

1. Parties

This agreement is made between USAXperience, Incorporated and/or successors, herein referred to as “(the) agency” or “USAX” And

_____, herein referred to as “(the) student(s)”, and his/her parents:

_____ and _____, herein referred to as “(the) parent(s)”

The terms for participation in the agency's student exchange program, herein referred to as “(the) USAX program”, as a student, are stipulated by, and can be altered or abolished by, the agency. Application to, and arrival for participation in, the USAX program constitutes the full agreement of the parties to the following terms:

2. Understanding

The student and his/her parents shall be assumed to understand this Financial Agreement.

Any translation of this document from the original English is for convenience only. In the event that any dispute arises regarding the meaning of the terms herein the original plain English meaning shall be understood to be the only, full, complete meaning.

3. Application to the program

Application Fee: \$_____

Application fees are due in full upon the student's initial application to the USAX program.

The application fee covers the agency's time, school application fees and costs of correspondence in the application process and to provide any interview coaching for the student.

USAX shall make no attempt to apply to any school or locate any host home prior to receipt of the application fee.

The receipt of the application fee by USAX does not guarantee acceptance into the USAX program and/or any of the desired schools for which the student wishes USAX to apply on his/her behalf.

Any students who applies but does not enter the USAX program shall forfeit his/her application fee.

In the event that the student shall change schools in a subsequent term, a new application fee shall be due.

4. The anticipated costs of the program

Program Fee: \$_____ OR \$_____ per semester

Program fees are due in full on August 1 or per semester on August 1 and January 1.

In the event that the student shall arrive prior to August 1, the program fee shall be due prior to the student's departure.

USAX offers a \$200.00 discount for full payment up front

The program fee covers only the services provided by USAX within the scope of the program outlined in this agreement. The costs of any other service whether provided by USAX or another subcontractor, organization or individual shall be the responsibility of the student and/or parents.

Hosting Fee: \$_____ OR \$_____ per semester

Hosting fees are due in full on August 1 or per semester on August 1 and January 1.

In the event that the student shall arrive prior to August 1, the hosting fee shall be due prior to the student's departure.

The hosting fee covers the estimated cost of hosting provided by the host family.

Tuition and Fees: \$_____ OR \$_____ per semester

Tuition and fees are due in full on August 1 or per semester on August 1 and January 1.

In the event that the student shall arrive prior to August 1, the tuition and fees shall be due prior to the student's departure.

In some cases it may not be possible to split the school's tuition payment between semesters – some schools require annual payment up front.

USAX shall collect the school's tuition and any additional fees that the School shall require from the student and/or parents. The agency shall not mark up or otherwise receive any compensation from the school for the referral of the student.

USAX shall provide a copy of the school's tuition invoice and information to make payment directly to the school, if applicable.

USAX shall have no control over the school's financial policies and/or future increases in the school's tuition – tuition rates are subject to change without prior notice. Any tuition estimates quoted by USAX are estimates given for the convenience of the parents and may or may not be totally accurate.

ESL Program Fee: \$ _____ OR \$ _____ per semester

ESL program fees are due in full on August 1 or per semester on August 1 and January 1.

In the event that the student shall arrive prior to August 1, the ESL program fees shall be due prior to the student's departure.

USAX shall require and provide ESL coursework for the student in accordance with the policies of the school the student attends.

In most cases students will need to participate in agency-provided ESL or demonstrate English competence by providing the agency and school with a TOEFL score of 60 or higher, according to school requirements.

Planned Additional \$ _____ - _____

Fees: \$ _____ - _____

\$ _____ - _____

Planned additional fees are due in full on August 1 or per semester on August 1 and January 1.

In the event that the student shall arrive prior to August 1, the Additional fees shall be due prior to the student's departure.

Additional fees shall apply for services beyond the scope of the program including:

Extension of the Program for Students arriving more than one week earlier than the commencement of regular classes at the School, departing later than one week after the cessation of regular classes at the School or for Students wishing to spend the entire summer in the Program.

(Price to be determined by extension requested)

Supportive services such as tutoring, coaching, homework assistance or any other form of support provided for the Student by the Agency or its subcontractors outside of the scope of the Program.

