

Universal Accounting

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Draper, Utah 84020
ph (801) 265-3777



Dear Student,

Welcome to Universal Accounting Center (UAC). We are thrilled to have you as a student. Universal has been helping people just like you to improve themselves and their lifestyles since 1979. We are excited to help you succeed!

This is the best program of its kind on the market. I assure you that if you study this material and apply it, you can be successful in the financial services business.

Take a look at the information on the right side of this folder. It is designed to give you the information you need to be successful. We recommend you follow the tabs in numerical order, beginning with tab number one.

Best Wishes,

Roger Knecht, PB, VB
President



Congratulations on your enrollment! This program will enable you to take the next step in enhancing and certifying your skills to advance your career. Please read through this folder as it contains pertinent information that will orient you to your enrollment.

If you have any questions, please feel free to give us a call at 801-265-3777.





Before you begin this program, we suggest you take the following steps:

Step 1

Join our Facebook group "**Universal Accounting Center – Student Group.**" Here you can network and interact with others going through the program, as well as those starting their own practices, looking for employment, or seeking answers to accounting or tax questions. This is a great FREE resource. Also join the Facebook group, "**Accounting and Bookkeeping Tips.**" Take advantage of it!

Step 2

Call your Orientation Counselor and introduce yourself if you haven't heard from him/her already. Your counselor will be excited to hear from you and can address any questions you have at this point. For information on contacting your Orientation Counselor, see the *Support* page (3) in this packet.

Step 3

Create a customized study guide that will help you stay on track to meet your goals. See the *Study Schedule* page (4) for more information.

Once you complete the three steps above, you will be ready to begin!



Academic Support (For Course-Specific Questions)

The duration of your support contract begins the day you enrolled in the training. You should initiate contact with your Academic Instructor to share with them your current situation and goals. Your instructor and/or coach will provide additional clarification and assistance that will help you master the instructional material covered in the videos and workbooks.

There are three ways to contact us in order to obtain academic support throughout the duration of your support contract:

- 1. Email** your assigned coach
- 2. Telephone** us at **1-801-265-3777**

Academic support is available weekdays from 9:00 am to 5:00 pm MST. We will respond to each request promptly and in the order they come in. Although we try to respond to all weekday requests on the same day they arrive, be aware that during busy calling times it may take us up to 24 hours to reply. Typically, we are unable to respond on weekends.

Marketing Support

For Marketing questions contact Rick Howard at **385-630-4357** or by email: **rhoward@universalaccounting.com**.

Student Support

You have been assigned an Orientation Counselor. You will be hearing from him/her in the next few days. Your counselor is here to ensure that you have what you need to successfully complete the training and take advantage of everything it offers. He/she will also be your contact regarding administrative issues such as payment, testing, etc.

If you haven't heard from your counselor yet, please check your email for his/her contact information. You may also request your counselor's contact information by calling **801-265-3777** or emailing help@universalaccounting.com.

Please have your student ID number handy when requesting support (keep this for future reference). This number can be found on your invoice.



Create a Customized Study Schedule

Each program is easy to complete. However, due to life's disruptions we sometimes lose focus. To help you maintain that focus we encourage you to create a customized study schedule. Following a schedule will help you achieve your goals. We have included blank calendar pages you can use to create your own study schedule, as well as a sample page to demonstrate how they might be filled out.

You will find the sample calendar schedules and your blank calendar schedules on the left side of this folder.

Challenge yourself but be realistic! When creating your schedule, please take into account how much time you really have to spare each week. For example, if you work full-time, it is unrealistic to assume that you will be able to work on the program eight hours each day. Students with full-time jobs generally work on the program one to two hours per day. If you create a realistic schedule and stick to it, you will succeed! If you are having difficulty creating a schedule, you may contact your Orientation Counselor for guidance.

Set Short-Term Goals

Set short-term goals, but keep the long-term goal in mind. Setting and achieving short-term goals will allow you to view your progress as you go through the program; it will also keep you from becoming overwhelmed.

