



Terms and Conditions of Admission

VALIDITY & LEGALITY

The school may be referred to as TALK International, TALK or Language Center in this Program & Application for Admission. The Fees, Terms and Conditions of Admission and Application Form published apply to all courses starting during 2012 and are valid from December 1st, 2011. They supersede all previous terms and conditions and are subject to the law of the State of Florida and only this English version is legally binding.

VISAS

TALK is authorized by the Federal Government to enroll non-immigrant students. Eligible students are required to attend programs of 20 units (18 clock hours) or more per week. The Integra Full-Time course complies with these requirements. Eligible students are required to prove financial responsibility, and therefore must provide TALK with either a bank statement or bank letter, or a letter of financial support from a company or sponsor.

F-1 visa applicants are required by the Department of Homeland Security to pay a one-time fee (currently \$200). The SEVIS fee is paid directly to ICE via the Internet or via mail.

HOW TO APPLY

Students (or their parent or legal guardian if under the age of 18) must complete and sign the Application for Admission and fax or e-mail the Application for Admission and Application Fee to TALK (see Application for Admission - 5. Payment).

COURSE CONFIRMATION

TALK will provide written Course Confirmation within five working days of receiving the student's Application for Admission and Application Fee. In the unlikely event that TALK does not accept the student's application, all money paid by the student will be refunded.

COURSE PAYMENT

All payments are required prior to commencement of classes, unless payment terms are specifically agreed to. In the case of group classes, tuition and fees are calculated in complete months and part of a month is counted as a full month.

METHODS OF PAYMENT

Application Fee and course fees can be paid in one of four ways:

1. By check (in US Dollars and drawn on a US bank), International Money Order or Traveler's Check.
2. By credit card: American Express, Visa or MasterCard. (See the Application Form, Payment Details).
3. By direct transfer from your bank to ours, to:
TALK International.
c/o Wachovia Bank, East Sunrise Boulevard,
Fort Lauderdale, FL 33304 - USA
Account Number 20 000 256 225 13
Routing Number 063 0000 21

UNITS & SESSIONS

Each unit equals 45 minutes of teaching and sessions are a minimum of 2 units. Typically breaks are taken after a session.

GROUP CLASSES

1. Refunds Prior To Start Dates

All fees paid except the Application Fee, Examination, Insurance and Express Mail / Courier Fees (or other fees paid on behalf of the student) will be refunded in full, provided that cancellation is received no less than 72 hours prior to the course start date, or because of visa denial.

2. Tuition Refunds after Start Date

Students must provide notification of withdrawal IN WRITING at least 2 weeks prior to the withdrawal date, with the final class being a Friday.

Students enrolled for 1 month or less will not be eligible for a refund. Students enrolled for periods of 2 months or more and who withdraw prior to the midpoint of their studies will be eligible for a refund of the prorated amount of the unused portion of tuition (after the notification period). Students withdrawing from their program after the midpoint are not eligible to receive any refund.

REFUNDS CTD.

TALK is not obligated to make refunds to students who are terminated due to violation of School Rules, attendance policies or local, state or federal law. In all eligible cases, refunds are calculated based upon tuition at our normal prices and not promotional or discounted prices.

3. Minimum Age

The minimum age for participation in TALK courses is 16 years. There is no upper age limit.

4. Minimum Group Size & Conversion

In the event that a group class has less than 6 students, TALK, at its option, may convert 3 group classes to 1 semi-private class (2 or 3 students) or 4 group classes to 1 private session, SEVIS & DOHS rules allowing.

PRIVATE & SEMI-PRIVATE CLASSES

1. Rescheduling of Classes / Forfeiture

Client must inform the Program Coordinator or Center Director in writing at least by noon of the business day prior to the scheduled class/es to avoid forfeiture. A maximum of 20% of classes may be rescheduled and all classes must be completed within 1 year of date of Application for Admission to avoid forfeiture.

2. Extension to End Date

Classes may be extended for periods of 1 year beyond the anniversary date of the date of the Application for Admission at a cost of \$10.00 per unit.

PAYMENT PLANS

All students on a payment plan must provide a valid credit card which shall be kept on file. The credit card may be charged if payments are more than 4 days late.

REFUNDS

Refunds if any are made within 30 days of written notification of cancellation prior to start date or of the last class in the case of termination.

INSURANCE

It is student's responsibility to research and evaluate the policy referred by TALK. TALK has no expertise in such matters and will facilitate the insurance for students only if the request is received in writing with the Application Form and the non-refundable payment is received in full prior to commencement of classes.

SCHOOL RULES

TALK publishes School Rules and Regulations to help maintain the highest standards in its programs. Acceptance of and compliance with these rules and regulations and with all appropriate federal and state laws are contractual obligations on the part of the student. Failure to comply with any of these rules may result in termination of the program and/or withholding of course certificates.

HOLIDAYS

TALK International will not hold classes on the following holidays during 2012:

New Year's Day	Mon, Jan 2	Columbus Day	Mon, Oct 8
M. L. King Day	Mon Jan 16	Thanksgiving	Thu, Nov 22
Presidents Day	Mon, Feb 20	Day after Thanksgiving	Fri, Nov 23
Good Friday	Fri, Apr 6	Christmas Eve	Mon, Dec 24
Memorial Day	Mon, May 28	Christmas	Tues, Dec 25
Independence Day	Wed, Jul 4	New Year's Eve	Mon, Dec 31
Labor Day	Mon, Sep 3		

No tuition refund or make-up classes are provided as a result of missed group classes. Private and Small Group classes will not be forfeited due to public holidays.

LIABILITY

TALK International (and its representatives) shall not be liable to the student in the event that services to be provided to the student are not provided for reasons beyond the absolute and direct control of TALK International (and its representatives).

TALK International (and its representatives) shall not be liable for any loss, damage, illness or injury to persons or property however caused, except where such liability is imposed by statute.