

Enrollment Agreement

Infant and Toddler AMI Montessori Teacher Certification (675 hours)

Start – End Date: June 22nd, 2026 – August 21st, 2027

Location: Lifetime Montessori – 14727 Camino de la Luna, San Diego, CA 92127

Statement of Language Accessibility for Enrollment Agreements:

Montessori Stoppani Institute ensures all students understand their enrollment agreement before signing. For Spanish-speaking students, we provide a Spanish version of the enrollment agreement, disclosures, and statements as well as a bilingual staff available to answer questions and clarify any information before signing. As we actively recruit Spanish-speaking students, all required documents are available in Spanish per CEC §94906(a)(b).

This Enrollment Agreement covers the period of June 22nd, 2026, to August 21st, 2027, and it is legally binding when signed by the Adult Learner and accepted by Montessori Stoppani Institute.

Adult Learner's Name: _____ Email: _____
Address: _____ Phone Number: _____

Terms of Contract

TOTAL CHARGES FOR THE CURRENT PERIOD OF ATTENDANCE - \$8,100 USD

To be paid as follows:

REGISTRATION FEE

\$500 USD

\$250 USD (non-refundable)

\$250 USD (towards tuition)

TOTAL CHARGES THE STUDENT IS OBLIGATED TO PAY UPON ENROLLMENT- \$800 USD

This fee includes the following:

- AMI Diploma	\$405 USD
- MACTE Diploma	\$240 USD
- AMI Membership	\$55 USD
- Digital materials	\$100 USD

TOTAL PROGRAM TUITION COST

\$6,800 USD

ESTIMATED TOTAL CHARGES FOR THE ENTIRE EDUCATIONAL PROGRAM - \$8,100 USD

Possible Additional individual expenses – Paid to MSI

Student Support Plan Enrollment Fee	\$340 USD
International Fee (<i>Only for adult learners outside of USA and Mexico</i>)	\$200 USD
Late fee, assessed monthly	\$25 USD
Insufficient Fund Fee	\$25 USD
Student Tuition Recovery Fee (CA Residents only)	\$0.00 USD (non-refundable)
Late work submission fee, cost per album	\$50 USD - \$600 USD
Assessment Fee for Transfer Students	\$500 USD (non-fundable if applicable)

Additional individual expenses to consider – NOT paid to MSI

Paper, binders, printing, ink, materials making, etc.	\$750-\$1000 USD (Fees not paid to MSI)
Housing – (Airbnb, VRBO, etc.)	\$600-3,000 USD (Fees not paid to MSI)
Transportation to and from institute, observation, practice teaching, etc.	\$200 USD (Fees not paid to MSI)

TUITION PAYMENT PLANS (choose only one)

All learners, including sponsored learners, are individually financially responsible to MSI and must select one of the following payment plans. **These payments are paid via Credit Card through our payment system STRIPE or Zelle transfer to our US Bank Account.**

Additional Admin fee is charged to use our payment system Stripe.

Option A: One Payment		
Registration Fee	\$500 USD	When registering to the course
Enrollment Fee	\$800 USD	When accepted to the course
Tuition – First Payment	\$2,266.67 USD	June 19, 2026
Tuition – Second Payment	\$2,266.67 USD	June 26, 2026
Tuition – Third Payment	\$2,266.67 USD	July 3, 2026
International fee <i>Only payments outside Mexico and USA - Single charge</i>	\$200 USD	June 1 st , 2026

Option B: Two Payments		
Registration fee	\$500 USD	When registering to the course
Enrollment Fee	\$800 USD	When accepted to the course
Tuition Deposit I <i>(Includes a one-time admin fee of \$340)</i>	\$4,640 USD	June 1 st , 2026
Tuition Deposit II	\$2,500 USD	March 1 st , 2027
International fee <i>Only payments outside Mexico and USA - Single charge</i>	\$200 USD	June 1 st , 2026

Option C: 12 Payments		
Registration fee	\$500 USD	When registering to the course
Enrollment Fee	\$800 USD	When accepted to the course
Monthly Fee – 1 st of each month <i>(Includes a one-time admin fee of \$340)</i>	\$595 USD	Monthly (July 2026 – June 2027)
International fee <i>Only payments outside Mexico and USA - Single charge</i>	\$200 USD	June 1 st , 2026

* Please be aware that regardless of the payment plan you choose the diploma for this course will NOT be issued until the student has paid the full balance of the program. An additional shipping fee will also apply at that time.

