

Castle Rock AIKIDO Financial Policies & FAQs (Updated July 15th 2019)

1. How do I put my membership on hold?

Students are NOT allowed to put their membership on "hold." Our policy is very simple: You are either a student at Castle Rock AIKIDO or you are not. There is no in between. There is no coming and going due to travel, vacation, illness or injury, or being just too busy to come to practice. *No exceptions.* Students pay their monthly dues each month or they may cancel without financial penalty and return to training another time.

2a. How do I cancel my membership?

Canceling your membership is easy, but you must do it formally and properly! Students may stop training at any time for any reason. There is no financial penalty to canceling. It is your responsibility to **cancel your membership by midnight MST (mountain standard time) the 20th day of the current month in order to avoid being charged for the following month.** Under no circumstances will an exception be made for this policy. Do not ask for one. Membership cancellation notices in writing **MUST** be sent to CANCELLATIONS@CRAIKIDO.COM. **Do NOT send cancellation notices to ANY other e-mail address. Cancellation notices sent to any other e-mail address will NOT be processed.** Or, if a student does not wish to cancel their membership via e-mail, students may mail a written termination notice via mail to:

Castle Rock AIKIDO
4833 Front St. #B200,
Castle Rock, CO 80104.

Cancellation of membership via e-mail is acceptable **ONLY** when confirmed with a reply e-mail from our billing agent. If you do not receive a cancellation confirmation e-mail promptly, it is the student's responsibility to call the school immediately to confirm cancellation of their membership. This policy benefits both parties by ensuring that cancellation notices were properly received by both parties and that an e-mail was not accidentally sent to an incorrect e-mail address, end up in a junk mail or spam file, or be otherwise undeliverable. If you do not receive a prompt reply via e-mail, it is **YOUR** responsibility to promptly call the school at 720-221-3665 to inquire. Claims of "But, I sent an e-mail" are **NOT** acceptable and will **NOT** be honored.

If you wish to cancel your membership, you **MUST** clearly express one of the following in your correspondence:

"Please terminate my membership"
"Please cancel my membership"
"I am quitting " or
"Please stop charging my credit/debit card"

Do NOT make vague, unclear statements such as:

"I'm taking some time off,"

"I need to stop for a while,"

"I'm unable to attend class for the present,"

"I going to focus on other things," and/or

"I'm going to be busy for a while"

These vague, ambiguous statements make it difficult for us to understand your intent. **State your intent to cancel your membership clearly so that miscommunications do not occur.** For example, many of our students choose to occasionally "take time off", "focus on other things," "stop for a while," or are otherwise "too busy" to come to class. However, they are still considered ACTIVE members and are REQUIRED to pay their tuition unless they want to cancel.

There will be NO exceptions to this policy. Other martial arts schools force their students to sign time-based contracts, impose punitive early termination fees, and/or require 30, 60, and sometimes 90-days notice to cancel their membership. We require only ten (10) days notice and have no punitive early termination fees. *Our policies are incredibly fair and generous to students* and, therefore, we expect students to not complain about or expect an exception to these policies. Please do NOT ask for an exception. Such is inappropriate and rude.

Unless an error has been made on the part of Castle Rock AIKIDO, NO refunds or partial refunds will be honored. Charge inquiries or disputes initiated more than 45 days after the date of a disputed charge will not be considered. It is the student's responsibility to check the billing statements issued by their bank with regular frequency to ensure accuracy.

Our payment system is automated and it does NOT possess psychic abilities! If you disappear and/or stop coming to class without notifying us, your credit/debit card will automatically continue to be charged until you inform us of your intent to cancel. *It is inappropriate, unfair, and just plain rude to request a refund when a student never cancels their membership.* Credits or refunds will NOT be considered, so please communicate your intent to us clearly.

If you no longer wish to be a member, please cancel your membership right away! The ball is in your court. Your martial arts finances are in your hands, not ours. Please be proactive and formally cancel your membership with us if you no longer wish to be a member.

Should a dispute arise, the students will be required to provide written proof of their timely notice to the CORRECT e-mail address clearly stating their intent to cancel their membership at Castle Rock AIKIDO. Proof of postal notice with a postmark no less than 10 calendar days prior to the end of the month or an e-mail with a confirmation reply e-mail from the school with an UNALTERED time stamp will be required to receive a refund to correct any charge errors.

2b. Can a friend, parent, spouse, or significant other cancel my membership on my behalf (i.e. by proxy)?

No. Only the student can make any changes of any kind to their membership. No changes or cancellations can be made "by proxy." This is to protect the student's membership from inappropriate or fraudulent actions.

3. Can I cancel via text message?

No. The school phone is NOT a mobile phone and is NOT capable of receiving text messages.

4. Can I cancel via telephone or voice message?

No. Membership cancellation MUST occur *in writing*, NO EXCEPTIONS. This policy protects ALL parties from errors and miscommunication. Voice messages can fail to record, be accidentally deleted, and sometimes are incomprehensible due to a poor landline or cell phone connection. Please do not leave messages on our voice mail informing us of your intent to cancel.

