

Enrollment Information

Fees & Policies

Effective: September 8, 2016

PROGRAM FEES

The Enrollment Contract can be found on page 4.

New Family Application Fee: New families (or those who have gone for more than one year without having a child enrolled) must pay the New Family Application Fee. For this, you will receive the placement tests, transcript release forms, a subscription to our magazine, and a copy of Dr. Clark's *Catholic Home Schooling Handbook*. This fee is paid at the same time as the Base Program Fees. It must be paid by any new family enrolling in the full program.

Pre-K and Kindergarten Enrollment Fee: This fee pays for all the student books, the tuition, counseling services, lesson plans, and shipping and handling.

Grade 1-12 Base Program Fees: The Base Program Fees include all textbooks, workbooks, lesson plans, academic counseling, tests, grading, tuition, and shipping and handling. Only the lesson plans must be returned; **you keep all books.** Lesson plans should be returned upon completion of the work or within 12 months of the shipment date, whichever comes first, unless an Extension Fee has been paid.

Middle School and Junior High School Fee: This fee covers the additional cost of middle school and junior high school materials. It must be paid at the same time as the Base Program Fees.

High School Fee: This fee pays for the cost of the high school textbooks, counselor's evaluation of previous credits, selection of courses for current and future high school programs, creation and updating of academic records, grading, and counseling.

A full program for high school includes up to six credits per year. Additional credits may be taken for an added fee of \$185 per credit or \$100 per 1/2 credit.

Math Fees: Seton uses Saxon math starting with Saxon 54. The cost to purchase any used Saxon math book or solutions manual is \$35 regardless of grade level. Please circle the books you need on the *Enrollment Contract*. If you already own the appropriate textbook or solution manual, there is no need to purchase it. If you do not own the appropriate text, you will need to purchase it from Seton or from another source.

Shipping Fees: There are two shipping options offered by Seton for enrollments being sent to our families in the Philippines. The first option is via USPS Priority Mail, with the shipment arriving usually within 2-4 weeks. Another option is via Balikbayan box, which is less expensive but the shipment will take longer to arrive, usually within 6 weeks.

Expedited Shipping:

Estimated Shipping time to Manila area – 14 -21 days Pre-K and Kindergarten – 1 enrollment: \$63.00 First Grade – 1 enrollment: \$82.00 Second Grade through High School – 1 enrollment: \$126.00

Balikbayan Box:

Estimated shipping time to Manila area – 45-55 days Per enrollment: \$55.00

SETON'S REFUND POLICY (EFFECTIVE DATE SEPTEMBER 1, 2016)

1. To cancel enrollment, all lesson plans and unused books must be returned to Seton along with a letter indicating cancellation. For purposes of a refund, all times are based on the shipment date, not the start date.

- **a.** The cost of any used and unreturned books will be deducted from any refund due.
- b. After 1 month, Seton is due ¼ of annual tuition; After 2 months, Seton is due ½ of annual tuition; After 3 months, Seton is due ¾ of annual tuition; After 4 months, Seton is due full tuition.

2. Shipping and handling fees (\$40 per student) and the New Family Fee (\$30 per family) if applicable are non-refundable.

3. If upon cancellation a refund is due from Seton, that refund will be issued to the signer of the enrollment contract within 30 days of the date of receipt of the returned books.

4. No refund is available for the Pre-K or Kindergarten curriculum after four weeks.

Seton Home Study School, 1350 Progress Drive, Front Royal, VA 22630 Phone: (540) 636-9990 Fax: (540) 636-1602 E-mail: info@setonhome.org Website: www.setonhome.org

FEES NOT LOCATED ON THE ENROLLMENT CONTRACT:

Course Exchange Fees: If you would like to exchange a course, you may do so within 45 days of the enrollment date for no additional charge except shipping and handling if the materials have not been used. Return unused material to Seton along with a payment of \$30.00 to cover shipping and handling. This exchange policy applies to any single course in Grades 1-12. Although you are not able to exchange a Kindergarten course for a higher course level, you may choose to enroll your Kindergarten child in one or more of the elementary level single courses at our single course prices. If you have had elementary school materials for more than 45 days and would like a course exchange or upgrade, please contact our customer service department, as prices vary according to course. No exchanges are available after 6 months. If you wish to exchange a high school course after 45 days or after using the materials, you will need to enroll in a single course at our regular single course prices. Contact Customer Service for precedures on course exchanges.

