

GENERAL POLICIES & STUDENT AGREEMENT

This agreement is between all students of the Beautiful Life International, LLC / PCCCA organization and the Beautiful Life International, LLC / PCCCA organization. The names Beautiful Life International (LLC), BLI and PCCCA may be used interchangeably in this document but will refer to the same organization.

Discipline, accountability, integrity and structure are key elements in coaching and counseling. As our organization grows, we have been presented by an increasing need for more uniform standards and policies. The policies outlined in this agreement will apply to any PCCCA-offered program or course and every student of a PCCCA program or course. The student agrees: By submitting my enrollment form and/or paying any part of my tuition, I agree to abide by all PCCCA policies including time frame to complete the course and fulfillment of payment obligations. I understand that if I do not complete any PCCCA program, pay in full as agreed and pass with 75% or better, I will not receive my certification.

Christian coaches, counselors and specialty service providers trained at this academy are expected to be role models, hence live and do business with the same integrity they are helping others to live by. Consequently they will be held to the highest standards. PCCCA will not knowingly certify a Christian life coach, counselor or other specialty service provider who has not proven to maintain these standards, personally, professionally and with their financial obligations.

CONFIDENTIALITY & NON-DISCLOSURE: I agree not to duplicate or distribute any materials supplied as part of this PCCCA program or tape any instructional/coaching sessions (without PCCCA's explicit written permission). I will not divulge or share the contents or concepts presented in the course materials with the exception of any forms or assessments specifically supplied for use with my personal clients) with anyone outside of PCCCA and PCCCA formally enrolled students. I also agree to protect the confidentiality of information shared by my practicum clients, personal clients and other students in the program --both during sessions, by phone, email, written correspondence or other method. The course material is solely presented for my own consumption and to enhance my abilities as a Christian Life Coach, Counselor or Specialty service provider and may not be distributed to anyone else for any other reason in whole or in part. Some information during the course will be shared by phone session instruction or by email. I agree to keep this information confidential as well. As a student, life coach or counselor, I understand the ethical implications of confidentiality and will uphold the confidential nature of the information I will come in contact with. The only exception may be as required by local, state or federal statute or law or when my personal clients give permission for their testimonials to be published.



PROGRAMS: PCCCA may develop and offer programs that will have differing structures, payment methods and training delivery than what is outlined in this agreement. The student agrees upon submitting their enrollment form, they agree to fully abide by the stipulations of the program in which they enroll.

PREMIER 1-to-1 CCLC and/or MCLC PROTOCOL: Should I become enrolled in the Premier CCLC training, I understand and agree that it is protocol for me to call my instructor at the designated and mutually agreed upon time for my one-to-one sessions and that I will be responsible for my own long-distance phone calls.

1. Students are required to attend and be on time for all 12 sessions for the Christian Life Coach Certification Program and all 6 monthly sessions for the Master Christian Life Coach program. The information shared during these sessions is considered part of the overall criteria in the certification process and candidates will likely be examined on this knowledge as well as other assignments. Attendance will be a part of your overall grade.
2. Unless otherwise arranged with PCCCA, students are required to complete their certification training within the time allotted for either the CCLC or the MCLC (Master) program. Each course description will indicate the duration of the course selected. The time clock will begin on the day of the student's first session with their trainer. Any variation of this schedule must be approved in writing (or by email) by the Director of Training or President of the Academy.

3. Why does PCCCA require CCLC /MCLC candidates in these courses to call their coach-trainers instead of the trainers calling the students? This is an important way for the students to show their commitment and level of responsibility to their trainer and to PCCCA and is also a foundation of coaching as coaches are responsible for their own education and self-growth. It is your responsibility to call in for sessions without additional reminders or prompting. You need a score of at least 75% to pass your certification. If you do not call and do not notify your trainer of a scheduling change, your session will be noted as “No Show”. 10% is deducted from your final grade for every “No Show”. Three (3) such No Call / No Shows may result in administrative withdrawal from the program due to forfeiture of 30% (3 times 10%) of their (the student’s) grade. We are firm about attendance policies because as Christian Life Coaches, we are to be ambassadors for the Lord as well as walking our talk. If students do not prove themselves responsible and punctual during training sessions, we cannot certify that they will perform that way as coaches.

4. If you are a Premier CCLC program student, your online exam, assignments from session weeks 5 to 11, and practicum surveys, as well as your Course Completion Survey, are required for certification. Your trainer will include a certification interview during your final phone session. Be sure to mail your work to the academy a week before your certification interview. Instructions are included in this document in the CERTIFICATION section.

