QuikDraw School of Allied Health Careers

STUDENT PAYMENT TERMS AND CONDITIONS

CREDEE PAYMENT PLAN CONTRACT ADDENDUM

Student Name: ____ **Program:** ___________________________

Enrollment Agreement Date: _______________________________ **Credee Contract/Plan ID:** __________________

IMPORTANT: This Addendum supplements the Student Enrollment Agreement, QuikDraw School Catalog/Student Handbook, the student's Credee payment-plan contract and any applicable Credee platform terms. It does not waive rights that cannot legally be waived. If any provision conflicts with applicable law or GNPEC requirements, the controlling law or requirement governs.

1. AGREEMENT TO PAY AND RESPONSIBILITY FOR CHARGES

The Student agrees to pay all tuition, fees, and other authorized educational charges stated in the signed Enrollment Agreement and applicable written disclosures, subject to QuikDraw's refund and cancellation policies and applicable law. Selecting a Credee payment plan changes the timing or method of payment; it does not eliminate an otherwise valid balance owed to QuikDraw.

The Student is responsible for reviewing the payment schedule, maintaining accurate contact and payment information, and ensuring scheduled payments can be processed when due. No amount may be collected that is not properly disclosed or otherwise lawfully due.

2. CREDEE PLATFORM; SEPARATE CREDEE TERMS

Credee is a third-party software and payment infrastructure provider. Credee publicly states that it is not a bank, lender, or financial institution. QuikDraw may use Credee to present payment options, administer scheduled payments, send reminders, process payment activity, and support recovery workflows.

The Student may be required to accept separate Credee platform, privacy, payment-authorization, or contract terms. Those separate Credee terms govern the Student's use of Credee's technology and payment-processing features. This Addendum governs the Student's financial obligations to QuikDraw and QuikDraw's institutional policies. Nothing in this Addendum expands Credee's rights or obligations beyond Credee's own agreements.

QuikDraw remains responsible for determining tuition charges, institutional withdrawals, cancellations, refunds, credits, and school-account balances under the Enrollment Agreement, Catalog, GNPEC requirements, and applicable law.

3. PAYMENT SCHEDULE; AUTHORIZED PAYMENT METHOD

Payments must be made according to the dates and amounts shown in the Credee contract/payment schedule or other signed written financial agreement. Any recurring debit, card, ACH, bank-account, or other electronic payment authorization is governed by the authorization separately accepted by the Student and may be revoked or changed only as permitted by that authorization and applicable law.

A declined, reversed, returned, or otherwise unsuccessful payment does not by itself satisfy an amount lawfully due. The Student must promptly address a missed payment. QuikDraw will not impose a late fee, finance charge, returned-payment fee, collection fee, or similar charge unless it is separately disclosed in writing, authorized by the governing agreement, and permitted by law.

4. MISSED PAYMENTS; ACADEMIC HOLDS; NONPAYMENT

Consistent with QuikDraw's current School Catalog, failure to make two consecutive payments may result in an academic hold. While a hold is in effect, the Student may be unable to attend classes until the account is brought current. The Catalog states that time missed because of an administrative hold will not count against attendance requirements.

The Catalog also identifies nonpayment of program fees by required due dates as a potential basis for termination. Any academic hold, administrative action, or termination will be administered under the signed Enrollment Agreement, current Catalog, GNPEC requirements, and applicable law. A hold or termination does not create a right to collect more than the lawful balance after required refunds and credits are applied.

5. WRITTEN WITHDRAWAL; STOPPING PAYMENT IS NOT WITHDRAWAL

A Student who wishes to withdraw must provide written notice to QuikDraw School Administration and complete any withdrawal documentation required by the School. Under QuikDraw's current policy, withdrawal is effective when the written request is received and acknowledged by QuikDraw.

Stopping attendance, failing to appear for class, failing to use Credee, revoking a payment method, or stopping payments does not by itself constitute written withdrawal. Upon voluntary or administrative withdrawal, QuikDraw will determine the Student's earned charges, refund or credit, and remaining lawful balance.

6. 72-HOUR CANCELLATION RIGHT

Under GNPEC Minimum Standard 13, all tuition and fees paid, excluding lawfully nonrefundable fees, must be fully refunded when a cancellation request is made within 72 hours of signing the enrollment agreement. The Student should submit the cancellation request to QuikDraw in writing. Nothing in this Addendum limits this right.

7. REFUNDS AND PRORATION

For an unaccredited institution, GNPEC Minimum Standard 12 requires tuition and fees to be refunded on a prorated basis, based on the percentage of the paid segment completed, when the Student withdraws before 50% completion of the course/program. QuikDraw's Catalog likewise provides for prorated tuition refunds before 50% completion and generally no tuition refund at 50% or more, except where required by policy or law.