Course Extension Fees: If you wish to extend your enrollment for more than the allotted 12 months. Enrollment may be extended 6 months at \$75.00 for full enrollment. After that, the student must re-enroll.

Payment Plan Information: If using Seton's payment plan, the entire down payment must be made before the curriculum can be shipped out. Late fees will be charged to delinquent accounts. Every legal effort will be made to collect unpaid account balances. Final grades will not be released until all tuition and late fees have been paid.

Shipping Information: Before the Seton curriculum can be shipped, the Application for Admission and Contract must be completed, signed, and returned along with proper payment. All payments must be in U.S. funds. Pre-K and Kindergarten courses must be paid in full at the time of application.

Code of Conduct: A student may be expelled for any violation of the Seton Code of Conduct. This can be found in the Parent's Homeschool Handbook sent to all new families at the time of enrollment.

Special Services Application

A child with learning difficulties or other special needs may require some modifications to the standard curriculum. Let your special needs student succeed with Seton!

Special Services includes: phone counseling, initial evaluation of student records, curriculum customizing, continuing evaluation of student work throughout the year, grading, and other services.

The Special Services fee is in addition to the regular tuition found on page 4 and is as follows:

> Grades K - 6 - \$150 Grades 7 - 12 - \$225

To receive Special Services, please sign and return this form along with the Application for Admission, Enrollment Contract, and appropriate payment (check, money order, or MasterCard/Visa/Discover).

Children's Names:

Diagnosis / Area of Difficulty:

Please accept this application for the above-listed student(s). I understand that I may need to provide further information before an admission decision can be made. I understand that the above-listed special services fee will be charged upon application.

 Parent's Signature:

 Date:

WHAT TO EXPECT NEXT:

After you fill out and return the appropriate forms, you will receive a call from one of our Special Services representatives to schedule your initial phone consultation. During the busiest months, there will be a 1-2 week scheduling period for counseling session(s). If you have any questions or would like more information, please call (540) 622-5542 or email ssdept@setonhome.org

□ SHIP: _____

Application for Admission START:

Student's Name:			Birth Date:
	or 🛛 Re-enrollment		Grade Entering:
Student's Name:			_Birth Date:
Sacraments Received:		Math Type/level:	Grade Entering:
			Birth Date:
Sacraments Received:		Math Type/level:	Grade Entering:
	or 🛛 Re-enrollment		_Birth Date: Grade Entering:
Sacraments Received: Comments:			

Father's Name:	Resides with Student(s)? \Box Yes \Box No
Mother's Name:	Resides with Student(s)? \Box Yes \Box No
Unit #House/Building/Street Number:	Street Name:
Barangay/District Name:	City /Municipality:
Postal Code:	Province/Region
Telephone:	_ Email:

Please complete application in full; detach and return with payment.

Enrollment Contract

New Family Application Fee	\$30.00 =	1
Pre-K Enrollment Fee: \$160.00 per student	x \$160.00 =	2
Kindergarten Enrollment Fee: \$200.00 per student	x \$200.00 =	3

Base Program	Fees Grades 1 - 12 (does n	ot include any of	the applicable fees listed on lir	nes 5 - 11)	
Full Payment (A	A) ~or~	EXTENDED PAYM	NT (B)		
1 Child	\$500.00	1 Child	\$100.00 Down & \$58.50 p	per month for 8 months	
2 Children	\$950.00	2 Children	\$200.00 Down & \$109.50 p	per month for 8 months	
3 Children	\$1350.00	3 Children	\$300.00 Down & \$154.50 g	per month for 8 months	
4 Children	\$1750.00	4 Children	\$400.00 Down & \$199.00	per month for 8 months	
Add \$335 per	Add \$335 per child after the 4 th child. Add \$100 down and \$38.00 additional per month after the 4 th child.				
□ Plan A (Full Payment) ~ or ~ □ Plan B (Extended Payment) 4				4	

