



NOTICE OF ARBITRATION AGREEMENT & CLASS ACTION WAIVER

As a condition for enrollment in Pittsburgh Career Institute (“PCI”), students enter into an enrollment agreement which provides that all disputes between a student and PCI will be resolved by BINDING ARBITRATION.

Students thus GIVE UP THEIR RIGHT TO GO TO COURT to assert or defend their rights under their enrollment agreement (EXCEPT for matters that may be taken to SMALL CLAIMS COURT).

* A student’s rights will be determined by a NEUTRAL ARBITRATOR and NOT a judge or jury.

* Students are entitled to a FAIR HEARING, BUT the arbitration procedures are SIMPLER AND MORE LIMITED THAN RULES APPLICABLE IN COURT.

* Arbitrator decisions are as enforceable as any court order and are subject to VERY LIMITED REVIEW BY A COURT.

As a further condition for enrollment, students also agree that there shall be no right for claims to be arbitrated or litigated on a class basis or for the claims of more than one student to be arbitrated or litigated jointly or consolidated with any other Student's claims.

Notwithstanding the student’s agreement to resolve any disputes with PCI by binding arbitration:

- PCI does not 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 pursuant to 34 CFR § 685.206(e);
- PCI does not, in any way, require students to limit, relinquish, or waive their ability to pursue filing a borrower defense claim, pursuant to 34 CFR § 685.206(e) at any time; and
- Any arbitration required by the pre-dispute arbitration agreement contained within a student’s enrollment agreement with PCI tolls the limitations period for filing a borrower defense to repayment application pursuant to 34 CFR § 685.206(e)(6)(ii).

Binding arbitration pursuant to a student’s enrollment agreement with PCI will be conducted by the American Arbitration Association (the “AAA”), under its Commercial Arbitration Rules, including the Supplementary Procedures for Consumer-Related Disputes.



A student may begin the arbitration process by getting together the following documents:

- Notice of Arbitration and/or a Statement of Claim explaining the nature of the dispute and the relief requested
- The enrollment agreement with the arbitration clause that refers to the AAA
- Any supporting documents or exhibits
- Appropriate filing fee

When a student has all the above documents ready, the student can file their case in any one of the following ways:

- Online: <https://apps.adr.org/webfile>
- Email box: casefiling@adr.org
- Facsimile: 1 877-304-8457 or +1 212-484-4178 (fax number outside the US)
- Mail: American Arbitration Association—Case Filing Services, 1101 Laurel Oak Road, Suite 100, Voorhees, NJ 08043, USA

More information about the AAA arbitration process and the AAA Commercial Arbitration Rules can be obtained at www.adr.org or 1-800-778-7879.

For more information about PCI's arbitration process please contact:

Cindy Smith, Compliance Specialist
csmith@pci.edu