Refunds will be calculated using the applicable withdrawal date and the governing Enrollment Agreement/Catalog provisions and will be issued within the time required by GNPEC. QuikDraw's current Catalog states that approved refunds are processed within 45 days.

If a refund or credit changes the amount scheduled through Credee, QuikDraw will make or communicate the appropriate account adjustment so that the Student is not required to pay amounts that are no longer lawfully due.

8. NONREFUNDABLE FEES

The Catalog identifies the application fee and certain materials/supplies as nonrefundable. However, nonrefundable treatment is limited by GNPEC requirements. For an unaccredited institution, GNPEC permits a nonrefundable application fee up to $150 if properly disclosed; no other administrative fee may be designated nonrefundable. GNPEC also permits nonrefundable charges for qualifying third-party goods or services purchased on behalf of the Student when the School cannot reuse the equipment or cancel the service.

QuikDraw will apply the nonrefundable designation only to fees that are properly disclosed and lawfully eligible for nonrefundable treatment.

9. PROGRAM COSTS; SEPARATE OUT-OF-POCKET EXPENSES

The Student's actual charges are those stated in the signed Enrollment Agreement and applicable written disclosures. The current Catalog lists tuition and additional program expenses, including materials, uniforms, laboratory-equipment fees, certification/proctor fees, and other program-specific charges. Some charges may be paid outside Credee or may have separate due dates.

The Credee payment-plan amount does not by itself amend the total cost of the program, create an undisclosed fee, or override QuikDraw's refund and cancellation obligations.

10. PAYMENT DISPUTES, ERRORS, AND GOOD-FAITH REVIEW

A Student who believes a charge, scheduled payment, payment posting, refund, or account balance is incorrect should notify QuikDraw in writing as soon as reasonably possible and provide available supporting information. QuikDraw may review the Enrollment Agreement, payment history, attendance/withdrawal records, Credee transaction information available to QuikDraw, and applicable policies.

For a technical or processing issue involving the Credee platform, the Student may also contact Credee. A chargeback, payment dispute, or payment-method revocation does not by itself determine whether an underlying school balance is valid; however, QuikDraw will not attempt to collect an amount that is not lawfully owed after required review, refunds, credits, or adjustments.

11. COMMUNICATIONS AND ACCOUNT INFORMATION

The Student agrees to keep QuikDraw, and where applicable Credee, informed of current mailing address, email address, telephone number, and payment information. Electronic notices, reminders, and records may be used when permitted by the applicable agreements and law. Consent to electronic communications does not waive any legally required notice.

12. GRADUATION AND FINANCIAL CLEARANCE

QuikDraw's current Catalog requires a Student to be financially clear of debts owed to the School, in addition to satisfying academic requirements, to graduate and receive the applicable completion credential. This requirement will be applied consistently with the Enrollment Agreement, Catalog, and applicable law.

13. NO WAIVER; SEVERABILITY; NO ORAL MODIFICATION

Nothing in this Addendum waives any right or remedy available under Georgia law, GNPEC requirements, applicable federal law, or other governing consumer-protection requirements. If a provision is invalid or unenforceable, it will be limited or severed only to the extent necessary while the remaining lawful provisions continue in effect.

No oral statement changes the Student's financial obligation or this Addendum. Any material change to tuition, fees, payment terms, or the Student's financial obligation must be documented in writing and acknowledged when required.

14. GOVERNING DOCUMENTS AND ORDER OF APPLICATION

This Addendum is intended to be read together with the signed Enrollment Agreement, current QuikDraw School Catalog/Student Handbook, the Student's Credee payment-plan contract, and applicable Credee platform terms. QuikDraw institutional policies control educational services, withdrawal, cancellation, and institutional refund determinations, subject always to applicable law and GNPEC requirements. Credee's separate terms control the Student's use of Credee's technology and any separately authorized payment-processing features.

If documents appear inconsistent, QuikDraw will apply them in a manner that complies with applicable law and GNPEC requirements and does not reduce any nonwaivable Student right.

15. GOVERNING LAW AND REGULATORY RIGHTS

This Addendum is governed by applicable federal law and the laws of the State of Georgia. Nothing in this Addendum prevents the Student from using QuikDraw's complaint procedure, contacting GNPEC, exercising rights under the Student's Credee agreement, or pursuing another remedy available by law.

STUDENT ACKNOWLEDGMENT

By signing below, the Student acknowledges that the Student has received or had access to the signed Enrollment Agreement, QuikDraw School Catalog/Student Handbook, the applicable Credee payment-plan contract and payment schedule, and any separate Credee terms presented to the Student. The Student understands that Credee is a payment technology/infrastructure provider and is not identified by QuikDraw as the School's lender. The Student understands the payment schedule, written-withdrawal requirement, cancellation/refund provisions, consequences of missed payments, and financial-clearance requirements described above.

Student Signature: ____ Date: __________________

Printed Name: ____

QuikDraw Representative: ______________________________________ Date: __________________