

UNITED STATES DISTRICT COURT  
NORTHERN DISTRICT OF OHIO

FEDERAL TRADE COMMISSION,

Plaintiff,

v.

STRATFORD CAREER INSTITUTE, INC.,  
a corporation,

Defendant.

Case No. \_\_\_\_\_

**COMPLAINT FOR PERMANENT  
INJUNCTION AND OTHER  
EQUITABLE RELIEF**

Plaintiff, the Federal Trade Commission (“FTC”), for its Complaint alleges:

1. The FTC brings this action under Section 13(b) of the Federal Trade Commission Act (“FTC Act”), 15 U.S.C. § 53(b), to obtain permanent injunctive relief, rescission or reformation of contracts, restitution, the refund of monies paid, disgorgement of ill-gotten monies, and other equitable relief for Defendant’s acts or practices in violation of Section 5(a) of the FTC Act, 15 U.S.C. § 45(a).

**JURISDICTION AND VENUE**

2. This Court has subject matter jurisdiction pursuant to 28 U.S.C. §§ 1331, 1337(a), and 1345, and 15 U.S.C. §§ 45(a) and 53(b).

3. Venue is proper in this district under 28 U.S.C. § 1391(b)(1), (b)(2), (b)(3), (c)(2), and 15 U.S.C. § 53(b).

**PLAINTIFF**

4. The FTC is an independent agency of the United States Government created by statute. 15 U.S.C. §§ 41-58. The FTC enforces Section 5(a) of the FTC Act, 15 U.S.C. § 45(a), which prohibits unfair or deceptive acts or practices in or affecting commerce.

5. The FTC is authorized to initiate federal district court proceedings, by its own attorneys, to enjoin violations of the FTC Act and to secure such equitable relief as may be appropriate in each case, including rescission or reformation of contracts, restitution, the refund of monies paid, and the disgorgement of ill-gotten monies. 15 U.S.C. §§ 53(b) and 56(a)(2)(A).

**DEFENDANT**

6. Defendant Stratford Career Institute, Inc. (“Stratford”), is a District of Columbia corporation with its principal place of business at 8675 Darnley Road, Mount-Royal, Quebec, Canada H4T 1X2. Stratford transacts or has transacted business in this district and throughout the United States.

**COMMERCE**

7. At all times material to this Complaint, Stratford has maintained a substantial course of trade in or affecting commerce, as “commerce” is defined in Section 4 of the FTC Act, 15 U.S.C. § 44.

**DEFENDANT’S BUSINESS ACTIVITIES**

8. Since at least 1991, Stratford has operated a distance learning correspondence school. It enrolls approximately seventy thousand students per year and offers sixty-two different kinds of educational programs. It claims to have provided educational opportunities to over one million students.

9. Stratford advertises its programs through its website, scitraining.com, and by using Bing and Google keywords, letters to prospective students from its Director of Education, enrollment agreements, a brochure, magazine advertisements, inserts, and television commercials.

10. Stratford's most popular program is its high school diploma program ("the program"). Between May 2010 and April 2014, the full tuition price for the program was \$989.00, though various discounts available during that time period could lower the price considerably. The lowest discounted price for this time period, which was offered between May 2013 and April 2014, was \$441.75.

11. To induce consumers to purchase the program, Stratford has disseminated or caused to be disseminated advertisements and promotional materials, including but not necessarily limited to the attached Exhibits A through E. These materials include the following statements and depictions:

A. High School Diploma  
Distance Learning Course Summary

**Get your high school diploma at home with Stratford Career Institute.**

**It's never too late to get your diploma.**

Stratford Career Institute can help you enjoy the pride and satisfaction of having earned your high school diploma, as well as the financial rewards that come with it. Stratford has already helped thousands of people. Now, we're ready to help you!

\* \* \*

**Stratford is the perfect choice for getting your high school diploma at home.**

Stratford Career Institute has one of the most well known (sic) high school correspondence courses. Our years of quality career training have let people just like you know that we care about your future and want to see you succeed. In fact, more than one million people have enrolled with Stratford since 1991. You may see

other courses out there, but Stratford's innovative combination of convenience, affordability, and quality distance learning materials make us a top choice.

(Exhibit A, [www.scitraining.com/high\\_school\\_diploma](http://www.scitraining.com/high_school_diploma))

## B. High School Diploma Career Forecast

**Getting your high school diploma can open up many doors for you.**

Have the words "high school diploma required" kept you from getting a job? Then this is your chance to change all that!

Getting your diploma with Stratford gives you the competitive advantage you need for career success. Despite the fact that you may have a number of usable skills and qualities for a job, most employers require their workers to have a high school diploma.

Overall, having your high school diploma can help you get a better job with higher earnings, help you gain respect, or further your education with more specialized career training . . . all of which can build a more secure future for you and your family.

**Individuals with a High School Diploma can make \$9,000 more per year.**

\* \* \*

\*Source: U.S. Bureau of Labor Statistics News Release USDL 10-0067.

(Exhibit A, [www.scitraining.com/High\\_School\\_Diploma/Career\\_Forecast](http://www.scitraining.com/High_School_Diploma/Career_Forecast))

## C. High School Diploma Testimonials

"Getting my diploma was a big relief. I worked hard to accomplish my goals. Now, every time someone might ask if I got my high school diploma, I can say 'yes!' It has made me very happy." – Karen C.

"Getting my high school diploma has helped me further my career. It has also showed my kids that finishing school is very important in life and helps you get a better job." – Whitney H.

"After dropping out of high school, I promised everyone I would get my diploma. Few believed I would, but I did. Stratford was easy for me to understand. If you stick your mind to it, you can complete high school. I would definitely recommend this school." – Korena S.

(Exhibit A, [www.scitraining.com/High\\_School\\_Diploma/Testimonials](http://www.scitraining.com/High_School_Diploma/Testimonials))

- D. Each of the foregoing web pages has a picture of a framed, official-looking diploma with the school's name in a fancy font, the word "**Diploma**" in bold and in a large font, a seal, and signatures of purported school officials.

(Exhibit A, www.scitraining.com)

- E. Dear \_\_\_\_\_,

Going back to school to get your **High School Diploma** is likely one of the best decisions you'll ever make.

