

## **Payment Plan Application Process**

### **Program: UXO Tech I & HAZWOPER**

Peak Technical Institute (PTI) offers a payment plan to cover tuition for those in financial need. The administrative fee to participate in PTI's private education loan is \$800. The \$800 administrative fee is due by the 3<sup>rd</sup> Monday of class. Priority in enrollment is based on the order in which enrollment forms and deposits are received. In addition to the administrative fee, tuition for the UXO Technician I Certification is \$6,325 and the HAZWOPER course is an additional \$550.

A deposit of \$1,000, which is deducted from the total tuition, is required to reserve your position in the course, regardless of how the balance of the tuition is paid. Please note that there are a limited number of payment plan slots available per class.

Please review *Peak Technical Institute's Payment Plan Contract* for details, terms, and eligibility requirements. Contact the PTI Admissions Office at [admissions@goPTI.com](mailto:admissions@goPTI.com) or 855-399-7325 for more information.

The PTI Payment Plan Application Process requires completion of the following:

- *Peak Technical Institute Payment Plan Contract*
- *Release to Perform Credit Check*
- *Credit/Debit Payment Authorization & Checking Payment Authorization*
- *Co-Signer Agreement (optional)*

**Payment Plan Contract**  
**UXO Tech I & HAZWOPER**

Peak Technical Institute (PTI) offers a payment plan to cover tuition for those in financial need. The administrative fee to participate in PTI’s private education loan is \$800, which is due prior to graduation. Priority in enrollment is based on the order in which enrollment forms and deposits are received.

A deposit of \$1,000, which is deducted from the total tuition, is required to reserve your position in the course, regardless of how the balance of the tuition is paid. Please note that there are a limited number of payment plan slots available per class.

The **UXO Technician I Certification** Payment Plan allows a student to pay only \$1,000 in the form of a registration deposit to reserve a position in the course and the additional administrative fee of \$800. The total amount financed, \$5,325, will be paid over the next 11 months - 10 payments of \$500 and the final payment of \$325 = \$5,325.

If the student is taking the **40 hour OSHA HAZWOPER Certification** in addition to the **UXO Technician I Certification** the cost is an additional \$550 and will be rolled into this payment plan. To include the **OSHA HAZWOPER** Certification course, the up-front cost will still be \$1,800 (\$1,000 in the form of the deposit and the additional administrative fee of \$800). The total amount financed, \$5,875, will be paid over the next 12 months - 11 payments at \$500 and the final payment of \$375= \$5,875.

Please note that PTI requires a credit check in order to qualify for the payment plan. The credit check costs \$10, which must be paid in advance with the payment plan application.

All prospective students must also pay \$25 for a background check at the time of enrollment.

Tuition and Course Fees	Amount
Deposit (Course Reservation)	\$1,000 (deducted from total tuition)
Administrative Fee	\$800 (in addition to the tuition)
Credit Check Fee	\$10
Background Check Fee	\$25
Textbooks (UXO & HAZ)	\$60 (optional)
Tuition (UXO)	\$6,325
Tuition (HAZ)	\$550

### Eligibility for Financing through PTI's Payment Plan:

Eligibility is based on the following:

- Approval to apply by a PTI Agent, based on your financial status
- Please note that there are a limited number of payment plan slots available per class.
- Complete a *Release to Perform Credit Check* form enabling PTI to execute a credit check. The option of utilizing a Co-Signer\* is available, if needed.
- Pay the \$10 non-refundable fee for the credit check (this can be in the form of cash, check, money order or by using one of PTI's *Payment Authorization Forms* for Checking Account or Credit/Debit Accounts.)

*\*If using a Co-Signer, the Co-Signer Agreement must also be signed, and a \$10 fee for the Co-Signer credit check is required.*

### Checklist for Financing through PTI's Payment Plan:

Once you have been accepted into the Payment Plan, the following must be completed:

- Provide **two forms of payment** using PTI's *Payment Authorization Forms* for Checking Accounts and/or Credit/Debit Accounts.
- Specify which primary form to utilize for payment deductions, as well as secondary method of payment.
- **Payment Plan contract documents must be signed and notarized during the first week of class with the Admissions officer.**
- Pay a non-refundable administrative fee of **\$800** for the payment plan by the Monday of the 3<sup>rd</sup> week of class.