Reward Yourself

It is important to reward yourself for completing short-term goals, including passing the online practice tests! Reward yourself in order to stay motivated and finish the program on schedule.

You're Ready to Begin

After creating your customized study schedule, you are ready to begin! Simply watch each training video in order. A brief introduction to the program will be provided, and the program will begin immediately thereafter.

We wish you the best of luck! Please feel free to contact us with any questions.



Month _____

Program _____



Sunday

Monday

Tuesday

Wednesday

Thursday

Friday

Saturday

My Counselor _____

Phone _____



As you work through the training program you may encounter module tests, a mid-term exam, and a final exam. Each test/exam consists of multiple choice and true/false questions. The individual module tests and the mid-term exam are optional and are intended to prepare you for the final exam, but will not count toward your final grade. The final exam can be taken up to two times online.

Taking the Tests and Exams

Prior to taking an exam, you will be informed how many questions there are and how much time you have to complete the test. For your courses you will be able to log in, using the same username and password you created, and start taking the exams at your convenience. The final exam is based on all the modules. To receive a Certificate of Completion, you must earn a score of 70% or better on the final exam. To receive the corresponding designation you will need a score of 90% or better on the final exam.

Before taking the exam, please ensure that you have a strong internet connection as you must complete the test once you start it. If you are disconnected from the internet in the middle of a test, it still counts as your first attempt.

Please call your Orientation Counselor with any questions regarding the testing procedures.

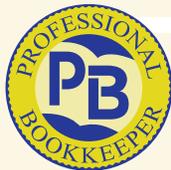


YOUR UNIVERSAL ACCOUNTING

IRONCLAD

GUARANTEE!

If after completing the course, you feel the course didn't live up to your expectation, simply return the materials to Universal for a 100% refund of any monies paid.



If after following the steps of the Universal Practice Builder, Pure Bookkeeping, Profit First, or Value Builder for 12 months, you do not have an increase of over \$30,000 in annualized billings, then simply return all materials given and we will refund all monies paid.





Universal Accounting Center Terms and Conditions

School Operational Summary Universal Accounting Center (UAC) and its operations comply with standards established under law for occupational instruction by private, postsecondary educational institutions. Course instruction is updated annually and is subject to ongoing review. For a complete list of all UAC policies, please refer to the student catalog at www.universalaccounting.com/catalog.pdf

Follow-up Support As a student and/or graduate of Universal, the student may be assisted with:

- **Academic Support** - Access to course instructors to assist in comprehending course materials
- **Accounting** - Consultation related to accounting and bookkeeping topics for a graduate's own company, client or employer.
- **Accounting Software** - Basic assistance and advice in the use and application of accounting principles related to current software applications.

Job Placement Assistance Support No job placement or wage/salary level is guaranteed by UAC. While eligible for follow-up support, a student may receive:

- **Resume Preparation** - Assistance via email in the review and development of a resume for the purpose of securing interviews.
- **Resume Placement Assistance** - Helping to identify possible employers and accounting-related positions by following a weekly routine.
- **Interviewing Technique Review** - Role play advice and suggestions to improve the success of interviewing opportunities.

Accounting and Bookkeeping Marketing Support Answers to marketing related questions will be provided with either starting or building an accounting, bookkeeping or tax practice following the strategies outlined in either the Professional Bookkeeper, Professional Tax Preparer, or Universal Practice Builder programs

Indemnity - In no event shall Universal Accounting Center or any of its respective affiliates (Pure Bookkeeping, Profit First, Value Builder, Built to Sell, TBT Coaching, BANK) or associates be liable for any direct, incidental, special, or consequential damages, costs, expenses or assessments resulting from the use or misuse of any information provided.

Product Shipment and Delivery Online access to course material will be granted for 12, 18, or 24 months from date of enrollment depending upon courses purchased. Products and materials not available online will be scheduled to ship within 4 business days of receiving and processing the order. All orders will be delivered using USPS or UPS. When possible, a tracking number will be emailed to the student. Shipments will be sent "ground" unless otherwise arranged, and may arrive 7 to 10 days after being sent.

