

# ENROLMENT FORM

Promotion code

## STUDENT INFORMATION

Family name	
First Name(s)	<input type="checkbox"/> Male <input type="checkbox"/> Female
Date of Birth (dd/mm/yyyy)	
Country of Birth	
Nationality	
Mother Tongue	
Full Address	
City	Postcode
Country	
E-mail	
Telephone	
Language Level	
Type of Visa	Passport Number
Name and Surname of legal guardian if student is under 18 years of age	
Home telephone number of legal guardian if student is under 18 years of age	
Permanent address of legal guardian if student is under 18 years of age	
Email address of legal guardian if student is under 18 years of age	

## SCHOOL AND COURSE INFORMATION

1. School Name and Location	
Course Name*	
Number of Weeks	Start Date
2. School Name and Location	
Course Name*	
Number of Weeks	Start Date

\*Please check the relevant school page and make sure your chosen course is offered at school you have selected.

## ACCOMMODATION

Room type <input type="checkbox"/> Single room <input type="checkbox"/> Twin room <input type="checkbox"/> Twin/Multi room	Accommodation type <input type="checkbox"/> Homestay <input type="checkbox"/> Apartment <input type="checkbox"/> Residence <input type="checkbox"/> Hotel	Check-in date (dd/mm/yyyy)  Check-out date (dd/mm/yyyy)
Accommodation name		
Meals per week (if different options are advertised)		
Do you have any special requests (e.g. medical requirements, allergies, special diet, no cats/dogs)? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please specify:		
Do you smoke? <input type="checkbox"/> Yes <input type="checkbox"/> No	Premium homestay supplement (private bathroom) <input type="checkbox"/> Sydney* <input type="checkbox"/> Auckland*	
Accommodation Option 2 (if first choice is not available)		

Other accommodation supplements may apply, including seasonal supplements during the summer or at Christmas. See price list or speak to a Kaplan representative for details.

\*Subject to availability. Please check before booking.

CRICOS codes Australia: Kaplan International (Brisbane) Pty Limited, ABN 81 097 629 073, CRICOS 02369F; Kaplan International (Melbourne & Adelaide) Pty Limited, ABN 90 129 017 385, CRICOS 03008A; Kaplan International (Perth) Pty Limited, ABN 76 079 200 212, CRICOS 01784K; Kaplan International English (Australia) Pty Limited, ABN 31 003 631 043, CRICOS 01165D; Kaplan International (Manly) Pty Limited, ABN 93 098 348 844, CRICOS 02362B.

## KAPLAN REPRESENTATIVE INFORMATION

Partner Name/Contact Person	
Country	
E-mail	
Telephone	Fax
For all partner bookings, please confirm who will be responsible for the total payment of this booking by selecting an option below <input type="checkbox"/> Partner <input type="checkbox"/> Partner and Student (please give details including amounts): <input type="checkbox"/> Student	
Partner Signature	

## MEDICAL CONDITIONS

Do you have a disability, impairment or long-term medical condition which may affect your studies? ☐ Yes ☐ No

If yes, please provide medical documentation from a relevant treating professional detailing the impact of your condition on your ability to meet academic demands. Please see our Terms and Conditions/Application Process/Health Declaration on page 7–8.

## ADDITIONAL SERVICES

Would you like Kaplan Travel and Medical Insurance? ☐ Yes ☐ No  
(If not, you will need to organise your own medical insurance)

If you are travelling to Australia, would you like Overseas Student Health Cover?  
☐ Yes ☐ No (Mandatory for student visa)

Would you like an airport transfer  
On arrival? ☐ Yes ☐ No On departure? ☐ Yes ☐ No  
(Please send flight details to your Kaplan representative)

I would also like to book the following services  
☐ Internship Placement  
☐ University Placement Service (Available in Auckland)  
☐ Courier service for visa documentation

## PAYMENT

At this time, I wish to pay: ☐ The enrolment fee ☐ The full fees

- ☐ I wish to pay by credit card (please contact Kaplan International to arrange payment or visit [www.kaplaninternational.com](http://www.kaplaninternational.com) to pay online)
- ☐ I would like to arrange a bank transfer. Please send me transfer details.

