



Qi Dragon Healing Center
**2018 Level 1 Qigong Certificate Program
Immersion Retreat**

Main Instructor: Dr. Liping Zhu, DAOM, L.Ac., Qigong Master

QI DRAGON® QIGONG CERTIFICATE PROGRAM IMMERSION RETREAT

The Qi Dragon® Qigong Certificate Program Immersion Retreat is the new version of our Qigong Certificate Program held in a retreat setting. Our Certificate Program is one of the few and most intensive and comprehensive Qigong training programs available that focuses on deepening the study of the Heavenly Essence Qigong System. This format offers an in-depth study and guided intensive practice of Qigong in an intimate group Qi field of a retreat setting. Heavenly Essence Qigong is a unique and comprehensive Qigong system that has been practiced by more than 38 million people in China. It blends the essence of Daoist *Nei Dan* Qigong, Buddhist Qigong, Medical Qigong, Martial Qigong and Confucian Qigong and makes the ancient esoteric life preservation and healing art much simpler and easier to learn, practice and integrate into the busy modern life style.

This retreat program is perfect for you if you:

- *Need more motivation and discipline in your Qigong practice*
- *Want to widen and deepen your overall knowledge of Qigong*
- *Enjoy distraction free retreat setting practice with the amazing support of a Group Qi Field and community*
- *Desire the in person guidance of an experienced and dedicated teacher*
- *Aspire to build the foundation to become a Certified Qigong Instructor or Te Yi Medical Qigong® Practitioner*

The Level 1 Certificate Program Immersion Retreat will be offered in two 9-day (8-nights) Retreat Modules. The Module 1 Retreat is the Heavenly Essence Qigong Level 1 Formal Study Retreat that covers the instructional teachings of Microcosmic Orbit Qigong and Te Yi Medical Qigong. The Module 2 Retreat is the Level 1 Qigong Comprehensive Study Retreat that focuses on deepening the Level 1 study through intensive daily practices, a comprehensive study of various Qigong and life preservation techniques such as Bi Gu (Qigong Fasting) and Abdominal Qi Healing Routines as well as important Qigong theories on Yin Yang, Five Element, Chakra, Breathing and Jing Qi Shen. Upon approval, CEUs for the retreats will be available to Licensed Acupuncturists and Registered Nurses at no additional fee. You may take this training for self-healing and self-learning purposes or for professional development towards becoming a Qi Dragon® Certified Heavenly Essence Qigong Instructor or Te Yi Medical Qigong® Certified Practitioner. By itself, the Certificate Program is for intensive training and study purposes and does not certify a student to teach. It is a prerequisite and the main part of the training enabling you to take the Qi Dragon Certified Qigong Instructor and Te Yi Medical Qigong® Certified Practitioner Programs.

BIO OF MAIN INSTRUCTOR

Dr. Liping Zhu, DAOM, LAc., Qigong Master and founder of Qi Dragon Healing Center, is a disciple and authorized instructor in both the Heavenly Essence Qigong and the Taiyi Swimming Dragon Sect lineages. Dr. Liping received her lay ordination in the Soto Zen Buddhist tradition and became a Shuso in 2010 at the San Francisco Zen Center. Her extensive studies in Qigong, Taichi, Zen and Traditional Chinese Medicine make her a unique teacher. She has been teaching Qigong and Taichi and practicing acupuncture, herbal medicine and Te Yi Medical Qigong® for more than 20 years.

Dr. Liping is a Professor of Qigong at the American College of Traditional Chinese Medicine and a faculty member of San Francisco State University. As a native of China who is fluent in English and deeply immersed in both cultures, she makes Qigong, this ancient Chinese healing art and spiritual path, very accessible to the Western world.

To achieve the best training results, Qi Dragon's Level 1 Qigong Certificate Program Immersion Retreat training includes the formal instructional retreat and comprehensive study retreat. Students are required to keep a home practice-log sheet in between the two retreats and to do some home study assignments. Student presentations of these assignments and a comprehensive test will be included at the conclusion of the program.

A Certificate of Completion for Level 1 will be awarded at the end of the two retreats when all the requirements are met.

2018 Level 1 Qigong Certificate Program (Residential Retreats)

(April 21-29, 2018 & September 29-Oct 7, 2018)

(Dates, location and contents are subject to change)

Prerequisite: Formal Study Program Level 1 Part I – Life Preservation Qigong

Location: Sonoma Mountain Zen Center @6367 Sonoma Mountain Rd, Santa Rosa, CA

Come to enjoy a most healing and life-changing Qigong retreat training in the beautiful nature of Sonoma Mountain!!