Stratford can help you get the education that can open doors to job and career opportunities that were closed to you before. This can translate into better pay, higher satisfaction, and increased respect.

\* \* \*

Stratford's high school diploma program covers all major subjects including:

- English
- Math
- Science
- History
- Government
- Social Studies
- Four Electives

(Exhibit B, Letter from Respondent's Director of Education and Enrollment Agreement)

- F. **Your Future with a High School Diploma**

Stratford can help you enjoy the pride and satisfaction of having earned your high school diploma as well as the financial rewards that come with it.

\* \* \*

What You Can Gain

**Opportunity & Potential** – A high school diploma can help open doors that were closed to you before. With a diploma in hand, you can qualify for better jobs, faster promotions, and higher pay. Just imagine what you can achieve!

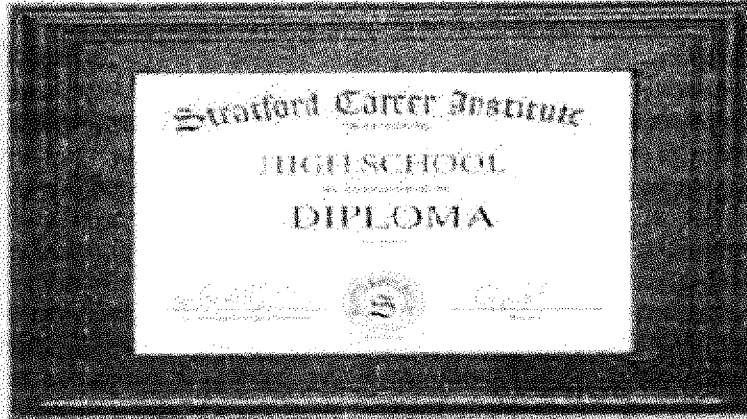
\* \* \*

## What You Can Earn:

According to the U.S. Bureau of Labor Statistics, individuals with a high school diploma are likely to earn \$9,000 more per year than those without a high school diploma.\*

\*Bureau of Labor Statistics, Current Population Survey, March 2012

\* \* \*



\* \* \*

## What Stratford Graduates Say:

*"My diploma changed my life for the better. I was promoted to a higher rank in my department. Even my wages went up." – Juan G.*

*"I have received a promotion with more pay. Thank you so much for all your help." – Nathaniel W.*

*"I get a lot more opportunities to look for jobs. Getting my diploma is what made that possible." – Bianca C.*

(Exhibit C, High School Brochure)

## G. Get Your Diploma at Home!

**Don't have time to go back to school?  
Then let school come to you!**

**Career Training with Stratford can lead to . . . A New Career  
. . . Better Salary . . . Faster Promotions . . . .**

[There is a picture of a woman smiling and holding a large, framed diploma. Consumers are asked to choose one program from a list; the program at the top, in bold type, says “High School.”]

(Exhibit D, Advertisement)

- H. A picture of an official-looking diploma with the words “**YOUR NAME HERE.**” To request information, consumers fill in the course name and their names and addresses on another picture of a diploma.

(Exhibit E, Insert)

- I. A television advertisement including the following dialogue: “Sure I want a better job where I can earn more money, but without a diploma what can I do?” “At Stratford Career Institute you can earn your High School diploma . . . at home.” The advertisement also cites a U.S. Department of Labor study about the greater earning potential of people with high school diplomas.

12. To direct consumers to [scitraining.com](http://scitraining.com), Stratford has purchased Bing and Google Keywords such as “official high school diploma,” “real high school diploma online,” “high school diploma equivalent,” “legal high school diploma,” “high school equivalency diploma,” and state names in combination with the phrase “high school diploma.”

13. In numerous instances in connection with the advertising, marketing, promotion, offering for sale or sale of the program, Stratford represents or has represented that consumers can successfully use its diploma as a valid secondary school equivalency credential when seeking enrollment in higher educational institutions, applying for jobs, or for other purposes. However, such representations are often false or misleading, or were not substantiated at the time they were made.

14. Many consumers cannot use their Stratford diplomas to enroll in four-year colleges and universities, community colleges, or vocational schools, or to obtain, keep, or

advance in a job. Stratford's own records, including documents such as consumer complaints and survey responses, demonstrate that this is a widespread problem. According to those records and other evidence, prospective employers and admissions counselors decline to accept Stratford's diploma and tell consumers that they cannot use it as they would a diploma from a traditional high school.

15. Stratford diplomas cannot be used as valid secondary school equivalency credentials because, among other things, Stratford only requires its students to complete eighteen course units in order to obtain a diploma. In contrast, many states require students to earn more than eighteen course units in order to obtain a high school diploma, and to complete courses that Stratford does not offer, such as foreign language, laboratory science, fine arts, health, and physical education courses, and additional courses in mathematics.

16. Consumers who complete the program are often left having spent hundreds of dollars without obtaining a valid secondary school equivalency credential. As a result, they cannot use Stratford's diploma to enroll in institutions of higher education, to apply for jobs, or for other purposes.

#### **VIOLATIONS OF THE FTC ACT**

17. Section 5(a) of the FTC Act, 15 U.S.C. § 45(a), prohibits "unfair or deceptive acts or practices in or affecting commerce."

18. Misrepresentations or deceptive omissions of material fact constitute deceptive acts or practices prohibited by Section 5(a) of the FTC Act.



**Count I**  
**False or Unsubstantiated High School Equivalency Credential Claim**

19. Through the means described in Paragraphs 9 through 13, Stratford has represented, directly or indirectly, expressly or by implication, that consumers can successfully use Stratford's diplomas as valid high school equivalency credentials when seeking enrollment in higher educational institutions, applying for jobs, or for other purposes.

20. The representations set forth in Paragraph 19 are false or misleading or were not substantiated at the time the representations were made.

21. Therefore, the making of the representations set forth in Paragraph 19 of this Complaint constitutes a deceptive act or practice, in or affecting commerce in violation of Section 5(a) of the FTC Act, 15 U.S.C. § 45(a).

**CONSUMER INJURY**

22. Consumers have suffered and will continue to suffer substantial injury as a result of Stratford's violations of the FTC Act. In addition, Stratford has been unjustly enriched as a result of its unlawful acts or practices. Absent injunctive relief by this Court, Stratford is likely to continue to injure consumers, reap unjust enrichment, and harm the public interest.