**PTI Payment Plan Terms**

The terms for PTI’s Payment Plan are as follows:

- A grace period of approximately 90 days, will be given prior to the commencement of tuition payments. The 90 day grace period begins upon completion of the course.
- Payments will commence according to the following schedule:

Graduation Date	Payment Commencement Date
First week of the month	5 <sup>th</sup> day of the third month following graduation
Second week of the month	5 <sup>th</sup> day of the third month following graduation
Third week of the month	15 <sup>th</sup> day of the third month following graduation
Fourth week of the month	15 <sup>th</sup> day of the third month following graduation

- Payments will be automatically deducted from the authorized account on the same date each month until the balance of tuition and applicable fees are paid in full. *The draw date may vary slightly depending on the day of the week or holidays.*
- Students will be contacted by Peak Technical Institute if payment collections are unable to be assessed.
  - PTI will attempt to contact the student directly prior to accessing the secondary form of authorized account(s). PTI reserves the right to charge the tuition payment to the secondary form of payment in the event that student contact is unsuccessful.
- If student has a change in Payment Information (i.e. financial institution change or bank account cancellation), PTI must be notified immediately. *(Student is liable for any cost incurred by failure to report changes to PTI.)*
- If student has a change in Contact Information (i.e. address, phone number, or email), PTI must be notified immediately. *(Student is liable for any cost incurred by failure to report changes to PTI.)*

**Returned Check Fees and Late Charges**

**A fee of \$30 will be charged for any declined checking account payments or returned checks. A “Returned Check Fee” is only applicable to a direct withdrawal from a checking account.**

In addition, returned checks will be assessed a \$25 late charge (in addition to the financial institution fee) by Peak Technical Institute. The amount of the check and the late charge are to be paid within two weeks through an alternate method of payment. After a second check is returned, PTI will no longer accept a check/ACH as a form of payment.

**Failed payments are subject to a \$25 late charge per month for the first two months. Late charges increase to \$50 per month for subsequent months at the discretion of PTI.** Late charges will be applied after 5 business days in which a payment has not been received.

### **Collections Policy**

If PTI is unable to collect full payments owed for 90 consecutive days, the student's account will be reviewed for collections processing. **All accounts sent to collections will be assessed a \$250.00 collection fee.** If a student account is sent to collections, the entire balance, as well as any additional fees incurred (i.e. Attorney's fees), will be due immediately to PTI's collections agency, thus nullifying PTI Payment Plan terms. Any account sent to collections will be subject to terms set forth by the collections agency.

PTI offers the payment plan to afford individuals the opportunity to pursue this exciting career by repaying the tuition in a reasonable amount of time after training.

A student may choose to pay the balance of their tuition without penalty earlier than the agreed upon due dates. Please note that the \$800 administrative fee is non-refundable, even if the tuition balance is paid ahead of the scheduled dates.

**If, due to approved circumstances, a student requires additional time on the original payment plan period (12 months) to complete payments, the account will be assessed an additional \$800 administrative fee\* per 12 months.**

*\*Fees are subject to change due to increased class and administrative costs at the discretion of PTI.*

**Tuition & Fees**

Please note **this total will supersede** the total filled out on the first page of the Application for Enrollment forms.

