



SCHOOL OF NURSING  
EDUCATION

# FINANCIAL AID PACKET

— Practical Nursing Program —

SELF-PAY & PAYMENT PLAN OPTIONS



FLEXIBLE  
PAYMENT  
OPTIONS



MANAGEABLE  
PAYMENT  
PLANS



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**PRACTICAL NURSING PROGRAM**  
**SELF-PAY & PAYMENT PLAN INFORMATION PACKET**

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Because PES is currently a private self-pay institution and does not yet participate in federal Title IV financial aid programs, we offer select internal tuition installment options for qualified students.

This packet contains important information regarding:

- Self-pay tuition options
  - Tuition installment plans
  - Extended payment options
  - Financial policies
  - Payment plan requirements
  - Student financial responsibilities
- 

**IMPORTANT PAYMENT PLAN INFORMATION**

Participation in any tuition installment or payment plan is not automatic and is subject to institutional approval.

ALL Practical Nursing students requesting a payment plan must:

- ✓ Be fully accepted into the Practical Nursing Program
- ✓ Complete all admissions and enrollment requirements
- ✓ Execute enrollment documentation
- ✓ Meet individually with a PES financial aid or financial services representative
- ✓ Complete and sign all required financial agreements
- ✓ Maintain a valid payment method on file

Submission of a payment plan request does not guarantee approval.

PES School of Nursing Education reserves the right to:

- approve or deny payment plans,
- require additional down payments,

- **modify payment terms,**
  - **request additional financial documentation,**
  - **or require alternative payment arrangements at its discretion.**
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### **SELF-PAY EDUCATION MODEL**

**As a private career nursing institution, PES School of Nursing Education currently operates under a self-pay educational model.**

**Students are responsible for:**

- **tuition,**
- **books,**
- **supplies,**
- **uniforms,**
- **testing fees,**
- **technology requirements,**
- **background checks,**
- **clinical requirements,**
- **and all associated educational expenses unless otherwise stated.**

**PES does not currently participate in:**

- **federal FAFSA funding,**
  - **Pell Grants,**
  - **federal student loans,**
  - **or other Title IV funding programs, but we do hope to do so in the very near future!**
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### **FLEXIBLE PAYMENT OPTIONS**

**Qualified students may be eligible for:**

- **Monthly installment plans**

- **Bi-monthly installment plans**
- **Extended 18-month payment plans**
- **Custom down payment arrangements**

**Payment plans are designed to provide flexibility while maintaining academic and financial accountability.**

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#### **IMPORTANT FINANCIAL RESPONSIBILITY NOTICE**

**Students are expected to maintain all tuition obligations in good standing throughout enrollment.**

**Failure to remain current on payment obligations may result in:**

- **LMS access restrictions,**
- **administrative holds,**
- **inability to attend clinicals,**
- **delayed progression,**
- **withdrawal from the program,**
- **or dismissal.**

**PES School of Nursing Education reserves the right to enforce all signed financial agreements.**

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#### **QUESTIONS?**

**For questions regarding tuition, payment plans, or financial policies, students should contact the School directly to schedule a financial aid and payment planning meeting after acceptance into the program.**

**We are committed to helping serious and motivated students build a successful future in nursing.**



**PES School of Nursing Education**

**Master Enrollment and Financial Responsibility Agreement**

**Practical Nursing (LPN) Program**

This Master Enrollment and Financial Responsibility Agreement (“Agreement”) is entered into between PES School of Nursing Education (“School”) and the undersigned student \_\_\_\_\_ (“Student”).

By signing this Agreement, the Student acknowledges that they have read, understood, and agreed to all academic, attendance, conduct, financial, and administrative policies of PES School of Nursing Education.

The Student further acknowledges that enrollment in the program constitutes a legally binding financial obligation.

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**1. Financial Responsibility**

The Student accepts full financial responsibility for all tuition, fees, and financial obligations associated with enrollment in the Practical Nursing (LPN) Program.

