

President's Message



At Universal Accounting, we are committed to providing the most comprehensive, accurate and current professional training available anywhere. We update our instruction materials regularly to ensure that you receive proper training in techniques and methods presently standardized in the applicable industries.

Attentive, highly qualified professionals teach each of Universal Accounting's courses, willingly devoting the necessary time to help you successfully complete the intensive curriculum. As a Universal student and graduate, you may request an individual consultation with any member of the faculty. Upon your graduation, Universal's faculty members are available to answer questions and offer technical support at no additional charge to you.

We are committed to your continued satisfaction with your Universal experience and are so confident in our training that we provide an ironclad guarantee which states that if, after completing the course, you are not satisfied you will receive a refund of all the tuition and fees you have paid.

I invite you to join an ever-increasing force of satisfied and confident Universal Accounting graduates.

Sincerely,

A handwritten signature in blue ink, appearing to read 'Allen B. Bostrom', written in a cursive style.

Allen B. Bostrom
President
Texas CPA License #45292



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Philosophy

In today's uncertain business climate, continuing education is the key to individual career success, advancement and job security. Here, at Universal Accounting, we believe individuals are in need of short-term, highly-effective training that provides hands-on instruction in the field of accounting and bookkeeping. Our comprehensive courses fulfill the needs of anyone interested in entering a business or accounting profession. In addition, we feel that any small-business owner or employee will benefit from taking one of our courses, because knowledge in accounting is a vital skill in every business.

As a Universal graduate, you are more than just another accountant. You will be recognized as one trained in a highly intensive course of study designed exclusively to help small-business owners run their businesses more effectively. Also as a Universal graduate, you will have an entire staff of accountants available to assist you. Upon completing your Universal Accounting training, you will have the confidence that you can be a valuable addition to any company.

Our school philosophy is further embodied in our mission statement.



UNIVERSAL ACCOUNTING'S MISSION:

Universal Accounting Center provides accounting-based products and services to maximize organizational profitability and individual effectiveness.



Universal Accounting Course Overview

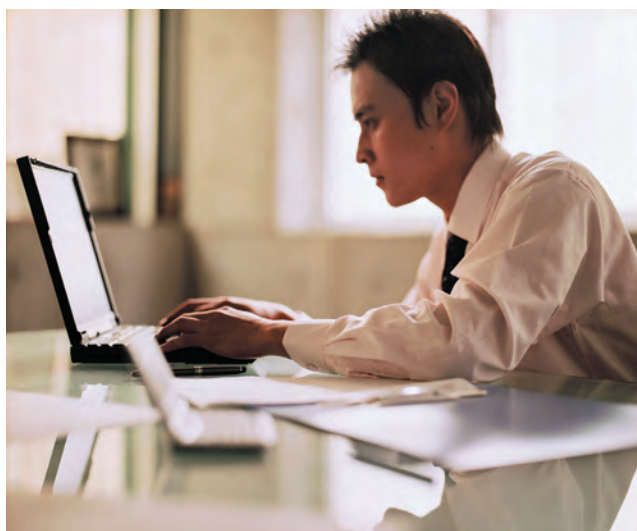
Our courses are designed for anyone wanting to increase their income, either by securing a better job or opening their own business specializing in small-business bookkeeping/tax preparation services. When students complete our courses, they become profit and growth experts, giving them a competitive advantage.

Our comprehensive materials teach the following:

- ◆ How to handle all accounting/bookkeeping issues proficiently.
- ◆ How to locate and sign clients.
- ◆ How to present yourself as their profit and growth expert!
- ◆ How to offer services to suit your clients' needs.
- ◆ How to create complete customized accounting/bookkeeping systems for several types of industries.
- ◆ How to become proficient in QuickBooks and streamline the accounting process.
- ◆ How to prepare, file and consult on taxes for small businesses and individuals as an expert!
- ◆ How to establish and manage a personal career that can pay you higher earnings, allow you the freedom to control your time and schedule, and much, much more!

WHAT MAKES UNIVERSAL COURSES OUTSTANDING?

Each course was designed with the adult student in mind: students who may already have a full-time job, but may not have the time to devote toward full-time education or training. Our courses, designed to be completed in a short amount of time, focus on the practical, day-to-day issues that face small businesses. Each class is taught by practicing professionals who are available to provide continuing guidance and career advice for each graduate. Our decades of experience in teaching accounting/bookkeeping, tax preparation, and QuickBooks have given thousands of individuals like you the opportunity to further their careers and gain the job skills necessary to succeed.