Peak Technical Institute requires the following comprehensive fees and tuition:

Tuition and Course Fees	Amount
Deposit (Course Reservation)	\$1,000 (deducted from total tuition)
Administrative Fee	\$800 (in addition to the tuition)
Credit Check Fee	\$10
Background Check Fee	\$25
Textbooks (UXO & HAZ)	\$60 (optional)
Tuition (UXO)	\$6,325
Tuition (HAZ)	\$550

Prospective students applying for the UXO Technician I & HAZWOPER programs, who choose to utilize PTI’s Payment Plan, must pay the deposit, credit check fee, background check fee, and textbook fee (optional) in advance. These fees are as follows:

Enrollment Fees to be Paid in Advance	
Deposit and Advance Fees	Amount
Deposit (Course Reservation)	\$1,000 (deducted from total tuition)
Credit Check Fee	\$10
Background Check Fee	\$25
Textbook (UXO & HAZ)	\$60 (optional)
<b>Total Fees Paid in Advance</b>	<b>\$1,035</b>

Prospective students applying for the UXO Technician I & HAZWOPER programs, who choose to utilize PTI’s Payment Plan, will not be subject to interest. Therefore, students will have to pay the **\$800 Administrative Fee prior to the completion of the course, on the 3<sup>rd</sup> Monday of class.**

Prospective students applying for the UXO Technician I & HAZWOPER programs, utilizing PTI’s Payment Plan, will finance the tuition. Payments for financed tuition and fees will commence following the 90-day post-graduation grace period. Fees are as follows:

Financed Tuition	
Tuition Financed	Amount
Tuition (UXO Only)	\$5,325
OR	
Tuition (UXO & HAZ)	\$5,875

**Payment Schedule**

Peak Technical Institute offers the payment schedules, in the *Truth-In-Lending Disclosure Statement* tables below:

**UXO Technician I Certification**

Truth-In-Lending Disclosure Statement				
<b>Registration Deposit &amp; Upfront Fees</b> Amount required to register for a course <b>\$1,035</b>	<b>Annual Percentage Rate (APR)</b> Cost of credit at a yearly rate <b>0%</b>	<b>Administrative Fee</b> Cost to finance <b>\$800</b>	<b>Amount Financed</b> Total amount of credit extended to the student <b>\$5,325</b>	<b>Total Repayment Amount</b> <b>\$7,160</b>
<ul style="list-style-type: none"> <li>• <b>Deposit &amp; Fees:</b> The enrollment fees, paid in advance (\$1,835), are not calculated in the total amount financed.</li> <li>• <b>Payments:</b> Your payment schedule will be:</li> </ul>				
<b>Number of Payments</b>	<b>Amount of Payments</b>	<b>Payments Due Date *Monthly Beginning:</b>	<ul style="list-style-type: none"> <li>• Students are given a grace period of approximately 90 days beginning at course completion, before PTI will collect tuition payments.</li> <li>• If graduation occurs in the first two weeks of a month, payments will begin on the 5<sup>th</sup> day of the third month after graduation. If you graduate in the last two weeks of the month, payments will begin on the 15<sup>th</sup> day of the third month after graduation.</li> <li>• If, due to approved circumstances, a student requires additional time on the original payment plan period (12 months) to complete payments, the account will be assessed an additional \$800 administrative fee per 12 months.</li> </ul>	
<b>10</b>	<b>\$500</b>	<b>**Based on graduation date** (See Above)</b>		
<b>1</b>	<b>\$325</b>			

**UXO Technician I & HAZWOPER Certifications**

Truth-In-Lending Disclosure Statement				
<b>Registration Deposit &amp; Upfront Fees</b> Amount required to register for a course <b>\$1,035</b>	<b>Annual Percentage Rate (APR)</b> Cost of credit at a yearly rate <b>0%</b>	<b>Administrative Fee</b> Cost to finance <b>\$800</b>	<b>Amount Financed</b> Total amount of credit extended to the student <b>\$5,875</b>	<b>Total Repayment Amount</b> <b>\$7,710</b>
<ul style="list-style-type: none"> <li>• <b>Deposit &amp; Fees:</b> The enrollment fees, paid in advance (\$1,835), are not calculated in the total amount financed.</li> <li>• <b>Payments:</b> Your payment schedule will be:</li> </ul>				
<b>Number of Payments</b>	<b>Amount of Payments</b>	<b>Payments Due Date *Monthly Beginning:</b>	<ul style="list-style-type: none"> <li>• Students are given a grace period of approximately 90 days beginning at course completion, before PTI will collect tuition payments.</li> <li>• If graduation occurs in the first two weeks of a month, payments will begin on the 5<sup>th</sup> day of the third month after graduation. If you graduate in the last two weeks of the month, payments will begin on the 15<sup>th</sup> day of the third month after graduation.</li> <li>• If, due to approved circumstances, a student requires additional time on the original payment plan period (12 months) to complete payments, the account will be assessed an additional \$800 administrative fee per 12 months.</li> </ul>	
<b>11</b>	<b>\$500</b>	<b>**Based on graduation date** (See Above)</b>		
<b>1</b>	<b>\$375</b>			