The Student understands and agrees that:

- Tuition is owed regardless of academic performance
- Tuition is owed regardless of withdrawal or dismissal or expulsion
- Tuition is owed regardless of attendance
- Tuition is owed regardless of employment status
- Tuition is owed regardless of transportation issues
- Tuition is owed regardless of family, medical, financial, or personal hardship

- Tuition is owed regardless of eligibility for licensure
- Tuition is owed regardless of inability to complete the program
- Tuition is owed regardless of dissatisfaction with the program
- Tuition is owed regardless of future financial aid eligibility
- Tuition is owed regardless of scholarship denial or loss of sponsorship

The Student understands that PES School of Nursing Education does not guarantee:

- graduation,
- licensure,
- employment,
- certification,
- transferability of credits,
- or future earnings.

The Student acknowledges that they are voluntarily entering into this Agreement and are not relying upon verbal statements, marketing materials, social media content, employment expectations, financial aid assumptions, or representations outside of this written Agreement.

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

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## **2. Tuition and Educational Expenses**

The Student understands that tuition covers instructional services only unless otherwise stated in writing.

The following expenses are separate from tuition and are the sole responsibility of the Student:

- Textbooks
- Digital learning materials
- Uniforms
- Clinical supplies
- Equipment
- Background checks

- Drug screening
- Immunizations
- CPR certification
- State testing fees
- Licensing fees
- Transportation
- Parking
- Technology expenses
- Internet access
- Any additional required materials or services

Failure to obtain or maintain required materials, documentation, clearances, or supplies may result in:

- denial of classroom participation,
- denial of laboratory participation,
- denial of clinical placement,
- administrative withdrawal,
- delayed graduation,
- or dismissal from the program.

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

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### **3. Seat Hold Fee**

A \$500 non-refundable seat hold fee is required to reserve placement in the program.

The Student understands and agrees that:

- the seat hold fee is non-refundable,
- the seat hold fee may be forfeited under any circumstance permitted by law,
- failure to begin classes does not entitle the Student to a refund,

- withdrawal, dismissal, failure to obtain financing, or inability to meet admission requirements does not entitle the Student to a refund.

Submission of the seat hold fee does not guarantee:

- continued enrollment,
- successful program completion,
- graduation,
- licensure,
- or employment.

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

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#### **4. Payment Obligations**

The Student agrees to comply fully with the payment schedule established under the selected payment plan.

Payments are due on the dates outlined in the Student's signed payment plan agreement.

Failure to make timely payments constitutes default under this Agreement.

The School reserves the right to require:

- automatic payments,
- valid payment methods on file,
- recurring ACH authorization,
- additional payment agreements,
- or financial documentation.

Returned, declined, disputed, reversed, or rejected payments may result in:

- late fees,
- reinstatement fees,
- administrative action,
- financial suspension,
- collections activity,

- or dismissal.

The Student understands that disputing valid charges with a financial institution does not eliminate the debt owed to the School, and may result in felony level theft of service charges.

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

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## **5. Financial Suspension and LMS Lockout**

The School reserves the right to immediately suspend the Student for nonpayment or delinquent accounts.

Financial suspension will include immediate loss of access to:

- classroom instruction,
- online coursework,
- the Learning Management System (LMS),
- exams,
- quizzes,
- assignments,
- laboratory instruction,
- clinical participation,
- tutoring,
- student services,
- and campus activities.

The School will deny access without additional notice once an account becomes delinquent.

### ***Definition of Delinquent Account***

An account shall be considered delinquent immediately upon failure to successfully receive the required payment in full on the scheduled due date.

For purposes of this Agreement:

- a payment due on the 1st of the month becomes delinquent at 12:00 a.m. on the 2nd of the month if unpaid,

- a payment due on the 15th of the month becomes delinquent at 12:00 a.m. on the 16th of the month if unpaid.

An account shall also be considered delinquent immediately upon:

- declined payment,
- rejected payment,
- reversed payment,
- disputed payment,
- returned ACH transaction,
- failed automatic withdrawal,
- insufficient funds transaction,
- expired payment method,
- or any interruption preventing successful payment processing.

No grace period is provided unless expressly stated in writing by PES School of Nursing Education.

