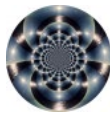


Nobel Tutoring Service[©]

School Year 2019-2020 Brochure



REVISION HISTORY

Version	Date	Summary
1.0	06/09/19	Initial release of the 2019-2020 Tutoring Brochure.

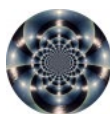
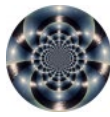


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[1.0] Introduction

This brochure describes the **Nobel Tutoring Service**, nerdy.nel’s brand of professional tutoring in the state of New York. It includes information on services, availability, and rates. Please keep in mind that **all services and rates listed in this brochure are subject to the Terms of Service outlined in section [6.0]**. Make sure to read this brochure and the Terms of Service carefully.

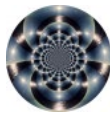
[1.1] About nerdy.nel

nerdy.nel, born and raised in The Bronx, is an Afro-Latino engineer with a lifelong passion for mathematics. Since May 2004, nerdy.nel has tutored hundreds of students, from schoolchildren to senior citizens! nerdy.nel has received critical acclaim from tutees, parents, and teachers alike for his work ethic, patience, and diligence in his tutoring.

nerdy.nel has an active Professional Tutoring certification from the National Tutoring Association (NTA), a Master of Engineering degree in Electrical Engineering, and a baccalaureate degree in Electronics and Engineering Technology. nerdy.nel is also a member of Transportation Alternatives and the Rail Passengers Association.

[1.2] About the Nobel Tutoring Service

The **Nobel Tutoring Service** (hereafter **Nobel**) was originally founded as the *nerdy.nel Tutoring Service* in 2016. Nobel is nerdy.nel’s brand of professional tutoring in mathematics, statistics, and résumé and cover letter writing. The name comes from the Nobel Prizes, which represent the highest standard in several fields. Nobel’s logo, “Endless Horizons[®]”, symbolizes the wellspring of unlimited potential



that one can harness through Nobel. From its inception through Memorial Day 2019, Nobel conducted 271 tutoring sessions spanning over 341 hours!

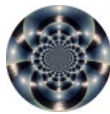
See section [3.0] for more information on the services Nobel offers.

The *Nobel Tutoring Service* and all associated elements – including the *Endless Horizons* logo – are © nerdy.nel, 2016-2020. All rights reserved.

[1.2.1] Vision and Mission

Vision: Promoting Intellectual Excellence – the PIE Principle.

Mission: Empowering the thinkers of today with the knowledge, education, and confidence necessary to become the doers of tomorrow.



[2.0] Changes for the 2019-2020 School Year

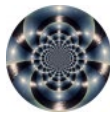
The changes below take effect on **June 30th, 2019**. The 2019-2020 school year covers the period beginning June 30th, 2019 and ending June 27th, 2020.

❖ Changes to Rates

- The Single rate is now known as the Standard rate.
- Nobel is moving AP Statistics from the Advanced level to the Intermediate level – enjoy lower rates for AP Statistics tutoring!
- Most mock exam rates will increase. In addition, Nobel has modified all discounts. See sections [5.0] and [6.8] for more information.
- Nobel is increasing the billing surcharge for noncash transactions from 3.9% to 4.0%.
- Due to increasing travel costs, a travel surcharge of \$5 per session now applies for all tutoring sessions.
- An overtime surcharge, equal to 50% of the Tutoring Charge, now applies for all tutoring sessions held outside of regular business hours.

❖ Other Changes

- Nobel has discontinued the Email Exchange program for résumé and cover letter revisions.
- Nobel's service area no longer includes Staten Island or Long Island (Nassau and Suffolk counties) due to distance.
- The maximum group size for group tutoring sessions is now 5.
- Nobel updated the list of topics tutored to reflect New York State's Next Generation Math Learning Standards, and updated the list of mock exams offered. See section [3.1] for more information.
- Nobel is introducing a new referral program! See section [3.2] for more information.
- Nobel has modified its regular business hours. See section [4.0] for more information.



