



## **Mike Russ Financial Training Centers, Inc.**

### **Refund Policies**

#### **INSURANCE CLASSES & PRODUCTS-REFUND POLICY**

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

There are NO REFUNDS on 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 courses in 1 year, you may reinstate for an additional year at a 50% discounted rate of the package you purchased. After 2 years, you must start all pre-licensing classes over again from the beginning, you may re-enroll at a 10% discounted rate.

**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](mailto:Michael@mikeruss.org), however your refund will not be processed until all of the required materials are **received** by MRFTC. 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. All refund requests must contain the following information: 1. ORIGINAL attendance card , 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.**

**Upgrading Your Pre-Licensing Package:** 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 would have to be purchased at regular price.

##### **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 class for the first time, you may REVIEW that class for \$20 per day for up to 1 year from your date of enrollment. If you fail to complete your courses in 1 year, you may reinstate your enrollment for an additional year at a 50% discounted rate. After 2 years, you must start classes over again from the beginning, you may re-enroll at a 10% discounted rate.

**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](mailto:Michael@mikeruss.org), however your refund will not be processed until all of the required materials are **received** by

MRFTC. 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. 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.

### **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](mailto:Michael@mikeruss.org), however your refund will not be processed until all of the required materials are **received** by MRFTC. 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. 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.**

### **SECURITIES COURSES (SERIES 6, 63 & 65) – 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 ONLINE study, 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 at a 50% discounted rate. If you fail to complete the ONLINE course in 1 year, you must start the online classes over again from the beginning, you may re-enroll at a 10% discounted rate.

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](mailto:Michael@mikeruss.org), however your refund will not be processed until all of the required materials are **received** by MRFTC. 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. 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. . If you fail to complete your courses in 1 year, you may reinstate for an additional year at a 50% discounted rate. **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.**

**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 home study separately if you want that. If you bought the home study only and decide you want to upgrade to the home study 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.

#### **CTEC TAX COURSES (ONLINE) – REFUND POLICY**

Tax courses are YEAR SPECIFIC and are only valid for the current tax course approval period. 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](mailto:Michael@mikeruss.org), however your refund will not be processed until all of the required materials are **received** by MRFTC. 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. 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.

#### **REAL ESTATE COURSES – REFUND POLICY**

All courses are valid for 1 year from the date of enrollment. Most Real Estate courses are sold as a package of LIVE class and correspondence course(s) so refunds will be made on EACH portion individually. (However, courses may be purchased separately.) If you fail to complete the LIVE class within 2 years, you may reinstate for an additional year at a 50% discounted rate. If you fail to complete the CORRESPONDENCE COURSE(S) course in 1 year, you may reinstate for an additional year at a 50% discounted rate. After 2 years, you must start all CORRESPONDENCE COURSES over again from the beginning, you may re-enroll at a 10% discounted rate. After 2 years, you must start all LIVE classes over again from the beginning, you may re-enroll at a 10% discounted rate.

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until all of the required materials are **received** by MRFTC. 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. 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.**

### **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](mailto:Michael@mikeruss.org), however your refund will not be processed until all of the required materials are **received** by MRFTC. 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. 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.

**Mike Russ Schools**  
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