Sponsorship

- Sponsored learners **must** select a payment option (above). The Third-Party/Sponsor will follow the payment option selected. Learners are responsible for unpaid charges; a late fee will be assessed if unpaid by the due date.
- By selecting sponsorship, the adult learner authorizes MSI to (a) bill a Third-Party for the adult learner's expenses and (b) share the adult learner's financial records with the Third-Party.
- Sponsor contacts, as indicated in the adult learner's application, will complete the Third Party/Sponsor contact detail section below.
- If your enrollment at Montessori Stoppani Institute is sponsored by a school or institution, please note that the sponsoring organization may be informed of your academic progress throughout the program. This may include updates on your performance, attendance, and other relevant information related to your participation in the course.

Third Party/Sponsor Contact Detail

Sponsor's Name: _____

Contact's or Authorized Representative Information

Name (if different from above): _____ Title: _____

Address: _____

Email: _____ Phone Number: _____

Signature: _____ Date: _____

Payment Submission:

Charges are made via Credit Card upon completion of this Enrollment Agreement through our financial platform called Stripe. After paying the enrollment fee, the monthly payments will be charged automatically with the card on file every 5th of the month.

Wire transfers are only accepted if made to our US Bank Account.

Late Payments and Fees

As a training center policy, a student who does not make the payment on the set date will have an additional charge of \$25 USD for late fees. You will be able to return to class after you have completed the payment. If the tuition amount is not complete at the end of the course, any remaining amount will be added 10% interest per year to Montessori Stoppani. The original or copy of the AMI Diploma will not be given to the student until payment is completed.

Unfair Business Practices

It is considered an unfair business practice for the school to sell, discount, or transfer this contract or promissory note without the signed written consent of the learner, or their financial sponsors if the learner is a minor. Additionally, a written notice must be provided to all parties, confirming that the cancellation and refund policy remains in effect.

Adult Learner's Right to Cancel: Cancellation and Refund Policies

You have the right to cancel this enrollment agreement and obtain a 100% refund of institutional charges, less a non-refundable application fee of \$250.00, through attendance at the first class-session, or the seventh (7th) day after enrollment, whichever is later.

CANCELLATION DEADLINE:

The date by which you must exercise your right to cancel this enrollment agreement is: _____, 20_____
(MM/DD/YYYY)

To cancel, you must submit a written notice of cancellation delivered to the institution at:

Montessori Stoppani Institute, 4138 Worsch Way, San Diego, CA 92130. Email: info@montessoristoppani.com

- The written letter can be submitted by mail or by hand delivery. If submitted by mail, it is effective when deposited to the properly addressed with proper postage.
- In the event of dispute over timely notice, the burden to prove service rests on the applicant.
- All money paid by the learner shall be refunded if the learner does not sign an enrollment agreement and does not commence participation in the program.
- If the Enrollment Agreement is cancelled, the institute will refund the student any money he/she paid, except for the non-refundable portion of the application fee (\$250), within 45 days after the notice of cancellation is received.

Termination after the Commencement of Classes

If participation in the course is terminated after entering classes on June 19th, 2026, the student is financially obligated to MSI according to the following formulas or maximum charges:

Percentage of Course Completed	MSI retained % of institutional charges
Cancellation at the end of the first class-session on June 19th, 2026, or 7 days after enrollment	100% refund of institutional charges, less a non-refundable application fee of \$250.00
Before completing 60% of attendance or less	Student are entitled to a pro-rata refund of services paid for, but not received, up to and including 60% of the period of attendance
After completing 60% of attendance or more	100% tuition and other institutional charges retained

Pro-Rata Refund CEC §94920 - A pro-rata refund is a refund calculation method required by the Bureau for Private Postsecondary Education (BPPE) in California. It ensures that students who withdraw from a program before completing 60% of the total clock hours receive a fair refund based on the portion of the program, they have not yet attended.