[3.0] Services Offered

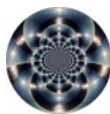
Nobel offers the following services:

- ❖ Professional Tutoring in **Mathematics, Statistics, and Résumé and Cover Letter writing**, and
- ❖ Test prep and mock exams for the following:
 - New York State math and Regents exams,
 - High school entrance exams,
 - College entrance exams, and
 - Advanced Placement (AP) exams.

[3.1] Professional Tutoring

Nobel offers **Professional Tutoring** in the state of New York, and will travel to meet tutees in the following areas: The Bronx, Manhattan, Brooklyn, Queens, New Rochelle, Pelham, Mount Vernon, and Yonkers. Professional Tutoring sessions are typically one hour (60 minutes) long, but the time may vary depending on the tutee's needs. There are three levels of services – **Elementary, Intermediate, and Advanced**. Each level represents progressively difficult subject matter; Professional Tutoring rates differ by level.

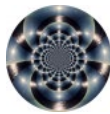
Professional Tutoring requires an appointment. Nobel will work with your schedule to the fullest extent possible when scheduling appointments. For more information on Nobel's schedule, contacting Nobel, and requesting appointments, see section [4.0]. For information on rates and surcharges, see sections [5.0] and [6.8].



[3.1.1] Elementary-Level Services

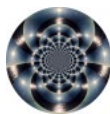
❖ **Professional Mathematics tutoring** for topics generally taught from pre-K to grade 8, such as:

- Counting principles and cardinality
- Basic 2-D and 3-D shapes
- Patterns and measurements
- Addition, subtraction, multiplication, and division
- Properties of numbers and the number line
- Place value
- Rounding
- Fractions, mixed numbers, decimals, and percentages
- Factors and multiples, including greatest common factor (GCF) and least common multiple (LCM)
- Operations with time and money
- Interpreting simple charts and graphs
- Lines, angles, and symmetry
- Perimeter, circumference, area, surface area, and volume
- Order of operations
- Ratios, proportions, and unit rates
- Signed numbers and absolute value
- Perfect squares, perfect cubes, square roots, and cube roots
- Rational and irrational numbers
- Scientific notation
- Algebraic expressions, simple linear equations, and inequalities
- Systems of linear equations, limited to systems of two equations where at least one equation has at least one variable with a coefficient of 1
- Graphs and equations of lines, including distance, midpoint, and slope
- Rotations, reflections, translations, and dilations
- Pythagorean theorem



- ❖ **Professional Statistics tutoring** for topics generally taught from grades 6 through 8, such as:
 - Sample spaces, sampling techniques, and simple probability
 - Simple events and compound events
 - Mean, median, mode, range, and interquartile range
 - Percentiles, deciles, and quartiles
 - Dot plots, histograms, tree diagrams, and scatterplots
- ❖ **Professional tutoring** for résumé and cover letter writing
- ❖ **Test prep**, limited to:
 - New York State math tests, up to 8th grade
 - Specialized High School Admissions Test (SHSAT)
 - Secondary School Admission Test (SSAT – all levels)
 - Independent School Entrance Exam (ISEE – all levels)
 - Test for Admission into Catholic High Schools (TACHS)
 - High School Placement Test (HSPT)
 - **Note:** Test prep is limited to the mathematical parts.
- ❖ **Mock exams**, limited to:
 - Mock SHSAT
 - Mock SSAT (all levels)
 - Mock ISEE (all levels)
 - Mock TACHS
 - Mock HSPT

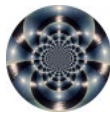
Note: Nobel no longer offers test prep or mock exams for the Cooperative Admissions Exam (COOP) since the schools using it are generally outside of Nobel's service area.