(To be billed at cost)

Behaviorally difficult placement services for students who have exhibited behavioral problems requiring additional effort on the part of the agency to enable the student to continue in the program. This service applies to students who have smoked in the hosts home, for example, or have violated other similar rules that make the student unappealing to host and require greater monitoring by hosts and agency.

\$1,000.00 plus increased host fees

Anticipated total cost: \$ _____ **Due:** ___/___/_____

OR: \$ _____ **Due:** ___/___/_____ **AND** \$ _____ **Due:** ___/___/_____

Together, the program Fee, hosting fee for the reimbursement for hosting expenses, tuition and school fees and the First-Year ESL Program fee plus any other planned additional services to be provided for the student add up to the anticipated total cost of the program.

USAX shall expect payment in full from the student, parents or home-country agency of the current anticipated total costs of the Program prior to the student's departure for the United States. In the event that the student is already in the United States at the beginning of a new term of study, USAX shall expect payment in full from the student, parents or home-country agency of the current anticipated costs of the program prior to the beginning of the student's course of studies.

In the event that the payment is not received by USAX on time, the student shall not be able to attend classes until payment is received. Amounts due which have not been received in full by the Agency within 30 days of the date of the beginning of the term of studies shall be considered "late" and shall be handled according to the USAX delinquent payment policy outlined herein.

5. Homework assistance services

Homework Assistance Fee: \$ _____ per quarter

Homework assistance fees are due at the time service begins

In the event that the student's grades fall below a C average in any major course by the middle of any term, the agency shall be required to provide a supervised setting and/or after-school homework assistance. Once required, the student is anticipated to remain in the agency-provided homework assistance program until the middle of the following term at which time the student's grade will determine whether or not homework assistance needs to continue.

6. Recommitment for the following term

Recommitment Fee: \$ _____

Recommitment fees are due in full on April 1

Recommitment fees cover the costs of the school's recommitment deposit, if applicable, and to reserve space in the program for student who plans to return in the subsequent term.

USAX shall waive this fee if the student and/or parents pre-pay the USAX program fee for the subsequent academic year or semester, in full, on or before April 1.

7. Unplanned Additional Fees which might apply

USAX shall, in the event that the provision of additional services to the student becomes necessary, expect payment in full from the student, parents or home-country agency for any additional services prior to the provision of the necessary service whenever possible. In the event that the agency must provide the service first, payment for the services provided shall be considered "due in full" immediately. Amounts due which have not been received in full by the agency within 30 days of the date of the service provided shall be considered "late" and shall be handled according to the USAX delinquent payment policy outlined herein. Other additional services might include:

Agency provided transportation for students requiring special transportation to/from more distant airports, to visit their home-country's consul, for SAT or TOEFL, or any other circumstance in which the agency provides additional transportation for the student.

~\$1.00/kilometer for car service – billed from the agency's office and return

~\$2.00/kilometer for van service – billed from the agency's office and return

Overnight accommodation in situations which require USAX personnel or Hosts for overnight hotel accommodations if transportation to or from a distant airport, or other location, requires an agency driver to leave the Lancaster area prior to 5:00 AM or arrive back in the Lancaster area after 12:00 AM.

(To be billed at cost)

Relocation of the student for students who need to be relocated to a new host home in the middle of the term by their own request or due to the hosts' request that the student be moved due to poor attitude or behavior.

\$1,000.00

Replacement of I-20 or other documents for express delivery to students outside of the United States.

\$100.00

Apostile services for students requiring special notarization of documents for express delivery outside of the United States.

\$150.00

8. The personal expenses of the Student

The student and parents shall be responsible for the personal expenses of the student while he/she is in the USAX program. Personal expenses include any expenses incurred by, or on behalf of, the student that are not specifically defined as an obligation of USAX under the terms of this Agreement. Personal expenses include, but are not limited to, the following:

- o Lunch money, meals away from home when not eating out as a family meal with hosts, exceptional or specialty food items
- o Personal toiletries, cosmetics, deodorants, colognes, etc cetera
- o Haircuts
- o Immunizations
- o Medical or dental co-pays and/or deductibles and/or expenses not covered by insurance (usually \$50.00 per visit)
- o Eye exams and glasses and the like
- o School supplies, clothing, uniforms, books, calculators, sports or other equipment, et cetera
- o Participation in school activities, social events, school events, class trips, sports, music lessons, art classes, et cetera
- o Ancillary educational expenses such as tutoring, drivers' education, mentorship programs, et cetera
- o Postage and telephone expenses, recurring expenses for student cell phone plans, et cetera
- o Unusual, long-distance or excessive transportation needs, train, bus or airline tickets, agency-provided transportation
- o College application fees, testing fees for the TOEFL, SAT, et cetera
- o Legal liabilities, licensure expenses, fees, visa/passport issues, et cetera

Additionally:

The student and parents shall be responsible for any personal expenses incurred on behalf of the student by either the agency or hosts.