**THIS COURT'S POWER TO GRANT RELIEF**

23. Section 13(b) of the FTC Act, 15 U.S.C. § 53(b), empowers this Court to grant injunctive and such other relief as the Court may deem appropriate to halt and redress violations of any provision of law enforced by the FTC. The Court, in the exercise of its equitable jurisdiction, may award ancillary relief, including rescission or reformation of contracts, restitution, the refund of monies paid, and the disgorgement of ill-gotten monies, to prevent and remedy any violation of any provision of law enforced by the FTC.

**PRAYER FOR RELIEF**

Wherefore, Plaintiff FTC, pursuant to Section 13(b) of the FTC Act, 15 U.S.C. § 53(b), and the Court's own equitable powers, requests that the Court:

A. Enter a permanent injunction to prevent future violations of the FTC Act by Stratford;

B. Award such relief as the Court finds necessary to redress injury to consumers resulting from Stratford's violations of the FTC Act, including but not limited to, rescission or reformation of contracts, restitution, the refund of monies paid, and the disgorgement of ill-gotten monies; and

C. Award Plaintiff FTC the costs of bringing this action, as well as such other and additional relief as the Court may determine to be just and proper.

Respectfully submitted,

JONATHAN E. NUECHTERLEIN  
General Counsel

Dated: \_\_\_\_\_

2/18/16

*Maria Del Monaco*

\_\_\_\_\_  
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Attorneys for Plaintiff  
FEDERAL TRADE COMMISSION

## Exhibit A



Request Free Information Today!  
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24 hours a day / 7 days a week

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Course Summary

Home » High School Diploma

> Course Outline

> Career Forecast

> Testimonials

> Tuition and Fees

> Alphabetical Course List

## High School Diploma Distance Learning Course Summary

Get your high school diploma at home with Stratford Career Institute.

It's never too late to get your diploma.

Stratford Career Institute can help you enjoy the pride and satisfaction of having earned your high school diploma, as well as the financial rewards that come with it. Stratford has already helped thousands of people. Now, we're ready to help you!

Why Stratford's program is for you:

### It's Affordable

Stratford strives to keep our tuition as low as possible, and we always offer the option to make low monthly payments. Enroll in our high school diploma program online now, and save \$300 on the regular tuition price!

### Quality Learning Materials

Your high school diploma program materials will be shipped within 24 hours of processing your enrollment. All of Stratford's professional learning materials are practical and easy-to-follow. View the complete [high school diploma course outline](#).

### It's Convenient

The best part about Stratford's quality training methods is that your studies won't interfere with your current job or busy schedule. You can study at a time and place that is most convenient to you! Some students get their diploma in as little as six months, or if you prefer, you can take up to two years to graduate.

### Instructor Support

If you do need help, Stratford's instructors are only an e-mail or toll-free phone call away. Stratford also offers easy-to-use online tools that allow you to submit exams, review grades, contact instructors and more.

### Personalized Diploma

Upon graduation, all Stratford students who successfully complete their high school diploma program receive a personalized diploma.

As a student with Stratford, everything you need to successfully graduate is included in our one low tuition fee, including:

- All text books, study guides, and learning aids
- A full range of student services, including online exams
- A personalized diploma upon graduation
- Access to qualified instructors by e-mail or toll-free phone
- Free shipping and handling

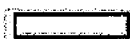
### High School Diploma Program Admissions Requirements:

- Age 18 or older - You can enroll online, by mail, or over the phone.
- Age 17 - You must obtain the written signature of a parent or legal guardian and are not eligible to enroll online. For more information, please call Admissions at 1-800-363-0058.
- Age 16 or younger - You are not eligible to enroll.

Stratford is the perfect choice for getting your high school diploma at home.

Stratford Career Institute has one of the most well known high school correspondence courses. Our years of quality career training have let people just like you know that we care about your future and want to see you succeed. In fact, more than one million people have enrolled with Stratford since 1991. You may see other courses out there, but Stratford's innovative combination of convenience, affordability, and quality distance learning materials make us a top choice.

It's never too late to complete your education and enhance your life! Enroll Today!



572 people recommend this. Sign Up to see what your friends recommend.



Enroll Now

Request Free Info











"Getting my high school diploma from Stratford Career Institute was one of the best things I could've done for myself. I'm very proud I graduated. Now I can succeed in other goals I've set for myself." — Corinne M.



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<a href="#">Why Choose Stratford</a>	<a href="#">How It Works</a>	<a href="#">Drug &amp; Alcohol Treatment Specialist</a>	<a href="#">High School Diploma</a>	<a href="#">Ask An Instructor</a>	<a href="#">Online Exams</a>		
<a href="#">Stratford Diploma</a>	<a href="#">Contact Us</a>	<a href="#">Medical Billing Specialist</a>	<a href="#">Medical Office Assistant</a>	<a href="#">Module Shipments</a>	<a href="#">Payment History</a>		
<a href="#">FAQs</a>	<a href="#">Mobile Site</a>	<a href="#">Psychology/Social Work</a>	<a href="#">Veterinary Assistant</a>	<a href="#">Student Logout</a>	<b>NEW: QUICK PAY!</b>		

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Home » High School Diploma » Course Outline

[Course Outline](#)**High School Diploma Course Outline**[Career Forecast](#)**Social Studies (1 module)**

- Successful attitudes and behaviors in the workplace
- Human behavior including Psychology and Sociology
- Structure and functioning of society
- Managing stress in the workplace

[Testimonials](#)[Tuition and Fees](#)[Alphabetical Course List](#)**American History (1 module)**

- Political, social, and cultural history
- Causes of independence
- Geographical and economic expansion
- The causes and effects of the Civil War
- U.S. foreign policy in the 20th century

**Speak with an Enrollment Advisor****1-800-254-4070****American Government (1 module)**

- The Constitution and American government
- Functions of the Federal government
- Federal and State governments
- Contemporary American democracy

**Science (3 modules)**

- Ecosystems
- Biology
- Chemistry
- Physics
- Environmental Science

**Mathematics (3 modules)**

- Basic arithmetic operations
- Decimals, fractions & percents
- Measurement, ratios and proportions
- Introduction to basic algebra
- Equations & exponents
- Basic geometry
- Business mathematics & statistics

**English (5 modules)**

- Elements of grammatical structure
- Major parts of speech
- Reading & writing skills
- Punctuation, capitalization & spelling
- Composition of outlines & essays
- Writing a personal resume
- Literary contributions of famous authors

**Electives\***

- Business Management
- Cosmetology
- Criminal Justice
- Earth Science
- Economics
- Forensic Science
- Fundamentals of Accounting
- Gardening & Landscaping
- Hotel & Restaurant Management
- Interior Decorating
- Medical Terminology
- Microsoft Windows®
- Start Your Own Business
- Understanding the PC
- Veterinary Assistant
- World Geography
- World History

\*You will select four elective subjects during the course of your studies.

