



Fair and Reasonable Financing Starting at \$112.00 per Month through RMSAAM!!!

Thank you for your interest in RMSAAM's financing option. We are pleased to be able to provide this reasonable and cost effective financing option in order to make our programs more accessible to a more diverse group of people.

- **6 month** payment plan.
- Initial registration deposit of 500.00 US\$ upon application including shipping and handling.
- Payments begin on the 1st day of the month following registration.
- We hold your Certificate until final and full tuition payment is made.
- You may pay off the balance at any time without penalty.

Our 6 month plan includes 6 monthly payments with the remaining balance due on the 6th month. This may vary depending on payment history and any applicable processing fees, late fees, etc.

AUTOMATIC DEDUCTIONS FOR FINANCING PLAN

RMSAAM financing agreements require automatic deductions from your VISA, MasterCard, Discover, Diners Club, American Express credit cards, or bank debit card.

After signing up for this plan, we will automatically process your monthly payment on the 1st day of each month.

Your minimum payment amount plus the monthly \$20.00 processing fee will be deducted over a 6 month period with any remaining balance being processed on the 6th month so that your balance is paid in full at the end of the 6 month agreed upon term of your loan. Declined payments will be reprocessed the following day. After a 2nd declined payment, accounts will be assessed the late fee and the balances will be carried forward to the following month.

Please complete, sign and return the following to the address below:

1. Installment Plan Agreement
2. Payment Processing Form
3. Student Enrollment Form (call the school or fill out the online form at <http://www.rmsaam.com/enrollment.html>)
4. \$500 Registration Fee (If paid by credit card, a 3% fee of \$15.00 will be added to this transaction only.)

Return to:

RMSAAM

Loan Processing Dept.

P.O. Box 1491

Carbondale, CO 81623

303-660-9390 (Phone)

303-379-4494 (Fax)

1-866-903-6462 (Toll Free)

www.rmsaam.com

Forms will be processed during regular business hours.

Installment Plan Agreement

For the value received, I agree to repay my loan amount to RMSAAM as per the terms below:

1. I understand there is no interest on this loan and I will not pay any credit card fees for monthly payments made by credit card. (Excludes the registration fee of \$500. If registration fee is paid by credit card a 3% processing fee of \$15.00 will be added to that transaction only.)
2. I will pay a monthly processing fee of \$20.00, 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-pay 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 30 days. Check payments are by arrangement only and should be submitted to RMSAAM, PO Box 1491, Carbondale, CO 81623
5. I may prepay or repay at anytime without penalty.
6. I understand a first-time late fee of \$25 will be charged to any account which is over 10 days past due. 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. RMSAAM 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 RMSAAM will retain my Certification as collateral. The certificate will be forwarded within 7 days of receipt of final and full tuition payment if all program requirements have been met.
9. I understand this loan is for commercial purposes.
10. I will pay the principal due plus the \$20.00 processing fee due with each payment. Final payment may vary based on fees, over-due payments or prepaid payments.
11. I understand my payments should begin after I have started my course. I have started the course if I have received the distance learning course materials. (For example: If I received distance learning course materials on February 12, 2010 then I begin repayment on March 1, 2010).
12. I agree to pay all expenses incurred by RMSAAM 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 Denver County, Colorado.

Student Name and Full Residential Address:

Home Phone: _____

Name of place of Business and Full Address:

Student Signature:

SS Number: _____ - _____ - _____

D.O.B _____

Name of Spouse if applicable : _____

Business Phone: _____

Name of Supervisor: _____

PAYMENT PROCESSING FORM

TODAY'S DATE: _____

NAME OF STUDENT: _____

NAME OF CARDHOLDER: _____

SIGNATURE OF STUDENT: _____

SIGNATURE OF CARDHOLDER: _____

CREDIT CARD NUMBER, TO BE PROCESSED ON THE FIRST OF EACH MONTH, FOR AUTOMATIC DEDUCTION

CARD TYPE AND NUMBER: _____ EXP. _____ 3 DIGIT CODE: _____

SECONDARY CREDIT CARD NUMBER, TO BE PROCESSED ON THE FIRST OF EACH MONTH, FOR AUTOMATIC DEDUCTION (required for default purposes)

CARD NUMBER: _____ EXP. _____ 3 DIGIT CODE: _____

Full Billing Address for checking account or credit card holder

Full Shipping Address (if different)

PAYMENT AMOUNT: (See below table for program payment amounts) \$ _____

Date to start automatic payments: _____

Eligible Programs	Tuition minus \$500 registration fee	Monthly payment (Late fees excluded)
Canine Massage Level 1 (On-site)	$\$1150 - \$500 = \$650 / 6m = \108.33	$\$108.33 + \$20 = \mathbf{\$128.33 \text{ monthly}}$
Canine Massage Level 2 (On-site)	$\$1300 - \$500 = \$800 / 6m = \133.33	$\$133.33 + \$20 = \mathbf{\$153.33 \text{ monthly}}$
Canine Massage Level 3 (On-site)	$\$1400 - \$500 = \$900 / 6m = \150.00	$\$150.00 + \$20 = \mathbf{\$170.00 \text{ monthly}}$
Equine Massage Level 1 (On-site)	$\$1260 - \$500 = \$760 / 6m = \126.60	$\$126.60 + \$20 = \mathbf{\$146.60 \text{ monthly}}$
Equine Massage Level 2 (On-site)	$\$1260 - \$500 = \$760 / 6m = \126.60	$\$126.60 + \$20 = \mathbf{\$146.60 \text{ monthly}}$
Acupressure Level 1 (On-site)	$\$1519 - \$500 = 1019 / 6m = \$169.83$	$\$169.83 + \$20 = \mathbf{\$189.83 \text{ monthly}}$
Acupressure Level 2 (On-site)	$\$1519 - \$500 = 1019 / 6m = \$169.83$	$\$169.83 + \$20 = \mathbf{\$189.83 \text{ monthly}}$

SORRY, NO TUITION DISCOUNTS AVAILABLE WHEN FINANCING.