The Student understands and agrees that the School will immediately impose:

- late fees,
- financial suspension,
- LMS lockout,
- removal from classroom participation,
- removal from laboratory participation,
- removal from clinical participation,
- administrative action,
- or collections activity

upon any said delinquency.

The Student acknowledges that attempted payment does not constitute payment unless funds are successfully received and processed by the School.

Access shall remain suspended until all delinquent balances, fees, and obligations are satisfied in full.

The Student understands and agrees that:

- financial suspension does not excuse attendance requirements,
- financial suspension does not pause course progression,
- financial suspension does not extend deadlines,
- and financial suspension does not guarantee reinstatement.

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

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## **6. Attendance and Missed Educational Activities**

The Student understands that any missed educational activity due to financial suspension shall count toward attendance absences.

Missed:

- classroom instruction,
- laboratory hours,
- clinical hours,
- assignments,
- examinations,
- skills validations,
- simulations,
- or competency requirements

students will not be eligible for any makeup opportunities due to a delinquent financial account.

The School is under no obligation and will not provide:

- alternative clinical placements,
- makeup laboratory sessions,
- additional instructional hours,
- extended deadlines,

- or supplemental educational opportunities due to nonpayment.

Failure to meet attendance or competency requirements due to nonpayment may result in:

- course failure,
- inability to progress,
- delayed graduation,
- administrative withdrawal,
- or dismissal.

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

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## **7. Administrative Withdrawal and Dismissal**

The School reserves the right to administratively withdraw or dismiss any Student for:

- delinquent balances,
- repeated late payments,
- failure to comply with payment agreements,
- financial default,
- failure to maintain required documentation,
- attendance violations,
- academic deficiencies,
- professionalism concerns,
- clinical violations,
- safety concerns,
- or violations of School policy.

Administrative withdrawal or dismissal does not eliminate the Student's financial obligations. Students who are administratively withdrawn will receive an "INCOMPLETE" in the course(s) that they are withdrawn from.

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

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## 8. Acceleration Clause

Upon default under this Agreement, the School reserves the right to declare the entire unpaid balance immediately due and payable without further notice.

Default includes but is not limited to:

- missed payments,
- repeated late payments,
- declined payments,
- payment disputes,
- unauthorized charge reversals,
- abandonment of the program,
- administrative withdrawal,
- or dismissal.

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

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## 9. Collections and Recovery Costs

The Student agrees that unpaid balances may be referred to collections, legal action, or third-party recovery services.

The Student agrees to pay all costs associated with collection efforts, including but not limited to:

- collection agency fees,
- attorney fees,
- court costs,
- filing fees,
- interest where permitted,
- administrative recovery expenses,
- and any additional lawful recovery costs.

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

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## 10. Records, Transcripts, and Completion Documents

To the fullest extent permitted by law, the School reserves the right to withhold:

- transcripts,
- diplomas,
- certificates,
- letters of completion,
- enrollment verification,
- clinical records,
- and other educational documents

until all financial obligations are satisfied.

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

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## 11. No Waiver

Failure of the School to enforce any provision of this Agreement at any time shall not constitute a waiver of the School's right to enforce the provision in the future.

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

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## 12. Entire Agreement

This Agreement, together with the School catalog, handbook, payment plan agreement, and signed addendums, constitutes the entire agreement between the parties.

No verbal statement, advertisement, social media content, or unofficial communication shall modify this Agreement.

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

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## 13. Severability

If any provision of this Agreement is determined to be unenforceable or invalid under applicable law, the remaining provisions shall remain in full force and effect.

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

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#### **14. Dispute Resolution, Mediation, and Binding Arbitration**

The Student agrees that any dispute, claim, controversy, or disagreement arising out of or relating in any way to:

- enrollment,
- attendance,
- tuition,
- payment obligations,
- academic decisions,
- disciplinary actions,
- dismissal,
- withdrawal,
- educational services,
- policies,
- representations,
- or any relationship between the Student and PES School of Nursing Education

shall first be submitted to the School for informal resolution.

If the dispute is not resolved informally, the parties agree to participate in mandatory mediation prior to initiating legal action or arbitration.

If mediation is unsuccessful, the dispute shall be resolved exclusively through final and binding arbitration.