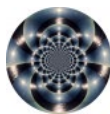
[3.1.2] Intermediate-Level Services

❖ **Professional Mathematics tutoring** for topics generally taught from grades 9 through 12, such as:

- Algebra I
 - Polynomial expressions and equations in one variable
 - Factors and zeros of quadratic and cubic polynomials
 - Quadratic equations with real solutions
 - Graphs, vertices, and the axis of symmetry
 - Discriminant and the nature of the roots
 - Quadratic formula
 - Completing the square
 - Systems of linear equations and inequalities
 - Systems of equations consisting of a line and a parabola
 - Polynomial functions
 - Exponential functions and properties of exponents
 - Graphs of linear, quadratic, exponential, square root, absolute value, and piecewise functions
 - Domain and range of functions
 - Using and interpreting units
 - Arithmetic and geometric sequences
 - Average rates of change
- Intermediate geometry
 - Congruence and similarity
 - Truth tables and logic proofs
 - Geometric proofs for lines and angles, triangles, quadrilaterals, and circles
 - Geometric constructions
 - Trigonometry
 - Conic sections and their equations



- Algebra II
 - Rational exponents
 - Radical expressions and equations
 - Relationship between exponents and radicals
 - Complex numbers
 - Quadratic equations with complex solutions
 - Factors and zeros of polynomials
 - Division of polynomials and the Remainder Theorem
 - Exponential growth and decay
 - Exponential and logarithmic functions, and their graphs
 - Properties of logarithms and the change-of-base formula
 - Inverse functions
 - Arithmetic and geometric series
 - Trigonometric functions and radian measures
 - Trigonometric identities
- Precalculus and advanced mathematics
 - Complex conjugates
 - Moduli and quotients of complex numbers
 - Rectangular and polar forms of complex numbers
 - Vectors and matrices
 - Determinants
 - Solving systems of linear equations in 3 variables using matrices
 - Fundamental Theorem of Algebra
 - Binomial theorem
 - Composite functions
 - Odd and even functions
 - Logarithmic and trigonometric equations
 - Law of Sines and Law of Cosines
 - Ellipses and hyperbolae



❖ **Professional Statistics tutoring** for topics generally taught from grades 9 through 12, such as:

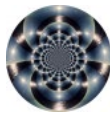
- Scatter plots and “best fit” lines
- Frequency distributions
- Expected value (mean), variance, and standard deviation
- Normal distribution
- Simple linear correlation and regression
- Interpreting data from surveys, experiments, and studies
- Empirical rule and unusual events
- Complements, unions, and intersections of events
- Independent and dependent events
- Probability rules (i.e. addition and multiplication rules)
- Permutations and combinations
- Discrete random variables

❖ **NEW! Professional Statistics tutoring** for topics generally taught in college and Advanced Placement (AP) courses, such as:

- Sampling techniques
- Central Limit Theorem
- Discrete random variables and distributions
- Continuous random variables and distributions
- Confidence intervals
- Hypothesis testing
- Analysis of variance (ANOVA)
- Correlation and regression
- **Note:** Nobel covers Statistics topics involving calculus at the Advanced level.

❖ **Test prep**, limited to:

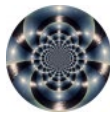
- Regents exams in Algebra I, Geometry, and Algebra II
- Preliminary Scholastic Assessment Test/National Merit Scholarship Qualifying Test (PSAT/NMSQT)



- Scholastic Assessment Test (SAT)
 - SAT Math Test, levels 1 and 2
 - American College Test (ACT)
 - **NEW!** AP Statistics
 - **Note:** Test prep is limited to the mathematical parts.
- ❖ **Mock exams**, limited to:
- Mock Regents exams in Algebra I, Geometry, and Algebra II
 - Mock PSAT/NMSQT
 - Mock SAT
 - Mock ACT
 - Mock SAT Math Test, levels 1 and 2
 - **NEW!** Mock AP Statistics exam

[3.1.3] Advanced-Level Services

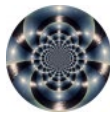
- ❖ **Professional Mathematics tutoring** for topics generally taught in college and Advanced Placement (AP) courses, such as:
- Calculus I
 - Limits and continuity
 - Differentiation
 - Limit definition
 - Differentiation rules
 - Absolute and relative extrema
 - Rates of change
 - Concavity and points of inflection
 - L'Hôpital's Rule
 - Introduction to integration (Riemann sums)
 - Fundamental Theorem of Calculus
 - Calculus II
 - Integration



