

Dissociation: Challenges of Human Sexuality — VIDEO REPLAY

Including sexual re-enactment & sexual addiction in the lives of trauma survivors with Catherine Fine, PhD, author and pioneer in the field of complex trauma

- Dates:** Friday, February 8, 2019
- Time:** 9:15 AM–2:30 PM ET (6:15 AM–11:30 AM in California; starts early afternoon in UK & Ireland; early evening in India & Russia; late night/early morning in Australia & Japan)
- Location:** ONLINE from anywhere through our Interactive Live Online Classroom (iLOC)
- Instructor:** Catherine Fine, PhD
- CEs:**
- 5 Non-Contact Hours for PA LSW, LCSW, LMFT, & LPC
 - Includes extensive slideshow handout
- Tuition:** \$100 — *Save \$20 with early registration by January 17 — Pay \$80*



This trauma-based clinical seminar focuses on theory and healing interventions in sexual dysfunction in human relationship and in sexual addiction and the inherent multi-layers of dysfunction. You will understand how the mind dissociates because of earlier trauma experiences. Dr. Catherine Fine emphasizes the biophysiological component of the sexual problems that cause the client to repeatedly replay the trauma. She helps clinicians understand the complicated and confusing treatment experience and how to unpack this for the clients as well. The unresolved, often earlier, trauma results in profound deficits in the ability to integrate experience, deficits that Catherine and others have addressed. (Fine, 1991, and Braun 1988.) The theory is woven together with actual case material, omitting identifying information.

Clinicians are noticing an explosion of clients across the racial, ethnic and socio-economic spectrum who are presenting with internet addictions, complications of pornography, and inappropriate sexual practices. The Seminar will explore how trauma is kept alive, often unbeknownst to the client, through the debilitating replay of “old stories”, frequently disowned, sometimes totally unknown to the patient consciously, which are in reality fragmentary memories of traumatic experiences and easily reactivated neurobiological responses. Unfortunately, they, through their repetition, have frequently become part of the patient’s identity and sense of self.

Dr Fine delineates a hopeful and compassionate treatment paradigm, which offers optimal permanent change through integration, in the present, of what had previously remained dissociated. Her presentation will include tactical and somatic interventions that surround the circularity of the trauma and dissociative defenses. She believes that neither the patient nor the clinician need to make the determination of what is traumatic or not because the mind already has. Her structured treatment recommendations offer therapist and patient a collaborative and measurable overview of where the solutions lie.

This is a video replay of the seminar that Catherine Fine presented at the Family & Play Therapy Center. The material, including the extensive Power Point, is extremely helpful in understanding and treating Complex Trauma and DID in teens and adults.

Instructor

Catherine Fine, Ph.D. is a Clinical Psychologist in private practice in Plymouth Meeting PA, specializing in the treatment of dissociative disorders, complex traumatic conditions, and crisis prevention in outpatient therapies. Her areas of expertise span psychodynamic psychotherapy, cognitive therapy, hypnosis, and EMDR to name a few. She is an editor and reviewer for publications concerning dissociation and is the author of numerous articles and book chapters as well as coauthor with Richard Kluft of *Clinical Perspectives of Multiple Personality Disorder (DID)* and coauthor of *Despine and the Evolution of Psychology*. (Catherine also understands the value of Sandtray/Sandplay Therapy in working with Dissociation)



Participant Feedback from the Original Seminar

Question: What was valuable, helpful, and enjoyable about this segment of the training? What aspects were most positive and most helpful to your needs?

All of it was valuable – very accessible information, making a very complex treatment model understandable. — SR

Did not know what to expect. Realized I must do some work to bring myself-up to date on materials. Catherine was very engaging and experienced. Time went quickly. — PC

Deeper understanding of DID and treatment. Deepened my understanding of the meaning of the undifferentiated ego states and the influences on current sexual trauma. — MS

I have limited knowledge on DID so everything was very helpful, especially ego state model, While the work appears very intense and detailed, I feel I have a basic knowledge. Dr. Fine was very engaging and humorous. — BI

*Valuable: Aspects of the "Ego States" and how to differentiate these. *Speaker was dynamic, interesting and knowledgeable. Stages of treatment. Bask Model and the idea of trans logic; Internalized Abuser; understanding the "Sexual Re-enactment" and how to begin to treat this aspect of DID and the three realities. — KDP*

