



Mike Russ Schools Refund Policies

INSURANCE CLASSES & PRODUCTS-REFUND POLICY

Textbooks, Workbooks, Flashcards & CD's – REFUND POLICY

There are NO REFUNDS on Textbooks, Workbooks, Flashcards or CD's once you have received these materials.

Insurance Pre-licensing – REFUND POLICY

All courses are valid for 1 year from the date of enrollment. If you fail to complete your classes within 1 year of your purchase date, you may reinstate for an additional year by paying the reinstatement fee (50% of your original purchase cost). Once paid, the reinstatement fee will extend your purchase until 2 years from your **original** purchase date. After 2 years from your original purchase date, your purchase is no longer valid. After 2 years, you must repurchase any classes you still need to complete at regular price, minus a 10% discount.

NO refunds will be made after 90 days from the date of enrollment. All refund requests must be made in writing. No telephone or verbal refund requests will be accepted. You may submit an emailed refund request to our CFO by emailing Michael@mikeruss.org, or you may submit a handwritten request by delivering the notice to our Corporate Office in San Diego (8322 Clairemont Mesa Blvd #103, San Diego, CA 92111) during business hours, however your refund will not be processed until all of the required materials are **received** by MRFTC. All refund requests must contain the following information: 1. ORIGINAL attendance card (if for a live class), 2. Textbooks (if in an UNUSED condition), 3. Purchaser Name, 4. Student Name (if different than purchaser), 5. item(s) purchased, and 6. reason for refund request.

Live Classes: There is a \$50 non-refundable registration fee. If a student requests a refund prior to completion of the course, the class tuition will be refunded on a pro-rata basis up to 50% of class attendance. After 50% attendance, all tuition is non refundable. MRFTC will refund 100% of the amount paid less the \$50 non-refundable fee if notice of cancellation is made prior to the first day of instruction **AND** all materials are returned in an unused condition **NO refunds will be made after 90 days from the date of enrollment**

Online Courses: Due to the nature of online training, there are NO REFUNDS once you have logged-on to the online course. If you have not started the online course, you may request a full refund less a \$25 non-refundable registration fee. All refunds for online courses must be submitted within 72 hours of purchase date. **No refunds for online courses will be granted after 72 hours from date of purchase.**

Insurance Exam Preparation – REFUND POLICY

All courses are valid for 1 year from the date of enrollment. After enrolling in and attending the Exam Preparation Course (AKA "Crash Course" or "Review Class") for the first time, you may REVIEW that class by

paying a \$40 retake fee (per attendance) for up to 1 year from your date of enrollment. If you fail to complete your classes within 1 year of your purchase date, you may reinstate for an additional year by paying the reinstatement fee (50% of your original purchase cost). Once paid, the reinstatement fee will extend your purchase until 2 years from your **original** purchase date, and make you eligible to pay the \$40 retake fee (per attendance) until 2 years from your original purchase date. After 2 years from your original purchase date, your purchase is no longer valid. After 2 years, you must repurchase any classes you still need to complete at regular price, minus a 10% discount.

NO refunds will be made after 90 days from the date of enrollment. All refund requests must be made in writing. No telephone or verbal refund requests will be accepted. You may submit an emailed refund request to our CFO by emailing Michael@mikeruss.org, or you may submit a handwritten request by delivering the notice to our Corporate Office in San Diego (8322 Clairemont Mesa Blvd #103, San Diego, CA 92111) during business hours, however your refund will not be processed until all of the required materials are **received** by MRFTC. All refund requests must contain the following information: 1. Purchaser Name, 2. Student Name (If different than purchaser), 3, item(s) purchased, and 4. reason for refund request. There is a \$25 non-refundable registration fee. If a student requests a refund prior to completion of the course, the class tuition will be refunded on a pro-rata basis up to 50% of class attendance. After 50% attendance, all tuition is non-refundable. MRFTC will refund 100% of the amount paid less the \$25 non-refundable fee if notice of cancellation is made prior to the first day of instruction **AND** all materials are returned in an unused condition. Should you begin to attend the class and decide that this class is not for you, it is your responsibility to notify the instructor that you will be leaving the class and requesting a partial refund. Failure to notify the instructor will result in you being credited with attending the entire class and may result in you not qualifying for a refund.