- Definite and indefinite integrals
 - u-substitution
 - Trigonometric substitution
 - Integration by parts
 - Partial fraction expansion
 - Finding areas and volumes using integrals
 - Series
 - Taylor and Maclaurin series
 - Power series
 - First-order ordinary differential equations
 - Slope fields
 - Select statistics and physics applications
- ❖ **Test prep**, limited to:
- AP Calculus AB
 - AP Calculus BC
 - GRE – mathematical parts only
- ❖ **Mock exams**, limited to:
- Mock AP Calculus AB exam
 - Mock AP Calculus BC exam
 - Mock GRE

[3.2] Nobel Referral Program

Nobel is proud to introduce the Nobel Referral Program for the 2019-2020 school year! Through this program, if you refer a tutee or group of tutees to Nobel (excluding current or former tutees) and they complete at least two tutoring sessions lasting at least one hour (60 minutes) each within 30 days of your referral, Nobel will give you a \$10 reward!



[4.0] Regular Business Hours and Contact Information

Regular business hours for the 2019-2020 school year are as follows:

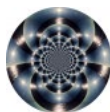
- Monday through Thursday: 6:00 PM to 8:00 PM.
 - **Note:** Nobel may extend to 9:30 PM when administering mock exams.
- Alternate Fridays (every other Friday): 12:00 PM to 4:00 PM
 - **Note 1:** Available starting July 12th, 2019.
 - **Note 2:** Hours extended to 6:00 PM from July 12th, 2019 to October 18th, 2019, and from March 20th, 2020 to June 26th, 2020.
- Sundays and select holidays: 12:00 PM to 8:00 PM.

To request appointments for Professional Tutoring, or for general inquiries, you may contact Nobel by:

- ❖ Phone: **(929)-35-NOBEL** (929-356-6235),
- ❖ Email: nobeltutor@nerdynel.me,
- ❖ Web: <http://nerdynel.me/nobeltutoring>, or
- ❖ Facebook and Instagram, by following Nobel **@nerdyneltutors**.

Note 1: Nobel offers Professional Tutoring year-round; however, blackout dates apply. See section [6.4] for more information.

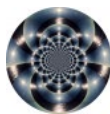
Note 2: Nobel responds to appointment requests on a first-come, first-served basis, and will not discriminate between requests made by phone, email, web, Facebook, or Instagram. See section [6.7] for more information.



[5.0] Professional Tutoring Rates

[5.1] Professional Tutoring Rates for Elementary-Level Services

Service	Standard Rate, per tutee Family discount: 10% off Loyalty discount: 20% off
[5.1.1] Professional tutoring – Elementary-level mathematics and statistics	\$40 per hour
[5.1.2] Professional tutoring – résumé and cover letter writing Note: This service is only available on a one-on-one basis.	\$40 per hour
[5.1.3] Test prep – practice problems and strategies for: ❖ New York State math tests, up to 8 th grade ❖ SHSAT, SSAT, ISEE, TACHS, and HSPT – math parts only	\$40 per hour
[5.1.4a] Mock exam – SHSAT	\$100 per session
[5.1.4b] Mock exam – SSAT	\$75 per session, elementary level; \$90 per session, other levels
[5.1.4c] Mock exam – ISEE	\$60 per session, primary levels; \$90 per session, other levels
[5.1.4d] Mock exam – TACHS and HSPT	\$90 per session

