



HTMA Success Practitioner Training Program Payment Plan Agreement

Please read and initial beside each of the sections in this agreement in addition to filling out the information requested in section 7. If you have any questions or concerns please send an email to susan@susancachay.com for assistance.

1. Payment Structure

The total program fee will be financed over 12 months and all payments **are listed in US Dollars.**

An **initial payment of \$500** is due upon enrollment.

Subsequent payments of \$325 will be automatically charged on the **1st of each month** for the next 11 months.

A valid credit card must be provided at the time of enrollment and will be securely stored for recurring payments.

2. Program Access

Upon enrollment and receipt of the initial payment:

- The student will receive full access to the HTMA Success course materials.
- The student will be eligible to participate in all Community of Practice (COP) and Case Study Group (CSG) Zoom sessions.

3. Restricted Access Until Full Payment

The following components of the program **will only be accessible after the final payment is completed:**

- One year of coaching/mentorship with Susan Cachay
- The ability to take the exam
- Resources and offerings specifically for graduates such as:
 - Professional Practitioner Start-Up Resources

- Eligibility to open a free practitioner account with three leading HTMA labs
- Professional recognition - graduates are featured on htmasuccess.com (Find a Practitioner page), in The Spark Plug Newsletter, and on @susancachayhtmasuccess social media platforms (Facebook, Instagram, and LinkedIn.)
- Exclusive discounts on Marketing & Business Development Support Packages

4. Early Payment Option

Students can pay off the remaining balance anytime during the 12-month term. Upon receipt of the full payment, **all program restrictions listed above will be lifted immediately.**

5. Failed Payment Policy

In the event of a failed payment, the student will be notified via email.

The student will have **7 calendar days** to update their payment information and resolve the outstanding balance. If payment is not received within this time frame:

- **Program access may be temporarily suspended** until the payment issue is resolved.
- **A late fee of \$25 will be applied to any payment not received within 7 days of the due date.**

Continued failure to make payments beyond 30 days may result in permanent removal from the program, with no refund of payments already made.

The student is responsible for ensuring their payment information is current and that funds are available.

6. Cancellation & Refund Policy

All payments made toward the HTMA Success Practitioner Training Program are **non-refundable**. Once the student has been granted access to the course materials, no refunds will be issued, regardless of the reason for discontinuation.

This policy is in place because course materials can be accessed and downloaded immediately upon enrollment, making it impossible to verify whether content has been fully utilized.

If a student chooses to discontinue the program, the remaining balance of the payment plan will still be due unless the account has been paid in full through an early payment option.

Exceptional Circumstances

In rare cases (e.g., medical emergencies), students may submit a written request for consideration of partial relief or pause from future payments. Documentation may be required.

7. Agreement Acknowledgment

By enrolling in the HTMA Success Practitioner Training Program under this payment plan, the student agrees to the terms outlined above, including the automatic monthly charges until the program fee is paid in full, as well as the cancellation, refund, and late payment policies.

Student Name: _____

Signature: _____

Date: _____

This section is to be completed by the HTMA Success Team

| Deposit Date | Credit Card Number Exp Code | Signature of Receipt |
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