I am sponsored by:

## DECLARATION

- ☐ I confirm that I have read, understood, and agree to be bound by Kaplan's Terms and Conditions detailed on pages 7-8 and Kaplan's privacy policy which can be found at [www.kaplaninternational.com/privacy](http://www.kaplaninternational.com/privacy).
- ☐ I authorise any licensed hospital or physician to initiate medical treatment for myself in case of medical emergency or for my child if he/she is under 18 years of age.

Signature	Date
Signature of parent/guardian (required if student is under 18 years old)	Date

# TERMS AND CONDITIONS VALID JANUARY 1 - DECEMBER 31 2018

## APPLICATION PROCESS

### 1. APPLICATION:

Please send the signed enrolment form to your Kaplan representative with the enrolment fee and, if applicable, the courier fee. Students 18 and over must sign the enrolment form to say that they have read and agree with these terms and conditions. The parents or legal guardian of students under 18 must read and also sign the enrolment form on their behalf.

### - Contract Formation:

By signing the enrolment agreement and returning the enrolment form the student is agreeing to enter into a binding contract with Kaplan. On Kaplan receiving the completed and signed enrolment form and enrolment fee, if the student's course and accommodation are available, Kaplan will produce a booking confirmation. Once this booking confirmation has been issued, a legally binding contract based on these terms and conditions will be formed between the student and Kaplan subject to the student meeting all immigration requirements.

Your privacy is important to us. Please note that upon entering into a contract with us, you are accepting the terms described in our privacy policy, which can be found at: [www.kaplaninternational.com/privacy](http://www.kaplaninternational.com/privacy).

### 2. PAYMENT DEADLINE:

All course fees must be paid in full (unless otherwise notified) no later than 30 days before the course starts. If a booking is made less than 30 days before the course starts, the fees are immediately payable. If payment in full has not been received, you will not be allowed to start your course.

### - Australia:

For courses longer than 25 weeks, you will be invoiced for the full fees, but you have the option of paying all of your tuition fees upfront or through a payment plan whereby 50% of tuition fees and 100% of all other fees must be paid in full no later than 30 days before the course starts, with the remainder of the tuition fees required two weeks before the start of the second study period of any individual course. This payment plan is not available for courses of less than 25 weeks, in which case you will be required to pay the full tuition fees no later than 30 days before the course starts.

### 3. VISA INFORMATION:

Visa requirements are subject to change, and it is the responsibility of the student to arrange all applicable travel permits or visas and to have a valid passport and leave to remain for the whole period of study. The student may be asked to make payment in full prior to the issuing of any of the visa documentation referred to below:

### - Australia:

Visa application form (Confirmation of Enrolment) may not be issued by the school until full payment has been received and the enrolment agreement has been signed and returned. The enrolment agreement includes reference to the pre-departure and grievance procedures information and can be found on our website: [www.kaplaninternational.com](http://www.kaplaninternational.com)

### - New Zealand:

In accordance with government regulations, visa support (Fees Receipt) is only issued by Kaplan when full payment has been received. Full details of visa and permit requirements, advice on rights to employment in New Zealand while studying, and reporting requirements are available through the New Zealand Immigration Service and can be viewed on their website at: [www.immigration.govt.nz](http://www.immigration.govt.nz)

### 4. COURIER FEES:

If you enrol more than 30 days before the course start date, documentation will be sent by normal postal service, unless you request and pay for the courier service. In all countries, a courier service is available on request at AUD75, NZD85.

### 5. TRAVEL AND MEDICAL INSURANCE:

Travel and medical insurance is mandatory in most Kaplan school destinations for the duration of your stay regardless of your course length or course/visa type. Kaplan has worked in partnership with a number of partners to create a tailored travel and medical insurance plan. Details of what this covers are available from your Kaplan representative. You are responsible for the belongings which you bring with you to Kaplan schools or accommodation and for taking out insurance for your own possessions. You are required to show proof of medical insurance at the school when you arrive. You will not be allowed to commence a course until you have obtained satisfactory medical insurance.

### - Australia:

The Australian government requires all students on Student Visas to obtain Overseas Student Health Cover (OSHC), a compulsory health insurance plan for overseas students in Australia. This must be obtained before you apply for a Student Visa, and you

can either obtain this independently or through Kaplan at a cost of AUD58/month. OSHC must cover the whole duration of your Student Visa, and must start at least one week before the start date of your course. Additional fees will be charged if you arrive in Australia earlier, in order to cover insurance for the full visa period.