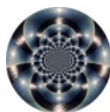


[5.2] Professional Tutoring Rates for Intermediate-Level Services

Service	Standard Rate, per tutee Family discount: 10% off Loyalty discount: 20% off
[5.2.1] Professional tutoring – Intermediate-level mathematics and statistics	\$55 per hour
[5.2.2] Test prep – practice problems and strategies for: <ul style="list-style-type: none"> ❖ New York State Regents exams in Algebra I, Geometry, and Algebra II ❖ PSAT/NMSQT, SAT, and ACT – math parts only ❖ SAT Math Test, levels 1 and 2 ❖ NEW! AP Statistics 	\$55 per hour
[5.2.3a] Mock exam – New York State Regents exams, limited to: <ul style="list-style-type: none"> ❖ Algebra I ❖ Geometry ❖ Algebra II 	\$110 per session
[5.2.3b] Mock exam – PSAT/NMSQT, SAT, and ACT	\$135 per session
[5.2.3c] Mock exam – SAT Math Test, levels 1 and 2	\$65 per session
[5.2.3d] NEW! Mock exam – AP Statistics	\$135 per session

[5.3] Professional Tutoring Rates for Advanced-Level Services

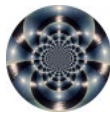
Service	Standard Rate, per tutee Family discount: 10% off Loyalty discount: 20% off
[5.3.1] Professional tutoring – Advanced-level mathematics and statistics	\$80 per hour



Service	Standard Rate, per tutee Family discount: 10% off Loyalty discount: 20% off
[5.3.2] Test prep – practice problems and strategies for: <ul style="list-style-type: none"> ❖ AP Calculus AB ❖ AP Calculus BC ❖ GRE – math parts only 	\$80 per hour
[5.3.3a] Mock exam – AP Calculus AB	\$160 per session
[5.3.3b] Mock exam – AP Calculus BC	\$175 per session
[5.3.3c] Mock exam – GRE	\$200 per session

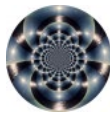
[5.4] Surcharges and Penalties

Surcharges, per tutee	
[5.4.1] Billing surcharge	4.0% of the Tutoring Charge <i>How to Avoid:</i> Pay your bill in cash.
[5.4.2] Travel surcharge	\$5 per session Note: Only one travel surcharge applies per group or family session.
[5.4.3] Overtime surcharge	50% of the Tutoring Charge <i>How to Avoid:</i> Schedule Professional Tutoring sessions during regular business hours.



Penalties	
<p>[5.4.4] Nonpayment penalty</p> <p>Note: If you make a partial payment, Nobel – at its sole discretion – may waive this penalty once.</p>	<p>First infraction: Tutoring privileges revoked until you pay your balance in full. Must requalify for the Loyalty discount from scratch.</p> <p>Second infraction: Tutoring privileges revoked until you pay your balance in full plus a 50% penalty. Permanently disqualified from the Loyalty discount.</p> <p>Third infraction: Tutoring privileges <u>permanently</u> revoked.</p>
<p>[5.4.5] No-show penalty</p> <p>Note: If you no-show due to an emergency, Nobel – at its sole discretion – may waive this penalty once.</p>	<p>First no-show: Tutoring privileges revoked for 10 days. Must requalify for the Loyalty discount from scratch.</p> <p>Second no-show: Tutoring privileges revoked for 30 days. Permanently disqualified from the Loyalty discount.</p> <p>Third no-show: Tutoring privileges <u>permanently</u> revoked.</p>

Note: See sections [6.8.1] and [6.8.2] for more information on rates, billing, and payment.



[6.0] Terms of Service

Nobel Tutoring Service

TERMS OF SERVICE

version 5.0, effective June 30th, 2019

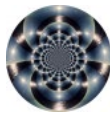
[6.1] Notice of Agreement

By booking a Professional Tutoring session with the Nobel Tutoring Service (“Nobel”), you accept and agree to the Terms of Service (“Terms”) in their entirety. You shall observe these Terms while receiving Nobel’s services. If you do not agree with these Terms, you should not book Professional Tutoring sessions with Nobel.

[6.2] Disclaimer

Nobel’s goal in every tutoring session is to ensure tutees have a greater understanding of topics tutored and have the tools needed to excel. However, please note the following:

- ❖ **Nobel will not do your homework, exams, projects, or other assignments – in full or in part – for you during tutoring sessions!**
- ❖ Nobel cannot guarantee that a session – or series of sessions – will improve academic performance or understanding of the topics tutored,
- ❖ Nor can Nobel guarantee that revised résumés or cover letters will increase your odds of landing interviews or job offers, and
- ❖ Success in past sessions does not guarantee success in future sessions.