Positive & hopeful message about the ability to help patients. Informative. — LSL

Visuals & explanation of BASK model & how dissociation manifests itself. Examples of real cases. — NWS

Catherine presents extremely valuable and complex didactic information. It has been helpful to visualize and integrate dissociation in the context of trauma and its role in sexual behavior. BASK Model – extremely helpful for understanding ego states. — OY

Valuable: Explanation of ego states -review of tx. Stages -illuminating the whole topic of sexuality and dissociation -Catherine Fine-very fine speaker! — MEZ

Dissociation: Challenges of Human Sexuality — VIDEO REPLAY

TUITION	Payment Due with Registration: \$100.00 (<i>\$80 if registered by January 17</i>)	CREDIT HOURS AVAILABLE													
		PA Social Work Board for LSW, LMFT, & LPC*	5 hr.												
DISCOUNTS	<p>Early Reg. Disc. (by 1/17): \$20 discount</p> <p>Full-Time Student: 10% discount</p> <p>Full-Time Parent: 10% discount</p> <p>Retirement Discount: 10% discount</p> <p>Geographical Discounts: See registration details online!</p> <p>iLOC Online Group Discounts</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <tr> <td>Number of Participants</td> <td>2</td> <td>4</td> <td>6</td> <td>8</td> <td>10</td> </tr> <tr> <td>Discount</td> <td>10%</td> <td>20%</td> <td>30%</td> <td>40%</td> <td>50%</td> </tr> </table>	Number of Participants	2	4	6	8	10	Discount	10%	20%	30%	40%	50%	<p>* The Family & Play Therapy Center is approved by the Pennsylvania State Board of Social Workers, Marriage and Family Therapists, and Professional Counselors to offer continuing education for social workers, marriage and family therapists, and professional counselors. The Family & Play Therapy Center maintains responsibility for the program. PA Social Work Board CEs transfer to many other states. Check with your state social work board. No fee for PA SW CEs.</p> <p>** The Family & Play Therapy Center is approved by the Association for Play Therapy to offer continuing education specific to play therapy. Our provider number is 96-030. The Family & Play Therapy Center maintains responsibility for the program. Those joining us through our Interactive Live Online Classroom (iLOC) receive APT contact hours.</p>	
	Number of Participants	2	4	6	8	10									
Discount	10%	20%	30%	40%	50%										
<p>Course Withdrawal Policy:</p> <p>(a) If participant withdraws earlier than four weeks prior to the first day of a course, then participant will receive a full refund of the paid deposit, minus a \$25 withdrawal fee.</p> <p>(b) If participant withdraws within four weeks before the first day of a course (but earlier than one week prior to the first day), then participant will receive a full credit in the amount of the paid deposit to be applied to future courses and seminars at the center, minus a \$25 withdrawal fee.</p> <p>(c) If participant withdraws within one week before the first day of a course, then the deposit is forfeited.</p> <p>(d) Following the first day of a course, all payments are due as scheduled, and participant is responsible for payment of entire course tuition. Tuition is not reduced on account of missed class days.</p> <p>(e) A 1% late fee for past-due balances will be assessed at the end of each month, based on the amount past due on the last day of the month.</p>															



Professional Community Online

The Family & Play Therapy Center hosts a *Professional Community Online* that offers free membership to all mental health professionals from anywhere in the world.

Membership in this community of mental health professionals will allow you to

- Connect with fellow participants and expand your professional network.
- Discuss clinical questions with other mental health professionals.
- Pick up your schedules and readings, and receive course announcements for our trainings.
- Access our Interactive Live Online Classrom (iLOC), if you are joining us for class online.

Please follow these instructions to create a profile. If you are having any difficulty, we are always happy to answer any questions and to help guide you through the process. Please feel free to call us in the office at 215-844-4321 ext. 1. Thank you!

How to Create Your Profile in the Professional Community Online

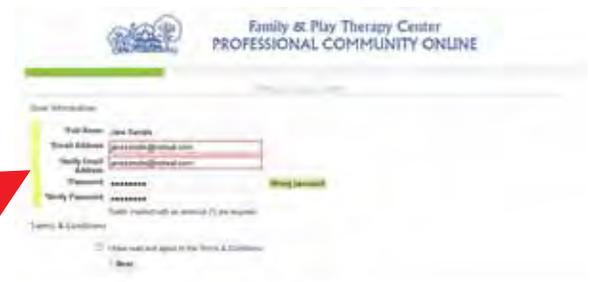
1. Go to our website: www.fptcenter.com
2. On the navigation bar across the top, click on the "Community" tab.