Retreat Schedule: Arriving the first day Saturday 1pm; First session at 3:00pm, dinner at 6pm; Departing after lunch on the last day Sunday.

Daily Schedule: 6am – 9:30pm (see details online)

Module 1: Level 1 Qigong Formal Study Retreat (9 days, 8 nights)

Contents: Heavenly Essence Qigong Level 1 Formal Study – Instructional Courses (Total 22 Practices)

(Level 1 Formal Study Retreat completes the Heavenly Essence Qigong Level 1 Formal Study Program)

Study and intensive practice of Heavenly Essence Qigong Level 1 Part I-III
Instructional Level 1 Part II: Accelerated Microcosmic Orbit Qigong Method
Instructional Level 1 Part III: Te Yi Medical Qigong

Module 2: Level 1 Qigong Comprehensive Study Retreat (9 days, 8 nights)

Contents: Intensive daily practice and comprehensive study of Qigong related topics

(Level 1 Comprehensive Study Retreat enriches the Heavenly Essence Qigong Level 1 Formal Study Program)

1. Yin Yang Theory
2. Five Element Theory
3. Jing, Qi and Shen Theory
4. Chakra System and Central Meridian
5. Qigong Breathing Methods / Anatomy of Breathing
6. Jing & Sex and Preventing Leakage
7. Grandmaster Zhang's Q&A Book
8. Midnight-Noon Law
9. Te Yi Medical Qigong paired healing and case studies
10. Qigong Formal Study Instructional Course: Bi Gu Level 1 (Qigong Fasting)

There will be a 5 monthly 2-hour webinar between the two retreats for Q&A and group discussion and practice. Dates will be decided after the first retreat.

Residential Retreat Daily Schedule

(This is subject to change)

5:30am	Getting Up (Silent)
6:00am-6:45am	Meditation (Silent)
7:00am	Breakfast
8:30am-9am	Walking Gong (Silent)
9am – 11:45am	Morning Study Session
12:00-1:00pm	Lunch
1:30-2:30pm	Sleeping Gong or Sitting Meditation
3:00pm-5:00pm	Afternoon Study Session
6pm	Dinner
8:00-9:00pm	Evening Meditation and Group Qi Healing
9:30pm	Lights Out

Module 1: Level 1 Formal Study Retreat Syllabus (Prerequisite: Formal Study Level 1 Part I - Life Preservation Qigong) (April 21-29, 2018)

- Day 1: Arrival & Orientation & Practice
- Day 2: Qigong Intensive Practice Day for Level 1 Part I Life Preservation Qigong*
- Day 3&4: Qigong Formal Study of Level 1 Part II Microcosmic Orbit Qigong (Instructional Course)*
- Day 5: Qigong Silent Day for Level 1 Part II
- Day 6&7: Qigong Formal Study of Level 1 Part III Te Yi Medical Qigong (Instructional Course)*
- Day 8: Qigong Intensive Day for Te Yi Medical Qigong*
- Day 9: Departure after lunch no later than 3pm

Module 2: Retreat 2 Syllabus (Completion of Retreat 1 is required) (September 29 – Oct 7, 2018 dates to be confirmed)

- Day 1: Arrival & Orientation & Practice of Qi Dragon Abdominal Self Healing Routine#1
- Day 2: Qigong Intensive Day for Level 1 Part I – III* & study topic Yin Yang Theory
- Day 3: Practice & study topic Five Element Theory
- Day 4: Practice & study topic Jing Qi Shen & Breathing
- Day 5&6: Formal Study Program – Bi Gu (Qigong Fasting) Level 1 (Instructional Course)*
Qigong Silent Intensive Day for 1-day Bi Gu*
- Day 7: Practice & study topic Chakra System & Level 1 Comprehensive Test
- Day 8: Qigong Intensive Day with test review*
- Day 9: Graduation & Departure after lunch no later than 3pm

*Formal Study Instructional Course is open to Formal Study non-residential students if space is available.

Qi Dragon® 2018 Level 1 Qigong Certificate Program Policy

Attendance Policy

Students are required to attend the full program to fulfill the hour requirement for the Certificate of Completion. Arriving late or no show or departing early doesn't meet the time requirement for the Certificate of Completion. **Students must notify both the Program Facilitator and Teacher in writing in advance of any planned absences.** There will be no reimbursement or partial tuition for any partial participation or missed classes. If you have missed class hours, you will be required to retake the program at a discounted tuition fee as a retaker, but you will be required to pay the full lodging fee applicable to the next available Level 1 Retreat program.