**ENROLL NOW & SAVE UP TO 35% OFF**[Enroll Now](#)[Request Free Info](#)

"Getting my high school diploma from Stratford Career Institute was one of the best things I could've done for myself. I'm very proud I graduated. Now I can succeed in other goals I've set for myself." — Corinne M.

*We take great pride in providing you with the most up-to-date textbooks and materials. Therefore, one or more of the above-mentioned subjects may change if updating becomes necessary during the course of your studies*

*Although this program offers a comprehensive range of subject matter, please note that it is not, nor is it intended to be, a substitute for state-sponsored High School and GED programs. Before enrolling, please ensure that this program meets your personal, education and career objectives. Stratford's program is intended for career advancement purposes.*

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## High School Diploma Career Forecast

**Getting your high school diploma can open up many doors for you.**

Have the words "high school diploma required" kept you from getting a job? Then this is your chance to change all that!

Getting your diploma with Stratford gives you the competitive advantage you need for career success. Despite the fact that you may have a number of usable skills and qualities for a job, most employers require their workers to have a high school diploma.

Overall, having your high school diploma can help you get a better job with higher earnings, help you gain respect, or further your education with more specialized career training...all of which can build a more secure future for you and your family.

**Individuals with a High School Diploma can make \$9,000 more per year.**

According to the U.S. Department of Labor, full-time workers age 25 and older with a high school diploma make around \$9,000 more per year than someone without a high school diploma.\*

**Start changing your life today.**

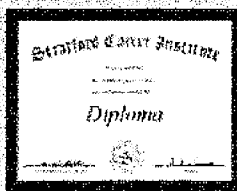
A person with a high school diploma could:

- Make more money
- Get promoted
- Be eligible to apply for more types of jobs
- Start a new career
- Gain respect from family and friends

The personal and financial rewards of having a high school diploma are great. You can take pride in your achievement and quickly realize how having your high school diploma can enhance your life.

Take the first step toward the future you've always wanted. Enroll in Stratford's high school diploma program today.

\* Source: U.S. Bureau of Labor Statistics News Release USDL 10-0067.



**Speak with an Enrollment Advisor**

**1-800-254-4070**



[Enroll Now](#)

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"Getting my high school diploma from Stratford Career Institute was one of the best things I could've done for myself. I'm very proud I graduated. Now I can succeed in other goals I've set for myself." — Corinne M.

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## High School Diploma Testimonials

"Getting my high school diploma from Stratford Career Institute was one of the best things I could've done for myself. I'm very proud I graduated. Now I can succeed in other goals I've set for myself." - Corinne M.

"Getting my diploma was a big relief. I worked hard to accomplish my goals. Now, every time someone might ask if I got my high school diploma, I can say "yes!" It has made me very happy." -Karen C.

"Getting my high school diploma has helped me further my career. It has also showed my kids that finishing school is very important in life and helps you get a better job." - Whitney H.

"After dropping out of high school, I promised everyone I would get my diploma. Few believed I would, but I did. Stratford was easy for me to understand. If you stick your mind to it, you can complete high school. I would definitely recommend this school." - Korena S.



Speak with an Enrollment Advisor

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ENROLL NOW  
**SAVE 35%**

Enroll Now

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## High School Diploma Tuition and Pricing

**Enroll Now & Save \$300.00!**

**High School Diploma Tuition: \$989.00      NOW: \$689.00**

Stratford Career Institute's pricing is simple. Our all-inclusive tuition fee includes everything you need to graduate. No fine print. No hidden charges.

You have two convenient payment options available to you:

- **Full Payment:**  
A single payment of **\$689.00** by check, money order, or credit card.
- **Interest-Free Monthly Payment Plan:**  
Down Payment: **\$20.00**    Number of Monthly Payments: **18**    Monthly Payment Amount: **\$37.16**

*Or Design Your Own Monthly Payment Plan!*  
During the enrollment process, you can use our easy payment calculator to design a monthly payment plan that works best for you! Use the minimum payment amounts above as a starting point, or pay more and graduate faster!

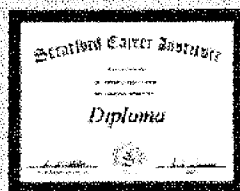
**ENROLL NOW!**  
**Get \$300 Off**

**Enroll Now**

**Request Free Info**



"Getting my high school diploma from Stratford Career Institute was one of the best things I could've done for myself. I'm very proud I graduated. Now I can succeed in other goals I've set for myself." —  
- Corinne M.



**Speak with an Enrollment Advisor**

**1-800-254-4070**

**About SCI**

- About Us
- Why Choose Stratford
- Stratford Diploma
- FAQs
- News
- How It Works
- Contact Us
- Mobile Site

**Most Popular Courses**

- Business Management
- Drug & Alcohol Treatment Specialist
- Medical Billing Specialist
- Psychology/Social Work
- Criminal Justice
- High School Diploma
- Medical Office Assistant
- Veterinary Assistant

**For Students**

- Student Home
- Ask An Instructor
- Module Shipments
- Student Logout
- Review Grades
- Online Exams
- Payment History
- NEW: QUICK PAY!**

**Community**



## Exhibit B

**For a limited time get \$300 off the regular tuition price.**

PLUS - We offer affordable monthly payment plans with 0% interest!

Your all-inclusive tuition includes everything you need to complete your studies, including:

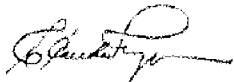
- Textbooks
- Study Guides
- Learning Aides
- Instructor Support
- Free Shipping & Handling
- Student Assignment Books
- Exams
- Online Student Center
- Personalized Career Diploma

In addition to all of the school materials you receive, Stratford offers personal one-on-one support for every one of our students. Our dedication to our students' success is second to none, and we plan to keep it that way.