5. If you are an MCLC student, mail your completed assignments and major project to the academy prior to your final (6th) monthly session for review.

6. If you need to reschedule a session, you must notify your trainer or PCCCA at least 24 hours in advance by phone. PCCCA and our trainers, coaches or affiliates do not offer “sessions on demand”.

7. If a session is missed with or without proper notification, the session needs to be made up. NOTE: If you miss a session without proper notification, you may be removed from the trainer’s schedule and risk losing that time slot. You will then have to reschedule to another time that is available.

8. There is a \$100 per session fee for make-up sessions where the student was a no-show or did not provide proper notification, payable prior to the make-up session. In depth explanation of this policy can be found in the Financial Matters Section of this agreement.

9. **Emergencies:** If you have an emergency and cannot attend your session, please notify your PCCCA trainer by phone or at their email address at your first opportunity. If you are unable to reach them, contact PCCCA at 239-471-2806 or email admin@pccca.org for assistance.

10. If you miss your sessions and/or we do not hear from you for 30 days, you may be administratively withdrawn.

CERTIFICATION: PCCCA leadership decisions on certification or graduation or eligibility in any of our programs or courses will be final. Anyone found to have actions or behavior including, but not limited to, questionable ethics,



unlawful behavior, lack of integrity or actions inconsistent with the Christian faith and/or values, may become ineligible for certification. PCCCA will never knowingly certify a candidate (student) who it feels is unable and/or unwilling to meet PCCCA requirements of excellence.

1. If a graduate of PCCCA is found to have behaved unlawfully, been convicted of any crime, violated faith, integrity, ethics or other policies, PCCCA may at its sole discretion withdraw or suspend certification from that individual permanently or temporarily at any time.

2. If you are a Certified Christian Life Coach program student, your online exam, assignments from session modules 5 to 11, and practicum surveys, as well as your

Course Completion Survey, are required for certification. Ship the original work and save a copy for yourself with tracking by USPS, UPS or FedEx.

If your trainer allows you additional time to send in this information with the approval of PCCCA, you have no more than 30 days after your certification interview for PCCCA to be in receipt of your completed paperwork. Master Christian Life Coach students have a maximum of 6 months from the date of their first training session to complete their program. Any deviation from this schedule must be approved in writing by PCCCA. Students who do not comply

with a training program time table may forfeit their certification unless they retake the program at the prevailing tuition cost.

Mail your CCLC / MCLC / Christian Counselor certification package to:

Beautiful Life International / PCCCA
Attention: Certification Department
1217 E Cape Coral Parkway, #159
Cape Coral, FL 33904

FINANCIAL MATTERS: As a prospective student, student or graduate of PCCCA, I agree to the terms laid out herein. This section addresses financial obligations of prospective students, students and graduates of PCCCA.

NOTE: Card payment vendor name on statements may appear as Beautiful Life International, LLC or PCCCA.

1. Either payment in full or the first installment must be received by PCCCA before any program/course materials are released. Students are required to pay fees on time and in full. This is part of the discipline included when taking a Christian training program. We are here to help you become a great professional or para-professional. Part of the process is walking your talk.

2. If students are on a payment plan and their payment cannot be withdrawn on the date it is due, there may be a \$25 "NSF" or insufficient funds fee at each attempt. Once resolved and the student is readmitted to the program, should this situation arise again, the academy may at its own discretion, increase the "NSF" fee to \$50. The student may be administratively withdrawn from the program if there have been previous payment issues. It should also be noted that if a student payment does not clear, training will be suspended until the student's account becomes current. If the account is not brought current within 30 days, the student will be administratively withdrawn. Even though a student may become withdrawn, they remain responsible to pay the entire balance plus any fees due on their account. If the student has any question about their payment due date, the amount due or this policy, please phone the academy offices at 239-471-2806, Monday-Thursday, 9-5 and Fridays, 9-noon EDT.

3. The PCCCA academy may at its own option accept any form of payment method for programs offered including PayPal, debit cards, credit cards, cash or checks. If a check is returned for insufficient funds, there will be a \$25 fee applied to the student's account. In this case, PCCCA will henceforth not accept personal checks as payment and will require the student pay by money order or certified bank check.

4. If a student cannot make their payment as agreed to when they began their program, the training sessions will be discontinued and will resume when the payments are brought up to date. The sessions will resume where the student left off and no sessions will be missed.