School Location & Physical Facilities

UA offices are located in Salt Lake City, UT. The school's physical address and contact information are:

5288 S Commerce Dr, Suite B-100, Salt Lake City, UT 84107
Main Office (801) 265-3777 Fax (801) 265-3798
www.universalaccounting.com

(Please refer to your UA Student ID number found on your student invoice when contacting the school.)

School Operating Schedule

Operating hours for Universal Accounting are Monday through Friday from 9am to 5pm (MDST). All students who need assistance can contact our Customer Service Department at (800) 343-4827 during these hours, or call after hours and leave contact information. Students may also contact UA at uacinfo@universalaccounting.com. The school is closed on the following national and state holidays: New Year's Day, Good Friday, Memorial Day, Independence Day, Utah's Pioneer Day, Labor Day, Thanksgiving Day and Christmas Day.

Because students select our programs for a variety of reasons and approach the training with different expectations, UA does not compile completion rates and employment statistics. We do, however, make every effort to assist students in completing the training so that they can fully utilize their education to improve their career and earning potential. There is no specified end date to your program(s). You can study as your professional and personal life allows. However, we do recommend that you set a study schedule for yourself and stick to it. Your success depends on you, and you are making an investment in your future.

Our Education Counselors and Customer Service Representatives are available from 9AM to 5PM (MDST) to help with any customer or educational support questions. Please allow 24 hours for a response. All student questions submitted to the school during business hours are usually acknowledged within 24 hours, unless the request is made after business hours. If a student contacts the school outside of normal business hours, they can expect a returned call or other form of contact during the next business day. Voice messages may be left for any UA personnel by calling the main number and then using the phone directory.



Registration & Disclaimer

Universal Accounting and its operations comply with the standards established under law for occupational instruction by private, post-secondary educational institutions. Course instruction is updated annually and subject to ongoing review. Universal Accounting, the facilities it occupies and the equipment it uses fully comply with any and all federal, state and local ordinances and regulations, including requirements regarding fire safety, building safety and health. Universal's facilities are approved for the training of, and are accessible to, the physically disabled. Universal Accounting is registered under the Utah Postsecondary Proprietary School Act (Title 13, Chapter 34, Utah Code). Registration under the Utah Postsecondary Proprietary School Act does not mean that the state of Utah supervises, recommends, or accredits the institution. UA maintains full surety as required by UT state law. (Bond held by the Division of Consumer Protection)



It is the student's responsibility to determine whether credits, degrees or certificates from the institution will transfer to other institutions or meet employers' training requirements. This may be done by calling the prospective school or employer. The institution is not accredited by a regional or national accrediting agency recognized by the United States Department of Education.

Enrollment Requirements & Prerequisites

Students may enroll in a course at any time. All courses are offered as home- or independent-study curriculum. No time limit is imposed on the student. Students may begin and complete courses as their schedule allows. Students work at their own pace. It is recommended that they set their own personalized study schedule to optimize their time and their educational support. UA Customer Service Representatives will contact the student to assist them in utilizing their own self-imposed study timeline. To be admitted to any of Universal's courses, the applicant must have a high school diploma or General Education Development (GED) certificate, and be beyond the age of compulsory high school attendance, as prescribed by Utah law (see Rule 152-34-4(3) of the Utah Administrative Code).

If registering for one of the following, it is recommended that a student first complete the Professional Bookkeeper program: (1) Professional Tax Preparer program, (2) Professional Bookkeeper's Guide To QuickBooks program or (3) Universal Practice Builder program.



Course Instructors & Administration

Allen B. Bostrom – Instructor, Professional Bookkeeping Program, Universal Practice Builder Program, and Professional Tax Preparer Program

Mr. Allen Bostrom is a licensed accounting instructor and serves as the President of Universal Accounting Center. Mr. Bostrom has been a practicing accountant since 1976 and has held accounting positions for the Exxon Corporation in Houston, Texas for more than 12 years. He has also developed and managed his own accounting practice. - Texas CPA License #45292

Kenneth B. Bostrom – Instructor, Customer Service/Educational Coach – Professional Bookkeeping and QuickBooks Course

Mr. Kenneth Bostrom is also a licensed accounting and computer software instructor. Over the course of his career, Mr. Bostrom has provided accounting services and consultation for a variety of small businesses. He has also worked as a computer support representative for a California-based software company. Mr. Bostrom has an extensive background in computer maintenance and instruction in using word processing and accounting software programs.