Middle School Fee (Number of children grades 4-5):	x \$25.00 =	5
Junior High Fee (Number of children grades 6-8):	x \$45.00 =	6
High School Fee (Number of children grades 9-12):	x \$220.00 =	7

Math Book Fee (Please circle the books you need). Saxon 54,65,76,87, Algebra ½, Algebra ½ Solutions Manual.

Algebra I, Algebra I Solutions Manual, Houghton Mifflin Geometry, Houghton Mifflin Geometry Solutions Manual, Saxon Geometry, Saxon Geometry Solutions Manual, Algebra II, Algebra II Solutions Manual, Advanced Math, Consumer Math, Advanced Math Solutions Manual, Calculus, Calculus Solutions Manual, Physics, Physics Solutions Manual.

Number of books purchased:	x \$35.00 (Used) =	8
Dive into Math CD-Rom	x \$50.00 =	9
Saxon Teacher CD-Rom	x \$80.00 =	10

*Additional fees may apply for Saxon Homestudy Kits - see admissions representative for more info.

 Shipping: (See page 1 for fees) Expedited Shipping: _____ or Balikbayan box _____
 11 _____

12____

Book Credits: Subtract the amount of credit for books you already have or do not need:

TOTAL AMOUNT DUE		(Add lines	1 - 11 and subtract line 12 above) \$
I/We wish to pay by: \Box Visa	□ MasterCard	□ Discover	□ Check or Money Order (U.S. Funds only)
Print your name as it appears on	card:		
Account/Card #:			Expiration Date:/
Signature:			Date:

[Grade School	DOOK CIEdit FOITH
PRE-K	\$4.00 Adventures with Books \$4.00 Do It Carefully \$4.00 Triangular Crayons \$16.00 Early Literacy FYC Activity Book \$4.00 Counting with Numbers \$1.50 God's Rules for Me \$9.00 Religion FYC Pre-K \$1.00 Coloring Book About the Saints \$1.00 Coloring Book About Jesus \$1.00 Miracles of Jesus Coloring Book \$1.00 Christmas Coloring Book \$7.00 New Catholic Picture Bible \$1.00 Animals of the Bible Coloring Book		 \$7.00 Art 3 FYC \$7.00 Find the analysis of t	\$9.00Art 6 FYC\$14.00English 6 FYC (2012)\$12.00Our Catholic Legacy: Vol I\$6.00Maps, Charts, Graphs F\$4.00We Sing and Harmonize\$5.00Saint Biography\$5.00Saint Biography
KINDERGARTEN	\$1.00 ABC Catholic Coloring Book \$4.00 Everywhere We Go \$11.00 Kindergarten Handwriting FYC \$11.00 123 Catholic Coloring Book \$11.00 Math K FYC \$7.00 Songs of Praise (CD) \$11.00 Kindergarten Phonics FYC, Part 1 \$11.00 Kindergarten Phonics FYC, Part 2 \$3.00 My Jesus and I \$3.00 Leading Little Ones to Mary \$1.00 Coloring Book About the Rosary \$1.00 Coloring Book About the Bible \$1.00 Coloring Book About Mary \$10.00 Kindergarten Catechism FYC	GRADE 3	\$12.00Phonics 3 FYCG\$1.00St. Therese of Jesus\$1.00Padre Pio\$9.00This Is Our Town\$9.00Story Tree\$9.00Story Tree\$9.00First Communion Catechism\$12.00Religion 3 FYC\$1.00Our Lady of Fatima\$9.00Science 3 FYC (2015)\$9.00Spelling 3 FYC\$7.00Spelling 3 FYC\$7.00Vocabulary 3 FYC (2013)	\$11.00 This Is Our Heritage \$6.00 Book of Valor \$7.00 Reading-Comprehension 6 FYC \$7.00 Reading-Thinking Skills 6 FYC \$8.00 Beorn the Proud \$8.00 The Winged Watchman \$3.00 Baltimore Catechism No. 2 \$9.00 Bible History FYC: Old Testament \$12.00 Religion 6 FYC \$6.00 Health 6 FYC \$12.00 God's Marvelous Works 2 \$8.00 Spelling 6 FYC \$7.00 Vocabulary 6 FYC
	\$1.00 The Angels \$1.00 The Seven Sacraments \$1.00 The Ten Commandments \$7.00 Kindergarten Science FYC		 \$9.00 □ Art 4 FYC \$11.00 □ English 4 FYC \$11.00 □ Handwriting 4 FYC \$2.00 □ Handwriting Tablet 	\$11.00 Art 7 FYC \$14.00 English 7 FYC \$12.00 Our Catholic Legacy: Vol. II \$7.00 Maps, Charts, Graphs G \$4.00 We Sing of Our Land
CRADE 1	\$9.00 Art 1 FYC \$11.00 English 1 FYC \$11.00 Handwriting 1 FYC \$2.00 Handwriting Tablet \$7.00 American History 1 FYC \$1.00 St. Elizabeth Ann Seton \$1.00 Blessed Kateri Tekakwitha \$6.00 Maps, Charts, Graphs A \$11.00 Math 1 FYC \$7.00 Catholic Songs for Children CD \$11.00 Phonics 1 FYC - Book 1 \$11.00 Phonics 1 FYC - Book 2 \$7.00 This Is Our Family \$7.00 This Is Our Family \$7.00 These Are Our Friends \$3.00 Jesus and I \$1.00 Coloring Book - Angels	GRADE 4	\$12.00 Catholic FaithNew World \$6.00 Maps, Charts, Graphs D \$12.00 Math 4 FYC \$4.00 We Sing and Chant \$11.00 Phonics 4 FYC \$5.00 Saint Biography \$5.00 Saint Biography \$12.00 This Is Our Land \$12.00 This Is Our Land \$12.00 The Book of Gladness \$9.00 Reading-Comprehension 4 FYC \$7.00 Reading-Thinking Skills 4 FYC \$6.00 Augustine Came to Kent \$6.00 Baltimore Catechism No. 1 \$6.00 Bible History FYC \$12.00 Religion 4 FYC \$12.00 Science 4 FYC (2012) \$8.00 Spelling 4 FYC	\$5.00 Saint Biography \$5.00 Saint Biography \$12.00 These Are Our Freedoms \$8.00 A Book of Fortitude \$7.00 Reading-Comprehension 7 FYC \$7.00 Reading-Thinking Skills 7 FYC \$4.00 The Singing Tree \$7.00 Men of Iron \$12.00 Religion 7 FYC \$3.00 Baltimore Catechism No. 2 \$7.00 Confirmation Preparation FYC (2012) \$9.00 Bible History FYC: New Testament \$11.00 Science 7 FYC \$8.00 Spelling 7 FYC \$7.00 Vocabulary 7 FYC (2012)
	\$11.00Religion 1 FYC\$1.00Mary My Mother\$1.00Holy Spirit\$1.00Miracles of Jesus\$8.00Science 1 FYC\$7.00Spelling 1 FYC		 \$7.00 □ Vocabulary 4 FYC (2014) \$11.00 □ The Rosary in Art (2011) \$15.00 □ English 5 FYC \$12.00 □ Handwriting 5 FYC 	\$15.00Art Through Faith\$12.00English 8 FYC (2013)\$11.00Composition FYC (2012)\$14.00The History of the United States\$4.00We Sing of Our World\$5.00Saint Biography
GRADE 2	\$9.00Art 2 FYC (2012)\$11.00English 2 FYC\$11.00Handwriting 2 FYC\$2.00Handwriting Tablet\$7.00Great Saints in World History\$6.00Maps, Charts, Graphs B\$11.00Math 2 FYC\$4.00We Sing and Listen\$13.00Phonics 2 FYC\$8.00These Are Our Neighbors\$8.00This Is Our Parish\$6.00Book of Sanctity\$1.00Good Saint Joseph\$1.00Saint Francis of Assisi	GRADE 5	\$12.00 America's Catholic Heritage \$6.00 Maps, Charts, Graphs E \$4.00 We Sing and Blend \$11.00 Phonics 5 FYC \$5.00 Saint Biography \$5.00 Saint Biography \$5.00 Saint Biography \$12.00 These Are Our People \$6.00 Book of Gratitude \$9.00 Reading-Comprehension 5 FYC \$7.00 Reading-Thinking Skills 5 FYC \$8.00 If All the Swords in England \$8.00 Baltimore Catechism No. 1 \$3.00 St. Joseph Concise Bible History \$12.00 Religion 5 FYC	\$5.00 Saint Biography \$12.00 These Are Our Horizons \$12.00 The Book of Friendliness \$9.00 The Hidden Treasure of Glaston \$4.00 The Yearling \$7.00 Reading-Comprehension 8 FYC \$7.00 Reading-Thinking Skills 8 FYC \$3.00 Baltimore Catechism No. 2 \$15.00 Witness to the Faith \$7.00 Life Science \$8.00 Spelling 8 FYC \$7.00 Vocabulary 8 FYC (2013)
	\$1.00 The Holy Rosary \$2.00 First Communion Catechism \$12.00 Religion 2 FYC		\$7.00 □ Health 5 FYC \$11.00 □ Science 5 FYC \$8.00 □ Spelling 5 FYC (2012)	BOOK CREDIT TOTAL
	\$8.00 □ Science 2 FYC \$7.00 □ Spelling 2 FYC		\$7.00 D Vocabulary 5 FYC	Apply to Line 12 of Enrollment Contract