Arbitration shall be conducted in the State of Michigan in the county selected by PES School of Nursing Education and shall be governed by applicable Michigan law.

The Student understands and agrees that:

- arbitration replaces the right to file a lawsuit in court,
- arbitration replaces the right to a jury trial,
- arbitration limits discovery and appeal rights,
- and the arbitrator's decision shall be final and binding.

The Student further agrees that any arbitration shall occur solely on an individual basis.

The Student waives any right to:

- class actions,
- collective actions,
- representative actions,
- consolidated proceedings,
- or participation in any group claim against the School.

Nothing in this Agreement shall prevent PES School of Nursing Education from:

- pursuing collections activity,
- reporting delinquent accounts,
- seeking injunctive relief,
- enforcing payment obligations,
- filing suit for unpaid balances,
- or pursuing remedies permitted by law.

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

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### **Student Acknowledgment**

By signing below, the Student acknowledges and agrees that:

- they have read this Agreement in its entirety,
- they have had the chance to ask and have answered any question in relation to this financial document
- they understand all financial obligations,

- they understand the consequences of nonpayment,
- they understand that nonpayment may result in lockout, withdrawal, dismissal, and collections activity,
- and they voluntarily accept all terms and conditions contained herein.

Student Full Legal Name: \_\_\_\_\_

Student Full Signature: \_\_\_\_\_

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

School Representative: \_\_\_\_\_

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



**PES School of Nursing Education**

**12 Month Flexible Tuition Payment Plan Agreement**

This Payment Plan Addendum is incorporated into and made part of the Master Enrollment and Financial Responsibility Agreement between PES School of Nursing Education (“School”) and the undersigned student [REDACTED] (“Student”).

The Student has requested and been approved for the 12 Month Flexible Payment Plan.

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**1. TERM TUITION**

The current tuition for each Practical Nursing program term is:

**\$7,000 per term**

Additional fees, including but not limited to books, uniforms, testing fees, supplies, background checks, technology fees, laboratory fees, clinical requirements, and other educational expenses may apply separately and are not included unless specifically stated in writing.

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**2. STUDENT-SELECTED DOWN PAYMENT**

The Student understands that they may select their own initial down payment amount toward tuition.

**Selected Down Payment Amount:**

\$ \_\_\_\_\_

The down payment is due prior to the start of the term unless otherwise approved in writing by PES.

Down payments are non-refundable except where required by law or institutional refund policy.

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### 3. REMAINING BALANCE

After application of the Student's selected down payment, the remaining tuition balance shall be divided into installment payments according to the payment schedule selected below.

**Remaining Tuition Balance:**

\$ \_\_\_\_\_

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### 4. PAYMENT PLAN OPTION

The Student selects the following payment option:

Monthly Payments

OR

Bi-Monthly Payments (Payments Due on the 1st and 15th of Each Month)

The Student understands that:

- Monthly plans divide the remaining balance into equal monthly installments.
  - Bi-monthly plans divide the remaining balance into equal installments due twice per month on the 1st and 15th.
- 

### 5. PAYMENT PLAN LENGTH

Selected Payment Plan Length:

4 Months

6 Months

12 Months

18 Months Extended Payment Plan

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### 6. ESTIMATED PAYMENT AMOUNT

Estimated Payment Amount:

\$ \_\_\_\_\_ per payment

The Student understands that this amount is an estimate and may be adjusted for additional fees, failed transactions, late fees, returned payments, schedule changes, or other approved charges.

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## **7. PAYMENT DUE DATES**

Payments are due on the scheduled due date without reminder or invoice.

For bi-monthly payment plans, payments are due strictly on:

- the 1st of the month
- and the 15th of the month

If a due date falls on a weekend or holiday, payment remains due on the scheduled date.

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## **8. AUTHORIZED PAYMENT METHOD**

The Student agrees to maintain a valid payment method on file for automatic processing of scheduled payments.

Accepted payment methods may include:

- ACH bank draft
- Debit card
- Credit card
- Other approved payment methods

The Student is responsible for ensuring sufficient funds are available.

