

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