Program Enrollment After enrolling in a UAC study program, an Orientation Counselor will attempt to contact the student via phone and or email to advise the student about the

course work, support procedures and testing, if any. It is the student's responsibility to determine whether credits, degrees, or certificates from UAC will transfer to other institutions or meet employers' training requirements, This may be done by calling the prospective school or employer.

Testing Information Practice tests and/or final exams exist online for the "Professional Bookkeeper", "Professional Bookkeeper's Guide to QuickBooks", "Professional Tax Preparer", and "Universal Practice Builder" programs. After enrolling, the student should go to: www.uacourses.com to access the testing system. Any student who successfully completes the course of study will be awarded an appropriate certificate of completion for the course. A student may take the final exam twice. Students needing a letter of recommendation should call or email the school.

Grading Policy Final exams are used to evaluate performance and knowledge and are the basis for the final grade. A score of 90% or higher constitutes a comprehensive knowledge of course work and may earn a special designation (see below). Nonetheless, certification from UAC is granted for scores of 70% or higher. Scores below 70% result in a failing grade. No credit toward course completion will be granted for previous educational training or instruction. UAC is registered under the Postsecondary Proprietary School Act. This does not mean that the state of Utah supervises, recommends or accredits the institution. UAC is not accredited by a regional or national institution recognized by the US Department of Education. UAC maintains full surety as required by UT state law (bond held by the Division of Consumer Protection).

Student Financing Tuition is earned upon enrollment. Upon processing payment, confirmation of the order will be sent to the email address provided, if one was given at time of purchase. Financing is currently available to US, & Canadian students. A down payment is required, followed by 12, 18 or 24 monthly payments (depending upon products purchased) set up to be paid automatically on a debit card, credit card or EFT. After enrolling, the student may call 801-265-3777 or email uacinfo@universalaccounting.com to qualify for options to adjust or extend the financing terms. Student agrees to advise UAC of a change in address during the term of any financing arrangements. It is the student's responsibility to call UAC's Finance Department and make any necessary changes to payment information including credit card type, expiration date, card number, or other pertinent information. Payments will be processed on the 15th of each month on the original payment method given at time of purchase, unless other arrangements have been made with UAC's Finance Department.

Payment Processing Payment in full is the preferred method of payment. We accept cash (US currency), check, credit card (American Express, Visa, MasterCard, Discover Card) or money order.

Late Payment Fee Policies A late fee of \$25 will be applied if any payment is not received within 10 days of its due date.

Refund Policy unless otherwise stated below for specific programs is "If after 30 days of purchase of any individual item, product or program does not meet your expectations, simply return all related materials received to Universal Accounting Center for a complete refund of all monies paid."

Cancellation Policy for the *Professional Bookkeeper Program*, the *Professional Tax Preparer Program*, and the *Professional Bookkeeper's Guide to QuickBooks Program*, the UAC cancellation policy reads: "If after completing the course, you feel the course didn't live up to your expectation, simply return the materials to Universal, for a 100% refund of any monies paid." If a student misses three (3) or more weekly coaching sessions in a row, Universal cannot guarantee the results of the coaching due to a loss of momentum during the process, and the student has forfeited his or her ability to return a program for a refund of any monies paid or due. Students may work at their own pace. If the student has watched all videos, completed all of the worksheets, practice sets and assignments, and taken the final exam and has not missed any payment deadlines, and is dissatisfied with the course, the student may request a Return Authorization Number to send back all the coursework at their expense at: www.universalaccounting.com/returns for a full refund. (Funds received will not be refunded until receipt and processing of all materials by UAC. Please allow 7 days to process)