The student is expected to have adequate funds to cover these expenses at the time the expense is incurred.

The student shall not borrow money from their friends or hosts or expect hosts to pay personal expenses for them. The agency shall not be responsible to reimburse money lent to the student that the student has not returned.

The student shall not expect hosts to cosign for student bank accounts.

The student shall not expect hosts to cosign for student cell-phone accounts or the like.

The student shall not expect hosts to add the student as a rider on any host owned insurance contract.

In the event that the agency shall need to collect funds for student personal expenses for which the agency has paid USAX shall charge the student and/or parents the amount paid which shall be due, in full, immediately. Amounts due which have not been received in full by the agency within 30 days of the date of the service provided shall be considered "late" and shall be handled according to the USAX delinquent payment policy outlined herein.

9. Additional liabilities assumed by the student and parents

The student and parents shall be aware that the student's placement in the USAX program does not eliminate the student's exposure to the ordinary risks of life, or guarantee the success or behavior of the student, and so shall be prepared to financially cover the liabilities incurred as a result of student behavior and/or chance such as:

Visa and Immigration Fees: The student and parents shall be responsible for any expenses incurred in obtaining a visa and/or other immigration paperwork.

Airfare/transportation to/from the Program: The student and parents shall be responsible for the costs of airfare to/from the USAX program and/or any changes in ticket price or reservation or other fees resulting from the student's dismissal from the USAX program for return home.

Missed flights/tests/events: The student and parents shall be responsible for the costs of student airline flights, tests and any other event in which the student participates, even if the Student fails to arrive on time or otherwise misses the flight, test or event due to tardiness, transportation issues or any other issue.

Denied medical or dental expenses: The student and parents shall be responsible for the costs of any student medical or dental procedure for which the agency's health insurance provider denies payment such as expenses arising from missing or deficient immunizations or physical or dental examinations as required by school law, uncovered conditions, treatments arising due to participation in activities defined as high risk, excluded treatments or procedures, use of emergency services in a situation deemed not to be a true emergency or fraudulent claims.

Fines, fees, judgments and legal expenses: The student and parents shall be responsible for the costs of any legal fees, fines or other judgments acquired due to the criminal or civil misbehavior or negligence of the student.

Property damage by the student: The Student and Parents shall be responsible for any repair costs resulting from excessive property damage, beyond the normal wear and tear allocated in the reimbursement for hosting, done by the student to the Hosts' home and/or property, whether intentional or unintentional. In the event that a student intentionally causes damage to property and does not make immediate payment for costs of repair or replacement the agency shall pursue criminal charges against the student.

Failure to pay by home-country agency: The student and parents shall be fully responsible for the payment of any and all amounts due to USAX regardless of whether or not the student and parents have paid these amounts to any other agency working on their behalf, the student and parents shall remain entirely liable for, and shall make full payment of, all of the financial obligations outlined herein if the USAX does not otherwise receive timely payment from the home- country agency.

Unforeseen expenses: The student and parents shall be responsible for any other unforeseen student liability not enumerated in this outline.

In the event that the agency shall need to collect funds for student liabilities for which the agency has paid USAX shall charge the student and/or parents the amount paid which shall be due, in full, immediately. Amounts due which have not been received in full by the Agency within 30 days of the date the liability was incurred shall be considered "late" and shall be handled according to the USAX delinquent payment policy outlined herein.

10. USAX financial policies

The term "program" shall refer to the ongoing agency-provided services for the student throughout the term of his/her study in the school and agency provided student health insurance herein called "(the) USAX program" or "program"

Dates of the program

The USAX program shall begin no more than one week prior to the commencement of regular classes at the school in which the Student is enrolled and shall end no later than one week after the cessation of regular classes at the school in which the Student is enrolled. The term of the program shall last no longer than 300 days.