Furthering your education is always a good idea as it can lead to a better job, higher pay, faster promotions and increased respect.

I have seen so many students benefit from our courses, and I am confident that we can help you meet your educational and career goals, too. Don't miss this opportunity to take the first step toward a brighter future.

Sincerely,



Claude Major, Ph.D.  
Director of Education

P.S. Remember that this is a **limited-time**, introductory discount, after which your special offer will expire. All you need to get started is a just a low, down payment. You can enroll online via our secure website [www.sci-careers.com](http://www.sci-careers.com), by calling 1-800-556-4559, or by mailing the attached enrollment agreement. Don't miss this opportunity. Enroll today!

**Special Offer Details: SAVE \$300**

Priority Code: \_\_\_\_\_

Regular Tuition Price	Save \$300	Monthly Payment	Down Payment
\$989.00	\$689.00	18 at \$37.16	\$20.00

**GET STARTED TODAY BY CALLING 1-800-556-4559**

**OR GO ONLINE TO: [www.sci-careers.com](http://www.sci-careers.com)**

Enter your Priority Code to receive your Special Offer

Complete this form, detach and mail it along with your payment today in the enclosed, pre-paid envelope!




**Enrollment Agreement**

High School



Enroll by January 9, 2015 and save \$300.00 on the regular tuition price!

Three easy ways to enroll! Choose which option is best for you:

-  **CALL** 1-800-556-4559
-  **CLICK** [www.sci-careers.com](http://www.sci-careers.com)
-  **MAIL** your Enrollment Agreement

**1. Required Information**

Phone Number \_\_\_\_\_  
Day \_\_\_\_\_ Evening \_\_\_\_\_  
Date of Birth \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_  
MM / DD / YY  
Social Security Number \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_  
Email Address \_\_\_\_\_  
Last School Attended \_\_\_\_\_  
Highest Grade Completed \_\_\_\_\_

**2. Select Your Tuition Payment Plan**

- Full Tuition Plan: I have selected to pay the total tuition price of \$689.00,  
or  
 Easy Monthly Payment Plan.

Total Course Price	Down Payment	Finance Charge	Annual % Rate	Monthly Installments
\$689.00	\$20.00	\$0.00	0%	18 at \$37.16

\* Total Course Price reflects your \$300 discount

**3. Select Your Method of Payment**

- Check or money order, payable to *Stratford Career Institute* in the amount of \$\_\_\_\_\_
- Visa  Master Card  Discover  American Express  
Acct # \_\_\_\_\_ Expiry Date: Mo. \_\_\_\_ Yr. \_\_\_\_
- Amount \$\_\_\_\_\_
- Bill my down payment and monthly tuition to my credit card.  Bill only my down payment to my credit card.

**4. Your Signature**

I have read this Tuition Contract and the Service Guarantee located on the reverse side, and fully understand my rights, obligations and benefits as a Stratford student.

Student Signature \_\_\_\_\_ Date \_\_\_\_\_

**Guarantor Conditions and Agreement (for students under the age of 18 only)**  
Students under 18 years of age must have the consent of their parent or legal guardian to enroll in a program. It is the Guarantor's responsibility to verify mandatory local school attendance requirements and program suitability. By signing this Agreement, the Guarantor acknowledges that he/she has read and understood this Agreement and unconditionally agrees to its terms. Persons not of legal age must obtain the signature of a parent or legal guardian in the space below.

Name of guarantor \_\_\_\_\_ Relationship to the student \_\_\_\_\_  
Address of guarantor \_\_\_\_\_  
Age of guarantor \_\_\_\_\_ Date \_\_\_\_\_ Signature \_\_\_\_\_

DKD | W01

Stratford-ETC-RFP-02081

## The Stratford Career Institute Tuition Protection Agreement

*Your Assurance of Quality and Integrity*

### SERVICE GUARANTEE:

- ✓ Correspondence and phone calls from students receive top priority, and instructors are available to assist students year-round.
- ✓ The tuition fee includes all charges for materials and instructional services, up to and including the issuing of a diploma once you have successfully completed the program and fulfilled your financial obligation.
- ✓ You are free to complete the program as quickly as you wish, provided that all required examinations are completed with a passing grade. The rate at which you complete the program will not alter the payment terms and schedule as set forth in this agreement.
- ✓ You have the right at any time to pay the outstanding balance owing on the account.
- ✓ Stratford agrees that there will be no tuition increases during the life of this agreement.
- ✓ Stratford evaluates and obtains the latest and best text books, produced by leading publishers in order to keep our programs up-to-date. Any changes will always be improvements, and will never diminish the quality of the program.
- ✓ In the event of a prolonged illness or loss of employment Stratford may offer, at its discretion, a deferment of your obligations under this agreement.

### ENROLLMENT CANCELLATION POLICY AND CONDITIONS

Stratford Career Institute is confident that the program in which you are enrolling will be exactly to your satisfaction. To provide you with assurance that this will be the case, this Tuition Protection Agreement outlines our cancellation and refund policy.

- 1) You may cancel your program at anytime. Cancellation requests may be made in any manner, but it is recommended that you do so in writing by sending your request to: Stratford Career Institute, Shipping and Mailing Center, 1 Champlain Commons, Unit 3, P.O. Box 1560, Saint Albans VT 05478-5560.
- 2) If you notify SCI of cancellation within 5 calendar days from the date you signed the enrollment agreement, you will be refunded all monies paid to the school.
- 3) If you notify SCI after the five day period but before any lessons have been submitted for evaluation, you will owe a registration fee of 20% of the total course price, not to exceed \$150.00.
- 4) If you notify SCI after five calendar days of having signed the enrollment agreement, and after completing at least one lesson assignment but less than 50% of course assignments, SCI will charge the non-refundable registration fee plus a percentage of the total course price which shall not exceed the following:
  - a) If you complete up to and including 10% of the program, you will be charged 10% of the refundable tuition (tuition charges remaining after subtracting the non-refundable fee already retained).