Roger Knecht, Instructor – Universal Practice Builder Program

Since 2003, Roger Knecht has built operations for his division ten-fold, making UA one of Utah's fastest growing companies for years in succession. As VP of Operations, he has extensive experience in marketing and management with corporations of all sizes. He earned his Communications degree from BYU.

Scott McKinley, Instructor – Universal Practice Builder Program

Scott McKinley has been the UPB lead marketing coordinator for four years. He has been our lead coach for Master Coaching and the Client Generator for the last two years. Scott has extensive experience in coaching over 110 clients in successfully implementing their individual marketing plans. Scott has helped develop many of the marketing systems and curriculum for UA.

Clay Neves, Instructor – Universal Practice Builder Program

Clay Neves is the National Seminar Director for UA. He has held hundreds of seminars all over the US and Canada, helping accountants expand their practices and small businesses expand their profits. He has over 26 years of experience in sales, marketing and sales management. He has served in Toastmasters Intl and the UT chapter of National Speakers Association. He is an award-winning competitive speaker.

David Sherwood, Instructor – Universal Practice Builder Program

David Sherwood has served as UA Director of Campuses throughout the US. He has pioneered the marketing curriculum taught by UA. He has over 20 years of sales, marketing and management experience. He built his own successful internet marketing firm. He earned his business degree from BYU.



Student ID Number and Account Privacy

The course work will include a printed invoice showing all products purchased. It may be inside the boxed materials or sent via email. This invoice is always available to registered students. Call Customer Service for a copy at (800) 343-4827. The invoice will include a UA Student ID number. Students will need their student ID number for all correspondence with the school and its personnel.

However, having a student ID number does not guarantee that UA associates can discuss account history or other information with anyone. Student information is not sold or shared with other entities outside of UA. All information is used for internal processes only, and is protected, and only discussed with the student on record with UA's admissions office.

If a person other than the student needs to discuss a student's account or materials, a hard copy of Power of Attorney signed by the student on record will be required, giving authorization for UA to discuss the student's account with that specific individual. If a person other than the student on record has given payment authorization, UA is allowed to discuss the student's account with the card or bank-account holder from which payment is being processed.

If identity theft or fraudulent activity is reasonably suspected on an account, UA reserves the right to refuse service/information/products to anyone, and proper authorities may be contacted.

Please do not send sensitive payment information, such as credit card numbers, in emails. Always phone the school for proper delivery of these items to UA Associates.

Attendance Requirements

No specific attendance is required for the home- or independent-study courses. All students set their own study pace and work on their own schedules. It is recommended that they design their own personalized study schedule to optimize their time and their educational support. A suggested study guide schedule and worksheet are included in the study materials. Their Customer Service Representative will contact the student to assist them in utilizing their own self-imposed study timeline.



Educational Support

Universal also provides student/educational support according to the terms of the student's contract. The student can contact the educational coaches during normal business hours for instructional advice and support. If the coach is not available, the student should leave a detailed question and their contact information, including their ID number. They can expect a call back by the next business day. Coaches are not available weekends or on specified holidays. All complaints regarding customer service or coaching support can be submitted in writing to UA at the office address listed on Page 3.

Student Conduct Policy

At the discretion of Universal's school administrator, a student may be dismissed from enrollment in any course, based upon their conduct toward UA associates or the school. This includes phone calls, email correspondence or any other determined infraction of conduct. It may also include all disrespectful behavior toward an administrator or faculty member. A dismissed student may enroll at a later date, after completing an interview with the School Administrator to discuss conduct. Smoking is not permitted in Universal's facilities or offices.

Housing

Universal provides no student housing and has no student housing facilities as part of its campus.

Graduate Records Retention Statement

Potential students should be advised that Universal maintains school and student records for only a ten-year time period. These records include a student's class attendance, copies of final examinations, grade average and date of course completion.



Course Progress/Grading Scale

Each course taught at Universal uses the following grading scale to evaluate student performance:

A:	90-100%
B:	80-89%
C:	70-79%
D:	55-69%
F:	0-54%

To successfully complete a Universal training course, students must achieve a C grade or higher. To earn a specific course designation, students must score at least 90% on their final examination for the specified course.

Upon successful completion of a Universal course, each student will be given a certificate of completion.

Prior Educational Experience & Granting of Credit

Due to the unique nature of Universal’s training and instruction, no credit toward course completion will be granted for previous educational instruction or training. No time limit is imposed for course completion. All students may work at their own pace.