### - New Zealand:

Most international students are not entitled to publicly funded health services while in New Zealand. If you receive medical treatment during your visit, you may be liable for the full costs of that treatment. Full details on entitlements to publicly funded health services are available through the Ministry of Health and can be viewed on their website at [www.moh.govt.nz](http://www.moh.govt.nz). In addition, The Accident Compensation Corporation provides accident insurance for all New Zealand citizens, residents and temporary visitors to New Zealand, but you may still be liable for all other medical and related costs. Further information can be viewed on the ACC website at [www.acc.co.nz](http://www.acc.co.nz). Please note that Kaplan's recommended travel and medical insurance must be booked for a minimum of 4 weeks.

### 6. HEALTH DECLARATION:

Students must report on their enrolment form any mental or physical illness, allergy, disability or condition that may interfere with their ability to successfully complete their program, that may impact the health and well-being of any other student, host or staff member, that may require monitoring, treatment or emergency intervention of any kind during the student's anticipated period of enrolment, or that may require special accommodation. Kaplan reserves the right to reject an applicant or terminate a student's enrolment in the program if the student's continued participation represents a risk to their health and safety or to the health and safety of other students or staff, or if, notwithstanding reasonable accommodations, in the opinion of Kaplan, the student's physical or mental condition makes the student unable or unlikely to successfully complete their program. Refunds in such circumstances are at the discretion of Kaplan.

### 7. TUITION FEES:

Tuition fees include lessons, orientation meeting, use of computer room and internet at school, placement and progress testing and a Kaplan certificate on completion of the course. Kaplan reserves the right to withhold the granting of a certificate attained by a student if tuition fees remain outstanding, or other conditions are not met.

### 8. ADDITIONAL SERVICES:

Any additional services (transfers, travel, laundry, telephone costs, excursions, medical costs, special diet, exam fees, change of accommodation and enrolment amendments) are not included in any fees unless specifically stated on a valid invoice. Special homestay dietary requests including vegetarian, incur an additional compulsory fee.

### 9. TWIN ACCOMMODATION:

At Kaplan's discretion, students may be required to book single room accommodation instead of twin room accommodation.

### 10. UNDER 18 YEAR OLDS:

Kaplan delivers adult courses (except for programs advertised as being for juniors or young learners). Therefore, students aged 16 and 17 are advised that they will be attending classes with students aged 18 and over. Under 18 year olds may be required to pay a guardian fee, provide custodianship documents, live in Kaplan-approved accommodation, book Kaplan's airport transfer service both ways (these are compulsory in Australia and New Zealand), and purchase a medical insurance policy. Please note that under 18 year olds cannot study General or Vacation English in Australia and New Zealand. All students under 18 must provide a signed Minor Authorisation form prior to arrival.

## TERMS & CONDITIONS

### 1. RULES AND REGULATIONS:

Students' arrangements with Kaplan are governed by the law of the country where the particular school attended is located.

### 2. ARRIVALS AND DEPARTURES:

All accommodation is booked from the Saturday or Sunday before the course start date until the Saturday morning after the course end date, unless otherwise advised. A partial week may be counted as 1 week's accommodation. Students arriving between 22:30 - 06:00 may be asked to book alternative accommodation in a hotel on their first night due to late/early arrival at accommodation, or be charged an extra night of accommodation.

### 3. LATE ARRIVALS, VACATIONS AND ABSENCES:

If you begin your enrolment late or are absent during your course, no refund will be made for the time missed. Periods of absence cannot be made up with a free extension of the course. Session Break dates are pre-built into the Academic Year and Academic

Semester programs and students cannot make changes to these dates. Unapproved breaks taken at other times will be marked as periods of absence. For other courses, granting of any Session Breaks after the course has started will be at the discretion of individual schools, according to visa regulations, and may incur a change fee or be marked as a period of absence depending on location. Students are entitled to 1 week's holiday for every 10 weeks that they study.

### 4. MEALS AND CLASSES MISSED:

No refunds or substitutions will be made for meals or classes missed due to exams, excursions, internships, first day orientation or other obligations that fall outside the normal schedule.

### 5. PUBLIC HOLIDAYS:

Classes are normally not held and most school facilities are closed on public holidays. All published course start dates fall on a Monday. If the Monday is a public holiday, the start date will fall on a Tuesday. Compensation will not be made for classes not offered on public holidays.