- b) Between 10% and 25% of the course, you will be charged 25% of the refundable tuition.
- c) Between 26% and 50% of the course, you will be charged 50% of the refundable tuition.
- d) After you complete more than half the course, you will be charged the total course price.

Students are not eligible for tuition refunds after a period of five years from the date of enrollment. Any holder of this consumer contract is subject to all claims and defenses which the debtor could assert against the seller of goods or services obtained pursuant hereto or with the proceeds hereof. Recovery hereunder by the debtor shall not exceed the amount paid by the debtor hereunder. Any and all liabilities shall be limited to the total course price as stipulated in this enrollment contract. In the event that you do not make a payment within a period of fourteen calendar days of its due date, Stratford Career Institute may cancel this Enrollment Agreement. Under such conditions, the total course price obligation will be payable and due immediately. The student will not be eligible for any refund, in whole or in part, if the delinquent account is not remedied within fourteen days of notice date. As a student, you agree to allow any authorized Stratford representative to contact you during business hours via your Email address or telephone/cellular number for any reason pertaining to your study program or financial account. Your signature on page one of this Service Agreement indicates that you have read and understood all parts of the Agreement, and believe that you have the ability to benefit from this program.

### LIMITATIONS OF PROMISE

Stratford will provide you with essential instruction on how to prepare a winning resume and perform well during the job interview. Our Director of Education will also provide you with a letter of recommendation to a prospective employer. However, Stratford does not promise employment as a direct result of completing one of its programs. Do not assume that credits you earn at this institution will be transferable to any other school, college or university. Ensure that you check with the receiving institution.

### PRIVACY POLICY

Occasionally we make our student list available to organizations offering products or services that may be of interest to you. If you do not wish to receive these mailings please send notification, along with your name and address to: Stratford Career Institute Shipping and Mailing Center, 1 Champlain Commons, Unit 3, P.O. Box 1560, Saint Albans, VT 05478-5560. Stratford Career Institute's administration and corporate headquarters is located at 8675 Danley Road, Mount Royal, QC, H4T 1X2.

# STRATFORD

CAREER INSTITUTE  
www.sci-careers.com

Belt MT 59412-

Dear [REDACTED]

Going back to school to get your **High School Diploma** is likely one of the best decisions you'll ever make.

Stratford can help you get the education that can open up doors to job and career opportunities that were closed to you before. This can translate into better pay, higher satisfaction, and increased respect.

Best of all, you can complete your studies at home in your spare time!

There is no pressure, no deadlines, no scrambling to make up missed classes, and no cramming for examinations. In fact, many students obtain much better results through the home study method than they did in the classroom. You can earn your diploma in as little as six months, or take up to two years if you prefer.

Stratford's high school diploma program covers all major subjects including:

- English
- Math
- Science
- History
- Government
- Social Studies
- Four Electives

Stratford's high school diploma program has been specifically designed for today's busy adult. Our guided, independent study program allows you to study when it is most convenient for you, and our interest-free, monthly payment plans let you graduate debt-free.

Don't let the past influence what you can accomplish today. With a bit of determination you could be on your way to earning your diploma.

Right now, we are offering a considerable tuition discount to help you get started.

*Continued on page two...*

**Look inside for details about a special tuition discount!** →

Mailing/Shipping: 1 Champlain Commons, Unit 3, P.O. Box 1560, Saint Albans, VT 05478  
Mail Office: 8675 Danley Road, Mount Royal, QC H4T 1X2

Office of Enrollment Services  
1000-1000

## High School SAVE \$300!

When you enroll by  
January 9, 2015

Priority Code: [REDACTED]

### Why Choose Stratford?

#### Convenient

Our guided, independent study format means that you train at home when you have time.

#### Affordable

Graduate debt-free with our pay-as-you-go monthly payment plans and 0% financing.

#### Practical

Career-focused training programs allow you to gain real world knowledge that can quickly be applied in the workforce.

#### Trustworthy

More than one million students worldwide have already trusted us with their educational needs. You can, too.

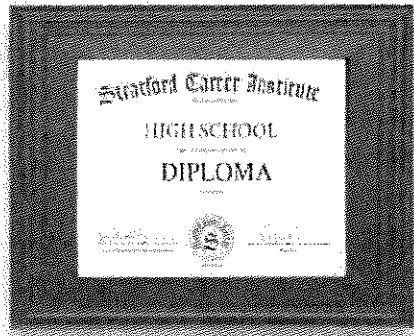
### Three Easy Ways to Enroll!

CALL 1-800-556-4559

CLICK [www.sci-careers.com](http://www.sci-careers.com)

MAIL your Enrollment Agreement

## Exhibit C



With Stratford Career Institute, you can train at home in your spare time to get the skills and training needed to take the first step toward a rewarding, new career.

Stratford offers a real-world, practical curriculum written by professionals in your career field. This means that you can quickly apply what you learn in the workforce.

- No set classes to attend. Study at home when you have time.
- All course materials needed to graduate are sent directly to you.
- Affordable monthly payment plans with 0% interest
- Personal one-on-one support from instructors and staff
- Full range of student services
- Comprehensive online learning center

*Get started toward your brighter future today!*

## What Stratford Graduates Say:

*"My diploma changed my life for the better. I was promoted to a higher rank in my department. Even my wages went up."*

*– Juan G.*

*"I have received a promotion with more pay. Thank you so much for all your help."*

*– Nathaniel W.*

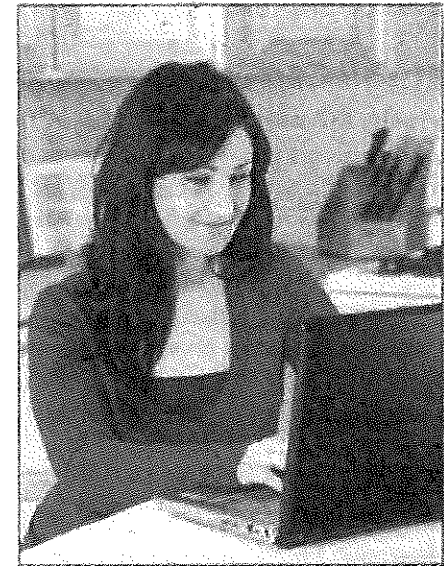
*"I get a lot more opportunities to look for jobs. Getting my diploma is what made that possible."*

*– Bianca C.*



**Enroll Today!**  
**1-800-556-4559**  
**www.sci-careers.com**

Mailing/Shipping: 1 Champlain Commons, Unit 2,  
P.O. Box 1560, Saint Albans, VT 05470



## High School

## Your Future with a High School Diploma

Stratford can help you enjoy the pride and satisfaction of having earned your high school diploma as well as the financial rewards that come with it.