For the *Universal Practice Builder*, *Pure Bookkeeping*, the *Profit First Professional*, and the *Value Builder Programs*, the UAC cancellation policy reads: "If after following the steps of the Universal Practice Builder, Pure Bookkeeping, Profit First and/or Value Builder for 12 months, you do not have an increase of more than \$30,000 in annualized billings, then simply return all materials given and we will refund all monies paid." If a student misses three (3) or more weekly coaching sessions in a row, Universal cannot guarantee the results of the coaching due to a loss of momentum during the process, and the student has forfeited his or her ability to return a program for a refund of any monies paid or due. To qualify for a refund, a student must document that they have followed the steps taught in the course for 12 months, and the student did not achieve the \$30,000 in annualized billings. The student will be required to provide documentation of all marketing activity, including a completed marketing plan, a 12-Month Marketing

and Sales Report, samples of all marketing materials, a list of all contacts made by date, a completed list of Natural Business Strategic Partners, and the completed worksheets in the curriculum. Additionally, the student's contractual payments (if any) were made on time. Once these requirements are satisfied, the student may request a Return Authorization Number to send back all the coursework at their expense at: www.universalaccounting.com/returns for a full refund. (Funds received will not be refunded until receipt and processing of all materials by UAC. Please allow 7 days to process)

A three-day cooling-off period is allowed beginning when a student receives his or her login and password from UAC until midnight three business days later. A student wanting to cancel within this time frame must notify the school in writing via certified letter, postmarked within the three-day period. A student wanting to cancel within 30 days of enrolling may be eligible but will have to pay a 15% restocking/admin fee of the total tuition. The student must then request a Return Authorization Number to send back all the coursework at their expense at: www.universalaccounting.com/returns for a full refund. (Funds received will not be refunded until receipt and processing of all materials by UAC. Please allow 7 days to process)

Collections, Policies Terms: Net 30 days. Interest at the rate of 1.72 % per month (20.57% per annum), will be charged on all past due balances. If collection becomes necessary, the student or the authorized credit card holder agrees to pay all legal fees, attorney fees, court costs, also collection agency fees of up to 50% of the principal balance assigned, with or without suit. A student who has missed any payment deadlines is in breach of contract & has forfeited his or her ability to return a program for a refund of any monies paid or due. Once in default, all services including, but not limited to online access, support & coaching will cease, until the account is brought up to date.

Legal Jurisdiction This agreement shall be construed and enforced per the laws of the State of Utah. Furthermore, the parties agree the only courts with jurisdiction to hear disputes arising hereunder are courts located in the County of Salt Lake, State of Utah. This agreement supersedes all other agreements, verbal or otherwise.

Program Title	Enrollment Requirements	Clock Hours	Earned Certificate	Occupational Preparation for:
Color Accounting	H.S. Diploma or GED Equivalent	9	Cert. of Completion if test score >69%	Accountant, AP Clerk, AR Clerk, Full-charge Bookkeeper
Professional Bookkeeper Program (PB)	H.S. Diploma or GED Equivalent	60	*PB Certification if test score >89% *Cert. of Completion for 70-89% test score	Accountant, AP Clerk, AR Clerk, Full-charge Bookkeeper General Ledger Bookkeeper, Professional Bookkeeper, Bookkeeping Clerk, Contract Accountant, General Ledger Accountant, Payroll Clerk
Professional Tax Preparer Program (PTP)	H.S. Diploma or GED Equivalent	62	*PTP Certification if test score >89% *Cert. of Completion for 70-89% test score	Income Tax Preparer, Tax Accounting Clerk
Professional Bookkeeper's Guide to QuickBooks Program (QS)	H.S. Diploma or GED Equivalent	30	*QS Certification if test score >89% *Cert. of Completion for 70-89% test score	Accountant, AP Clerk, AR Clerk, Full-charge Bookkeeper General Ledger Bookkeeper, Professional Bookkeeper, Bookkeeping Clerk, Contract Accountant, General Ledger Accountant, Payroll Clerk
Universal Practice Builder Program	H.S. Diploma or GED Equivalent	30	Cert. of Completion if test score >69%	Contract Accountant, Marketing Specialist
Profit First Professional Program (PFP)	H.S. Diploma or GED Equivalent	20	Cert. of Completion if test score >69%	Business Consultant
Value Builder Program (VB)	H.S. Diploma or GED Equivalent	14	Cert. of Completion if test score >69%	Business Consultant



Here are some of our products you might be interested in.