### 6. CAMPUS FACILITIES:

Students attending a Kaplan school at a university or college campus location are advised that campus facilities may not be available during campus holidays. Further details are available from the Kaplan booking office.

### 7. CHANGE FEES:

A minimum of 2 weeks' notice is required for any change. If you request a change of school location, course dates, accommodation or program type after your course has started, you will be charged a change fee of AUD75, NZD75, which is payable at the time the request is made. Kaplan is not obliged to fulfill any change request. Academic Year or Academic Semester students cannot transfer to a different Kaplan school during term time. If changing to a location or program where fees are lower, the difference in fees will not be refunded. If changing to a more expensive location or program, the difference in fees will be charged. All changes are subject to Kaplan's discretion and require approval of the School Principal/Director. You will not be charged a change fee if you extend your course. It is the responsibility of the student to pay for any course or accommodation extensions. Any change of tuition resulting in a reduction in lessons will be treated as a termination of the existing booking and rebooking, and will thus be subject to the standard terms & conditions governing terminations (see 'Termination Policy').

### 8. DURATION OF LESSONS:

All English lessons are 45 minutes in duration unless otherwise stated. Courses run from Monday to Friday and lessons are scheduled in the morning or the afternoon. Kaplan cannot guarantee a specific timetable. Please note that only selected schools in Australia and New Zealand offer evening courses.

### 9. SUBSTITUTION POLICY:

If, after the placement test taken on arrival at the school, a student is found to be at a level which is not appropriate for their booked course, the school reserves the right to place the student in an appropriate level class, which may have fewer lessons and a different curriculum. Students who do not have the ability to follow any course on offer may be required to terminate their studies with Kaplan. We also reserve the right to cancel courses at short notice due to insufficient demand.

### 10. PROGRAM CHANGES:

Kaplan has the right to change course dates, course curricula, tutors, locations and programs at any time at its discretion. However, in cases where the course is rescheduled prior to the start of the first course and the new date is unacceptable to the student, all fees will be refunded.

### 11. PRICES:

Kaplan may change prices due to tax increases, governmental actions, other events beyond Kaplan's control or circumstances that may affect the operations of the business. Prices are valid for courses starting in 2018.

### 12. BOOKS AND LEARNING MATERIALS:

All books and learning materials will be made available to students during their course. Some specialised courses may require the purchase of books. In New Zealand and Australia a materials fee is charged to students to cover the cost of learning items.

### 13. RESIDENTIAL HOUSING DEPOSIT:

A refundable housing deposit of approximately NZD300-1000 or AUD250-900 may be charged on arrival to students taking residential accommodation in New Zealand and Australia. Please note, deposit fees vary by school location; students will be informed at the time of booking should additional fees apply. The deposit is returned unless there is damage, loss or extra cleaning to be paid for on the student's departure. In some cases the deposit may be non-refundable if the booking is cancelled. Additional fees may also apply in some locations (e.g. utilities, cleaning, and linen).

#### 14. EXPULSION/SUSPENSION:

Any student who commits a criminal offence, violates the student conduct code or school policy, has, in Kaplan's opinion, a poor attendance record (e.g. less than 80%, whether or not such attendance is in breach of any visa attendance requirements), or fails to pay an amount he or she is directly or indirectly liable to pay Kaplan in order to undertake the course, may be expelled or suspended. No refund will be given and the immigration authorities will be informed.

#### - Student Code of Conduct:

You agree to abide by the student conduct rules and other policies while attending Kaplan. As part of Kaplan's commitment to our students' success, we seek to provide an optimal learning environment and expect students to conduct themselves in a manner that is considerate of those around them. Inappropriate conduct includes but is not limited to: (1) disruptions to the learning environment (i.e. use of profanity, harassment, mobile phone use in classrooms, etc.); (2) deliberate destruction, misuse, or theft of Kaplan property or the property of fellow classmates; (3) violence or threats of violence towards persons or property of students or Kaplan staff; (4) improper use of email or Internet access; and (5) failure to comply with local copyright or criminal laws forbidding the misappropriation, copying or alteration of copyright-protected materials.