With the flexibility to train at home in your spare time and our affordable 0% interest monthly payment plans, getting your diploma is more convenient and affordable than ever.

### What You Can Gain

**Opportunity & Potential** - A high school diploma can help open doors that were closed to you before. With a diploma in hand, you can qualify for better jobs, faster promotions, and higher pay. Just imagine what you can achieve!

**Respect & Pride** - The personal rewards of having a high school diploma are also great. You can take pride in your accomplishment and quickly realize how having your diploma can enhance your life.

### What You Can Earn:

According to the U.S. Bureau of Labor Statistics, individuals with a high school diploma are likely to earn nearly \$9,000 more per year than those without a high school diploma.\*

\*Bureau of Labor Statistics, Current Population Survey, March 2012

## Course Outline

### Social Studies

- Successful attitudes and behaviors in the workplace
- Human behavior including psychology and sociology
- Structure and functioning of society
- Managing stress in the workplace

### American History

- Political, social, and cultural history
- Causes of independence
- Geographical and economic expansion
- The causes and effects of the Civil War
- U.S. foreign policy in the 20th century

### American Government

- The Constitution and American government
- Functions of the federal government
- Federal and state governments
- Contemporary American democracy

### Science

- Ecosystems
- Biology
- Chemistry
- Physics
- Environmental Science

### Mathematics

- Basic arithmetic operations
- Decimals, fractions, and percents
- Measurement, ratios, and proportions
- Introduction to basic algebra

- Equations and exponents
- Basic geometry
- Business mathematics and statistics

### English

- Elements of grammatical structure
- Major parts of speech
- Reading and writing skills
- Punctuation, capitalization, and spelling
- Composition of outlines and essays
- Writing a personal resume
- Introduction to literature

### Elective Options\*

- Beauty Care
- Business Management
- Criminal Justice
- Earth Science
- Economics
- Forensic Science
- Foundations of Law
- Fundamentals of Accounting
- Gardening & Landscaping
- Hotel & Restaurant Management
- Interior Decorating
- Medical Terminology
- Microsoft Windows\*
- Start Your Own Business
- Understanding the PC
- Veterinary Assistant
- World Geography
- World History

\*You will select four elective subjects during the course of your studies.

We take great pride in providing you with the most up-to-date textbooks and equipment. One or more of the above-mentioned subjects may, therefore, change if updating becomes necessary. The order in which the material is presented may vary. This program is specifically designed to serve as an introduction or enhancement of the theoretical knowledge required for the vocational application of this subject. It is intended to help individuals in the furtherance of their vocational training and is not intended as a substitute for licensing or certification requirements, which may include an apprenticeship or additional training, as required by law.

NBDK12.1913



## Exhibit D

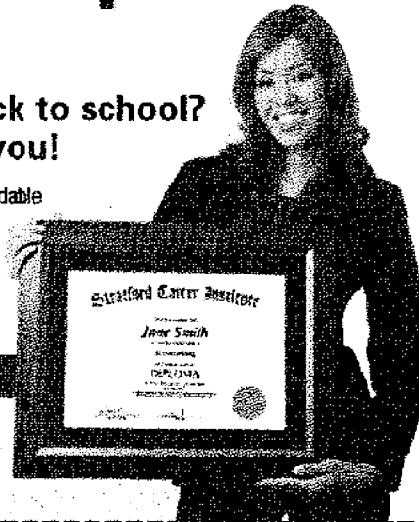
494s

# Get Your Diploma at Home!

Don't have time to go back to school?  
Then let school come to you!

Stratford Career Institute offers convenient, affordable education for today's busy adult.

- Independent Study
- Affordable Tuition
- Instructor Support
- Online Tools
- Quality Textbooks
- Free Shipping



52 EXCITING CAREER OPPORTUNITIES

**LIMITED-TIME OFFER**  
Get up to 35% Off!

*"Thank you, Stratford, for helping me succeed. Without these programs, my success would not be possible!"*  
-Kimberly R.

Career training with Stratford can lead to:

- A New Career
- Better Salary
- Faster Promotions
- Increased Respect
- Higher Standard of Living
- Less Anxiety About the Future

Send for your FREE Career Information Packet & get started toward your brighter future today!

**1-800-363-0058**  
ext. 4259

**www.scitraining.com**  
Enter ID: SSB64A

**★ FREE CAREER INFORMATION ★**

**Stratford Career Institute**      Mailing/Shipping  
1 Champlain Commons, Unit 3  
PO Box 1550  
Swanton, VT 05478-5960

PLEASE CHECK ONE PROGRAM ONLY

<input type="checkbox"/> High School	<input type="checkbox"/> Funeral Service Education
<input type="checkbox"/> Accounting	<input type="checkbox"/> Gardening / Landscaping
<input type="checkbox"/> Administrative Assistant / Secretary	<input type="checkbox"/> Health Care Aide
<input type="checkbox"/> Art	<input type="checkbox"/> Home Inspector
<input type="checkbox"/> Auto Mechanics	<input type="checkbox"/> Home & Business Management
<input type="checkbox"/> Beauty Care	<input type="checkbox"/> Interior Decorating
<input type="checkbox"/> Bookkeeping	<input type="checkbox"/> Legal Assistant / Paralegal
<input type="checkbox"/> Business Management	<input type="checkbox"/> Medical Billing Specialist
<input type="checkbox"/> Child Day Care Management	<input type="checkbox"/> Medical Office Assistant
<input type="checkbox"/> Child Psychology	<input type="checkbox"/> Medical Transcriptionist
<input type="checkbox"/> Computer Programming	<input type="checkbox"/> Natural Health Consultant
<input type="checkbox"/> Computer Training	<input type="checkbox"/> PC Repair
<input type="checkbox"/> Contractor / Construction Management	<input type="checkbox"/> Pharmacy Assistant
<input type="checkbox"/> Cooking & Catering	<input type="checkbox"/> Photography
<input type="checkbox"/> Creative Writing	<input type="checkbox"/> Physical Therapy Aide
<input type="checkbox"/> Criminal Justice	<input type="checkbox"/> Plumbing
<input type="checkbox"/> Dental Assistant	<input type="checkbox"/> Private Investigator
<input type="checkbox"/> Dealing with AutoCAD®	<input type="checkbox"/> Psychology / Social Work
<input type="checkbox"/> Drug & Alcohol Treatment Specialist	<input type="checkbox"/> Real Estate Appraiser
<input type="checkbox"/> Early Childhood Education	<input type="checkbox"/> Sewing & Dressmaking
<input type="checkbox"/> Electrician	<input type="checkbox"/> Spanish as a Second Language
<input type="checkbox"/> English as a Second Language	<input type="checkbox"/> Start Your Own Business
<input type="checkbox"/> Fitness & Nutrition	<input type="checkbox"/> Teacher Aide
<input type="checkbox"/> Florist / Floral Design	<input type="checkbox"/> Veterinary Assistant
<input type="checkbox"/> Forensic Science	<input type="checkbox"/> Video Game Design
	<input type="checkbox"/> Wedding Consultant
	<input type="checkbox"/> Writing Stories for Children