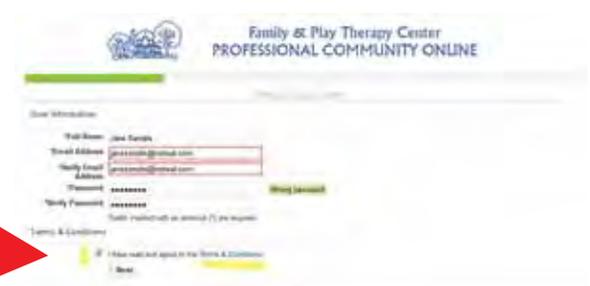
3. Click on the "Join Us Now! It's Free!" button.



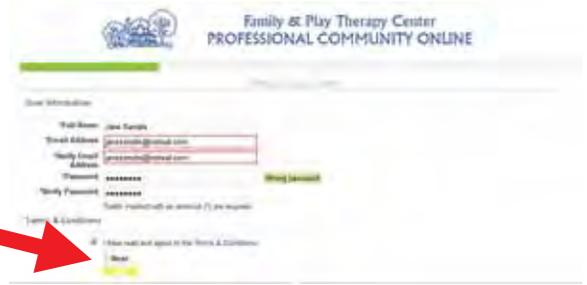
4. Fill in your full name, e-mail address (2 times), and password (2 times). The email address that you enter here is the one where you will receive notices regarding the community site. This email address will not be displayed, and you may choose a different email below for display in the community.



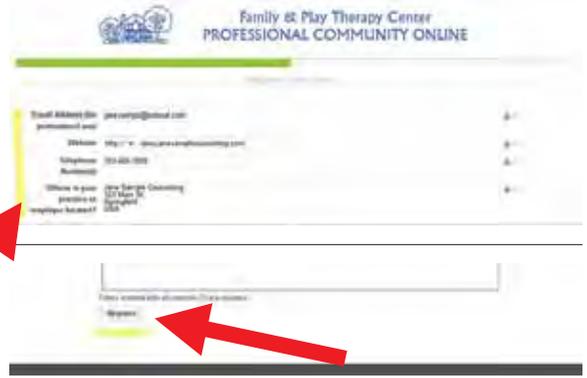
5. Click box to indicate agreement to terms. Click "Terms & Conditions" link to read terms.



6. Click "Next" button.

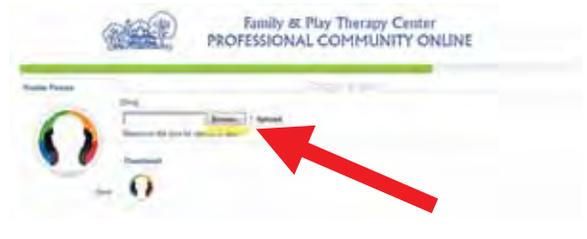


7. Provide information requested. Fields marked with an asterisk are required. The others are optional. We encourage you to provide enough information to give other community members a sense of your background and practice. Please note that the email address that you enter here will be displayed to other members of the community, and it does not need to match the email address that you entered above.

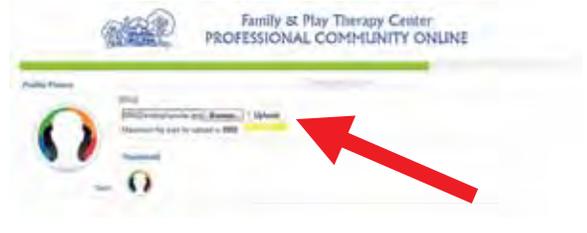


8. When you have completed this information, click the "Register" button at the bottom of the page.

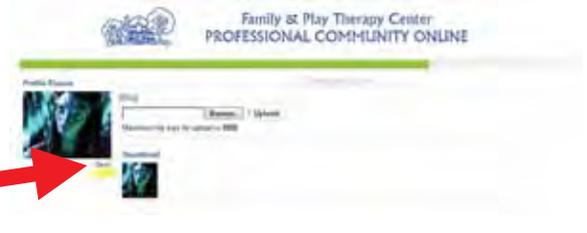
9. Here's where you upload your photo. You may click on "Skip" at the top and upload your photo later, if you don't have one handy. Please keep in mind that a photo on your profile will really allow others in the community to see you as a human being, rather than just a name on a list. In addition, you will only be eligible for certain perks, such as our free seminar attendance drawings, if you have a photo of yourself in your profile. If you are having any difficulty uploading a photo, please let us know, as we are always happy to help!