Use of Audio Recording for Make-up:

There is no audio make-up available for this retreat training.

Lodging Policy

This facility has brand new built retreat facility of shared room double occupancy or yurt (sharing a beautiful bathhouse) for the same lodging fee. There are some tenting spots available if you prefer to camp. Rooms are assigned in the order that your application is received with consideration of shared roommates. We support students to share rides and will try to coordinate as much as possible; ultimately you are responsible for your transportation. SMZC does provide a shuttle service for an additional fee by you if you need to be picked up from the airport.

Homework

- 1) **Practice Log:** Students are required to keep a daily home practice-log beginning January 1, 2018. To receive credit, students are required to submit the prior months' practice logs at each retreat to be reviewed by the teacher. There will be no credit for any late submission of your practice logs.
- 2) **Study for Test:** On Day 7 of the second retreat, there will be one Comprehensive Test covering the Level 1 three parts handouts you received at the first retreat. A passing score of 60 is required for the Certificate of Completion. If you do not pass the test on the first attempt, you will be able to retake it once before the end of the second retreat.
- 3) **Home Study Project:** Students will be assigned one home study project on a topic at the first retreat. At the second retreat, each student will give an in-class presentation on their assigned topic. To receive credit, the homework paper assignment needs to be typed (minimum 2 page, 1.5 space) and sent electronically to the Facilitator before the second retreat starts and a printed hard copy must be submitted to the Facilitator at the second retreat. **Both an electronic copy and a printed copy are required for completing the home study project.**
- 4) **Te Yi Treatment Records:** You are required to give one Te Yi Medical Qigong treatment to 8 different people after learning Level 1 Part III Te Yi Medical Qigong at the first retreat. To receive credit, you must submit copies of the eight Te Yi Medical Qigong Treatment Records at the second retreat. There will be in class discussion of these cases.
- 5) **Final Presentation:** Each student will share with the group a final paper of "My Level 1 Qigong Study" on the Graduation Day of the second retreat. We will give you time at the retreat for writing your presentation. Your final paper is a report of your full year study, your insights, and your healing experience of Qigong, etc. Your written paper needs to be submitted after your presentation.

Payment and Refund Policy

- 1) **Late Payment Policy:** A late fee of **\$50** will be charged if payments are not received by each of the due dates. A fee of \$30 will be charged for any returned checks in addition to the \$50 late fee. Any payment that is more than one month late will be charged an additional \$50 for every additional 30 days. More than two delinquent payments will result in dismissal from the program. If you have made a special payment arrangement, the installment payment plan and the late payment policy applies if you are not keeping to your agreed payment schedule.
- 2) **Refund Policy:** By being accepted to this program, the student has committed to the full program. There is no refund or credit for missed classes or partial participation. The deposit fee is not refundable for any reason once you are accepted into the program but will be refunded in full if the program is cancelled or if your application is not accepted. If you need

to withdraw from the Program for any reason more than 60 days prior to the retreat, your paid tuition amount minus the deposit is refundable as well as your lodging fee. If you withdraw from the program for any reason less than 60 days but more than 45 days of the retreat, your deposit and your lodging fee are not refundable but the remaining paid tuition fee can be refunded. If withdrawal is made within 45 days of the retreat there will be no refund or credit for the lodging fee and deposit, but the remaining tuition fee can be used as a credit towards a future Qi Dragon facilitated event. In all cases, a written notice of withdrawal needs to be submitted and received. If, after withdrawing from the program, you wish to attend any future Certificate Programs, you will have to reapply and register for the entire program as a new applicant.

- 3) **Credit Card Charges:** Check or cash payment is preferred for your payment though credit card payment is an option. If you prefer to pay with your credit card, an additional 3% credit card fee applies. You may provide us a valid credit card to be kept on file for future authorized credit card payments or you can request us to send you an online invoice for you to pay with your credit card. A late fee of \$50 will be charged for failed credit card charges if the payment is past due. You must report to Qi Dragon Office any changes to name, address or credit card information to avoid any late fee charges due to a failed credit card charge. If any legal action, including any collection procedure is necessary to enforce or collect past dues or any other obligations for non-payment, Qi Dragon shall be entitled to entry of judgment against you for the balance owing Qi Dragon as well as reasonable Attorney's fees and costs.

