Touching the Light Financial Information

Costs and Terms:

1. Certified Practitioner Level I: No Prerequisites or previous experience necessary: \$4995 for One Year Certification Course payable as follows:

\$495 non refundable with application/contract submission

\$375 per month for 12 months beginning the first of the first month following contract agreement *must be paid in full prior to graduation/certification.* 5% discount if course is paid in full with contract agreement Balance in full may be paid at any time with no prepayment penalty.

Missed payments will be subject to a late fee of 5% if paid more than 10 days late during any month (ie. If payment = \$375 late feel will be \$18.75. 10% interest applied to any balances remaining and certification will be withheld after the agreed 12 month period until balance paid in full. 5% discount if paid in full with contract agreement Balance in full may be paid at any time with no prepayment penalty.

2. Certified Practitioner's Level II: Prerequisite Practitioner Level I: \$2495 payable for modules as described in the Level II Practitioner's Syllabus as follows:

\$495 non refundable upon signing of contract

Six additional payments of \$333 monthly beginning the first of the first month following contract signing.

Missed payments will be subject to a 5% late fee if paid more than 10 days late during any month (ie. If payment = \$450.00 late feel will be \$22.50.) 10% interest applied to any balances remaining and certification will be withheld after the agreed 4 month period until balance paid in full. Balance in full may be paid at any time with no prepayment penalty. 5% discount if paid in full with contract agreement

3. Instructor's Certification ~ \$5995A non-refundable deposit of \$595 is to be submitted by you with the return of your contract to secure your registration, (will be applied towards the total tuition). then 12 monthly payments of \$450.

Missed payments will be subject to a late fee of 5% if paid more than 10 days late during any month (ie. If payment = \$450 late feel will be \$22.50. 10% interest applied to any balances remaining and certification will be withheld after the agreed 12 month period until balance paid in full. 5% discount if paid in full with contract agreement Balance in full may be paid at any time with no prepayment penalty.

4. Special Introductory Offer ~ Silver Discount Package: Levels I and II (16 month commitment): (must be committed to at time of initial contract signing) **Level I and II Certified Practitioner's Courses** \$6995 includes all course materials

Payable as follows: \$695 non refundable due upon signing of contract then \$420 per month over 15 months. Late fee of 5% due for any payment that is made later than 10 days from due date. 10% interest applied to any balances remaining and certification will be withheld after the agreed 12 month period until balance paid in full.

4. Special Introductory Offer ~ Gold Discount Package: All Three Levels (2 year plus 4 months commitment Practitioner II may be taken in conjunction with Instructors training when available) (must be committed to at time of initial contract signing) \$11,995 includes all course materials Payable as follows:

\$1195 non refundable Due at signing balance to be paid in increments of \$429 per month for 28 months. Late fee of 5% due for any payment that is made later than 10 days from due date. 10% interest applied to any balances remaining and certification will be withheld after the agreed 12 month period until balance paid in full. Balance in full may be paid at any time with no prepayment penalty.