The academy understands that sometimes adverse situations occur. The student should IMMEDIATELY contact the academy by email at admin@pcca.org to work out a payment plan. The student is personally responsible for completion of their financial commitment to the academy, regardless of who or what entity may have at any time been making payments on the student's behalf.



After an account becomes 31(+) days past due/delinquent with no payment agreement in place, the academy may use any remedies available to enforce the tuition commitment made by the student.

Among remedies that may be used are public online debt/default listing (may include social media) with Christian business protection, Default Guard services (www.defaultguard.com), legal action, as well as the student may be administratively withdrawn from the program with no refund of any fees paid while remaining liable for the balance due plus any costs to collect

5. If a student has a dispute about any funds paid to this organization, contact us immediately by phone, email or mail. Our contact information is at the bottom of every page of this agreement. We will do all we can to resolve any differences. NOTE: Chargebacks of payments made to this organization (by credit or debit cards, checks or other conveyance) via a computer or phone are subject to federal laws pertaining to "wire fraud". Making payment to receive a product or service, then withdrawing those funds may be considered theft by deception. These are very serious matters and not only do they constitute unChristian-like conduct, but also will be dealt with to the fullest extent of the law.

6. If a student becomes administratively withdrawn for any reason or voluntarily withdraws from any program, the student's financial liability is not affected. All financial arrangements will remain in full force and effect.

7. If PCCCA deems that a student is or has become unsuitable to be certified for any reason including but not limited to unlawful behavior, criminal convictions, ethics, faith or student policy violations, PCCCA may at its own discretion dissolve its relationship with the student. PCCCA may, at its sole discretion, close the student's account with no further payments being withdrawn or demand payment in full for any outstanding tuition monies owed.

8. There is a \$100 per session fee for make-up sessions, payable prior to the makeup session. This fee goes to cover payment for your trainer and administrative costs. The payment should be sent via PayPal to admin@pccca.org or may be phoned in via credit or debit card to PCCCA at 239-471-2806. If you don't want to pay for make-up sessions, don't miss your scheduled sessions.

9. If the student receives a course package by mail or other shipping service and does not open it, they may return it unopened and in its original (re-sellable) condition within 7 days of receipt for a refund of all fees paid in excess of the \$400 administrative (application, enrollment and processing) fee. The initial \$400 of any course fee is considered the application fee and is applied toward PCCCA administrative expenses, thus being non-refundable. Once the course package is opened, the student agrees to pay the entire course fee as agreed with the understanding that the student has become privy to proprietary information and intellectual property contained therein regardless of whether or how many sessions they may have attended. For the purpose of refund, there is no monetary value assigned to training sessions, only the program materials. PCCCA incurs the majority of its substantial expenses in enrollment and facilitation of certification and other programs primarily in the beginning of the training process, thereby making this policy necessary.

In cases where a student receives online access to a course, regardless of how many times they may have accessed the course or whether they have accessed the course, effective January, 2013 this organization does not issue refunds. The PCCCA academy may, at its sole discretion offer a limited-time credit for tuition paid toward the same or other course/product/service.

10. PCCCA makes every effort to operate prudently and maintain the lowest program fees possible. PCCCA consistently offers programs with fees below what it believes to be the industry average. PCCCA offers payment plans so that more students will be able to afford the programs offered. All payment plans are offered in good faith and understanding that the student will make timely payments as agreed to at the time of enrollment and will pay for their program(s) in full.

11. If the student owes for training already received, they must contact the school to pay the balance owed. The PCCCA academy may, at its own discretion, make special arrangements if necessary to facilitate any such situation. If the student does not do this within the 30 days, the account is subject to collection action, legal procedures and the credit of the student may be adversely affected. The student will be liable for any costs related to any collection action necessary to obtain payment of all monies owed.

ORDINATION: The Beautiful Life International / PCCCA organization as of this writing, refers eligible graduates to outside organizations for ordination. This organization has not in the past and does not currently offer ordination. This is an external function of qualified ministries, due to their ministerial and legal authority.

Beautiful Life International, LLC, dba PCCCA POLICIES ARE SUBJECT TO CHANGE WITHOUT PRIOR NOTICE AND WILL BE UPHELD TO THE EXTENT THAT APPLICABLE LAWS ALLOW. IT IS UP TO EACH INDIVIDUAL STUDENT TO BE AWARE OF CURRENT PCCCA POLICIES AS THEY PERTAIN TO THEIR INDIVIDUAL SITUATION. IdB042214