Once in the United States, the students shall remain present in the program. USAX shall bear no liability or responsibility for any student who is not present or otherwise outside of the geographical and/or supervisory parameters of the program in which

the student has enrolled and paid to attend, nor shall the agency's insurance coverage extend beyond the parameters of the program in which the student has enrolled and paid to attend.

Scope of the program

The USAX program shall include student participation in the agency's health insurance coverage.

The USAX program shall include the legal components of the program including this agreement and the several agreements between the various parties outlining expectations, obligations, policies and guidelines.

The USAX program shall include the location and orientation of one host family for the student who shall meet the agency hosting criteria and whose home shall meet the agency housing criteria.

The USAX Program shall include student transportation to/from an airport within 100 kilometers of the hosts' home upon arrival/departure.

The USAX Program shall include an annual student orientation upon arrival and online access to the agency's handbook to ensure that the student understands the expectations of the program.

The USAX program shall include ongoing counseling and monitoring of the student and his/her placement with the hosts throughout the term of study in the form of periodic check-ins and the sharing of the results of these meetings with the parents.

The USAX program shall include ongoing counseling and monitoring of the student's academic performance which may or may not involve meetings between the agency and school personnel regarding the student and/or his/her performance.

The USAX program shall include any necessary communication with parents to acquire consent for the student to participate in certain activities the agency has deemed to require prior parental consent.

The USAX program shall include ongoing agency availability in the event of any crisis.

Additional charges shall apply to any other service provided by the agency beyond the scope of the program described herein.

Student presence

The student shall not be present in the United States outside of the scope of the program unless under the direct supervision of the parents or another parent-appointed guardian.

The student shall not arrive for participation in the initial term of participation in the USAX program until the agency acknowledges receipt of all monies due including the application fee, program fee, hosting fee and school tuition, in full. If the student arrives prior to payment he/she shall not be met at the airport or granted participation in the USAX Program until payment is received in full.

Flight requirements – arrival

Flight arrangements shall be made to conform to the dates of the program. The student shall plan to arrive in the United States for participation in the USAX program before, but not more than one week earlier than, regularly scheduled classes commence at the school they shall attend.

Students shall not arrive later than the commencement of classes at the school in which they are enrolled.

The student shall have prior agency approval to arrive for participation in the program. Students who arrive without prior agency approval shall not be met at the airport upon arrival. Agency approval requires:

- Flight arrangements that conform to the dates of the program.
- USAX must have received payment of all necessary funds for, at minimum, one academic semester.
- USAX must have health insurance in place prior to the student's arrival.
- USAX must have all other required paperwork in place so that the student can attend classes once in the United States.
- USAX must have transportation in place in order to transport the student to the Host's home or other designated destination.

Flight requirements – departure

Flight arrangements shall be made to conform to the dates of the program. Students shall plan to depart from the United States following participation in the USAX program after, but within one week of, the cessation of classes at the school they attend.

Students shall not depart earlier than the cessation of classes at the school in which they are enrolled.

Students shall not spend the summer recess in the United States unless enrolled in an agency program.

Unless an agency approved plan is in place and payment has been received, the student's return flight arrangements must be scheduled no later than 12 weeks before the anticipated end of the program – October 15th for programs ending with the fall term or March 15th for programs ending with the spring term. USAX requires a copy of the ticket verifying the student's return flight reservation.

Failure to make an extended arrangement with the agency or to otherwise schedule return flight arrangements by the applicable deadline might result in the early termination of the program – the agency shall be required to return the student home.

The agency reserves the right to require students to leave the program for return home due to poor behavior, academic performance, attendance or attitude at its own discretion.

Airports and special transportation

Generally students should plan to arrive at Harrisburg International Airport (MDT) or Allentown (ABE), if studying in the Lehigh Valley area. In some cases, Philadelphia (PHL) or Newark (EWR) are also acceptable – please double-check with the agency to avoid confusion.

More distant airports, such as New York (JFK), Baltimore/Washington (BWI) or Washington-Dulles (IAD) generally require special agency-provided transportation which will be billed according to our mileage rate listed above. Therefore, it is inadvisable to use these airports in an attempt to save money.