10. Click 'Browse'.



11. Find and select your photo on your computer. Click 'Upload'. You will see the photo and a preview of the thumbnail that will show up with your posts on the community site.



12. Click 'Next' to complete your registration.

13. Within the next couple of minutes, you will receive an email at the email address that you provided with your password in step 4. The email will contain an activation link. Just click on this link, and your profile will be activated. (If you are having trouble clicking on the link, please copy and paste it into the address bar on your browser.) You are now able to log in to the community site with your email address and password!

NOTE: If you have any difficulty in any of these steps, please give us a call in the office at 215-844-4321 ext. 1, and we'll be happy to guide you through the process!

REGISTRATION, DISCOUNTS, & POLICIES

How to Register Online for Courses and Seminars

NOTE: The entire registration process takes place over a secure, encrypted connection in order to ensure the privacy of your information, and we will never share your registration information with anyone else.

1. Create a Profile

In order to register for courses and seminars through our website (www.fptcenter.com), **you must have a profile in our community site** (Professional Community Online). If you already have a profile, go on to step 2. If you do not yet have a profile, please click the help button on our website (www.fptcenter.com) and follow the instructions for creating a profile. It's free and takes only a few minutes!

2. Log in to the Professional Community Online

Go to www.fptcenter.com. On the navigation bar across the top, click on the "Community" tab.

3. Click on the 'REGISTER' Tab

Once you are logged into the community site with your profile, just click directly on the 'REGISTER' tab at the top of the screen (NOT the 'View Registration & Make Payments' drop-down menu item below it) in order to start the registration process.

4. Select a Course and Location

Review the listing of courses and select the course you wish to register for by clicking on the title or the 'Register' button. Each course or seminar includes a separate listing for each available location. Please be sure that you are selecting the appropriate location. See more information about locations below.

5. Provide Contact Information

On the first page of the registration process, you will provide your current contact information. This contact information will be used only by us in order to communicate with you, and we will not share it with anyone else. If you are using a discount code (see more information below), then enter it on this page. When you have completed this page, click the 'Next Step' button.

6. Review Your Registration Information

On the next page, please review the contact information and the listing of amount due with registration. If you wish to make any corrections, use the 'Back' button. Otherwise, click the 'Next Step' button to continue.

7. Select Your Payment Method

On this page, please select which payment method you would like to use. If you would like to pay with a credit card (Visa, MasterCard, Discover, or American Express) right away in order to secure your spot in the course or seminar, then select 'Quickbooks Merchant Services'. Your credit card information will be handled with state-of-the-art security and encryption and will not be saved after being processed. If you prefer to pay later, there are several options: Mail in Payment, Call in Payment, and Payment from Agency. Please select the appropriate option. Once you have made your selection, click the 'Next Step' button.

8. Enter Your Credit Card Information (if applicable)

If you selected payment by Quickbooks Merchant Services, then you will enter your credit card information on this next page. Once you have completed this page, click the 'Submit' button.

9. Registration Complete!

You will receive a message on the screen that your registration has been submitted. You will also receive an email confirmation of your registration and credit card payment (if you made one). If you indicated that you will pay later, please be sure to follow up on that right away in order to be sure that your slot is held.

IMPORTANT: The confirmation email will include an attachment of our Ethical and Privacy Agreement. If you have not previously submitted a signed agreement, please print, sign, and return this agreement to us as soon as possible, as it will be required in order for you to join us either onsite or online. You may return it by fax (+1 215 844 8877) or by email (administration@fptcenter.com).

LOCATIONS

We have several locations available for our courses and seminars. Please see the brochure for the course or seminar you are interested in to check which locations are available for that course or seminar. Be sure that you are selecting the correct site when registering.