How the Pro-Rata Refund Works

- If a student withdraws before completing 60% of the total clock hours, they are entitled to a partial refund of tuition and fees.
- The refund is calculated based on the number of clock hours not attended based on their tuition and enrollment payment.
- If a student completes 60% or more of the program, no refund is required.

Official date of termination

The official date of termination of an adult learner will be the last date of recorded attendance when withdrawal occurs in any of the following matters:

- When MSI receives written notice of the learner's intention to discontinue participation in the program.
- When the adult learner is terminated for a violation of a published MSI policy, which provides termination.
- After two official notification letters have been sent by MSI regarding the learner's lack of attendance and submission of work. This includes the initial alert letter, followed by the probationary letter

Discontinuance of the program

If Montessori Stoppani continues to operate under the license but discontinues program lessons after the course that has already begun, students enrolled in that program are entitled to apply a pro rata for the return of the entire course. With student approval in writing, if a comparable program is organized by Montessori Stoppani in another location or with similar characteristics in a virtual manner, the course may be maintained with a refund of another amount if necessary.

- It must be reported in writing about the discontinued lessons
- The student's request for reimbursement must be made in writing within 30 days of discontinuation of the program. The money will be refunded to the student who claims for the next 30 days after receiving the notification

For the purpose of determining a refund under this section, a student may be deemed to have withdrawn from a program of instruction when any of the following occurs:

- The student notifies the institution of the student's withdrawal or as of the date of the student's withdrawal, whichever is later.
- The institution terminates the student's enrollment for failure to maintain satisfactory progress; failure to abide by the rules and regulations of the institution; absences in excess of maximum set forth by the institution; and/or failure to meet financial obligations to the school.

Financial Aid Funds or loans

Please Note: Montessori Stoppani Institute does not offer, extend, or provide institutional student loans. If a student independently obtains a private or third-party loan from an outside financial institution to pay for this educational program, the student understands and agrees to the following state-mandated terms:

1. **Full Repayment Obligation:** The student is responsible for repaying the full amount of the loan plus interest, less the amount of any refund.
2. **Refund Allocation:** If the student qualifies for a refund under the institution's refund policy, the refund will be applied in the following order:
 - o First, to reduce the outstanding balance of the student loan.
 - o Then, to repay any student financial aid programs in proportion to the benefits received.
 - o Any remaining refund amount will be paid directly to the student.
3. **Federal Student Aid Consideration:** If the student has received federal student financial aid funds, they are entitled to a refund **only for moneys not paid from those funds.**

Students are strongly encouraged to review their loan terms, repayment schedule, and financial responsibilities before borrowing from an outside lender.

If the student defaults on a federal or state loan, both the following may occur:

- (1) The federal or state government or a loan guarantee agency may act against the student, including applying any income tax refund to which the person is entitled to reduce the balance owed on the loan.
- (2) The student may not be eligible for any other federal student financial aid at another institution or other government financial assistance until the loan is repaid.

Student Tuition Recovery Fee (STRF)

- (a) The State of California established the Student Tuition Recovery Fund (STRF) to relieve or mitigate economic loss suffered by a student in an educational program at a qualifying institution, who is or was a California resident while enrolled, or was enrolled in a residency program, if the student enrolled in the institution, prepaid tuition, and suffered an economic loss. Unless relieved of the obligation to do so, you must pay the state-imposed assessment for the STRF, or it must be paid on your behalf, if you are a student in an educational program, who is a California resident, or are enrolled in a residency program, and prepay all or part of your tuition.

You are not eligible for protection from the STRF, and you are not required to pay the STRF assessment, if you are not a California resident, or are not enrolled in a residency program.

- (b) It is important that you keep copies of your enrollment agreement, financial aid documents, receipts, or any other information that documents the amount paid to the school. Questions regarding the STRF may be directed to the Bureau for Private Postsecondary Education, 1747 North Market Blvd., Suite 225, Sacramento, California, 95834, (916) 574-8900 or (888) 574-8900.