Upgrading Your Pre-Licensing Package Policy: You can only upgrade your package before you have completed your pre-licensing course. After you have completed your pre-licensing course, any additional courses you want to attend or items you want to purchase would have to be purchased at regular price.

Review Class Retake Policy: After you have paid for and attended the Review Class (AKA "Crash Course" or "Exam Prep Class"), if you would like to retake the Review Class, you may do so by paying a \$40 retake fee (per attendance), instead of repurchasing the class at regular price. You are able to retake the crash course by paying the \$40 retake fee (per attendance) as many times as you like within **1 year** of your purchase date. After 1 year from purchase, you are no longer eligible for the \$40 retake fee, and must pay the reinstatement fee (50% of your original purchase cost) to reinstate your purchase until 2 years from your original purchase date. Once you pay the reinstatement fee and attend one class, you will be eligible to pay the \$40 retake fee (per attendance) until 2 years from your original purchase date. After 2 years, your purchase is no longer valid.

Rescheduling Fee Policy: If you cannot attend your scheduled class for any reason, please contact us to take your name off the roster **PRIOR** to the first day of your scheduled class. If you take your name off the roster prior to the first day of your scheduled class and do not attend, there will be no charge to reschedule your class (within 1 year of your purchase date). If you do not attend your scheduled class **AND** do not contact us to remove your name from the roster prior to the first day of your scheduled class, you must pay a \$20 rescheduling fee to reschedule your class for another date. To reschedule your class, please call 800.724.5661 during business hours or email reservations@mikeruss.org (If notifying us via email, be sure to provide your first name, last name, email address, and class you are rescheduling).

CONTINUING EDUCATION-REFUND POLICY

All courses are valid for 1 year from the date of enrollment. All course hours are subject to change upon renewal by the Department of Insurance.

All refund requests must be made in writing. No telephone or verbal refund requests will be accepted. You may submit an emailed refund request to our CFO by emailing Michael@mikeruss.org, or you may submit a handwritten request by delivering the notice to our Corporate Office in San Diego (8322 Clairemont Mesa Blvd #103, San Diego, CA 92111) during business hours, however your refund will not be processed until all of the required materials are **received** by MRFTC. All refund requests must contain the following information: 1. Purchaser Name, 2. Student Name (If different than purchaser), 3, all materials in an unused condition and 4. reason for refund request.

Live Classes: NO refunds will be made after 90 days from the date of enrollment. There is a \$50 non-refundable registration fee. If a student requests a refund prior to completion of the course, the class tuition will be refunded on a pro-rata basis up to 50% of class attendance. After 50% attendance, all tuition is non-refundable. MRFTC will refund 100% of the amount paid less the \$50 non-refundable fee if notice of cancellation is made prior to the first day of instruction **AND** all materials are returned in an unused condition. Should you begin to attend the class and decide that this class is not for you, it is your responsibility to notify the instructor that you will be leaving the class and requesting a partial refund. Failure to notify the instructor will result in you being credited with attending the entire class and may result in you not qualifying for a refund.

Correspondence (Book) Courses: A student may cancel enrollment within 10 days of enrollment and receive a full refund less any shipping charges (if applicable) and a \$10 registration fee per course if the materials (books) are returned and in original condition. **No refunds will be made after 10 days from the date of purchase.**

Green CE Courses: A student may cancel enrollment within 10 days of enrollment and receive a full refund less a \$10 registration fee. **No refunds will be made after 10 days from the date of purchase.**

Important Note Regarding Failed CE Exams: To receive credit for your course, you must pass the exam with a 70% or better. Students who do not pass the exam (score below 70%) may retake the exam by paying a \$10 retake fee and then submitting a new answer sheet for grading. The re-take fee applies to each course failed.

