LEARN WITH LARRY
EDUCATION SERVICES

October 26, 2026

Dear Mr. Mok,

Thank you for your continued trust in me with Lois' education. With the recent changes and updates I am implementing, this letter will outline some updated terms and conditions for the tutoring services I (the "Tutor") am providing to Lois Mok (the "Student"), with notable changes or clarified rewrites highlighted in yellow. The changes to Sections 3.b.iii, 3.b.iv, 3.b.vii, and 4.b take effect for classes scheduled on or after December 1, 2026.

1. Class and Curriculum

    a. General Responsibilities
        i. The Tutor will provide the Student a personalized curriculum that will cover **General Chemistry** and **Algebra 2** concepts**.** With each class the Tutor will evaluate and monitor the Student's progress and performance, taking note of any topic that is difficult and providing proper instruction and attention. The Tutor is responsible for conducting lessons for the Student that are challenging enough and appropriate for the Student's academic growth. Likewise, the Student is responsible for providing his/her best effort in paying attention in class, taking notes, and doing his/her homework to the best of his/her ability on time.

    b. Assessment and Class Structure
        i. The Tutor will follow from his choice of topics that will follow along and/or push ahead of the Student's school curriculum. The Tutor will provide the parent a written evaluation as needed, providing details on where the Student excels and where the Student needs further practice. Class participation, critical thinking, and organization will also be noted and communicated to the parent when appropriate.
        ii. Each class will be a 60-minute duration and held online unless otherwise arranged.
        iii. Classes will be divided between homework review when assigned and teaching new material. In certain cases there may be extra time left at the end of class, during which the Tutor will assign classwork and allow the Student to apply what he/she learned in class with the Tutor's supervision. If the Student requests the class to be used in a particular way (such as extra practice, intensive homework review), the Tutor can adjust the class to fit the Student's needs.

    c. Homework
        i. The Tutor will always try to assign homework upon completion of a lecture topic, which may take either 1 or 2 sessions depending on the difficulty and length of the topic. All assignments can be found on their Student Dashboard, with a link to

upload photocopies of their homework. The Student is expected to finish and submit homework on the Student Dashboard no later than **8 P.M. one day *before* the next class** unless otherwise permitted**.** The Student is encouraged to submit homework earlier but should submit the assignment correctly on the first try.

ii. The Student must show all work and circle or box answers to receive full credit when submitting homework.

iii. There is no guarantee that the Student's homework will be graded if the Student submits late.

2. Scheduling

    a. General Class Time

        i. The Student and the Tutor will meet as discussed with the Student's parent unless otherwise discussed.

        ii. The general schedule will be revisited at least 2 weeks before the beginning of Summer and Winter Break and before the beginning of the new semester.

    b. Rescheduling and Canceling Class

        i. The Student or the Student's parent/guardian may cancel a class by email or text. If notice is given **at least 48 hours** before the scheduled class time, or if the cancellation is due to a health-related emergency, a credit for the amount paid for that class will be issued. The parent/guardian may apply this credit toward a makeup class within the same month or toward the following month's invoice. Classes canceled with less than 48 hours' notice for any other reason will not be credited.

        ii. In the event of a cancellation, the topics missed will be covered in the following scheduled class.

        iii. If the Student does not show up on time, the Tutor will wait in the online meeting room for 15 minutes before considering the class as canceled without proper notice.

        iv. In certain cases if the Tutor needs to reschedule or cancel, the Tutor will also do so as early as possible with at least 48 hour notice, with the exception of health-related emergencies. A makeup class or credit will be given, whichever the parent chooses.

        v. If a class is canceled and not rescheduled, the curriculum will shift such that the following class will resume with the missed topics, and the curriculum will continue sequentially.

        vi. The Tutor cannot guarantee a class can be rescheduled but will try to accommodate the Student as much as possible.

3. Tuition

    a. Rate and Payment

        i. The Tutor will charge a High School rate of **$120** per 60-minute class. Classes shorter than 60 minutes are charged proportionally. Payment is due at the end of each month for all classes scheduled for the following month. Cancellations without proper notice will still be charged; cancellations with proper notice will be credited or rescheduled as described in Sections 2.b.i.

ii. Invoices will be sent out and generated using PayPal systems. However, preferred methods of payment include **Apple Pay** and **Zelle**. **Should payment be done through PayPal, a 3.49% + $0.49 processing fee will be included in the total on the following invoice** to offset the PayPal fees incurred on the Tutor's end.

iii. The Tutor will discuss a change in rate at least 30 days in advance. Rates may change if there are any major changes in curriculum. If there is a major change in curriculum requested by the Student or Student's parents, the Tutor may decide to discuss a change in rate based on the new information 1 week before the subsequent class.

b. Multi-Session Rate

i. Families who book a regular schedule of three (3) or more 60-minute classes per week, combined across all students enrolled from the same family, will receive a discount of $10 per 60-minute class.

ii. Each month has a Monthly Session Target: the number of classes the family's regular weekly schedule would produce in that calendar month, counting every scheduled class day that falls within the month, including partial weeks at the beginning or end of the month. When a month is booked at its Monthly Session Target, it will be billed in advance at the discounted rate as described in Section 3.a.i. Each class is billed in the month in which it occurs.

iii. All 60-minute classes held during the month count toward the Monthly Session Target, including makeup, rescheduled, and added classes. Classes canceled with less than 48 hours' notice, and missed classes, are counted as held. If fewer classes are held than the Monthly Session Target, the multi-session discount will be removed for that month, and the classes held will be billed at the regular rate. The difference will be added to the next invoice issued after the month ends.

iv. One (1) class per month canceled due to a health-related emergency, and any class canceled by the Tutor, will reduce the Monthly Session Target by one (1), whether or not a makeup class is scheduled. Additional health-related emergency cancellations in the same month are treated as cancellations with at least 48 hours' notice.

v. Planned breaks, such as vacations or school holidays, reduce the Monthly Session Target by the number of classes that fall within the break, provided the break is communicated as a single continuous period at the time the month is booked.

vi. Classes added after a month has been booked will be billed at the multi-session rate if the month was booked at its Monthly Session Target, and at the regular rate otherwise.

vii. Credits issued under Section 2.b.i for classes billed at the multi-session rate will be valued at the discounted rate. To keep the month's discount, the parent/guardian may use a canceled class's credit toward a makeup class within the same month instead.

viii. The multi-session rate does not combine with other discounts. Where a family has an existing discount, the greater of the two will apply.

ix. Classes shorter than 60 minutes are discounted proportionally ($5 per 30 minutes) when the month is booked at its Monthly Session Target, but do not count toward the Monthly Session Target.

4. Term and Termination

    a. This Agreement shall commence effective immediately and shall remain in effect indefinitely unless revised or terminated by either the Tutor or the parent/guardian of the Student.
    b. This Agreement may be terminated at any time by the written notice of either the Tutor or the parent/guardian of the Student. Payments are non-refundable and any access to online resources including Student and Parent Dashboards will be revoked upon termination notice. Unused credits are forfeited upon termination.
    c. The Tutor may update the terms of this Agreement from time to time. Updates will be communicated to the parent/guardian in writing at least 30 days before taking effect, except for changes that only benefit the parent/guardian, which may take effect immediately. Continuing to schedule classes after an update takes effect constitutes acceptance of the updated terms. The current version of this Agreement will be available on the Parent Dashboard under “Important Documents.”

Sincerely,

Larry Hong
Educator
Learn with Larry Education Services