

POLICIES & PROCEDURES

SECTION ONE - ASSOCIATE STATUS

1.01 BECOMING AN ASSOCIATE

An applicant becomes an Associate (“Associate”) of College Funding Solutions (“Company”) when the applicant’s completed Application and Agreement has been received and accepted by COMPANY at its Home Office. COMPANY reserves the right to decline any Agreement for any reason.

Associate uses their best efforts to promote and sell products of COMPANY to consumers pursuant to the Agreement contained within these Policies and Procedures. In doing so, Associates will maintain the high standards of honesty and integrity and business ethics when dealing with Consumers, COMPANY or other COMPANY Associates.

1.02 NO FEE OR PURCHASE REQUIRED

No initial fee or purchase is required to become an Associate.

1.03 ASSOCIATE OBLIGATIONS & RIGHTS

Associates are authorized to sell COMPANY’s products and services and to participate in Associate Compensation Plan. Associates may sponsor new Associates.

1.04 LEGAL AGE

Associates must be of legal age in the state of their residence.

1.05 DIVORCE

When a couple sharing an Associate entity divorces or separates, COMPANY will continue to pay commission checks in the same manner as before the divorce or separation until it receives written notice signed by both parties or a court decree which specifies how future commission checks should be paid, provided and if applicable, the couple has complied with the requirements of Section 5.03.

1.06 CORPORATIONS, PARTNERSHIPS & TRUSTS

Corporations, partnerships, limited liability companies or other forms of business organizations or trusts may become Associates of COMPANY when the Agreement is accompanied by a federal ID number.

Shareholders, directors, officers, partners, members, beneficiaries and trustees, as applicable, of an Associate entity must agree to be and COMPANY will hold each personally liable and bound by the Agreement and these Policies and Procedures.

1.07 FICTITIOUS OR ASSUMED NAMES

A person or entity may not apply as an Associate using a fictitious or assumed name.