



NORTHWEST SCHOOL OF ANIMAL MASSAGE

Get started in animal massage for \$125 a month!!!

Thanks for your interest in our school's financing program. We are able to provide these plans at a reasonable cost because of our strong desire to make our programs more accessible to more students.

A few highlights:

- We offer a **12-month** payment plan.
 - This plan assumes an initial deposit of \$500 (distance learning) plus shipping and handling.
 - Payments begin on the 1st day of the month after enrollment.
 - We will hold the Certificate of Achievement until final payment is made.
 - You can pay off the balance at any time without penalty.
1. Our 12-month plan has monthly payments of **\$125.00**. **The final payment may vary slightly based on accumulated interest, fees or prepaid amounts.** Payments are made directly to NWSAM and your account is always handled with respect and personal attention.

TO APPLY FOR FINANCING: Simply sign and return the Installment Plan form with your class application.

Installment Plan

For the value received, I agree to repay the loan amount of \$1400.00 to NWSAM as per the terms below:

1. I understand the interest rate is 15.00% simple annual interest, calculated monthly on the first of each month.
2. I will pay a monthly processing fee of \$5.00, due with each payment.
3. I understand the payment due date is the first day of each month.
4. I realize the payment must be established on an auto-deduct schedule using a credit card or debit card. A second account (banking or credit) must be provided in the event that we are unable to collect on the first account for a period of over 60 days. Check payments are by arrangement only and should be submitted to NWSAM at P.O. Box 670 Fall City, WA 98024
5. I may prepay or repay at any time without penalty. Any excess payment is applied to the principal.
6. I understand a first-time late fee of \$25 will be charged to any account which is over 10 days past due. A second late fee will be assessed at \$35 and a third and final late fee will be \$50, after which the account will be sent to collections for resolution.
7. I will be in default if my account is over 30 days past due. NWSAM retains the right to determine when an account must be referred to collections. Generally, a phone contact and email or letter will be attempted prior to collection proceedings. Please keep your contact information current.
8. I understand NWSAM will retain my Certification of Achievement as collateral. The certificate will be forwarded within 7 days of receipt of final and full tuition payment if all class requirements have been met.
9. I know this loan is for commercial purposes.
10. I will pay the principal and interest due plus the \$5.00 processing fee due with each payment, making a **total monthly payment of \$125.00. The final payment may vary based on accumulated interest, fees or prepaid amounts.**
11. I know my payments should begin after I have started my course. I have started the course if I have received the distance learning course materials. (Example: If I received distance learning course materials on August 13, then I begin repayment on Sep.1).
12. I agree to pay all expenses incurred by NWSAM in their efforts to seek repayment (which may include collection fees and administrative costs related to collection of accounts in default).
13. I agree the venue for legal matters related to my account is King County, Washington.

Student Name and Address:

Signed:

Social Security Number:



NORTHWEST SCHOOL
OF ANIMAL MESSAGE

AUTOMATIC DEDUCTIONS FOR FINANCING PLAN

Dear Student:

NWSAM financing agreements require automatic deductions from your VISA, MasterCard or American Express credit cards or a bank debit card. After signing up for this plan, we will automatically process your monthly payment on the 1st day of each month. This will save you the cost of a stamp, envelope and check each month.

You may choose the minimum payment amount of \$125.00 or any amount greater than the minimum amount. This amount will be deducted until your balance is paid in full. Deductions not accepted will be reprocessed the following day. After a 2nd declined deduction, accounts will be assessed the late fee and the balances will be carried forward to the following month.

To enroll: You must fill out, sign and return this page to the address below. Forms received after the 20th of the month may not be processed until the following month.

Return to:

NWSAM Business Office
P.O. Box 670
Fall City, WA 98024
206-463-1425(Phone)
206-463-1459 (Fax)
877.836.3703 (Toll Free)
www.nwsam.com

NAME: _____ TODAY'S DATE: _____

PAYMENT AMOUNT: \$125.00 (minimum) OR \$ _____ Date to start automatic pmts: _____

SIGNATURE: _____

CARD TO BE PROCESSED: VISA or MASTERCARD or AMERICAN EXPRESS

CARD NUMBER: _____ EXP. _____

Secondary CARD OR ACCT. NUMBER _____ EXP. _____
(required for default purposes)

Street No. _____ Zip Code _____