Universal Graduate Placement Assistance

Companies in the community occasionally contact Universal, looking for potential job candidates. Universal may provide job attainment information from time-to-time; however, we cannot make any employment guarantees. Universal’s job placement assistance program provides help with resume preparation, resume placement strategies, and successful interviewing techniques. No offer of job placement, salary level or wage level is guaranteed by UA.



Universal Accounting Course Descriptions

THE PROFESSIONAL BOOKKEEPER PROGRAM - (MODULES I THROUGH IV)

Course Curriculum

This program teaches the full-charge bookkeeping process from beginning to end, for several different types of industries. The student will become proficient in the practical application of all accounting processes in small- to mid-sized businesses by mastering the principles of full-charge bookkeeping.

- ◆ Accounting Made Easy (Module I)
 - ◆ Practical Small Business Applications (Module II)
 - ◆ Advancing Your Account-ability (Module III)
 - ◆ Building a Successful Accounting Service (Module IV)
- (Professional Bookkeeper (PB) designation earned if 90% achieved on final exam)*

Estimated Time of Completion

60 Hours

Occupation Applications

The course prepares you for possible employment in the following occupations:

- ◆ Accountant
- ◆ General Ledger Bookkeeper
- ◆ Full-charge Bookkeeper
- ◆ Professional Bookkeeper
- ◆ Accounts Payable Clerk
- ◆ Bookkeeping Clerk
- ◆ Accounts Receivable Clerk
- ◆ Contract Accountant
- ◆ General Ledger Accountant
- ◆ Payroll Clerk
- ◆ Freelance Bookkeeper

ACCOUNTING MADE EASY
(MODULE I OF THE PROFESSIONAL BOOKKEEPER PROGRAM)

Course Curriculum

This course will train you in the fundamental principles of accounting for small businesses. Through completing the course, you will gain an understanding of the tools, procedures, and underlying principles that make up the bookkeeping processes of small businesses. Furthermore, you will develop your skills and abilities by dealing with the daily transactions that all small business accountants have mastered.

Estimated Time of Completion

15 Hours

Potential Occupations

The course prepares you for possible employment in the following occupations:

- ◆ Accounts Payable Clerk
- ◆ Accounts Receivable Clerk
- ◆ Bookkeeping Clerk
- ◆ Payroll Clerk



PRACTICAL SMALL BUSINESS APPLICATIONS
(MODULE II OF THE PROFESSIONAL BOOKKEEPER PROGRAM)

Course Curriculum

This course is designed to train you in the day-to-day procedures used by businesses each month to record and tabulate their financial events. In this course you will complete books for four different businesses, implementing the entire accounting process—from entering data to the preparation of the financial reports. In addition, you will learn the process of preparing payroll, including calculation of payroll taxes.

Estimated Time of Completion

15 Hours

Potential Occupations

The course prepares you for possible employment in the following occupations:

- ◆ Accounts Payable Clerk
- ◆ Accounts Receivable Clerk
- ◆ Accounting Clerk
- ◆ General Ledger Bookkeeper
- ◆ Office Manager
- ◆ Payroll Clerk



ADVANCING YOUR ACCOUNT-ABILITY
(MODULE III OF THE PROFESSIONAL BOOKKEEPER PROGRAM)

Course Curriculum

This course is designed to train you in the more sophisticated issues associated with creating a set of books from scratch, auditing the results internally, and closing out the books at the end of the year. In addition, you will learn the unique issues associated with accounting for an inventory-financed dealer, a construction company, a manufacturing company, and a not-for-profit institution.

Estimated Time of Completion

19 Hours

Potential Occupations

The course prepares you for possible employment in the following occupations:

- ◆ Accountant
- ◆ Controller
- ◆ Full-charge Bookkeeper
- ◆ Internal Auditor
- ◆ General Ledger Accountant
- ◆ Office Manager

BUILDING A SUCCESSFUL ACCOUNTING SERVICE
(MODULE IV OF THE PROFESSIONAL BOOKKEEPER PROGRAM)

Course Curriculum

This course will prepare you to start your own contract accounting and bookkeeping service. You will learn what equipment and software is needed, how to market your business effectively and inexpensively, price your services competitively, and learn key strategies that will maximize your success potential.