[6.3] Service Area

Nobel's service area refers to the following areas in the state of New York: The Bronx, Manhattan, Brooklyn, Queens, New Rochelle, Pelham, Mount Vernon, and Yonkers. Nobel will travel to meet tutees within the service area.

[6.4] Blackout Dates

"Blackout dates" are dates when Nobel is unavailable for tutoring. Nobel is unavailable on the following holidays: Memorial Day, Independence Day, Labor Day, Thanksgiving, Christmas, New Year's Eve, and New Year's Day. Additional blackout dates may apply. Nobel lists blackout dates on the official Web site and social media pages listed in section [4.0] of this brochure – check them regularly for updates, as these dates may change.

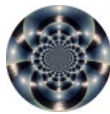
[6.5] Minors

All persons 16 years old or younger **must** receive permission from, or be accompanied by, at least one parent or guardian to book a session with Nobel. Unless otherwise stated, these Terms shall apply to both adults and minors.

[6.6] Privacy Policy

Nobel may collect basic personal information about you, such as your name, phone number, email address, and grade level. Nobel uses this information solely to:

- ❖ Respond to appointment requests, inquiries, or feedback,
- ❖ Schedule and confirm a Professional Tutoring appointment, or
- ❖ Process a bill for Professional Tutoring.

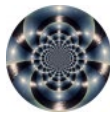


Nobel keeps this information confidential and will not disclose it unless you authorize such disclosure, or it is required for legal reasons.

Note: The only information Nobel collects from minors is name and grade level.

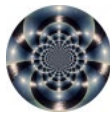
[6.7] General Rules for Professional Tutoring Sessions

- ❖ To request an appointment, you may contact Nobel using any of the methods listed in section [4.0] of this brochure. Please note the following:
 - You must make your request at least **24 hours** ahead of the desired tutoring date.
 - Nobel responds to requests on a first-come, first-served basis.
 - Appointments are not official until Nobel confirms the date, time, and venue with you. The venue is usually a public place like a library or coffee shop, but it may also be your home in limited circumstances.
 - Nobel will **not** grant appointments to minors unless authorized by at least one parent or guardian.
 - Nobel reserves the right to refuse **any** appointment request.
- ❖ Nobel reserves the right to end any Professional Tutoring session early.
- ❖ You may request an extended session if time allows. Nobel grants extensions on a case-by-case basis.
- ❖ If you behave disruptively during a Professional Tutoring session, Nobel will end the session. You are responsible for **all** charges accrued during the session. Nobel reserves the right to permanently revoke tutoring privileges to excessively disruptive tutees.
- ❖ During mock exams, if you cheat or otherwise disobey the exam rules, Nobel will cancel the exam and your results. You are responsible for the **full** cost of the mock exam.



[6.8] Rules for Professional Tutoring Rates

- ❖ Standard rates apply to one-on-one sessions and most group sessions.
- ❖ In a group session, each group member is responsible for his or her own charges, unless the group unanimously designates specific payees.
 - **Note:** The maximum group size for group sessions is 5.
- ❖ The Family discount applies when two or more **related** tutees enroll in a group session for the same subject matter.
 - The Family discount is 10% off Standard rates.
 - Married couples, step relatives, foster relatives, and adoptees are eligible for the discount; however, godparents and godchildren are not.
 - **Note:** If a group consists of relatives and nonrelatives, then all group members must pay Standard rates. Nobel reserves the right to request proof of relationship before applying the Family discount.
- ❖ To qualify for the Loyalty discount, you must complete at least 30 Professional Tutoring sessions lasting at least 45 minutes each during the school year (June 30th, 2019 to June 27th, 2020).
 - The Loyalty discount is 20% off Standard rates.
 - The Family and Loyalty discounts are **not** cumulative; tutees eligible for both discounts will only receive the Loyalty discount of 20% off.
 - **Note:** If you fail to pay for a session, or no-show a session, you must requalify. Repeated infractions result in permanent disqualification.
- ❖ If a tutoring session covers subjects at different levels, the **highest** applicable rate applies for the **whole** session.
- ❖ Rates for mock exams include both exam administration and exam results. Nobel will provide your mock exam results within 7 days of taking the exam.
- ❖ Parents or guardians are responsible for charges incurred by minors.



