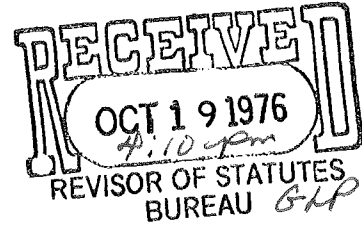


EAB 4



CERTIFICATE

STATE OF WISCONSIN :
 :
 EDUCATIONAL APPROVAL BOARD:

I, Richard Sawicki, Secretary of the Educational Approval Board, and custodian of the official records of said board, do hereby certify that the annexed rules and regulations, relating to false representations as to the student's obligation to pay, were duly approved and adopted by the board on September 15, 1976.

I further certify that said copy has been compared by me with the original on file in this board and that the same is a true copy thereof, and of the whole of such original.

IN TESTIMONY WHEREOF, I have hereunto set my hand at

4802 Sheboygan

in the City of Madison

this 19 day of October, 1976.

Richard Sawicki
 Richard Sawicki, Secretary

ORDER OF THE EDUCATIONAL APPROVAL BOARD ADOPTING, AMENDING, OR REPEALING RULES

Pursuant to authority vested in the Educational Approval Board by sections 38.51(3) and (7)(c), Wis. Stats., the Educational Approval Board hereby repeals, amends, and adopts rules as follows:

Section EAB 4.07(8) of the Wisconsin Administrative Code is adopted to read:

(8) FALSE REPRESENTATIONS AS TO THE STUDENT'S OBLIGATION TO PAY. The making of false or deceptive statements or representations or any statement or representation which has the tendency to deceive students or prospective students regarding the amount or nature of the student's financial obligation to the school or to third parties is an unfair trade practice. Unfair trade practices under this subsection shall include but not be limited to the following:

(a) It is an unfair trade practice to represent in advertising or otherwise that a student may "Train now, pay later" or make similar statements unless such representations actually describe a school policy of deferring the student's obligation until after the completion of training. Such representations may be used only where the school will not collect from the student or from a third party on the student's behalf payments of tuition or fees until the course of instruction has been completed by the student.

(b) It is an unfair trade practice to represent to the student that the student may withdraw from a course of instruction and owe no further payments to the school or a third party unless by the terms of the contract the student's obligations actually are terminated by withdrawal, or to misrepresent in any other manner the cancellation and settlement policy of the school.

(c) It is an unfair trade practice to represent falsely the nature of financial aids which may be available through any source so as to mislead the student about the amount of repayments, the schedule for repayments, or the source of the financial aids; to obtain any form or document which must be submitted for the purpose of obtaining financial aids if such form or document is signed in blank by the student; or to represent falsely the extent of the financial aids to which a student may be entitled.

(d) It is an unfair trade practice to make any statement or representation or suggest any action on the part of the student which tends to defeat the purpose of the three-business-day cancellation period provided for in Chapter EAB 5 or any other "cooling off," cancellation, or affirmation period provided for in federal or state law or regulation.

The rules, amendments, and repeals contained herein shall take effect on the first day of the month following publication in the Wisconsin administrative register.

Dated October 19, 1976.

Educational Approval Board

Richard Sawicki
Richard Sawicki, Secretary