Read our Terms and Conditions and our privacy policy at: [www.scitraining.com](http://www.scitraining.com)      SSB64A

Name: \_\_\_\_\_ Age: \_\_\_\_\_

Address: \_\_\_\_\_ Apt: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip: \_\_\_\_\_

E-mail: \_\_\_\_\_

## Exhibit E

B987

**Stratford**  
**Career Institute**

*This is to Certify that*

**YOUR NAME HERE**  
*Has completed a course of studies in*

*and, in testimony whereof this*  
**DIPLOMA**  
**WITH HIGHEST HONORS**

*[Signatures]*

**SAVE UP TO 50% TODAY!**  
**LIMITED TIME OFFER**

## GET YOUR CAREER DIPLOMA AT HOME

**61 Exciting Opportunities**  
*Learn how you can train at home in your spare time with Stratford and earn:*

**HERE'S WHAT CAREER TRAINING CAN MEAN TO YOU:**

- higher salary
- working in the field of your choice
- higher standard of living
- greater sense of satisfaction with your place in the world
- less anxiety about the future
- no regrets, somewhere down the road, about lost opportunities

- bigger raises
- faster promotions
- a new career in the field of your choice

**For information mail card or call toll-free**  
**1-800-363-0058 ext. 0000**  
www.scitraining.com  
Advertisement ID.# XXXXXX

*Career training: the right DECISION for a brighter future.*

NO POSTAGE NECESSARY IF MAILED IN THE UNITED STATES

**BUSINESS REPLY MAIL**

FIRST-CLASS MAIL PERMIT NO. 20 CHAMPLAIN NY

POSTAGE WILL BE PAID BY ADDRESSEE

STRATFORD CAREER INSTITUTE  
PO BOX 875  
CHAMPLAIN NY 12919-9959

## Free Career Information

If you're reading this ad, then you already know that getting an education can help you get a better job, earn more money, get promotions, or even change careers.

What you might not know is that Stratford Career Institute is a great place to get started.

Here's why:

**Convenience** - You study at home at your own pace. No rushing to get to class and no deadlines.

**Affordability** - We offer low, monthly payment plans with 0% interest. Plus, you can enroll with a down payment of \$20 or less.

**Trustworthy** - We've been in this business for nearly 20 years and more than one million students worldwide have enrolled in our courses.

**Support** - Our qualified instructors are only an e-mail or toll-free phone call away if you need help.

We've been in this business long enough to know that we can't make your decisions for you, but we do know that you have absolutely nothing to lose by looking into this opportunity.

Look over our list of 61 courses. Find the one that interests you the most, and send back the postcard.

We'll send you a career information packet free of charge. There are no obligations. It really is that easy!

Start learning more about how to get on the fast track toward career success today. You'll be glad you did!

\*\*\*\*\*  
**For information mail card or call toll-free**  
**1-800-363-0058 ext. 0000**  
Visit our web site at:  
[www.scitraining.com](http://www.scitraining.com)  
Advertisement ID.# XXXXXX

*Choose the program you're most interested in from the choices listed below. Take fill out the card and send it today for your FREE Career Information Packet!*

• High School Diploma	• Drug & Alcohol Treatment Specialist	• Paralegal/Legal Assistant
• Accounting	• Early Childhood Education	• PC Repair
• Administrative Assistant/Secretary	• Electrician	• Pharmacy Assistant
• Art	• English as a Second Language	• Photography
• Auto Mechanics	• Fashion Merchandising and Design	• Physical Therapy Aide
• Bookkeeping	• Fitness and Nutrition	• Plumbing
• Business Management	• Floral/Floral Design	• Private Investigator
• Child Day Care Management	• Forensic Science	• Psychology/Social Work
• Child Psychology	• Funeral Service Education	• Real Estate Appraiser
• Computer Programming	• Gardening/Landscaping	• Relaxation Therapist
• Computer Training	• Home Health Care Aide	• Security/Police Sciences
• Contract Construction Management	• Home Inspector	• Small Engine Repair
• Cooking & Catering	• Hotel & Restaurant Management	• Spanish as a Second Language
• Conservation/Environmental Sciences	• Interior Specialist	• Start Your Own Business
• Cosmetology/Esthetics	• Interior Decorating	• Teacher Aide
• Creative Writing	• Locksmith	• Travel & Tourism
• Criminal Justice	• Medical Billing Specialist	• Veterinary Assistant
• Dental Assistant	• Medical Office Assistant	• Video Game Design
• Desktop Publishing & Design	• Medical Transcriptionist	• Wedding Consultant
• Drafting with AutoCAD	• Motorcycle Repair	• Writing Stories for Children
	• Natural Health Consultant	

**Stratford**  
**Career Institute**

*Write course name here!*

**Diploma awarded to**

Name \_\_\_\_\_ Age \_\_\_\_\_

Address \_\_\_\_\_ Apt. \_\_\_\_\_

City/State \_\_\_\_\_ Zip Code \_\_\_\_\_

E-mail \_\_\_\_\_

**XXXXXX**

*[Signatures]*