of an institution to which you may seek to transfer. Acceptance of the \_\_\_\_\_(degree, diploma, or certificate) that you earn in the educational program is also at the complete discretion of the institution to which you may seek to transfer. If the \_\_\_\_\_(credits or degree, diploma, or certificate) that you earn at this institution are not accepted by 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 the Whitewater University of California



to determine if your \_\_\_\_\_(credits or degree, diploma, or certificate) will transfer.

Name of Program:

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Credits, degree, diploma, certificate:

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## G. STUDENT TUITION RECOVERY FUND

The State of California established the Student Tuition Recovery Fund (STRF) to relieve or mitigate economic loss suffered by a student in an educational program at a qualifying institution, who is or was a California resident while enrolled, or was enrolled in a residency program, if the student enrolled in the institution, prepaid tuition, and suffered an economic loss. Unless relieved of the obligation to do so, you must pay the state-imposed assessment for the STRF, or it must be paid on your behalf, if you are a student in an education program, who is a California resident, or are enrolled in a residency program, and prepay all of part of your tuition.

Effective April 1, 2024, the Student Tuition Recovery Fund (STRF) assessment rate will change from two dollars and fifty cents (\$2.50) per one thousand dollars (\$1,000) of institutional charges to zero dollar (\$0.00) per one thousand dollars (\$1,000) of institutional charges. (5, CCR section 76120). Institutions will still be required to complete and submit all STRF Assessment Reporting Forms on a quarterly basis and maintain specified student information for STRF-eligible students.

## H. ACADEMIC LOAD FOR DEGREE PROGRAMS

Students who wish to enroll in more than 15 semester units of CSE work or 22 units of TCM work must have a 3.7 GPA and obtain written permission from the respective division dean. Should a student's GPA fall below 2.0, the Institute will work with the student to determine the cause and then limit the number of units taken during the following semester to assist the student in being more successful. A full-time graduate academic load is 9 or more semester units for CSE students and 12 or more semester units for TCM students.

CSE	TCM	
9 units/semester	12 units/semester	Full-time credits or more
7 – 8 units	9 – 11 units	$\frac{3}{4}$ time
4.5 – 6 units	6 - 8	$\frac{1}{2}$ time
1 – 4.4 units	1 - 5	Less than $\frac{1}{2}$ time

A student may take a break between terms as long as she/he notifies her/his student advisor at least two weeks prior to the end of the current term and the next term's start date is within thirty days of completion of the previous term. Students who wish to take more than thirty days off must formally withdraw and then re- enroll when ready to continue their degree program. Upon re-enrolling, students are subject to the terms and conditions of the new enrollment agreement, including the new tuition rate and all applicable fees. You are not eligible for protection from the STRF and you are not



required to pay the STRF assessment, if you are not a California resident, or are not enrolled in a residency program.” See 5.CCR 76215.

An unaccredited institution enrolling a student in a degree program that has received provisional approval shall, prior to execution of an enrollment agreement, provide the student with the following notice, which shall be in at least 12-point type in the same font as the enrollment agreement:

#### **NOTICE TO PROSPECTIVE DEGREE PROGRAM STUDENTS**

This institution is provisionally approved by the Bureau for Private Postsecondary Education to offer degree programs. To continue to offer this degree program, this institution must meet the following requirements:

- Become institutionally accredited by an accrediting agency recognized by the United States Department of Education, with the scope of the accreditation covering at least one degree program.
- Achieve accreditation candidacy or pre-accreditation, as defined in regulations, by (date two years from date of provisional approval), and full accreditation by (date five years from date of provisional approval).

If this institution stops pursuing accreditation, it must:

- Stop all enrollment in its degree programs, and
- Provide a teach-out to finish the educational program or provide a refund.

An institution that fails to comply with accreditation requirements by the required dates shall have its approval to offer degree programs automatically suspended.