Estimated Time of Completion

11 Hours

Potential Occupations

The course prepares you for possible employment in the following occupations:

- ◆ Business Manager
- ◆ Freelance Bookkeeper
- ◆ Contract Accountant

THE PROFESSIONAL BOOKKEEPER'S GUIDE TO QUICKBOOKS (MODULES I THROUGH IV)

Course Curriculum

Learn how to use QuickBooks® effectively as a Professional Bookkeeper, in the day-to-day applications of the accounting model. This training is designed to help the practicing accountant use QuickBooks® to their advantage for data entry, reports and analysis and to become a QuickBooks® Specialist, “QS”.

- ◆ How QuickBooks® Works in Your World (Module 1)
- ◆ Customers and Sales: The Sales Cycle (Module 2)
- ◆ Vendors and Bills: The Buying Cycle (Module 3)
- ◆ Mastering Advanced QuickBooks® Topics (Module 4)
(QuickBooks® Specialist (QS) designation earned if 90% achieved on final exam)

Estimated Time of Completion 30 Hours
(This course does not include the QuickBooks software.)

Potential Occupations

The course prepares you for possible employment in the following occupations:

- ◆ Accountant
- ◆ General Ledger Bookkeeper
- ◆ Full-charge Bookkeeper
- ◆ Professional Bookkeeper
- ◆ Accounts Payable Clerk
- ◆ Bookkeeping Clerk
- ◆ Accounts Receivable Clerk
- ◆ Contract Accountant
- ◆ General Ledger Accountant
- ◆ Payroll Clerk

THE PROFESSIONAL TAX PREPARER PROGRAM **(MODULES I THROUGH IV)**

Course Curriculum

The personal income tax preparation course teaches you how to become a tax preparation specialist equipped to prepare both state and federal income tax filings for individuals and businesses. It also teaches you the current tax guidelines needed to prepare tax filings, plus it provides an overview of the documents, statements and other necessary filing materials.

- ◆ Establishing the Tax Foundation (Module 1)
- ◆ Becoming the 1040 Expert (Module 2)
- ◆ Profitable Business Returns (Module 3)
- ◆ Building Your Successful Tax Practice (Module 4)
(Professional Tax Preparer (PTP) course designation earned if 90% achieved on final exam)

Estimated Time of Completion

72 Hours

Potential Occupations

The course prepares you for possible employment in the following occupations:

- ◆ Income Tax Preparer
- ◆ Tax Accounting Clerk

PROFESSIONAL TAX PREPARER MODULES 1 AND 2 (TRAINING IN INDIVIDUAL TAX RETURNS)

Course Curriculum

The first two modules in the tax course comprise the basics of tax preparation for individual federal tax returns.

- ◆ **MODULE 1**—Establishing the Tax Foundation covers the process of completing page one of the 1040 Form. This includes a complete discussion of the various forms of taxable and non-taxable income along with the income adjustments required to calculate the adjusted gross income, or AGI.
- ◆ **MODULE 2**—Becoming the 1040 Expert includes training on the remainder of the 1040 Form and describes the meaning of various lines on page two. The student also learns how to calculate itemized deductions, tax credits, and additional taxes. Upon completion of Modules 1 and 2, the student will be proficient in preparing personal tax returns.

Estimated Time of Completion

45 Hours

Potential Occupations

The course prepares you for possible employment in the following occupations:

- ◆ Personal Income Tax Preparer



PROFESSIONAL TAX PREPARER MODULE 3

PROFITABLE BUSINESS RETURNS

Course Curriculum

The third module in the tax course teaches the basics of tax preparation for business federal tax returns.

- ◆ **MODULE 3**—Profitable Business Returns covers tax preparation in the field of business returns. This includes Schedule C for Proprietorships, Form 1065 for Partnerships, Form 1120 for C Corporations, and Form 1120S for S Corporations. It teaches how to differentiate between the forms and how to become an expert in the field of business tax returns.

Estimated Time of Completion

21Hours

Potential Occupations

The course prepares you for possible employment in the following occupations:

- ◆ Tax Accounting Clerk
- ◆ Business Income Tax Preparer



PROFESSIONAL TAX PREPARER MODULE 4

BUILDING YOUR SUCCESSFUL TAX PRACTICE

Course Curriculum

This module covers the basics of marketing and building a successful tax practice. You will learn the proven methods of contacting potential clients, signing and retaining clients.

- ◆ **MODULE 4**—Building Your Successful Tax Practice will prepare you to start your own contract tax preparation service. You will learn what equipment and software is needed, effective and inexpensive marketing techniques, competitive pricing strategies, and key tactics that will maximize your potential for success.