Enrollment Contract

5

Grade School Book Credit Form de level(s).

High School Class List/Book Credit Form Please check any books you already own or do not need for the appropriate grade level(s).

Twenty-two credits are required for graduation. A High School Catalog is available which gives a complete description of each course. Please see it on our website at www.setonhome.org, or call (540) 636-9990 to request a copy.

Credits 5	Religion 9 English 9 Grammar and 0 Algebra I Science (choose one) Earth Science Or Physical Science	nline	\$8.00 \$1.00 \$4.00 \$4.00 \$15.00 \$30.00	 Baltimore Catechism No. 3 Merchant of Venice Lilies of the Field Where the Red Fern Grows High School Grammar FYC Exp. Creation with Physical Science
Credits 6	Religion 10English 10World HistoryGeometry (HOUBiology (TextboForeign LanguageLatin 1Spanish 1	JGHTON or SAXON) bok or Online)	\$7.00 \$2.00 \$4.00 \$6.00 \$14.00 \$9.00	 Catholic Morality Mass and the Sacraments Understanding the Mass Tale of Two Cities Animal Farm Christ the King, Lord of History Historical Atlas of the World Biology: Search for Order (Text Course Only)
Credits 6	Religion 11English 11American HistoAlgebra II or CoForeign Language 2mLatin 2Spanish 2ScienceHealthChemistry	onsumer Math	\$7.00 \$7.00 \$3.00 \$9.00 \$10.00 \$5.00 \$14.00 \$30.00	 Introduction to the Bible Bridge of San Luis Rey Man for All Seasons Scarlet Letter (2012) Screwtape Letters Song at the Scaffold Ballad of the White Horse (2012) Atlas of American History Christ and the Americas Exploring Creation with Chemistry Food for Today (Glencoe 2000 ed.)
GRADE 12 Credits 5	American Liter Economics (½ c	ernment (Textbook or Online) rature credit. Textbook or Online) credit or full credit)	\$11.00 \$3.00 \$5.00 \$3.00 \$11.00 \$15.00 \$15.00 \$18.00 \$18.00 \$18.00	 Catholic Apologetics Following Christ in the World Pride and Prejudice Murder in the Cathedral Macbeth Robinson Crusoe Prose and Poetry of England American Government (Abeka) 3rd ed. (Text Course Only) Federalist Papers (Text Course Only) Economics (Text Course Only) American Literature World Geography Classroom Atlas of the World
\$12.00	Accounting Game Accounting Game Ater Programming Ich Yourself Visual Basic 2015 4 Hours all Basic Student Manual Action to Computers derstanding Computers: and Tomorrow Arding (½ credit) boarding Skills in Grammar	 \$12.00 Latin 1 Text \$12.00 Latin 2 Text \$12.00 Latin 3 Text \$2.00 Latin 3/4 Answer Key \$9.00 Latin 3/4 Review Text Logic (½ credit) \$15.00 Traditional Logic \$1.00 Traditional Logic Answer Shakespeare (½ credit) \$3.00 As You Like It \$3.00 Hamlet \$3.00 King Lear \$3.00 Romeo and Juliet 	-	 \$3.00 The Tempest \$3.00 The Tempest Cliff's Notes Spanish \$13.00 Spanish 1 Now Text/Wb 7th ed. \$11.00 Spanish 2 Now Text/WB \$20.00 Spanish for Mastery 3 (1988) \$7.00 Spanish for Mastery 3 Workbook Vocabulary (½ credit) \$11.00 Vocabulary for the College Bound World Literature \$16.00 World Literature \$BOOK CREDIT TOTAL