Onsite: Our main location in the beautiful Mt. Airy neighborhood of Philadelphia, where the presentation will actually be taking place

Annex: A community space near our 'Onsite' location with a live video connection through our Interactive Live Online Classroom

iLOC @ Home: A live, individual video connection for you from your home or work through our Interactive Live Online Classroom

iLOC Group: A live video connection for you and a group of other therapists ... See the list of current sites attached to the course or seminar brochure on our website or start your own!

DISCOUNTS

In addition to our Early Registration Discount, which will be automatically calculated in your online registration if it is currently available, we also have several other discounts available. We seek to make our courses as accessible as possible to therapists in a range of circumstances. The following three discounts may be selected during online registration: (1) Full-Time At-Home Parent Discount, (2) Retirement Discount, and (3) Geographic Discount. If you are eligible for the Full-Time Student Discount or the Recent Graduate Discount, you must call the office to receive a special discount code prior to registering online.

Full-Time Student Discount — 20% discount — Call for Discount Code Prior to Online

Registration — You qualify for the Full-Time Student Discount if you are currently enrolled in a full-time accredited graduate program in a field of psychology, taking at least 3 courses per semester, during the full term of a course at the Family & Play Therapy Center, and if you are paying for the course personally.

Recent Graduate Discount — 15% discount — Call for Discount Code Prior to Online

Registration — You qualify for the Recent Graduate Discount if you have graduated from an accredited graduate program in a field of psychology during the year preceding your enrollment in a course at the Family & Play Therapy Center, and if you are paying for the course personally.

Full-Time At-Home Parent Discount — 10% discount — Automatically Calculated with Online

Registration — You qualify for the Full-Time At-Home Parent Discount if you are at home for child care and do not have employment beyond seeing up to three clients per week, during the full term of a course at the Family & Play Therapy Center, and if you are paying for the course personally.

Retirement Discount — 10% discount — Automatically Calculated with Online Registration —

You qualify for the Retirement Discount if you are a retired professional from a field of psychology and do not have employment beyond seeing up to three clients per week during the full term of a course at the Family & Play Therapy Center, and if you are paying for the course personally.

Geographical Discounts (iLOC @ Home ONLY) — Automatically Calculated with Online

Registration — If (1) you are a *full-time resident* of a country that is listed in our Geographical Discount Tables (see below) and (2) you hold a **university degree** in a field of psychology, then you are eligible for a Geographical Discount for attending a course or seminar online through our Interactive Live Online Classroom *as an iLOC @ Home participant*. Please see the tables for percentage of discount and discount codes for use in online registration. If your country falls into Group 6 in our Geographical Discount Tables and you are unable to pay the discounted rate, we welcome you to call for information about applying for a need-based full scholarship.

iLOC Group Discounts — Please call the office to arrange group registration and register online individually with the location ‘iLOC Group’. — Please see detailed information below concerning our iLOC Group Discounts, which allow for groups attending together from a remote location via our live online classroom to pay discounted rates depending on group size.

Need-Based Scholarships — Please call to discuss your situation with the director of the center.

— We have a limited amount of need-based scholarship available to those whose financial circumstances prevent them from paying the full rates for courses. Please call the office to discuss the application process and to arrange for a discussion with the director of the center.

Agency Discounts — Please call to discuss this possibility with the director of the center. — We

are sometimes able to extend discounts to agencies that are paying for multiple participants in a given course. Please call the office to arrange for a discussion with the director of the center.

iLOC GROUP DISCOUNTS

For those attending a course or seminar in an iLOC Group, the discounts received are described in the table below. The discounts vary by group size, and the maximum discount available is 50%. Therefore, when you register for an iLOC Group, you pay 50% of the tuition, which is the amount you will pay in total if your group grows to include 10 people. Eight days before the start of the course or seminar, the group sizes are finalized and your balance due is calculated based on the table below. We ask that you pay the balance promptly at this time, either on the community site (hover over 'REGISTER' and click on 'Make Payments') or by phone (+1 215 844 4321 ext 1 or ext 4). Please call with any questions!