5. What if I am injured? Do I still have to pay the monthly tuition?

Yes. Injured students are expected to pay their tuition, come watch classes, and return to training once able. Each class an injured student attends and watches counts toward the hours of practice required for the student's next rank. So, it is beneficial to come to class when injured! Or, if an injury is expected to last several months, an injured student may cancel their membership and return to training when they are healed. Students are NOT permitted to put their membership on "hold."

6. What if I want to take a month or two off from training?

You are welcome to take a month or two off from training, but you MUST still pay your tuition! Students are REQUIRED to keep their membership dues current even if they are on vacation, travelling for business, too busy to come to class or just want to take some time off. If this is not acceptable to you, you may cancel your membership without financial penalty and return to training when you are ready to continue.

7. I prepaid tuition and have since decided not to continue. Can I get a refund?

No. All prepaid tuition is non-refundable. That is why we STRONGLY encourage students to use the monthly auto-pay option.

8. I am not able to train at all this month. Do I still have to pay the monthly fee?

Yes. A student's monthly tuition represents more than just a fee for instruction. It represents one's support of the school and their commitment to the art as a whole. Students are required to keep their membership dues current even if they are unable to attend any classes during any given month. This policy functions much like a fitness club or golf club membership. A student pays the full monthly tuition regardless of how many or how few classes they choose to attend or are able to attend. A fitness club member pays the full monthly membership fee regardless of how many times the member visits the club to exercise that month. Even if a member does not go to the gym at all during any given month, he/she still pays the full monthly fee. So, too, it is with a martial arts school.

Students may cancel at any time without financial penalty and return to training when they are ready to continue. However, *if a student intends to only stop training for a month or so, it is usually less expensive to maintain your tuition during your hiatus rather than pay the hefty reactivation fee.*

9. I didn't come at all last month. Can I get a refund or a credit toward next month?

No. Schools like ours, which treat people fairly by not forcing them to sign time-based contracts, not charging excessive monthly fees and not imposing punitive early termination fees, cannot stay open if students only pay when it is convenient for them. It is your responsibility to cancel your membership in a timely manner if you wish to stop paying the tuition. All prepaid tuition is non-refundable and no refunds or credits will be honored. Please do not ask for such.

10. I can only attend once per week. Can I pay a reduced fee or a per class fee?

No. All students must pay the flat monthly fee. Most of our students only choose to train 1 time per week, so if you can only come 1 time per week, you are just like most of our students who pay the full tuition amount.

11. I can't afford the monthly tuition, do you offer a "sliding scale"?

No. Sliding scales are antiquated and are inherently unfair to students who pay the full tuition price each and every month. If you cannot afford the tuition please cancel your membership right away and return to training with us when your financial situation stabilizes *The school is not in a financial position to subsidize a student's martial arts training.* Please do not just disappear and/or stop coming to class without canceling your membership. Our payment system is automated. Your credit/debit card will continue to be charged automatically and refunds cannot be considered.

12. How does membership work?

School membership works very similarly to that of a fitness gym membership or a country club membership. Students pay a flat monthly rate. The full monthly tuition is due on or before the 1st of each month regardless of how many classes a student chooses or is able to attend that month. Just like a fitness gym or country club membership, there are no exceptions or discounts in monthly membership for people who go on vacation, become sick or injured, or are too busy to attend.

Our policy is very simple: You are either a student or you are not. There is no in between. There is no coming and going due to travel, vacation, illness or injury, or being just too busy to come to practice. No exceptions. Students pay their monthly dues each month or they may cancel without financial penalty and return to training another time.

Returning students will NOT lose their earned rank, but will be required to re-establish their rank by testing for the same rank again, before being eligible to test for their next rank. For example, if a 4th KYU student temporarily stops training for a period of time, they will not lose

their rank when they return, but will have to re-establish their rank by testing for 4th KYU again before they can be considered eligible for testing for the next rank. This policy applies to KYU ranks only, not YUDANSHA (black belt) ranks.

Returning students will also be required to pay a reactivation fee of \$100.00 USD, the current monthly fee (which may be higher from a student's previous monthly fee), and will forfeit their accumulated hours of training since their last rank testing. Returning students will not receive new student sign up incentives such as promotional rates or promotional items. Returning students may not test for their next rank until they have been training with the school for at least 3 consecutive months after their return.

13. Will I be reminded to pay on time?

No. Students should never have to be asked to pay on time. It is your responsibility to pay your dues on time each month regardless of how often you choose or are able to train. Late payment is disrespectful to the teachers, staff, and to your fellow students who pay on time. Lastly, it is embarrassing and uncomfortable for all parties involved to address the issue of late payment.

14. Why must I participate in the auto-pay system?

Every martial arts school has monthly operating expenses that must be met in order to continue offering martial arts training. Rent and insurance must be paid, teachers must be compensated, and other operating expenses keep our doors open. Some expenses fluctuate in proportion with the number of students in our programs. As such, we must have an accurate way of predicting our monthly revenues so that we don't over or under-pay our monthly expenses.