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## **9. LATE OR DECLINED PAYMENTS**

The Student understands and agrees that any missed, declined, disputed, reversed, or late payment may result in immediate institutional action, including but not limited to:

- Suspension of LMS/course access
- Inability to attend class, lab, or clinical
- Administrative hold

- Prevention from testing or progressing
- Removal from clinical placement
- Withdrawal or dismissal from the program
- Referral to collections
- Additional fees and collection costs

The Student understands that PES is under no obligation to provide makeup instruction, makeup clinical time, extensions, or continued enrollment due to nonpayment.

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## **10. NO GUARANTEE OF REIMBURSEMENT OR FINANCIAL AID**

The Student understands that:

- PES does not currently participate in federal Title IV financial aid programs.
  - Any employer reimbursement or external funding is separate from this Agreement.
  - The Student remains fully responsible for all tuition and fees regardless of employer reimbursement, sponsorship, loans, grants, or outside funding delays.
- 

## **11. DEFAULT**

Failure to comply with this Agreement constitutes default.

Upon default, PES reserves the right to:

- accelerate the remaining balance due,
- suspend enrollment,
- deny future registration,
- withhold transcripts or records as permitted by law,
- and pursue legal or collection remedies.

The Student agrees to pay any reasonable collection costs, attorney fees, court costs, or administrative expenses incurred by PES in enforcing this Agreement where permitted by law.

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## **12. ENTIRE AGREEMENT**

This Agreement constitutes the entire understanding between the parties regarding tuition installment payments and supersedes prior discussions or representations.

Any modifications must be made in writing and approved by PES School of Nursing Education.

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**STUDENT ACKNOWLEDGMENT**

By signing below, the Student acknowledges that they have read, understood, and agreed to all terms of this Payment Plan Agreement.

**Student Acknowledgment**

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

Student Signature: \_\_\_\_\_

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

School Representative: \_\_\_\_\_

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



**PES School of Nursing Education**

**Term-Based Payment Plan**

**Practical Nursing (LPN) Program**

This Payment Plan Addendum is incorporated into and made part of the Master Enrollment and Financial Responsibility Agreement between PES School of Nursing Education (“School”) and the undersigned student [REDACTED] (“Student”).

The Student has selected the Term-Based Payment Plan.

---

**Tuition Structure**

Total Program Tuition: \$21,000

Seat Hold Fee Paid: \$500 Non-Refundable

The Practical Nursing Program is divided into three (3) academic terms.

**Tuition Per Term**

- Term 1: \$6500
- Term 2: \$7000
- Term 3: \$7000

Payments shall be made according to the payment schedule established by the School.

Students may split this up into monthly or bi-weekly payments.

<b>Term 1</b>	<b>Term 2</b>	<b>Term 3</b>
\$6500	\$7000	\$7000
Monthly- \$1625	Monthly- \$1750	Monthly- \$1750

Twice Monthly- \$812.50	Twice Monthly- \$875	Twice Monthly- \$875
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If using the Twice Monthly option, payments are due the 1<sup>st</sup> and 15<sup>th</sup> of each month.

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

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### **Automatic Payment Requirement**

Automatic payment enrollment is mandatory for all students participating in the Term Payment Plan.

The Student agrees to maintain:

- valid banking information,
- valid debit or credit card information,
- and uninterrupted automatic payment authorization.

Failure to maintain valid payment authorization constitutes immediate default.

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

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### **Progression Requirements**

The Student understands and agrees that progression into subsequent academic terms is contingent upon:

- satisfactory academic standing,
- satisfactory attendance,
- satisfactory clinical performance,
- and satisfactory financial standing.

Students with delinquent balances may be denied:

- future course registration,
- LMS access,
- classroom attendance,

- laboratory participation,
- clinical placement,
- testing access,
- and progression into subsequent terms.

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

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### **Financial Delinquency**

The account becomes delinquent immediately upon failure to receive payment on the assigned due date.

The School reserves the right to immediately impose:

- late fees,
- financial suspension,
- administrative withdrawal,
- or denial of academic progression.

No grace period is guaranteed.

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

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### **Term Financial Responsibility**

The Student understands and agrees that tuition obligations for each term are earned according to the School's enrollment and attendance policies.