Institutional Representative Initials: \_\_\_\_\_ Date: \_\_\_\_\_

Student Initials: \_\_\_\_\_ Date: \_\_\_\_\_

The student and an institutional representative shall initial and date the notice prior to executing an enrollment agreement. An initial copy of the notice shall be given to the student and the original shall be retained in the enrolled student's records.

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.

**I certify that I have received the catalog, School Performance Fact Sheet, and information regarding completion rates, placement rates, license examination passage rates, 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. (#17)**

Initial Here \* \_\_\_\_\_

During the registration or enrollment process, students are notified of any projected additional charges associated with the verification of their identity. This transparency ensures that students are fully informed about any costs they may incur, allowing them to make well-informed decisions. Our procedures comply with all relevant privacy laws and regulations,



ensuring that student data is handled with the utmost care and confidentiality. (#14)

Initial Here \* \_\_\_\_\_

WUC ensures that the correct student is accessing Distance Education courses by providing each student with secure login credentials. Every student receives a unique login ID and password to access the online learning platform. Additional, 2-Step Verification is implemented to protect against password-stealing scams, adding an extra layer of security. (#31)

Initial Here \* \_\_\_\_\_

I understand that I will be informed of the expected class attendance days and times after enrollment. For distance education asynchronous programs, I am responsible for completing the coursework within the specified timeframes as outlined by the school.

Initial Here \* \_\_\_\_\_

I understand that my failure to comply with all School policies, including attendance, academic and financial requirements, will result in termination of my enrollment AND dismissal from the School.

Initial Here \* \_\_\_\_\_

I understand that I will receive official transcripts and/or a degree, only if I have met all the required academic standards and requirements and have paid my financial obligations to the School in full.

Initial Here \* \_\_\_\_\_

I understand that a minimum CGPA of 3.00 with no grade lower than a 2.00 for any course that applies to the graduate degree.

Initial Here \* \_\_\_\_\_

I understand that a degree or diploma cannot be conferred until all academic obligations have been completed or otherwise cleared with the Registrar and all financial obligations have been completed or otherwise cleared with the Director of Finance.

Initial Here \* \_\_\_\_\_

I have read and understood this agreement and the refund policy in the catalog of the School before signing. Further, I understand that my tuition does not include books and materials.

Initial Here \* \_\_\_\_\_

I understand that the School does not guarantee employment of any kind once my degree or certificate has been conferred. (#15)

Initial Here \* \_\_\_\_\_

I understand that this school does not participate in State or Federal Assistance programs or any student loans.

Initial Here \* \_\_\_\_\_

You have been provided two copies of this Fact Sheet. The second copy is for your records.



## I. REFUND INFORMATION (#13)

- 1). If a student cancels their enrollment prior to attending class, they are entitled to a full refund of all course fees they paid.
- 2). Refunds are processed within 45 days from the date the school determines the student has withdrawn or when the student provides notice. The refund date will be calculated based on the student's last date of attendance. Refunds will be processed in compliance with the school's refund policy and applicable state or federal regulations, regardless of the method by which the student provides notice of cancellation. In accordance with ACCSC regulations, written notification of withdrawal from the student is not required for refund payment.
- 3). A student may cancel their enrollment by providing notice of cancellation to the following address: 3150 Almaden Expressway, Unit #111, San Jose, CA 95118. Notice of cancellation may be submitted through any of the following methods:
  - Mail: Notice is effective when properly addressed and deposited in the mail with the correct postage.
  - Email: Notice is effective when sent to the school's designated email address.
  - In-Person Delivery: Notice is effective upon receipt by the school's authorized representative.
  - Other Methods: Notice may also be provided through any other method accepted by the school, including verbal communication, online forms, or other electronic means.

The written notice of cancellation need not take any particular form and however expressed, is effective as it shows that the student no longer wishes to be bound by the Enrollment Agreement.