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235 S. Old Glory Road, Maryville, TN 37801 Phone: (855)399-7325 Fax: (855)420-1618 www.goPTI.com

**Under the penalties of perjury, I declare that I have read and understand this document and am signing it for the purposes stated within this document. I am of sound mind, with legal and authorized capacity, and am signing it willfully and knowingly of my own free will.**

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

\_\_\_\_\_  
Date

\_\_\_\_\_  
Student Printed Name

\_\_\_\_\_  
PTI Agent

\_\_\_\_\_  
Date

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State of Tennessee, Blount County

The foregoing instrument was acknowledged before me this \_\_\_\_\_ day of \_\_\_\_\_,  
20\_\_\_\_, by \_\_\_\_\_.

(Notary Seal)

\_\_\_\_\_  
Notary Public Signature

My commission expires: \_\_\_\_\_



### Release to Perform Credit Check

I understand that PTI has a payment plan for the UXO Tech I/HAZWOPER programs, and in order to be eligible to take part in this payment plan, I must pass the criteria that have been established for credit history; therefore, I authorize PTI to obtain my credit history record prior to acceptance in the PTI's Payment Plan. I understand that this information may be used only for consideration in enrollment for the PTI's payment plan.

Name (First, MI, Last): \_\_\_\_\_

Maiden Name (If applicable): \_\_\_\_\_

Student or  Co-signer  U.S. Citizen  International

Full Address: \_\_\_\_\_

(Must be physical street address- cannot be PO Box)

Social Security #: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Date of class you would like to attend: \_\_\_\_\_

Phone Number: \_\_\_\_\_ Email: \_\_\_\_\_

*State law requires that you be informed of the following: (1) you are entitled to request to be informed about the information about yourself collected by use of this form (with a few exceptions as provided by law); (2) you are entitled to receive and review that information; and (3) you are entitled to have the information corrected at no charge to you.*

Desired Service: Credit Check

Signature of Applicant: \_\_\_\_\_ Date: \_\_\_\_\_

Form of payment for associated \$10 fee:

Credit/Debit Card \_\_\_\_\_ Bank Account \_\_\_\_\_ Cashier's Check/Money Order \_\_\_\_\_ Personal Check \_\_\_\_\_

\*If you're paying with a credit/debit card or out of a bank account please fill out the payment authorization form included in the online application packet.

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#### For PTI Use Only

Date Credit Check Completed: \_\_\_\_\_

Credit Check Approved: \_\_\_\_\_

PTI Agent Signature: \_\_\_\_\_

## Co-Signer Payment Authorization Form

### Credit/Debit Card Charge Authorization

I hereby authorize **Peak Technical Institute (PTI)** to initiate authorized entries to my credit/debit accounts listed below, and if necessary, initiate adjustments for any transactions credited/debited in error. This authority will remain in effect until PTI is notified by me in writing to cancel it in such time as to afford PTI and FINANCIAL INSTITUTION a reasonable opportunity to act on it.

Credit Card Type:  Visa  MasterCard

Credit Card Number \_\_\_\_\_ Exp. Date \_\_\_\_\_ CVV Code \_\_\_\_\_

Name on Card (Please Print): \_\_\_\_\_

Billing Address \_\_\_\_\_

Signature of Cardholder: \_\_\_\_\_ Date: \_\_\_\_\_

\*Please note that some credit/debit cards have daily limits. Please check ahead of time before authorizing payments.