#### 15. LIABILITY:

The liability of Kaplan, its group companies, their directors, officers, employees, affiliates, agents and partners with respect to losses arising from negligence (except where such liability cannot be excluded as a matter of law), breach of contract or otherwise will be limited in all circumstances to the full amount paid to Kaplan or the relevant Kaplan group company by the relevant student for the particular program. Such companies and persons will in no circumstances have any liability for indirect or consequential losses or damages.

#### 16. FORCE MAJEURE:

Kaplan will not be liable in cases where Kaplan is unable to fulfil any services to which they are contractually bound because of fire, natural disaster, act of government, failure of suppliers or subcontractors, labour disputes or other reasons which are beyond Kaplan's control.

#### 17. CODES OF PRACTICE:

Kaplan schools in Australia and New Zealand, have agreed to observe and be bound by the Code of Practice for the Pastoral Care of International Students published by the New Zealand Minister of Education and by the Australian National Code of Practice 2007 and the Educational Services for Overseas Students Act 2000 (ESOS Act 2000). Information on these Codes is available on request from Kaplan or from: [www.internationaleducation.gov.au](http://www.internationaleducation.gov.au) and [www.nzqa.govt.nz](http://www.nzqa.govt.nz).

#### 18. PHOTOGRAPHY, FILMING AND SOUND RECORDING:

Kaplan or its representatives may arrange to photograph or shoot video footage of students for promotional purposes, both printed and online. Any student who does not wish to participate should advise us at the time of booking and state at the time of the photographing or video shooting the wish not to participate. By accepting these terms and conditions the student (and their parent/ guardian if under 18) gives consent to the use of these photographs or video footage without further consent or notification.

#### 19. AUSTRALIA:

Legal Entities and CRICOS codes Australia: Kaplan International (Brisbane) Pty Limited, ABN 81 097 629 073, CRICOS 02369F; Kaplan International (Melbourne & Adelaide) Pty Limited, ABN 90 129 017 385, CRICOS 03008A; Kaplan International (Perth) Pty Limited, ABN 76 079 200 212, CRICOS 01784K; Kaplan International English (Australia) Pty Limited, ABN 31 003 631 043, CRICOS 01165D; Kaplan International (Manly) Pty Limited, ABN 93 098 348 844, CRICOS 02362B.

Agreement to the Kaplan Terms and Conditions does not remove the student's right to take further action under Australia's consumer protection laws, or their right to pursue other legal remedies under Australian law. All additional information and documents can be found on the Kaplan website: [www.kaplaninternational.com](http://www.kaplaninternational.com).

#### 20. STUDENT VISA:

Student visa holders are required to provide Kaplan with a current residential address and telephone number at all times, maintain satisfactory academic progress and attend a minimum of 80% (in Australia/New Zealand) of their course. Students who fail to show up for their enrolment or with less than 80% attendance (in Australia/New Zealand) will be reported to the Department of Immigration and Border Protection (DIBP) in Australia, or to New Zealand Immigration Services. Regardless of immigration status, information

collected by Kaplan which personally identifies a student and information regarding a student's course progress may be shared with the Australian State and Federal government, designated authorities, the Tuition Protection Service (Australia), students' parents, Kaplan staff and third-party representatives (i.e. agents and/ or government sponsors) and law enforcement officials. This information may include personal and contact details, course enrolment details and changes, and circumstances of any suspected breach by the student of any visa condition. Any school-aged dependents accompanying overseas students to Australia will be required to pay full fees if they are enrolled in either a government or non-government school.

#### 21. LANGUAGE OF INSTRUCTION:

All language of instruction shall be in English.

### REFUND POLICY

Refunds will be made via the Kaplan representative to whom the fees were originally paid, or to the student's bank account in the same country in which the fees were originally paid. All refunds will be made within 45 days of written notification. In the event of Kaplan cancelling or terminating a course, a full refund of all unused fees will be made.

#### - Australia:

Refunds will be paid within 14 working days of written notification. In accordance with the ESOS Act 2000, Kaplan will pay a full refund within 14 days if the course being offered does not commence on the agreed starting day; or the course stops being provided at any time after it starts and before it is completed; or the course is not provided in full to the student because a sanction has been imposed on the college. This agreement, and the availability of complaints and appeals process, does not remove the right of the student to take action under Australia's customer protection laws.