The auto-pay system makes it easier on all parties to meet their financial obligations promptly and politely. None of our teachers make a living teaching martial arts and, therefore, they shouldn't have to "chase down" students to pay their tuition on time each month.

If you insist on not participating in the auto-pay system, you are still welcome to train with us. However, you will be required to pay your tuition in advance by check or cash in 4-month or one-year increments.

15. I haven't come for months. Why is my credit card still being charged?

Because you are still a member of the school! If you wish to no longer be a member then you must cancel your membership! It is not the school's responsibility to guess whether or not you still wish to be a member. Students may cancel at any time without financial penalty, but they must formally cancel their membership to stop their credit card from being charged.

Castle Rock AIKIDO has MANY students. It is neither possible nor reasonable for the school to constantly monitor or guess the desires and intentions of each and every single student.

Therefore, it is up to you to cancel your membership. Many of our students elect to take a month or two off for any number of reasons, however, they are still REQUIRED to pay their dues unless they no longer wish to be a member.

The school's payment system is automated and it does not possess psychic abilities! If you disappear and/or stop coming to class without notifying us, your credit/debit card will automatically continue to be charged until you inform us of your intent to cancel. It is inappropriate, unprofessional, and just plain rude to request a refund when a student never

formally cancels their membership. Credits or refunds cannot be considered, so please communicate your intent to us clearly.

If you no longer wish to be a member, cancel your membership right away! The ball is in your court. Your martial arts finances are in your hands, not ours. Please be proactive and formally cancel your membership if you no longer wish to be a member.

16. Why was I charged mid-month for tuition?

Tuition is automatically charged on or near the 1st of each month. If you see a tuition charge on a different date that means that your debit/credit card did not successfully process. This usually happens when there are insufficient funds for the tuition payment on the 1st of the month. Our payment system is automated and will automatically try to recharge the account on a later date until the tuition is paid. It is the student's responsibility to make sure that sufficient funds are in the account before a payment attempt is made in order to avoid late fees. If a student's debit or credit card is consistently denied due to insufficient funds or for any other reason, the student is still responsible for all back owed tuition. If this poses a problem for the student, the student is welcome to pay cash for their tuition in advance in four month increments or one-year.

17. Can I get a refund for my special order equipment/uniform?

No. Specially ordered equipment and/or uniforms (such as but not limited to laido and Kendo uniforms and/or Aikido Hakama) are not refundable.

18. I signed up, but decided not to continue. Can you refund my start up fees?

No. Start up fee for any program are non-refundable.

19. The Policies You Agreed to When on Your New Student Paperwork

(The statements below reflect those that appear on the Student's membership paperwork you signed when you joined Castle Rock AIKIDO)

My credit/debit card will be charged on or near the first day of each month until I have formally canceled my membership in writing. Notification via e-mail is acceptable, but must be sent to CANCELLATIONS@CRAIKIDO.COM and confirmed with an e-mail CRA reply. Cancellation requests sent to any other e-mail address will NOT be processed. Phone, Text, Voice Message or any Social Media interface cancellations will NOT be processed.

I must cancel my membership in writing by midnight (Mountain Standard Time) the 20th day of the current month in order to avoid being charged for the following month. Under no circumstances will I ask for or be granted an exception to this policy.

I shall make no effort to circumvent payment through my credit card institution, nor file any chargebacks. Students who attempt such will be subject to legal collection efforts.

Should I terminate my membership at CRA, I will be required to pay a \$100 reactivation fee to return and may be required to pay a higher monthly tuition rate.

Late tuition payments will not be tolerated. Transaction failures due to, for example, insufficient funds will be subject to a \$20 late fee. To avoid late fees I shall ensure my account has sufficient funds or credit available prior to tuition being due.

My membership at CRA may be terminated at anytime, for any reason, and such is at the sole discretion of the instructors or staff. (The only purpose of this policy is to protect other students from a disruptive, unpleasant, or potentially dangerous student.) Should such occur, I am NOT entitled to a refund of monies paid for that month.

I am REQUIRED to read the school's official, comprehensive financial policies posted in an easy-to-read FAQ format at http://www.craikido.com/Aikido_Financial_Policies.html. I WILL read these FAQs and I shall not pretend I was unaware of their existence. These FAQs are located at www.CRaikido.com on the Student Sources page under the Financial Policies & FAQs tab.

I am NOT permitted to video record or photograph any CRA classes, programs, or events and I will not post any CRA imagery of any kind on any Internet or social media interfaces.

No Whining Policy

I understand that I must cancel my membership in writing by midnight (Mountain Standard Time) the 20th day of the current month in order to avoid being charged for the following month. I will follow the cancellation instructions in my paperwork. There are absolutely no exceptions to this policy and I will not ask for one. I will not pretend that I did not know about this policy and I will not whine about it. I recognize that the purpose of this large font is so that I will not later claim that I was unaware of this simple, fair, and generous membership policy