

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