Number of Participants in iLOC Group	Discount	SAMPLE — Based on a \$165 Seminar			
		With Early Registration		Without Early Registration	
		Due with Registration	Balance Due One Week Prior to Event	Due with Registration	Balance Due One Week Prior to Event
10 or more	50%	\$74.25	\$0.00	\$82.50	\$0.00
9	45%	\$74.25	\$7.43	\$82.50	\$8.25
8	40%	\$74.25	\$14.85	\$82.50	\$16.50
7	35%	\$74.25	\$22.28	\$82.50	\$24.75
6	30%	\$74.25	\$29.70	\$82.50	\$33.00
5	25%	\$74.25	\$37.13	\$82.50	\$41.25
4	20%	\$74.25	\$44.55	\$82.50	\$49.50
3	15%	\$74.25	\$51.98	\$82.50	\$57.75
2	10%	\$74.25	\$59.40	\$82.50	\$66.00

Geographical Discount Tables --- *iLOC @ Home ONLY*

To be eligible for these discounts for attending a course or seminar online through our Interactive Live Online Classroom as an *iLOC @ Home participant*, you must (1) **be a full-time resident** of a country that is listed in our Geographical Discount Tables and (2) **hold a university degree** in a field of psychology. If your country falls into Group 6 in the tables below and you are unable to pay the discounted rate, we welcome you to call for information about applying for a need-based full scholarship.

GROUP 1 – 20% Discount

Andorra	Gibraltar	Macau
Australia	Greenland	Monaco
Austria	Guernsey	Netherlands
Bahamas	Hong Kong	Norway
Belgium	Hawaii (US State)	Qatar
Bermuda	Iceland	San Marino
British Virgin Islands	Ireland	Singapore
Brunei	Isle of Man	South Korea
Canada	Israel	Spain
Cayman Islands	Italy	Sweden
Denmark	Japan	Switzerland
Falkland Islands	Jersey	Taiwan
Finland	Kuwait	United Arab Emirates
France	Liechtenstein	United Kingdom
Germany	Luxembourg	

GROUP 2 – 30% Discount

Aruba	Faroe Islands	Poland
Bahrain	Greece	Portugal
Barbados	Hungary	Saudi Arabia
Cyprus	Lithuania	Seychelles
Czech Republic	Malta	Slovakia
Equatorial Guinea	New Zealand	Slovenia
Estonia	Oman	Trinidad and Tobago

GROUP 3 – 40% Discount

Antigua and Barbuda	French Polynesia	Mexico
Argentina	Gabon	New Caledonia
Belarus	Guam	Puerto Rico
Botswana	Latvia	Russia
Chile	Lebanon	Saint Kitts and Nevis
Croatia	Malaysia	Saint Maarten
Curaçao	Mauritius	Uruguay

GROUP 4 – 50% Discount

Anguilla	Iran	Saint Lucia
Brazil	Kazakhstan	Saint Vincent
Bulgaria	Libya	South Africa
Costa Rica	Montenegro	Turkey
Dominica	Northern Mariana Islands	Turks and Caicos Islands
Grenada	Panama	US Virgin Islands
Grenadines	Romania	Venezuela

GROUP 5 – 60% Discount

American Samoa	Cuba	Montserrat
Azerbaijan	Dominican Republic	Palau
Belize	East Timor	Peru
Bosnia and Herzegovina	Ecuador	Serbia
China	Jamaica	Suriname
Colombia	Republic of Macedonia	Thailand
Cook Islands	Maldives	Tunisia

GROUP 6

Option 1: Online Registration Now – 75% Discount

Option 2: If your country falls into Group 6 and you are unable to pay the discounted rate, please call us at +1 215 844 4321 to apply for a need-based full scholarship!

Afghanistan	Haiti	Republic of the Congo
Albania	Honduras	Rwanda
Algeria	India	Saint Helena, Ascension and Tristan da Cunha
Angola	Indonesia	Saint Pierre and Miquelon
Armenia	Iraq	Samoa
Bangladesh	Jordan	São Tomé and Príncipe
Benin	Kenya	Senegal
Bhutan	Kiribati	Sierra Leone
Bolivia	Korea, North	Solomon Islands
Burkina Faso	Kosovo	Somalia
Burma	Kyrgyzstan	Sri Lanka
Burundi	Laos	Sudan & South Sudan
Cambodia	Lesotho	Swaziland
Cameroon	Liberia	Syria
Cape Verde	Madagascar	Tajikistan
Central African Republic	Malawi	Tanzania
Chad	Mali	Togo
Comoros	Marshall Islands	Tokelau
Côte d'Ivoire	Mauritania	Tonga
Democratic Rep. of the Congo	Moldova	Turkmenistan
Djibouti	Mongolia	Tuvalu
Egypt	Morocco	Uganda
El Salvador	Mozambique	Ukraine
Eritrea	Namibia	Uzbekistan
Ethiopia	Nauru	Vanuatu
Federated States of Micronesia	Nepal	Vietnam
Fiji	Nicaragua	Wallis and Futuna
Gambia	Niger	West Bank and Gaza
Georgia	Nigeria	Western Sahara
Ghana	Niue	Yemen
Guatemala	Pakistan	Zambia
Guinea	Papua New Guinea	Zimbabwe
Guinea-Bissau	Paraguay	
Guyana	Philippines	