- 4). If the Enrollment Agreement is canceled, the school will refund the student any monies he/she paid, less a registration or administration fee not to exceed \$150 within 45 days after the notice of cancellation is received.
- 5). The student may withdraw from the school at any time after the cancellation period (described above) and receive a pro rata refund based on the following refund schedule. The student will receive a pro rata refund if the student has completed 60% or less of the period of attendance. No refund is due if the student has completed more than 60% of the period of attendance. The refund is to be paid within 45 days of withdrawal.
  - Day 1 - 7:
    - Amount Owed to WUC: 0% (if \$50.00)
    - Maximum Refund: 100% (\$50.00)
  - Day 8 and after:
    - Refund Amount = Tuition of Current Semester  $\times$  [1 - (Days Enrolled / 105 Days)]
    - Note: Each semester consists of 105 days (15 weeks  $\times$  7 days).
  - Example:
    - If a MSTCM program student withdraws on Day 20 and the tuition is \$1,950
    - Refund Amount =  $\$1,950 \times [1 - (\text{Day } 20 / 105 \text{ Days})] = \$1,950 \times [1 - (0.19047619)] = \$1,950 \times 0.80952381 = \$1,578.57$

If the Enrollment Agreement is canceled within seven days, the school will refund the student all monies paid, within 45 after the notice of cancellation is received.

Based upon the date of \_\_\_\_\_, the student must  
exercise the right to cancel by midnight on \_\_\_\_\_



(Month/Day/Year). Signed by (Student) \_\_\_\_\_.

For the purposes of determining a refund under this section, a student shall be deemed to have withdrawn from a program of instruction when any of the following occurs:

- The student notifies the institution in writing of the student's withdrawal in accordance with the terms of Section H of this Agreement.
- The institution notifies the student in writing of the termination of the student's enrollment for failure to maintain satisfactory progress; failure to abide by the rules and regulations of the institution; absence in excess of the maximum set forth by the institution; and/or failure to meet financial obligations to the school.
- The student has failed to attend class 14 consecutive days. For the purpose of determining the amount of the refund, the date of the student's withdrawal shall be deemed the last date of recorded attendance. For the purpose of determining when the refund must be paid, the student shall be deemed to have withdrawn when two (2) class weekends have been missed.

#### **J. FINANCIAL AID OR FEDERAL/STATE LOAN**

No students attending WUC are eligible for federal financial aid funds. However, if a student were to receive federal student financial aid funds, they are entitled to a refund of the money not paid from federal financial aid funds.

Students are NOT eligible to receive federal financial aid at WUC. If the student obtains a loan to pay for a program, 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 defaults on a federal or state loan, both the following may occur:

- (1) The federal or state government or a loan guarantee agency may take action against the student, including applying any income tax refund to which the person is entitled to reduce the balance owed on the loan.
- (2) The student may not be eligible for any other federal student financial aid at another institution or other government financial assistance until the loan is repaid.

#### **K. MODALITY (#30)**

Courses may be taught online (distance education), traditional (face-to-face), or hybrid (combination of online and traditional). Students will be notified not later than 30 days of the start of the course the methodology for the course. Online courses shall transmit the first lesson and any materials to any student within seven days after the institution accepts the student for admission.

The fees and charges remain the same regardless of the modality of the course. Students have a right to request the modality of their choice; however, the students may have to delay taking a course if the modality does not suit them. This may result in lengthening the time. WUC will attempt to make reasonable accommodations on the delivery preference.

#### **L. TUITION, FEES AND CHARGES (#6) (#7)**

##### **DEGREE PROGRAMS**

##### ☐ **MSTCM (English)**



- 196 semester credits
- \$195 per semester credit x 163 lecture hours
- \$390 clinical credits x 33
- Total MSTCM (English) tuition is \$44,655

☐ **MSTCM (Chinese)**

- 196 semester credits
- \$195 per semester credit x 163 lecture hours
- \$390 clinical credits x 33 clinical hours
- Total MSTCM (Chinese) tuition is \$44,655

☐ **MSCSE**

- 36 semester credits
- \$330 per semester credit
- Total MSCSE tuition is \$11,880

**Certificate Courses**

☐ **CEU**

- Ying, Yang, & Nei Jing, CEU Courses
- \$80/for 8-10 hours/per course

Note: There are no fees to transfer credits.