Estimated Time of Completion

6 Hours

Potential Occupations

The course prepares you for possible employment in the following occupations:

- ◆ Marketing Specialist for Tax Practices



THE UNIVERSAL PRACTICE BUILDER PROGRAM (UPB)

Course Curriculum

This course teaches the art and science of getting and retaining clients. The state of the art marketing systems teach leveraged use of time to maximize billable hours. Students learn how to take strategic and tactical approaches to building an accounting practice. Goal-setting and implementation of customized marketing plans are the focus.

Estimated Time of Completion

30 Hours

Potential Occupations

The course prepares you for possible employment in the following occupations:

- ◆ Contract Accountant
- ◆ Marketing Specialist



Payment Options and Policies

Payment in full at time of enrollment is preferred for all courses. UA accepts cash, (US currency) checks, credit cards, (Visa, Discover, MasterCard, AmEx) or money orders. Student financing is currently available to US and Canadian students. A down payment is required before program materials are delivered. The down payment will be followed by twelve (12) monthly payments set up to be paid automatically on a debit card, credit card, or EFT (checking account).

It is the student's responsibility to call UA and make any necessary changes to payment information, including credit card type, expiration date, card number, or other pertinent information. Student agrees to advise UA of changes of address, phone or email during the term of any financial arrangements. Each enrollment contains an enrollment fee of \$19.95.

Student loans are calculated at 21% APR. Payments will be processed on the 15th of each month on the original payment method given at the time of purchase, unless alternate payment arrangements have been made. Notice of changes to payment method **MUST** be received no later than 48 hours before the payment is scheduled to process. UA cannot guarantee that payment method or timing can be changed if notice is not received 48 hours before payment processes.

A late fee of \$25 will be applied to a student's account if any scheduled payment is not received within ten (10) days of any scheduled due date. Student agrees to the late fee, if applicable. If collection becomes necessary, the student or the authorized credit card holder on account agrees to pay up to an additional 50% of the full uncollected amount to cover all collection costs and legal fees, with or without suit, including attorney fees and court costs.

A student who has missed any payment deadlines is in breach of contract, and has forfeited all rights to return the program materials, in whole or part, for a refund of any monies paid or due. Once a payment deadline is missed, all coaching or other support services, including, but not limited to, testing, website hosting or support will cease until account is brought back to current status.

All Student Enrollment Agreements, verbal and printed, are considered construed and enforced according to the laws of the state of Utah. Furthermore, all parties agree that the only courts with jurisdiction to hear disputes arising hereunder are courts located in the county of Salt Lake and State of Utah. The Enrollment Agreement supersedes all other agreements, verbal or otherwise. All written additions should be initialed by a UA associate in the presence of the student.

All parts of the contract are enforceable as part of the contract, including all written additions. All payment policies are included in the Terms and Conditions on the reverse side of the Student Application and Enrollment agreement, and can also be found at <http://www.universalaccounting.com/terms-and-conditions.pdf>



Universal Accounting Refund Policy

Universal's Iron-clad Guarantee for Professional Bookkeeping Program, Professional Bookkeeper's Guide to QuickBooks Program, and Professional Tax Preparer Program:

"If, after completing the course, you feel it didn't live up to your expectation, simply return the materials to Universal Accounting for a 100% refund of any monies paid."

Universal's Iron-clad Guarantee for Universal Practice Builder Program:

"If, after following the steps of the Universal Practice Builder for 12 months, you do not have an increase of more than \$30,000 in annualized billings, then simply return all materials given and we will refund all monies paid."

Return Instructions:

If the student has completed all worksheets, practice sets, & assignments, **and** has taken the final exam, **and** has not missed any payment deadlines, **and** is dissatisfied with the course, they will need to request a Return Authorization Number from: www.universalaccounting.com/returns.

From the website, they will select the appropriate course being returned. The student then fills out one Return Authorization Form completely for each course being returned. If any questions cannot be answered through the returns website, a student may contact Customer Service at (800) 343-4827 for assistance.



Withdrawal from Course Enrollment:

A three-day cooling-off period is allowed beginning when a student receives his or her login and password from Universal until midnight three business days later. Business days are Monday through Saturday (Sundays are not counted as a business day), not including legal holidays. A student wanting to cancel within this time frame must notify the school in writing via certified letter, postmarked within the three-day period.

For questions regarding the refund policy or other student-related issues, please contact Customer Service Department at (800) 343-4827.



UNIVERSAL

A C C O U N T I N G