COURSE WITHDRAWAL & PAYMENT POLICIES

Course Withdrawal Policy for Academic Term Courses:

Academic Term Courses are courses that meet over the span of several months on a biweekly or monthly basis. Tuition is composed of (i) a deposit, which must be paid at the time of registration, and (ii) installments, which may be paid according to the schedule described in the course brochure.

- (a) If participant withdraws prior to four weeks before the first day of a course, then participant will receive a refund of the paid deposit and installments, minus a \$50 withdrawal fee.
- (b) If participant withdraws within four weeks of the first day of a course, but earlier than one week before the first day, then participant will receive a refund of paid installments and a credit in the amount of the paid deposit to be applied to future training or supervision at the center, minus a \$50 withdrawal fee.
- (c) If participant withdraws within one week before the first day of a course or on the first day of a course, then participant will receive a refund of paid installments and a credit in the amount of the paid deposit to be applied to future training or supervision at the center, minus a \$100 withdrawal fee.
- (d) Following the first day of a course, participant is committed from completing the course, and participant is responsible for payment of full yearly course tuition. Full course tuition is not reduced on account of absences; however, participant may attend missed classes with no charge during the next time that the class is offered in the recurring cycle of the curriculum.
- (e) A late fee will be assessed for past-due balances and late payments. See our payment plan brochure for details.

Course Withdrawal Policy for Short Term Courses:

Short Term Courses are courses and seminars that meet over the span of one to five contiguous days. Tuition is composed of (i) a deposit, which must be paid at the time of registration, and (ii) installments, which may be paid according to the schedule described in the course brochure.

- (a) If participant withdraws prior to four weeks before the first day of a course, then participant will receive a refund of the paid deposit and tuition, minus a \$50 withdrawal fee.
- (b) If participant withdraws within four weeks of the first day of a course, but earlier than one week before the first day, then participant will receive a refund of paid installments and a credit in the amount of the paid deposit to be applied to future training or supervision at the center, minus a \$50 withdrawal fee.
- (c) If participant withdraws within one week before the first day of a course or on the first day of a course, then participant forfeits either (i) \$150 or (ii) half of the paid deposit and installments, whichever is greater, and will receive a credit in the amount the remaining paid deposit and installments.
- (d) Following the first day of a course, participant is committed to completing the course, and participant is responsible for payment of full course tuition. Full course tuition is not reduced on account of absences.
- (e) A 1% late fee for past-due balances will be assessed at the end of each month, based on the amount past due on the last day of the month.

QUESTIONS?

If you have any questions about online registration, please call us in the office at +1 215 844 4321 ext 1. Thank you!