[6.8.1] Billing

Your bill for Professional Tutoring consists of the Tutoring Charge and any applicable surcharges.

Note: With the exception of Nobel's promotions or offers, Nobel will **not** provide Professional Tutoring for less than the rates listed in section [5.0] of this brochure.

[6.8.1.1] Tutoring Charge

Nobel calculates the Tutoring Charge by dividing the session length (in minutes) by 60, multiplying the result by the hourly rate, and rounding **up** to the nearest dollar.

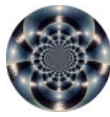
Note: If the session length is within 6 minutes of a multiple of 60, then the Tutoring Charge is simply the hourly rate times the number of hours.

[6.8.1.2] Surcharges

- ❖ Billing surcharge for noncash payments: 4.0% of the Tutoring Charge.
- ❖ Travel surcharge: \$5 per session.
- ❖ Overtime surcharge for Professional Tutoring sessions held outside of regular business hours: 50% of the Tutoring Charge.
- ❖ **Note:** Each tutee is responsible for his or her own billing or overtime surcharge. However, only one travel surcharge applies per session, regardless of whether the session is one-on-one or a group/family session.

[6.8.1.3] Payment Policy

- ❖ Payment for Professional Tutoring sessions and mock exams is due at the end of the session.



- ❖ You may pay your bill with cash, a debit, credit, or prepaid card (VISA, MasterCard, Discover, American Express, JCB, and UnionPay only), Apple Pay, Google Pay, and other tap-and-go payment methods compatible with Square Register, the Cash App ([http://cash.me/\\$nerdynel](http://cash.me/$nerdynel)), or PayPal (<http://paypal.me/nerdynel>). Nobel uses Square Register, the Cash App, and PayPal to process noncash payments securely.
 - Nobel accepts split payments; you may split your payment between multiple valid forms of payment in the same transaction.
- ❖ If you fail to pay your bill, Nobel may assess a nonpayment penalty in accordance with section [5.4.4] of this brochure.

Note: If you pay with cash and overpay due to a lack of exact change, you will receive a credit equal to the difference in your next Professional Tutoring session. Overpayment credits expire after 15 days.

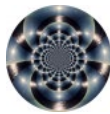
[6.8.1.4] Refund Policy

All charges and surcharges are **nonrefundable**.

[6.8.2] Cancellation Policy

You may cancel an appointment by contacting Nobel at any time before your scheduled appointment. There is no cancellation fee.

Note: If Nobel cancels or reschedules an appointment (e.g. due to an emergency), Nobel will notify you and you will not be charged for the session.



[6.8.3] Lateness Policy

You must contact Nobel if you expect to be late to a scheduled Professional Tutoring session. If you do not, you will be responsible for charges incurred from the **scheduled** start time and will **not** receive “make-up time” for the session time lost.

Note: If Nobel is late for a session, you will only be charged for the actual time spent, and if time allows, you may receive “make-up time” for the session time lost.

[6.8.4] No-Show Policy

Nobel considers you a no-show if you fail to attend a Professional Tutoring session without first canceling the session. A 20-minute grace period applies before Nobel cancels the session and declares you a no-show. If you no-show a session, Nobel may assess a no-show penalty in accordance with section [5.4.5] of this brochure.

[6.9] Updates to the Terms

Nobel reserves the right to update the Terms at any time, with or without advance notification. If Nobel updates the Terms, a summary of the updates will appear on the official Web site and social media pages, and a new version number and effective date will appear at the top of this section.