



# Touching the Light Financial Information

Gary Kowaleski, Certified Instructor

## Costs and Terms:

1. **Certified Practitioner Level I: No prerequisites or previous experience necessary:** \$4195 for One Year Certification Course payable as follows:

\$495 non refundable with application / contract submission.

\$308.33 per month for 12 months beginning the first of the month following contract agreement *must be paid in full prior to graduation / certification. 5% discount if the course is paid in full with contract agreement. Balance in full may be paid at any time with no prepayment penalty.*

*Missed payments will be subject to a late fee of 5% if paid more than 10 days late during any month (i.e. if payment = \$308.33 late fee will be \$15.42. 10% interest applied to any balances remaining and certification will be withheld after the agreed 12 month period until balance is paid in full. **5% discount if paid in full with contract agreement.** Balance in full may be paid at any time with no prepayment penalty.*

2. **Certified Practitioner's Level II: Prerequisite is Practitioner Level I (to be offered in Spring 2022):** \$2095 for Level II Practitioner's Course as follows:

\$295 non refundable upon signing of contract.

*Six additional payments of \$300 monthly beginning the first of the first month following contract signing. Missed payments will be subject to a 5% late fee if paid more than 10 days late during any month (i.e. if payment = \$300 late fee will be \$15. 10% interest applied to any balances remaining and certification will be withheld after the agreed 6 month period until balance is paid in full. **5% discount if paid in full with contract agreement.** Balance in full may be paid at any time with no prepayment penalty.*

3. **Special Introductory Offer - Levels I and II (18 month commitment):** *(must be committed to at time of initial contract signing)* **Level I and Level II Certified Practitioner's Courses** \$5995

\$495 non refundable with application / contract submission.

\$458.33 per month for 12 months beginning the first of the month following contract agreement. *Must be paid in full prior to graduation / certification. 5% discount if the course is paid in full with contract agreement. Balance in full may be paid at any time with no prepayment penalty.*

*Missed payments will be subject to a late fee of 5% if paid more than 10 days late during any month (i.e. if payment = \$325 late fee will be \$16.25. 10% interest applied to any balances remaining and certification will be withheld after the agreed 12 month period until balance is paid in full. **5% discount if paid in full with contract agreement.** Balance in full may be paid at any time with no prepayment penalty.*