To be eligible for STRF, you must be a California resident or enrolled in a residency program, prepaid tuition, paid or deemed to have paid the STRF assessment, and suffered an economic loss as a result of any of the following:

1. The institution, a location of the institution, or an educational program offered by the institution was closed or discontinued, and you did not choose to participate in a teach-out plan approved by the Bureau or did not complete a chosen teach-out plan approved by the Bureau.
2. You were enrolled at an institution or a location of the institution within the 120-day period before the closure of the institution or location of the institution or were enrolled in an educational program within the 120-day period before the program was discontinued.
3. You were enrolled at an institution or a location of the institution more than 120 days before the closure of the institution or location of the institution, in an educational program offered by the institution as to which the Bureau determined there was a significant decline in the quality or value of the program more than 120 days before closure.
4. The institution has been ordered to pay a refund by the Bureau but has failed to do so.
5. The institution has failed to pay or reimburse loan proceeds under a federal student loan program as required by law or has failed to pay or reimburse proceeds received by the institution in excess of tuition and other costs.
6. You have been awarded restitution, a refund, or other monetary award by an arbitrator or court, based on a violation of this chapter by an institution or representative of an institution, but have been unable to collect the award from the institution.
7. You sought legal counsel that resulted in the cancellation of one or more of your student loans and have an invoice for services rendered and evidence of the cancellation of the student loan or loans.

To qualify for STRF reimbursement, the application must be received within four (4) years from the date of the action or event that made the student eligible for recovery from STRF.

A student whose loan is revived by a loan holder or debt collector after a period of non-collection may, at any time, file a written application for recovery from STRF for the debt that would have otherwise been eligible for recovery. If it has been more than four (4) years since the action or event that made the student eligible, the student must have filed a written application for recovery within the original four (4) year period, unless the period has been extended by another act of law.

However, no claim can be paid to any student without a social security number or a taxpayer identification number.

Effective April 1, 2024, the Student Tuition Recovery Fund (STRF) assessment rate will change from two dollars and fifty cents (\$2.50 per one thousand dollars (\$1,000.00) of institutional charges to zero dollars (\$0.00) per one thousand dollars (\$1,000.00) of institutional charges. As of this date, institutions will no longer be required to collect STRF assessments from students.

Fees for Deferred or Pending Program Requirements

If the program has already ended and the student has yet to complete the program, they will be able to do so within the next 12 months after the end of the original program, in the upcoming cohort. If the student decides to take the course at another training center, Montessori Stoppani is not responsible for the costs the student must incur.

Deferred Program Fees

- Administrative Late Fee	\$250 USD
- MACTE Diploma Fee	\$280 USD *Subject to change.
- Album review during or after course	\$50 USD per album
- Observations/Observation Album	\$50 USD
- Teaching Practice	\$50 USD
- AMI Exams (Written and/or Oral)	\$405 USD
- Hours completed in reviews and practicum at the center	Evaluated individually based on the portion of the course still pending

***Students must pay for diploma shipping fees once the pending work has been completed and diploma has been granted (FedEx, UPS, equal or higher category)**

Transfer Learners

Association Montessori Internationale (AMI) training programs are structured as comprehensive programs of study, and transfer learners are generally only accepted under exceptional circumstances where completing the program at the original center becomes infeasible or impossible. Tuition fees for transfer learners will be adjusted based on their attendance duration at Montessori Stoppani Institute and will be evaluated individually. Transfer learners from other AMI training centers may be accepted under the following conditions:

- Transfer learners must be in good standing at their original training center.
- A \$500 Transfer Fee must be paid to cover the administrative costs of processing the transfer.
- Transfer learners are required to pay the MSI Application Fee and submit a complete application packet that meets Montessori Stoppani's Criteria for Admission or provide equivalent documentation from their former AMI training center.
- Program work completed at the previous center will be reviewed and credit given where applicable and at the discretion of the AMI Director of Training.
- All learner records from the previous institution must be transferred to Montessori Stoppani Institute.
- Receipt of an AMI Program Transfer Request is also required.
- Transfer learners are responsible for paying AMI fees (5% of Tuition), MACTE fees (annual fee), and academic fees for MSI for the portion of the course still pending.

