

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 & policies at <https://universalaccountingschool.com/about-us-2/>. I give consent for Universal Accounting to contact me via email, phone and/or text including my cellular number if applicable and I may un-subscribe at any time.

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

- o **Academic Support** - Access to course instructors to assist in comprehending course materials
- o **Accounting** - Consultation related to accounting and bookkeeping topics for a graduate's own company, client or employer.
- o **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 eligible igible for follow-up support, a student may receive:

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

Marketing & Sales Support to either start or build an accounting, bookkeeping or tax practice following the strategies outlined in either the Professional Bookkeeper, Professional Tax Preparer, or Profit & Growth Expert programs

Indemnity- In no event shall Universal Accounting Center or any of its respective affiliates (Virtual Bookkeepers Roadmap, Profit First, Value Builder, Built to Sell, 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.

Online access to course material will be granted for 12, 18, or 24 months from date of enrollment which may be extended for an additional fee.

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 with UAC 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", "QuickBooks Specialist", "Professional Tax Preparer", and "Profit & Growth Expert" programs. After enrolling, the student should go to: www.uacourses.com to access the related content & 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 which then determines the final grade. A score of 90% or higher constitutes a comprehensive knowledge of course work and may earn a special designation (see below). A certificate of completion is issued by UAC 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 Utah 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 in house & via CLIMB to US, & Canadian students. A down payment is required, followed by 12, 18 or 24 monthly payments, depending term 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, Master, Discover) 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.

LIVE Training Forfeiture Any missed student financing payments will result in the loss and forfeiture of a ticket to attend the **LIVE Training Launch Session**.

Refund / Cancellation Policy for the **Professional Bookkeeper** Program, the **QuickBooks Specialist** 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 and 3 months of **Accountability Coaching**, you feel the course didn't live up to your expectation, simply return all materials to Universal Accounting Center for a **100% refund of any monies paid minus the enrollment fee, manuals, interest, & monthly membership/licensing fee**."

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, taken the final exam and has not missed any payment deadlines, and is dissatisfied with the course with an explanation, 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)**

The Virtual Bookkeeper's Roadmap - Due to the high level of content, forms, and checklists included in the Roadmap Program, the Roadmap Program does not have a money back guarantee. If a student is unhappy with the course, they will need to contact their coach, Veronica Wasek accordingly.

For the **Profit & Growth Expert** program the UAC cancellation policy reads: "If after completing PGE, 3 months of **Accountability Coaching** and following the marketing steps within the Universal Practice Builder module for 12 months, you do not have an increase of more than \$30,000 in annualized billings, simply return all materials to Universal Accounting Center for a 100% refund of any monies paid minus the enrollment fee, manuals, interest, & monthly membership/licensing fee." 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 for a refund, minus the enrollment fee, is allowed beginning when a student receives their 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 email or 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: Due as stated upon enrollment. 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	45	*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
Profit & Growth Expert (PGE) Program (UPB)	H.S. Diploma or GED Equivalent	30	Cert. of Completion if test score >69%	Contract Accountant, Marketing Specialist
The Virtual Bookkeeper Roadmap	H.S. Diploma or GED Equivalent With accounting or Bookkeeping experience	20		Full-charge bookkeeping