**DEGREE PROGRAMS**

Degree Programs	Application Fee	Books	Cost per unit times total required Units	Total Tuition Cost	Total
MSCSE*	\$150	\$400	\$330 x 36	\$11,880	\$12,445
MSTCM (English)*	\$150	\$1,500	\$195 x 163 credits plus \$390 x 33 credits clinical	\$44,655	\$46,320
MSTCM (Chinese)*	\$150	\$1,500	\$195 x 163 credits plus \$390 x 33 credits clinical	\$44,655	\$46,320

Graduation Fee: \$390 (only for degree students). Reduced to \$100 if no graduation ceremony is held.

\*\$30 Student Service Fee each Semester for each student, and \$30 is an irrevocable fee.

\*\$50 Payment Plan Fee for Students who would like to make a Tuition Payment Plan with WUC for each semester, and it is an irrevocable fee.

**CERTIFICATION COURSES**

Certificate Courses	Application Fee	Books	Cost per unit times total required Units	Total Tuition Cost	Total
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Ying, Yang, & Nei Jing	N/A	N/A	N/A	\$80	\$80
Continuing Education Units (CEU) are approved by the California Acupuncture Board Titles of Continuing Education classes vary each year.					

YOU ARE RESPONSIBLE FOR THIS AMOUNT PLUS ANY INTEREST, LATE Fees (if applicable) and LESS THE AMOUNT OF ANY REFUND.

#### M. PRIMARY LANGUAGE NOT ENGLISH

Students whose primary language is not English must request a translated copy of the agreement in their primary language. Prior to coming to the campus, a person representing the prospective student must contact the Institute and request an enrollment agreement in the appropriate language.



**N. 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 Whitewater University of California.

**ESTIMATED TOTAL CHARGES FOR THE ENTIRE EDUCATIONAL PROGRAM:**

- ☐ Transfer Credit \_\_\_\_\_ a. MSCSE \$ \_\_\_\_\_
- ☐ Scholarship \_\_\_\_\_ b. MSTCM \$ \_\_\_\_\_
- ☐ Others \_\_\_\_\_

Initial Here\* \_\_\_\_\_

**TOTAL CHARGES FOR THE CURRENT PERIOD OF ATTENDANCE:**

- ☐ Transfer Credit \_\_\_\_\_ a. MSCSE \$ \_\_\_\_\_ / per unit x \_\_\_\_\_ units  
Note: refer to Study Plan.
- ☐ Scholarship \_\_\_\_\_ b. MSTCM \$ \_\_\_\_\_ / per unit x \_\_\_\_\_ units
- ☐ Others \_\_\_\_\_

Initial Here\* \_\_\_\_\_

**THE TOTAL CHARGES THE STUDENT IS OBLIGATED TO PAY UPON ENROLLMENT:**

\$ 150.00

Initial Here\* \_\_\_\_\_

No fees are charged for assessment of or transferring credit, and no fees are charged for tutoring. Employment is not guaranteed.

**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 and I have received a copy of this agreement along with the catalog. I further understand that when the enrollment agreement is signed by the student and accepted by the institution, it is a legally binding agreement. (#16)**

Signed this \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_\_\_\_

\_\_\_\_\_  
Signature of Student (#18)

\_\_\_\_\_  
Date



\_\_\_\_\_  
Signature of Enrollment Coordinator (#19)

\_\_\_\_\_  
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 Admission Officer: \_\_\_\_\_

Date: \_\_\_\_\_

"NOTICE:"

"ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSE WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVER HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER."

"YOU MAY ASSERT AGAINST THE HOLDER OF THE PROMISSORY NOTE YOU SIGNED IN ORDER TO FINANCE THE COST OF THE EDUCATIONAL PROGRAM ALL OF THE CLAIMS AND DEFENSES THAT YOU COULD ASSERT AGAINST THIS INSTITUTION UP TO THE AMOUNT YOU HAVE ALREADY PAID UNDER THE PROMISSORY NOTE."