Notice concerning Transferability of Credits and credentials Earned at MSI.

The transferability of credits earned at Montessori Stoppani Institute is entirely at the discretion of the institution to which you may wish to transfer. Similarly, the acceptance of the AMI Diploma you receive from Montessori Stoppani Stoppani's program is also up to the receiving institution. If your credits or diploma are not accepted by the institution you plan to transfer to, you may need to repeat some or all your coursework.

Therefore, it's important to ensure that attending this institution aligns with your educational goals. This may involve reaching out to the institution you plan to transfer to after attending Montessori Stoppani Institute to confirm if they will accept your credits or diploma.

Disputes

Students have the right to pursue any contractual or legal remedies available under the law at any time, without being required to invoke or exhaust the institution's internal dispute or grievance procedures. While Montessori Stoppani Institute offers a voluntary internal review process to help resolve concerns informally (detailed in the Adult Learner Handbook under "Grievance Procedure"), utilizing this process is entirely optional and is not a prerequisite to enforcing any legal rights.

Inquires

Learners in California programs: Any questions a student may have regarding this enrollment agreement that have not been satisfactorily answered by the institution may be directed to the Bureau for Private

Postsecondary Education at:

- **Address:** 1747 North Market Blvd., Suite 225, Sacramento, California, 95834
- **Mailing Address:** P.O. Box 980818, West Sacramento, CA 95798-0818
- **Phone:** (888) 370-7589 or (916) 574-8900
- **Fax:** (916) 263-1897
- **Website:** www.bppe.ca.gov

A student or any member of the public may file a complaint about this institution with the Bureau for Private Postsecondary Education by calling (888) 370-7589 toll-free or by completing a complaint form available on the Bureau's website at www.bppe.ca.gov.

Student Acknowledgement of Key Documents

Prior to signing this enrollment agreement, you must be given a **catalog or brochure** and a **School Performance Fact Sheet**, which you are encouraged to review prior to signing this agreement. These documents contain important policies and performance data for this institution. This institution is required to have you sign and date the information included in the School Performance Fact Sheet relating to completion rates, placement rates, license examination passage rates, and salaries or wages, and the most recent three-year cohort default rate, if applicable, prior to signing this agreement.

Initials: _____

I certify that I have received the catalog, School Performance Fact Sheet, and information regarding completion rates, placement rates, license examination passage rates, salary or wage information, and the most recent three-year cohort default rate, if applicable, included in the School Performance Fact sheet, and have signed, initialed, and dated the information provided in the School Performance Fact Sheet.

Student's Initials: _____

Date: _____

Terms of Contract

TOTAL CHARGES FOR THE CURRENT PERIOD OF ATTENDANCE - \$8,100 USD

To be paid as follows:

REGISTRATION FEE

\$500 USD

\$250 USD (non-refundable)

\$250 USD (towards tuition)

TOTAL CHARGES THE STUDENT IS OBLIGATED TO PAY UPON ENROLLMENT- \$800 USD

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- AMI Membership \$55 USD (non-refundable)
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Transportation to and from institute, observation, practice teaching, etc.	\$200 USD (Fees not paid to MSI)

NOTICE

YOU MAY ASSERT AGAINST THE HOLDER OF THE PROMISSORY NOTE YOU SIGNED IN ORDER TO FINANCE THE COST OF THE EDUCATIONAL PROGRAM ALL OF THE CLAIMS AND DEFENSES THAT YOU COULD ASSERT AGAINST THIS INSTITUTION, UP TO THE AMOUNT YOU HAVE ALREADY PAID UNDER THE PROMISSORY NOTE.

I understand that this is a legally binding contract. My signature below certifies that I have read, understood, and agreed to my rights and responsibilities and that Montessori Stoppani Institute's cancellation and refund policies have been clearly explained to me.

Print name: _____ Date: _____

Signature: _____

Social Security Number: _____ This is used for financial agreement purposes only and it is kept secure.

Signature from MSI: _____ Date: _____

