

Notice to Federal Student Loan Borrowers regarding Arbitration

Enrollment agreements between The Refrigeration School and its students include a pre-dispute arbitration agreement, which includes a class action waiver, that requires arbitration for claims arising out of students' recruitment, enrollment and attendance at the institution, among others. The Refrigeration School requires students receiving Title IV federal student aid to agree to these terms as a condition of enrollment. As required by federal regulations, The Refrigeration School provides the following disclosures:

- The Refrigeration School cannot require a federal student loan borrower to participate in arbitration or any internal dispute resolution process offered by the institution prior to filing a borrower defense to repayment application with the U.S. Department of Education under 34 C.F.R. § 685.206(e).
- The Refrigeration School cannot, in any way, require students to limit, relinquish, or waive their ability to pursue filing a borrower defense claim with the U.S. Department of Education, pursuant to 34 C.F.R. § 685.206(e), at any time.
- Any arbitration required by the arbitration agreement tolls (pauses) the limitations period for filing a borrower defense to repayment application pursuant to 34 C.F.R. § 685.206(e)(6)(ii), for the length of time that the arbitration proceeding is under way.