REAL ESTATE COURSES – REFUND POLICY

Real Estate Salesperson/Broker Upgrade/Broker Packages: All courses are valid for 1 year from the date of enrollment. If you fail to complete any of the courses included in your package (includes required correspondence courses and crash course) within 1 year of your purchase date, you may reinstate for an additional year by paying the reinstatement fee (50% of your original purchase cost). Once paid, the reinstatement fee will extend your purchase until 2 years from your **original** purchase date. After 2 years from your original purchase date, your original purchase is no longer valid. After 2 years, you must repurchase any classes you still need to complete at regular price, minus a 10% discount.

Real Estate Exam Prep Class (Crash Course): All courses valid for 1 year from date of enrollment. You may attend the crash course up to 3 times within 1 year of your purchase date. After attending the crash course 3 times within 1 year of your purchase date, you can retake the course by paying the \$40 retake fee. You can pay the retake fee and re-attend as many times as you like within 1 year of your purchase date. After 1 year, if you would like to re-attend the crash course you may do so by paying the reinstatement fee (50% of your original purchase cost). Once paid, the reinstatement fee will extend your purchase until 2 years from your **original** purchase date. After 2 years from your original purchase date, your original purchase is no longer valid. After 2 years, you must repurchase any classes you still need to complete at regular price, minus a 10% discount.

Correspondence Courses (purchased individually and not in a package): All courses are valid for 1 year from the date of enrollment. If you fail to complete any of the courses included in your package (includes required correspondence courses and crash course) within 1 year of your purchase date, you may reinstate for an additional year by paying the reinstatement fee (50% of your original purchase cost). Once paid, the reinstatement fee will extend your purchase until 2 years from your **original** purchase date. After 2 years from your original purchase date, your original purchase is no longer valid. After 2 years, you must repurchase any classes you still need to complete at regular price, minus a 10% discount.

All refund requests must be made in writing. No telephone or verbal refund requests will be accepted. You may submit an emailed refund request to our CFO by emailing Michael@mikeruss.org, or you may submit a handwritten request by delivering the notice to our Corporate Office in San Diego (8322 Clairemont Mesa Blvd #103, San Diego, CA 92111) during business hours, however your refund will not be processed until all of the required materials are **received** by MRFTC. All refund requests must contain the following information: 1. Purchaser Name, 2. Student Name (If different than purchaser), 3, all materials in an unused condition and 4. reason for refund request.

Live Classes: NO refunds will be made after 90 days from the date of enrollment. There is a \$50 non-refundable registration fee. If a student requests a refund prior to completion of the course, the class tuition will be refunded on a pro-rata basis up to 50% of class attendance. After 50% attendance, all tuition is non-refundable. MRFTC will refund 100% of the amount paid less the \$50 non-refundable fee if notice of cancellation is made prior to the first day of instruction **AND** all materials are returned in an unused condition. Should you begin to attend the class and decide that this class is not for you, it is your responsibility to notify the instructor that you will be leaving the class and requesting a partial refund. Failure to notify the instructor will result in you being credited with attending the entire class and may result in you not qualifying for a refund.

Correspondence Courses: A student may cancel enrollment within 10 days of enrollment and receive a full refund less any shipping charges (if applicable) and a \$10 registration fee per course if the materials (books) are returned and in original condition. **No refunds will be made after 10 days from the date of purchase.**

SECURITIES COURSES- REFUND POLICY

All courses are valid for 1 year from the date of enrollment. Most securities courses are sold as a package of LIVE class and homestudy (book + online), so refunds will be made on EACH portion individually. (However, courses may be purchased separately.) If you fail to complete the LIVE class in 1 year, you may reinstate for an additional year by paying the reinstatement fee (50% of your original

purchase cost). Once paid, the reinstatement fee will extend your purchase until 2 years from your **original** purchase date, and allow you to review the live class. After 2 years from your original purchase date, your live class is no longer valid. You must re-purchase any live class you want to attend at regular price, minus a 10% discount. If you fail to complete the HOMESTUDY (BOOK + ONLINE) course in 1 year, you must re-purchase the homestudy (book + online) course at regular price, minus a 10% discount (not eligible for reinstatement).