AUTOMATIC TUITION PAYMENT

Please complete all information requested below. Changes to your Agreement must be made through Seton Home Study School.

1) Institution & Student Information	
Institution Name SETON HOME STUDY SCHOOLFamily ID Number (to be completed by Seton)	
Primary Parent Name	
First Last	
2) Payer/Responsible Party Information	
Name Name	
First Last	
Address Address	
City City City City City City City City	
E-mail	
Day Evening Phone	
Additional Authorized Party (Optional) The Responsible Party names the person listed below as an Additional Authorized Party, who may inquire about all account information Responsible Party. The Responsible Party agrees Additional Authorized Party may take any action with reference to the changing the name of the Additional Authorized Party. The Responsible Party agrees to be bound by any actions ta Additional and make changes to the account on behalf of the account as could be taken by the Responsible Party, except Authorized Party pursuant to the authority hereby granted. When requesting information, we will verify the Additional Authorized Party's identity by asking for his/her name and the Family ID Number as provided above.	
First Last	
3) Payment Information (Select only one: ACH or Credit Card) Automatic Bank Payments (ACH) Bank Name Checking or Savings (If one is not selected, Checking will be used) Please verify with your bank that the account listed allows automatic Account Number	iched k. No ease. ounts, routing
Bank Phone City State	
OR Credit Card Payments VISA MasterCard Discover Card Credit Card Discover Card Exp. Debit card transactions may be returned unpaid due to daily lin Number Month Year	
4) Amount to Be Paid Month Year Number of Payment Returned Payment (within 45 days of shipment) Month of FIRST Payment Month Year Payments \$25 for each Returned Payment Eligible Amount Budgeted \$. Amount of Each Payment . Amount of First Payment \$25 for each Returned Payment	t natically
Payment Date: 5th or 20th (If one is not selected, the 20th will be used.) Furned payment 5) Authorization (Signature required by the person who is an authorized signer on the account listed in Section 3.) By signing this Agreement, I guarantee that I am an authorized signer on the account provided. I hereby agree to be the Responsible Party, whether or not named as the Responsible For harge entries to account provided, or any subsequent account, and to debit or charge the same to such account. In the event that I am not the Responsible Party named in Section 2, then I shall be de to be the Responsible Party for all purposes under this Agreement and accept any Additional Authorized Party on this Agreement. (X) Signature of the person who is an authorized signer on the account listed in Section 3.	the
Please print name of person who signed. Date	-

TERMS AND CONDITIONS

<u>AUTHORIZATION</u>: As the Responsible Party whose signature appears on this Agreement, you accept and agree to be bound by the Agreement's terms and conditions until the total amount owed is paid in full. Additionally, you authorize SETON Home Study School (hereinafter, SETON) to initiate debit or charge entries to the account provided or any subsequent account. Your authorization will terminate when the total balance due has been paid (including fees, unless waived).