Minimum costs of agency-provided airport transportation:

AIRPORT:	CAR SERVICE (1-2 people)	VAN SERVICE (3-10 people)
Baltimore/Washington (BWI)	\$300.00	\$500.00
New York (JFK)	\$450.00	\$750.00
Washington-Dulles (IAD)	\$450.00	\$750.00

Amounts are subject to change

USAX reserves the right to change the agency's prices and services in subsequent years as the agency deems appropriate. There is no guarantee that agency or school expenses will remain fixed in the future.

USAX has no control over any increases in the school's tuition and/or any other fees. School charges quoted herein, while assumed to be accurate, are for convenience only; the student and parents shall be responsible to pay the correct amount that the School is owed.

Refund policy

USAX shall be deemed to have completed its obligations under this agreement, and therefore be entitled to retain full payment of its program fee and all other applicable charges, if any of the services promised have been provided. No refund shall be due, nor shall USAX refund any portion of its program fee in the event that the student leaves the program, or is dismissed from the program, before the end of the term for any reason.

USAX shall, in the event that the student leaves the program, be entitled to apply any remaining hosting fees and/or additional ESL fees to any unpaid personal expenses or liabilities of the student and shall refund any remaining balance to the student and/or parents.

USAX shall, in the event that the student is dismissed from the program, be entitled to apply any remaining hosting fees and/or additional ESL fees to any unpaid personal expenses or liabilities of the student. In this event, USAX shall not refund any remaining balances, but rather apply these to the rehabilitation and recovery of the agency's good name and reputation.

The school shall, in the event that the student leaves the program or is dismissed from the program, be entitled to provide any tuition refunds, or not, according to their own policies.

USAX delinquent payment policy

The student and parents shall be responsible for payment of any late fees, interest, legal expenses and any other additional costs USAX incurs while attempting to collect its fees and/or other amounts necessary to cover the expenses or liabilities associated with the student.

Amounts due shall be considered "late" if the agency has not received payment of the amount due, in full, within 30 days of the date the payment was due to the agency or within 30 days of an expense incurred by the agency on behalf of the student.

USAX shall charge the student and parents a \$50.00 late fee plus interest on late amounts at a rate of 0.05% per day.

USAX shall, in the event that the agency is unable to collect payment due for its agency services, or any of the aforementioned expenses for which USAX has provided payment, USAX may, at its own discretion, seek the services of counsel or collections in the student's home country. USAX may, at its own discretion, send a representative to the student's home country to collect payment. Any and all additional expenses incurred in any such attempt to collect payment shall be the responsibility of the student and parents. Any additional expenses incurred by USAX shall, itself, be added to the amount due and begin accruing interest.

USAX shall have the authority to dismiss the student from the USAX program if the student and/or parents fail to make on-time payment to the agency, school and/or hosts, or if the student and/or parents fail to make timely plans for the student's return

home or an agency-approved continuation of services, or if the agency deems that the student and/or parents present too great a financial risk to the agency due to their difficulty in making timely payments or due to the students needs.

USAX shall insist that the school shall not release the student's transcripts until the amount due has been received by the agency in full.

11. Payment to USAX

Payments can be made through the home-country agency or directly to USAX.

All payments made directly to USAX shall be made in United States dollars.

Enough time must be allowed when making payment for USAX to receive the payment. The agency cannot provide services prior to receipt of the payment.

Checks can be made payable to USAXperience, Inc. and mailed to: USAXperience, Inc.
1745 Furnace Hill Road
Denver, PA 17517 U.S.A.

SWIFT and wire transfers can be made using the following information:

SWIFT Number: PSEMUS31
Clearing Code: FW231381116
Name of bank: Pennsylvania State Employees Credit Union (PSECU)
Bank's address: 1 Credit Union Place, Harrisburg, PA 17110
Bank's phone (wires): 717-255-1760 ext. 3868
Name of our company: USAXperience, Incorporated
Company's address: 1745 Furnace Hill Road, Denver, PA 17517
Account Number: 0456701978
Routing Number (wires): 231381116

12. Agreement

The parties to this financial agreement certify that they have read, fully understand and agree to be bound by the obligations that this agreement places upon the student and his/her parents, financial and otherwise. In addition to the obligations outlined in this agreement, participation in the USAX program requires agreement with and the student's ongoing fulfillment of the obligations outlined in the agency's Student Behavioral Agreement.

Signature of the student's father Date

Signature of the student's mother Date

Signature of the student Date