### POSTPONEMENT POLICY

Postponements will only be made on receipt of a valid written customer request. Bookings may be postponed a maximum of two times within one year of the original booking date. Bookings may only be postponed by up to 6 months at a time. You may be rebooked at the rates currently in effect at the time of rebooking. Only one tuition promotion may be used at any time; any previously expired promotions will no longer be valid at the time of postponement; a current promotion, valid at the time of postponement, may be applied.

### CANCELLATION POLICY

'Cancellation' means cancelling a course before the start date of the first course you are attending and for which attendance is required. Except as provided below for New Zealand, in all other cases where cancellations are made in writing 7 days or more before the arrival date listed on the booking confirmation form, or on written notification of a visa rejection and receipt of relevant supporting documentation, 100% of the tuition and accommodation fees will be refunded, but in all cases the courier fee, accommodation placement fee and enrolment fee (refundable in New Zealand only) and any other service charges, as applicable, are non-refundable. For cancellations and postponements made less than 7 days before the arrival date listed on the booking confirmation form including failure to show up, tuition and accommodation fees will be refunded less one week's accommodation fee (two weeks' accommodation fee for hostels and apartments in Australia) and a tuition fee of AUD260. In all cases, the courier fee, enrolment fee, accommodation placement fee, medical insurance and any other service charges are non-refundable. In all cases where a visa or visa support documentation has been issued, the relevant immigration authorities will be informed.

#### - New Zealand:

Tuition (in accordance with the NZQA and Kaplan refund policy):

- Courses of 13 weeks or longer: cancellations or terminations made prior to or within the first 10 working days of the course will be refunded in full, less a deduction for costs incurred by Kaplan, up to a maximum of 25% of the total fee paid. Kaplan will provide you with details of the cost components for the purpose of working out the maximum deductible percentage. In the event of a dispute over the cost component deducted, you can refer the matter to the New Zealand Quality Authority (NZQA).

#### - Courses 2 to 12 weeks

- Courses of 5 weeks or more but less than 3 months: Where a student withdraws within the first 5 days of the course for which attendance is required (i.e. Orientation), Kaplan may retain up to 25% of the full amount of any payments made by the student in respect of the course, and will refund the balance to the student.

- Courses of up to and including 4 weeks and 6 days: Where a student withdraws within the first 2 days of the course for which attendance is required (i.e. Orientation), Kaplan may retain up to 50% of the full amount of any payments made by the student in respect of the course, and will refund the balance to the student.

Students who withdraw before the course commences will also be subject to the above criteria.

### TERMINATION POLICY

'Termination' means stopping or leaving all or part of the course or courses booked, including extensions, once the first course has started. When determining the number of weeks completed, a partial week will be counted as a whole week, provided the student was present at least one day during the scheduled week. Used weeks of discounted tuition and accommodation packages will be charged at the full brochure weekly rate when any refund is calculated.

In all cases additional service charges (e.g. airport transfers, courier fees, enrolment fees, medical insurance, accommodation placement fee, program supplement fee, etc.) are non-refundable and written notification of termination must be given to the School Principal/Director. Students who terminate their program may not be eligible to receive a Kaplan certificate and will not be allowed to stay in Kaplan accommodation.

#### 22. TUITION:

##### - Australia:

No refunds will be made for tuition. Tuition fees are non-transferable to other students.

##### - New Zealand:

The same conditions apply on termination as to cancellations. See cancellation policy above.

In all cases where a student terminates his or her studies the relevant immigration authorities will be informed.

#### 23. ACCOMMODATION:

Students must give 2 weeks' notice, or 8 weeks' notice for discounted accommodation packages in writing to the School Principal/Director. A refund will be made of the unused accommodation fee less the applicable notice period and the applicable change fee. Used weeks of discounted accommodation packages will be charged at the full brochure weekly rate when any refund is calculated. Some residential options may have additional terms and conditions relating to reservation cancellation.

### GENERAL

These Terms and Conditions may differ according to any changes in the policy made by the accrediting body or government (local or national) where the school is located. You will be notified at the time of booking of any such amendments. Any dispute, claim or other matter arising will be subject to the current laws in the destination country. In these terms and conditions, Kaplan refers to all Kaplan International English group schools. If you progress to study at one of our Pathway Partners separate terms and conditions will apply. These terms and conditions only apply to your study with Kaplan.