Withdrawal, dismissal, or nonattendance does not eliminate financial responsibility for earned tuition obligations.

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

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### **Student Acknowledgment**

Student Full Legal Name: \_\_\_\_\_

Student Full Signature: \_\_\_\_\_

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

School Representative: \_\_\_\_\_

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

Payment Plan Start Date: \_\_\_\_\_



**PES School of Nursing Education**

**Extended 18-Month Flexible Payment Plan**

**Practical Nursing (LPN) Program**

This Payment Plan Addendum is incorporated into and made part of the Master Enrollment and Financial Responsibility Agreement between PES School of Nursing Education (“School”) and the undersigned student [REDACTED] (“Student”).

The Student has requested and been approved for the 18 Month Flexible and Extended Plan.

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**1. PROGRAM TUITION**

The current Practical Nursing Program tuition is: \$7000 per term.

**Total Program Tuition:**

\$\_\_\_\_\_ \$21,000\_\_\_\_\_

The Student understands that additional educational expenses may apply, including but not limited to:

- books,
- uniforms,
- laboratory supplies,
- testing fees,
- technology fees,
- background checks,
- drug screening,

- clinical requirements,
- and other associated educational costs.

These costs may be billed separately unless otherwise stated in writing.

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## **2. STUDENT-SELECTED DOWN PAYMENT**

The Student may select their own initial down payment amount.

### **Selected Down Payment:**

\$ \_\_\_\_\_

The Student understands that:

- the selected down payment is due prior to the start of classes unless otherwise approved in writing;
  - down payments are generally non-refundable except where required by law or institutional policy;
  - approval of an installment plan remains at the sole discretion of PES School of Nursing Education.
- 

## **3. REMAINING BALANCE**

After application of the selected down payment, the remaining balance shall be divided into installment payments over an 18-month period.

### **Remaining Balance:**

\$ \_\_\_\_\_

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## **4. PAYMENT FREQUENCY SELECTION**

The Student selects one of the following payment schedules:

Monthly Installment Payments

OR

Bi-Monthly Installment Payments  
(Payments Due on the 1st and 15th of Each Month)

The Student understands that:

- Monthly installment plans divide the balance into 18 equal monthly payments.
  - Bi-monthly installment plans divide the balance into 36 equal payments due twice monthly.
- 

## 5. ESTIMATED INSTALLMENT PAYMENT

**Estimated Installment Payment:**

\$ \_\_\_\_\_ per payment

The Student understands that payment amounts are estimates and may change if:

- additional fees are incurred,
  - payments are missed or declined,
  - balances are adjusted,
  - or additional approved charges are added to the account.
- 

## 6. PAYMENT DUE DATES

Payments are due on the scheduled due dates without reminder or invoice.

For bi-monthly plans, payments are due strictly on:

- the 1st of each month
- and the 15th of each month

Failure to make timely payment may result in institutional action as described below.

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## 7. AUTOMATIC PAYMENT AUTHORIZATION

The Student agrees to maintain a valid payment method on file for automatic processing of tuition payments.

Accepted methods may include:

- ACH bank draft
- debit card
- credit card
- other approved payment methods

The Student is solely responsible for ensuring sufficient funds are available on scheduled payment dates.

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## **8. LATE, MISSED, OR DECLINED PAYMENTS**

The Student understands and agrees that any late, missed, disputed, reversed, or declined payment may result in immediate action by PES, including but not limited to:

- suspension of LMS/course access;
- inability to attend lecture, lab, simulation, or clinical experiences;
- administrative holds;
- inability to progress academically;
- removal from clinical placement;
- delayed graduation eligibility;
- withdrawal or dismissal from the program;
- referral to collections;
- additional fees and collection expenses.

The Student understands that PES is under no obligation to provide:

- makeup instruction,
  - makeup clinical hours,
  - extensions,
  - reinstatement,
  - or continued enrollment due to nonpayment.
- 

## **9. DEFAULT AND ACCELERATION**

Failure to comply with this Agreement constitutes default.