All refund requests must be made in writing. No telephone or verbal refund requests will be accepted. You may submit an emailed refund request to our CFO by emailing Michael@mikeruss.org, or you may submit a handwritten request by delivering the notice to our Corporate Office in San Diego (8322 Clairemont Mesa Blvd #103, San Diego, CA 92111) during business hours, however your refund will not be processed until all of the required materials are **received** by MRFTC. All refund requests must contain the following information: 1. Purchaser Name, 2. Student Name (If different than purchaser), 3, all materials in an unused condition and 4. reason for refund request.

Live Classes: There is a \$50 non-refundable registration fee. If a student requests a refund prior to completion of the course, the class tuition will be refunded on a pro-rata basis up to 50% of class attendance. After 50% attendance, all tuition is non refundable. MRFTC will refund 100% of the amount paid less the \$50 non-refundable fee if notice of cancellation is made prior to the first day of instruction **AND** all materials are returned in an unused condition. **NO refunds will be made after 90 days from the date of enrollment**

Online Courses: Due to the nature of online training, there are NO REFUNDS once you have logged-on to the online course. If you have not started the online course, you may request a full refund less a \$25 non-refundable registration fee. All refunds for online courses must be submitted within 72 hours of purchase date. **No refunds for online courses will be granted after 72 hours from date of purchase.**

Policy for Upgrading from Live Class Only or Homestudy (Online + Book) Only to Live Class Plus Homestudy (Online + Book): If you bought the live class only and want to upgrade to the live class plus the book, you can only upgrade by paying the difference before you come to the live class (or during the days when you are at our location for a live course). After this, you must purchase the homestudy (online + book) separately if you want that. **If you bought the home study only and decide you want to upgrade to the home study (online + book) plus live class,** you have 72 hours from the purchase date of the home study to upgrade by paying the difference. After 72 hours, you must purchase the live class separately.

NOTARY CLASSES – REFUND POLICY

Notary courses are YEAR SPECIFIC and are only valid for the current course approval period. All courses expire after 1 year from the date of enrollment and you must purchase the course again if you wish to attend after your course expires (no reinstatement). There is a \$25 Non-refundable registration fee. MRFTC will refund 100% of the amount paid less the \$25 non-refundable fee if notice of cancellation is made prior to attending the class. NO refunds will be made if you attend any portion of the Notary class.

NO refunds will be made after 90 days from the date of enrollment. All refund requests must be made in writing. No telephone or verbal refund requests will be accepted. You may submit an emailed refund request to our CFO by emailing Michael@mikeruss.org, or you may submit a handwritten request by

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delivering the notice to our Corporate Office in San Diego (8322 Clairemont Mesa Blvd #103, San Diego, CA 92111) during business hours, however your refund will not be processed until all of the required materials are **received** by MRFTC. All refund requests must contain the following information: 1. Purchaser Name, 2. Student Name (If different than purchaser), 3, all materials in an unused condition and 4. reason for refund request.

Note: There are separate materials that are available for purchase at the Notary class, but those materials are provided by a separate vendor, NOT MRFTC. Any requests for refunds on those materials must be made directly to that vendor.

NOTARY CLASS RETAKE POLICY: You may retake the Notary class by paying a \$20 retake fee as many times as you like within 1 year of your purchase date.

CTEC TAX COURSES (ONLINE) – REFUND POLICY

Tax courses are YEAR SPECIFIC and are only valid for the current tax course approval period. If you do not finish your tax course before it expires, you must re-purchase the course and start again. Due to the nature of online training, there are NO REFUNDS once you have activated the online course. If you have not started the online course, you may request a full refund less a \$25 non-refundable registration fee. All refunds for online courses must be submitted within 72 hours of purchase date. **No refunds for online courses will be granted after 72 hours from date of purchase.**

All refund requests must be made in writing. No telephone or verbal refund requests will be accepted. You may submit an emailed refund request to our CFO by emailing Michael@mikeruss.org, or you may submit a handwritten request by delivering the notice to our Corporate Office in San Diego (8322 Clairemont Mesa Blvd #103, San Diego, CA 92111) during business hours, however your refund will not be processed until all of the required materials are **received** by MRFTC. All refund requests must contain the following information: 1. Purchaser Name, 2. Student Name (If different than purchaser), 3, all materials in an unused condition and 4. reason for refund request.