**Family & Play Therapy Center
6811 Quincy Street
Philadelphia, PA 19119**

Tel: +1 215 844 4321

Fax: +1 215 844 8877

Web: www.fptcenter.com

Email: workshops@fptcenter.com

Terms and Conditions

- 1. Enrollment.** Enrollment in a payment plan is accomplished by selecting a payment plan option when you register for a program with Family & Play Therapy Center.
- 2. Budget Amount/Payments.** The total budget amount will be based on the total amount that is due to Family & Play Therapy Center for the program you are taking. The deposit will not be included in the total budget amount as this must be paid directly to Family & Play Therapy Center at the time of registration. If you are receiving a discount through the school, the budget will reflect the total amount due after the discount has been applied.
- 3. Security.** The Pennsylvania Treasury Department of Harrisburg, Pennsylvania is serving as investment administrator for plan payments, assuring that funds are handled with utmost security. Participants may not withdraw any amount from the investment account at any time. Payment of all amounts paid by Budgetor will be made to the School.
- 4. Other Fees.** In addition to the fees outlined on the reverse side of this brochure, HES will impose a service fee of \$35 for any check which is returned for insufficient funds or is not collectible for any reason.
- 5. Failure to Pay.** In the event of failure of a participant to pay any installment within 15 days of the due date, Family & Play Therapy Center will be notified of the failure and enrollment in the Plan may be terminated. In that event, all monies deposited to the participants' account (without income or appreciation thereof or thereon) will be remitted to the School. The standard School policies will apply for refunds or handling past due accounts. HES is not responsible for any action of the School taken for, against, or with respect to the participant or whom amounts are budgeted, including without limitation, suspension, termination or other sanctions.
- 7. Pre-authorized Debit Option.** Participants will have the option of having their payments automatically deducted from their checking or savings account. If you select that option then your payments will be automatically deducted from your account on the due date.
- 8. Credit Card Payments.** Payments can also be made by credit card from the HES website, www.highereducationservices.org. There is a convenience fee assessed on all credit card payments. The amount of this fee is detailed during the credit card payment procedure.
- 9. No Waiver.** Any failure to enforce the terms of this Agreement will not result in the waiver of any other obligation by the participant or right of the School or HES.



Family & Play Therapy Center

Postgraduate Trainings

Installment Payment Plan

Plan Options For Participants

PLEASE READ

- Family & Play Therapy Center partners with Higher Education Services, Inc. (HES) to provide our participants with flexibility in making their tuition payments for year-long courses. Using a tuition management service allows us to provide you with better payment options to accommodate your needs.
- HES will collect all tuition payments for the 4-Pay (Quarterly) and 10-Pay (Monthly) options. Payments for the 1-Pay Plan (Annual) will be collected directly by Family & Play Therapy Center. HES provides participants with payment choices, an increased number of payment methods and also allows participants to view and manage their accounts on-line throughout the year.

Tuition Payment Plan Options For Year-Long Courses

Participants must elect one of the following options:

Plan	Due Dates
1-Pay (Annual)	September 1 (Direct to Center)
4-Pay (Quarterly)	September 1, November 1 February 1, April 1
10-Pay (Monthly)	September 1 through June 1

Deposit

- A deposit is required when you register for a program and is payable directly to Family & Play Therapy Center.

How To Enroll

- Select your payment plan option when you register for a program. You will be automatically enrolled in the payment plan that you choose for the total amount that is due to Family & Play Therapy Center. (If applicable, any discounts will be reflected in the balance that you owe.)
- If you select the 1-Pay (Annual) Plan, the total amount will be payable in full directly to Family & Play Therapy Center by September 1st.
- If you select the 4-Pay (Quarterly) Plan or the 10-Pay (Monthly) Plan, your payments will be payable to HES. HES will bill you directly based on the option you select on your registration form. You will have the option of mailing in your payments, utilizing the pre-authorized debit option or making your payments online through the HES website.

Fees

- There is no application fee to use the 1-Pay Plan. The application fees for the 4-Pay and 10-Pay Plans are noted below. **HES will bill you for the application fee with your first payment.**
- There are late fees associated with each plan. Please review the late fees carefully as these are administered by HES. A late fee will be assessed on all payments not received by the HES due date. **All payments for the 4-Pay and 10-Pay Plans will be paid to HES.**

Plan	Enrollment Fee	Late Fees
4-Pay (Quarterly)	\$20.00	\$20.00
10-Pay	\$50.00	\$20.00

Payment Methods

- Pay by check, money order, bill pay, electronic payment from your checking account or pre-authorized debit from your checking or savings accounts. There are no added fees for any of these options.
- Payment can also be made by credit card payment through the HES website. There is a convenience fee of 3.5% on all credit card payments.

Discounts

- There is an early registration discount – see course brochures.
- The following iLOC discounts apply for online groups at the same location.

iLOC Online Group Discounts									
Participants	2	3	4	5	6	7	8	9	10
Discount	10%	15%	20%	25%	30%	35%	40%	45%	50%

- One of the following discounts may also apply

Discount	Amount
Full-Time Student	10% discount
Full-Time Parent	10% discount
Retirement	10% discount
Disability	10% discount
Geographical - For International Participant	20% to 75% discount see chart at www.fptcenter.com

Questions

- Contact HES toll free at 1-800-422-0010.
- Visit the HES website at www.highereducationservices.org.
- Checks should be made payable to TPP/HES Plan and mailed to PO Box 2653, Harrisburg, Pa 17105