**OR**

### Checking Account Authorization

**Please note that you must provide a copy of a voided check to comply with federal banking rules.**

**A \$30 fee will be charged for any declined checking account charges.** If a checking account charge is declined, the total amount and any additional fees are to be paid within two weeks by another form of payment. After the second check is returned, we will no longer accept a check/ACH for a form of payment and your account will be flagged.

Name of Financial Institution \_\_\_\_\_ Branch \_\_\_\_\_

Address of Financial Institution \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

ABA Transit Routing No. \_\_\_\_\_ Account No. \_\_\_\_\_  
(First 9 numbers on bottom left of check)

Name on Account PLEASE PRINT \_\_\_\_\_ Second Name (if Joint Account) PLEASE PRINT \_\_\_\_\_

Signature \_\_\_\_\_ Signature \_\_\_\_\_

## Payment Plan References

These references will be used in the event that we are unable to contact the borrower.

Name:		Phone #:	
Address:			
City	State	Zip:	
Relationship:			

Name:		Phone #:	
Address:			
City	State	Zip:	
Relationship:			

Name:		Phone #:	
Address:			
City	State	Zip:	
Relationship:			

Name:		Phone #:	
Address:			
City	State	Zip:	
Relationship:			

Name:		Phone #:	
Address:			
City	State	Zip:	
Relationship:			

### Co-Signer Agreement

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

As co-signer, by signing below, I affirm that I fully understand that I am responsible for all tuition payments agreed upon by the student for the UXO Tech I/HAZWOPER programs, jointly and separately, along with said student. As a co-signer you are required to submit one form of payment to be used in case the student defaults on their payments. This payment is to be rendered if student has defaulted on payment for 60 days or more. Co-signer will be notified of said student's delinquency before payment is debited from co-signer's account. It is further understood that the co-signed shall remain responsible for the entirety of the payment program until the balance is paid off. As you, the co-signer, are the last payment option for this account, you will be sent to collections if the account remains delinquent.

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

Co-Signer Name: \_\_\_\_\_

Co-Signer Address: \_\_\_\_\_

\_\_\_\_\_

Co-Signer Phone: \_\_\_\_\_

Co-Signer Email: \_\_\_\_\_

Co-Signer Signature: \_\_\_\_\_

**Note:** Co-Signer must also complete the "Release to Perform Credit Check" as well as provide a form of payment for the non-refundable \$10 fee that is associated with the credit check.

### Release to Perform Credit Check

I understand that PTI has a payment plan for the UXO Tech I/HAZWOPER programs, and in order to be eligible to take part in this payment plan, I must pass the criteria that have been established for credit history; therefore, I authorize PTI to obtain my credit history record prior to acceptance in the PTI's Payment Plan. I understand that this information may be used only for consideration in enrollment for the PTI's payment plan.

Name (First, MI, Last): \_\_\_\_\_

Maiden Name (If applicable): \_\_\_\_\_

Student      or       Co-signer       U.S. Citizen       International

Full Address: \_\_\_\_\_  
(Must be physical street address- cannot be PO Box)

Social Security #: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Date of class you would like to attend: \_\_\_\_\_

Phone Number: \_\_\_\_\_ Email: \_\_\_\_\_

*State law requires that you be informed of the following: (1) you are entitled to request to be informed about the information about yourself collected by use of this form (with a few exceptions as provided by law); (2) you are entitled to receive and review that information; and (3) you are entitled to have the information corrected at no charge to you.*

Desired Service: Credit Check \_\_\_\_\_

Signature of Applicant: \_\_\_\_\_ Date: \_\_\_\_\_

Form of payment for associated \$10 fee:

Credit/Debit Card \_\_\_\_\_ Bank Account \_\_\_\_\_ Cashier's Check/Money Order \_\_\_\_\_ Personal Check \_\_\_\_\_

\*If you're paying with a credit/debit card or out of a bank account please fill out the payment authorization form included in the online application packet.

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**For PTI Use Only**

Date Credit Check Completed: \_\_\_\_\_

Credit Check Approved: \_\_\_\_\_

PTI Agent Signature: \_\_\_\_\_