Upon default, PES reserves the right to:

- accelerate the remaining unpaid balance;
- declare the entire balance immediately due;
- suspend or terminate enrollment;
- deny future registration;
- withhold records or transcripts where permitted by law;
- and pursue legal or collection remedies.

Where permitted by law, the Student agrees to pay reasonable:

- collection costs,
- attorney fees,
- court costs,
- administrative expenses,
- and recovery fees incurred by PES in enforcing this Agreement.

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## **10. NO GUARANTEE OF EMPLOYER REIMBURSEMENT OR FINANCIAL AID**

The Student understands and acknowledges that:

- PES School of Nursing Education does not currently participate in federal Title IV financial aid programs;
- employer reimbursement programs are separate from this Agreement;
- external funding delays do not excuse payment obligations;
- and the Student remains fully responsible for all tuition and fees regardless of outside financial assistance.

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## **11. VOLUNTARY WITHDRAWAL OR DISMISSAL**

The Student understands that voluntary withdrawal, dismissal, academic failure, disciplinary action, clinical ineligibility, or inability to continue the program does not automatically release the Student from financial obligations already incurred under this Agreement.

Any refunds shall be governed exclusively by the School's published refund policy.

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## **12. ENTIRE AGREEMENT**

This Agreement constitutes the entire understanding between the parties regarding the Extended Tuition Payment Plan.

No verbal statements or prior discussions shall modify this Agreement unless approved in writing by PES School of Nursing Education.

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## **STUDENT ACKNOWLEDGMENT**

By signing below, the Student confirms that they:

- have read this Agreement in its entirety;
- understand all financial obligations;
- voluntarily agree to the payment terms;
- and understand the consequences of nonpayment.

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

Student Signature: \_\_\_\_\_

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

PES Representative: \_\_\_\_\_

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



**PES School of Nursing Education  
Extended 18-Month Payment Plan  
Practical Nursing (LPN) Program**

This Payment Plan Addendum is incorporated into and made part of the Master Enrollment and Financial Responsibility Agreement between PES School of Nursing Education (“School”) and the undersigned student [REDACTED] (“Student”).

The Student has requested and been approved for the Extended 18-Month Payment Plan.

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**Tuition and Administrative Financing Fee**

Base Program Tuition: \$21,000

Extended Installment Plan Fee: \$3,000

Total Tuition Obligation: \$24,000

Seat Hold Fee Paid: \$500 Non-Refundable

Remaining Balance: \$23,500

**Payment Schedule**

[REDACTED] Eighteen (18) monthly payments of approximately \$1305.55

OR

[REDACTED] Thirty-six (36) semi-monthly payments of approximately \$652.78

Payments are due on the 1<sup>st</sup> and 15<sup>th</sup> of every month.

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### **High-Risk Payment Arrangement**

The Student acknowledges that the Extended 18-Month Payment Plan is a discretionary extended financing arrangement offered solely by the School.

The Student understands and agrees that:

- approval may be revoked,
- stricter enforcement standards may apply,
- and default may result in immediate acceleration of the remaining balance.

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

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### **Automatic Payment Requirement**

Automatic payment enrollment is mandatory for all students participating in the Extended 18-Month Payment Plan.

The Student agrees to maintain:

- valid banking information,
- valid debit or credit card information,
- and uninterrupted automatic payment authorization.

Failure to maintain valid payment authorization constitutes immediate default.

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

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### **Immediate Default and Acceleration**

The Student understands and agrees that any of the following constitutes immediate default:

- missed payment,
- declined payment,
- reversed payment,
- disputed payment,
- failed ACH withdrawal,
- administrative withdrawal,

- dismissal,
- abandonment of the program,
- or repeated delinquency.

Upon default, the School may:

- accelerate the entire remaining balance immediately,
- revoke the extended payment arrangement,
- refer the account to collections,
- pursue legal remedies,
- and withhold educational records as permitted by law.

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

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### **Survival of Financial Obligation**

The Student understands and agrees that financial obligations under this Agreement survive:

- withdrawal,
- dismissal,
- graduation,
- program completion,
- or separation from the School for any reason.

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

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### **Student Acknowledgment**

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

Student Signature: \_\_\_\_\_

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