Professional Bookkeeper (PB) Program

Become proficient in the practical application of the accounting processes in small to mid-sized businesses by mastering the principles of Full-Charge Bookkeeping. Learn the steps to finding paying clients. Start and grow an accounting practice following a proven program, tested and perfected.



Professional Tax Preparer (PTP) Program

Become proficient in the practical application of the United States Tax Code, by mastering the principles for successfully filing Personal and Business returns as a "PTP." Successfully start or build a profitable tax practice. This program has been approved by the National Association of State Boards of Accountancy using high QAS standards.



Professional Bookkeeper's Guide to QuickBooks®

Learn how to use QuickBooks effectively, as a Professional Bookkeeper, in the day-to-day applications of the accounting model. This online training is designed to help the practicing accountant use QuickBooks to his/her advantage for data entry, reports and analysis to become a QuickBooks Specialist, "QS". Available in online delivery only.



Universal Practice Builder (UPB)

Jump Start your client acquisition and retention with the Universal Practice Builder Program. Learn more than a dozen proven marketing techniques to build a profitable accounting service. This workshop is specifically designed for the individual or accounting firm that wants to become more effective and profitable in its marketing with a tried and proven system.



Color Accounting™

This is a revolutionary new way of learning and becoming literate in accounting. For tens of thousands of students, managers, lawyers and leaders. Color Accounting has had a life-changing impact on their skill, confidence, communication and success. Literacy in the accounting language is really important for anyone that needs to understand and use accounting, make more effective decisions, become more valuable at work, review financial information or achieve financial goals.



Pure Bookkeeping

Transform your business. Pure Bookkeeping is a system created over a decade ago in a bookkeeping business. It is designed to take a sole practitioner, to having a successful business with a team of twelve or more bookkeepers. Building a profitable bookkeeping business is attainable by any bookkeeper. However, there are deliberate actions required to ensure success and avoid failure. Pure Bookkeeping provides a proven road map for every revenue stage of growth, from startup to 6 figures and beyond.



Profit First

Learning the tools, techniques and strategies to find for the client the profits they deserve to have running their business. In the process we will train you how to market your services to get clients, what to do with your clients to achieve the desired results and get paid what you are worth.



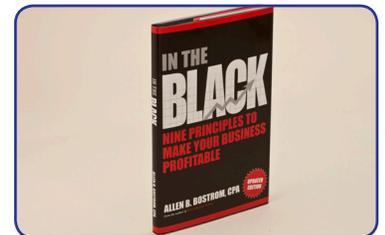
Value Builder Certification Program

The Value Builder Certification Program is an online platform with a suite of tools designed to build company value over time. In our secure system you will complete exercises, set goals and track progress against a variety of value-building metrics. The Structured Business Coaching process (Live coach) with Universal Accounting works to place each student on the "best path" to business success, thus ensuring that the student is doing the right things for their unique situation in the most effective manner.



In the BLACK

This book is written for business owners, operators, and managers. No matter what your position in your business, no matter what your product or service, and irrespective of your talent, skill or experience, the principles presented in this book can make you more profitable.



Red to Black in 30 days

Simple, straight-forward steps for turning small business problems into small business profits! Many times when small business owners need help, they turn to an accountant for advice and counsel. *Red to Black in 30 Days* is the guidebook for accountants and consultants who work with these disheartened small business owners. Each chapter focuses on a crucial aspect of the "turnaround" process. Simple steps are outlined from initial contact through stabilization and profitable growth. Three small business case studies are followed through the process. *Red to Black in 30 Days* illustrates an effective way to build your accounting practice, make more money and gain expertise in helping troubled small businesses – making them profitable once and for all. This can be the guide through your first turnaround experience or it can enhance the accounting and management skills of even the seasoned accountant and manager.

