



## 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 1<sup>st</sup> 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:

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Social Security Number:

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## 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<sup>h</sup> 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 2<sup>nd</sup> 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 20<sup>th</sup> 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](http://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 \_\_\_\_\_