



# THE INSTITUTE OF SHAMANIC HEALING

## Financial Agreement for 2023

This Financial Agreement is made between the Institute of Shamanic Healing ("the Institute") and the Apprentice.

### **Services and Costs of Services**

Below are the services that are offered at the Institute as well as the list of costs for those services. All costs listed below are in US dollar amounts.

#### **Registration Fee**

The registration fee is equal to and stands as the Apprentice's first monthly program tuition payment, a payment of \$325.00. Upon receipt of the registration forms, the Apprentice will be sent an invoice for this amount, ensuring a place in the program, and as the first monthly payment for program tuition. This fee is non-refundable should the Apprentice decline to participate in the program.

#### **Retreats**

The program includes 4 retreats lasting from 3 to 5 days (usually 4 days). Tuition for each retreat is billed at a rate of \$200.00 per full day of each retreat. With retreats lasting 4 days each, total tuition for 4 retreats is \$3,200.00. Lodging costs are subject to change over the course of the apprenticeship. *Note: the total lodging cost for the retreat must be paid in full prior to attending the retreat and is not included in the payment plan below.* Food for retreats is provided by the apprentice.

#### **Material and Guest Teacher Fees**

Occasionally, as with drum-making or rattle-making during the 1<sup>st</sup> and 2<sup>nd</sup> retreat respectively, material fees for the supplies used for these activities will be assessed and applied to the Apprentices retreat cost. Additionally, a guest teacher fee may also be assessed. Typically, material fees range from \$50.00 to \$125.00 and the guest teacher fee is typically \$50.00, although these fees are subject to change, dependent upon the activity and the teacher. Material and guest teacher fees are assessed and applied to the overall retreat cost.

#### **Classes**

Two-hour classes occur twice a week, with the exception of scheduled weeks off, following a traditional academic structure, or as agreed upon by the apprenticeship group. Apprentices can expect to have approximately 40 weeks of classes during the apprenticeship, a schedule which allows weeks off for retreats as well as holidays and breaks. Class costs are covered under the overall program tuition costs (see below).

## **Shamanic Healing Sessions**

Shamanic healing sessions occur between the Apprenticeship Leader or qualified Shamanic Healer, and the Apprentice. Sessions occur once every other week. Apprentices can expect to have approximately 20 sessions during the apprenticeship, although the apprentice may elect to have additional sessions at additional cost. The duration of sessions is 50-90 minutes, depending on the type of session needed. Session costs (up to 20) are covered under the overall program tuition costs (see below). Apprentices are responsible for scheduling sessions with the practitioner. *Missing sessions will not alter the cost of the program.*

## **Vision Quest**

The vision quest occurs at the end of the program, lasts 6 full days (1 day of preparation, 4 days in the wilderness, 1 day of integration and ceremony). The tuition for this is \$1,295.00. Additional lodging costs will be added for days before and after.

## **Payment for Services**

### **Program Tuition**

Program tuition is billed at a rate of \$325.00 per month for 12 months, (totaling \$3,900 for the program year), irrespective of the apprenticeship schedule. This tuition covers all regularly scheduled classes and all regularly scheduled sessions during the apprenticeship. Should the individual Apprentice require or desire additional classes or sessions, the Apprentice can elect to do so, provided space is available in the staff schedule and the Apprentice is willing to pay for those additional services. Additional individual classes are billed at a rate of \$50.00 per class and additional individual sessions are billed at a rate of \$160.00 per session. It is the Apprentice's responsibility to attend classes and sessions. Missed sessions or classes will not alter the cost of the program.

### **Retreats**

All the following costs associated with the retreat, including the tuition for retreats (\$200.00 per full day), lodging fee, material fees, and guest teacher fees must be paid in advance upon receipt of the invoice sent by the Institute (usually approximately one month prior to the event). The Apprentice is responsible for all food costs during a retreat.

## **Billing and Financial Statements**

Apprentices are billed once a month (usually the 1<sup>st</sup> of each month) and a grace period of approximately one week is given to complete the payment. Financial statements are provided periodically to apprentices, although these statements may be requested at any time during the apprenticeship.

## **Payment Methods**

Debit, credit, and money transfer are accepted methods of payment. Bank or money transfers are the preferred method of payment. Apprentices often elect to set up automatic payments. If the debit or credit cards are rejected or there are insufficient funds to cover the check, the apprentice may provide an alternative payment with no penalty, provided the payment occurs within the allotted time period.

## **Payment Due Dates and Late Fees**

Invoices are sent once a month. Payment is due on the day that invoices are sent. It is the apprentice's responsibility to ensure that invoices are received properly (in the inbox rather than the spam folder, for example). There is a one week grace period for making payments on an invoice, after which time a \$100.00 late fee will be assessed and added to the apprentice's account record.

## **Delinquent Apprentice Accounts**

Apprentice accounts whose payments are not received within the grace period are considered delinquent. While every attempt will be made to contact and work with the apprentice to remedy the situation, accounts that are 30-days overdue will be referred to a collection agency and may jeopardize the apprentice's standing in the apprenticeship program as well as his/her credit rating.

1. Apprentice's Standing in the Program – Apprentices whose accounts are more than 30 days overdue may be expelled from the program. No refunds are given for services rendered during the time the apprentice was in the program. Those services were provided in good faith and were received; thus, payment is owed for those services whether or not the apprentice continues in the program. The apprentice may, with the approval of the Institute, choose to join the next group of apprentices. In such circumstances, classes and other services would be repeated and the apprentice would be charged at the current rates for repeated services and non-repeated services for that group and year.
2. Apprentice's Credit Score – Apprentices whose accounts are more than 30 days overdue may be referred to a collection agency, which will adversely affect the apprentice's credit rating and may have other negative financial consequences.

## **Declaration of Understanding and Agreement**

As an Apprentice in the apprenticeship program at the Institute of Shamanic Healing, I agree to pay for all costs incurred during my participation in the program including, but not necessarily

limited to, tuition for retreats and classes, shamanic healing sessions, supervision sessions and any other service that I may need during the course of my participation. As program services are designed to be flexible, I understand that the costs of the program are not set, but may vary, depending upon whether I choose more services than those ordinarily offered within the structure of the program.

I agree to continue to make payments consistently as I am billed by the Institute until all costs incurred are paid in full. I realize that failing to make consistent payments may jeopardize my place in the apprenticeship program and may adversely affect my credit score.

By signing this contract electronically, I have read and understood all that is contained herein, all my questions have been answered to my satisfaction, and I agree to the conditions of this financial agreement.