RETURNED PAYMENT FEE: In the event that your financial institution returns a payment, a \$25 Returned Payment Fee will be automatically processed from the account provided within 20 days. A returned payment fee will be assessed for each payment attempt that is returned. If any returned payment fees are returned, they will be reattempted. Fees are subject to change in future academic years.

<u>PAYMENT DATES</u>. If the payment date falls on a weekend or a banking holiday observed by the Federal Reserve, the payment will be attempted on the next business day. Although SETON specifies the date each payment will occur, your financial institution determines the time of day the payment is debited to the account.

CHANGES TO AGREEMENTS:

A. You may make changes to the information you provided in this Agreement by contacting SETON. In the event you authorize additional services, or in the event additional fees are assessed in accordance with SETON policy and as a result of changes authorized by you, you understand that the total balance due and/or payment amount will change. You agree that your authorization of any such change shall constitute your authorization to change the payment amount, and/or to continue payments until the total balance due is paid in full. You do not require SETON to send advance notice of any adjustments resulting from any such changed authorization, which includes any reduction in the balance due and/or payment as a result of financial aid or any other similar cause.

B. If there will be any change in the pre-authorized payment amount other than a changed authorization, as described above, SETON will give you notice of such changed payment amount at least ten (10) days in advance of the next scheduled payment.

C. You acknowledge that the origination of ACH transactions to your account must comply with the provisions of U.S. law and that the authority will remain in effect until paid in full or cancelled in writing. **Should the authorization be revoked or agreement terminated, the full amount of the outstanding balance shall be due and payable immediately.** Any delinquency due to returned payments outstanding over 30 days may be considered as termination causing the full amount of the outstanding balance to be due. **Credits to the balance due shall be based on SETON REFUND POLICIES as outlined in the enrollment packet and the SETON website.** Inquiries and changes to agreements should be addressed to **paymentplan@setonhome.org.**

<u>CONFIRMATION</u>: Any and all inconsistencies in the information provided will be resolved in the confirmation notification sent to you from SETON. The confirmation notification shall be controlling.

DISCOVERY OF SUSPECTED ERRORS: If you discover what you believe to be an error, you must report the suspected error to SETON immediately. Notification MUST be made no later than sixty (60) days after the suspected error occurred. This obligates you to timely review of your bank statements and a timely response to company letters, emails, or phone calls. It is your responsibility to report suspected errors as soon as possible.

<u>GOVERNING LAW</u>: You acknowledge that the origination of ACH transactions to your account must comply with the provisions of U.S. Law. This Agreement shall be governed by the laws of the State of Virginia. The District Court located in Warren County, Virginia, shall be the sole venue for filing any action.

ARBITRATION: Upon the demand of you or SETON, any dispute concerning the parties' duties or liabilities under this agreement shall be resolved by binding arbitration in accordance with the terms of this Agreement. Arbitration proceedings shall be administered by the American Arbitration Association (AAA) or such other administrator as the parties shall mutually agree upon in accordance with the AAA Commercial Arbitration Rules. All disputes submitted to arbitration shall be resolved in accordance with the Federal Arbitration Act (Title 9 of the United States Code), notwithstanding any conflicting choice of law provision. The arbitration shall be conducted at a location in Front Royal, Virginia, selected by the AAA or other administrator. All statutes of limitation applicable to any dispute shall apply to any arbitration proceeding. All discovery activities shall be expressly limited to matters directly relevant to the dispute being arbitrated. Judgment upon any award rendered in arbitration may be entered in any court having jurisdiction.

PRIVACY AND SECURITY: Data collected and stored pursuant to this Agreement is governed by SETON's privacy policy. This data will not be used in any manner not approved unless required by law (for example, a court order or subpoena). Access to the data shall be restricted to authorized associates and shall be used only for the purpose of providing service to you and SETON.