Graduation

All students who remain on active status will graduate from the Certificate Program even with incomplete homework or hours and may move on to the next level of study. **The Certificate of Completion will only be awarded to students who have received full credits for all required attendance hours; passed the comprehensive test; and submitted all homework papers, practice logs, 8 Te Yi treatment records and the Final Presentation in the time allowed.** For students who need to complete homework, the Certificate of Completion will be awarded whenever he/she completes the matriculation requirement within 60 days of the ending of the program. After that, a student is no longer eligible for the make-up and for receiving the Certificate of Completion. Also, a Level 2 Certificate of Completion can only be awarded after a Level 1 Certificate of Completion has been awarded.

Students on active status are allowed to continue to Level 2 Certificate Program even without receiving the Level 1 Certificates of Completion yet due to with pending homework. However, the Certificates of Completion for Level 1 and Level 2 Certificate Program are required before you can take the Qi Dragon Certified Qigong Instructor Training Program or Certified Te Yi Medical Qigong® Practitioner Program. This two year Certificate Program is one of the main requirements for becoming a Heavenly Essence Qigong Instructor or Certified Te Yi Medical Qigong Practitioner. It alone does not certify a student to teach.

Te Yi Medical Qigong® is a registered trademark of Qi Dragon Healing Center. All students who have taken the Formal Study Level 1 Part III Te Yi Medical Qigong automatically become Te Yi Medical Qigong® Student Practitioners. As a Te Yi Medical Qigong® Student Practitioner, we ask you to give Te Yi treatments for free or by donation and can only advertise yourself as “Te Yi Medical Qigong® Student” or “Te Yi Medical Qigong® Student Practitioner”. To list and advertise yourself as a Certified Te Yi Medical Qigong® Practitioner and charge a fee for the Te Yi Medical Qigong® treatments, you must have taken the Te Yi Medical Qigong® Certification Course and have fulfilled the course requirement.

Note to Retakers

Certificate Program alumni may retake the Certificate Program by paying 60% of the tuition fee and full lodging fee if space is available. Registration for retakers starts at the beginning of January 1, 2018. A retaker is only required to write your final paper to share your repeating study experience.

Program Main Instructor: Master Liping Zhu -- 415-828-2699 -- liping@qidragon.com

Program Facilitator and Assistant Instructor: Philip Brown -- 415-750-1885 -- philip.qidragon@gmail.com.

Once you have been accepted into this program, please direct all your administrative questions and communications to your Facilitator regarding your payment, attendance and homework with cc to liping@qidragon.com.

Please save Pages 1-5 for your own reference.

Qi Dragon® Life Preservation & Dao Cultivation Training Programs taught by Master Liping Zhu are the result of her dedicated study and teaching of multiple lineages for over two decades. This is what makes Qi Dragon® Qigong Certificate Program unique and comprehensive in its approach to healing, spiritual cultivation and self-development. Don't miss this rare opportunity of learning Qigong in depth from an authentic lineage!!

Testimonials

“After practicing Heavenly Essence Qigong regularly over the course of my Level 1 training, I feel happier, more grounded, like I have more energy, and a deeper sense of self. I has been a fabulous experience, which I highly recommend to anyone looking to improve their health, quality of life, and, dare I say, world at large.”

—Caleb G, professional gardener

“This program has been excellent not only just for the practice but for having people with whom I can actually work with. We are all focusing as much as we can on this practice, watching each other grow, and helping each other filling in the blank spots in our understanding... just having a community.”

—Darren H, computer programmer

“It is such a rare opportunity in life to come across a teacher like Liping. She is so inspiring and amazing in so many ways and really loves this practice. Liping keeps us all motivated. It is such a special opportunity to be able to study under someone like her. Heavenly Essence Qi Gong is a really amazing practice and I am so thankful that she has created the certificate program to allow all of us to deepen our study and heal friends, our family and ourselves. I am very grateful for this.”

—Maya M, licensed acupuncturist

“It has been a wonderful program for me and if you have a Qi Gong practice already and are interested to deepen it more, I would strongly encourage you to join this program. If you are novice to Qi Gong and are interested in it and are willing to make the kind commitment it requires, I think it is a great program. We have a wonderful wonderful teacher. I am extremely thankful and have a lot of gratitude for Liping for bringing this style here, for translating all the work that she has done with the students, and with all the materials she provides. It is a fantastic program. I can't speak highly enough about it. I would strongly encourage to do it if it is something you are interested in.”

—Andy L, licensed acupuncturist

“... as a cancer survivor in my late teens, followed by clinical depression in my 20s and 30s, I have always searched for some kind of practice that would make my life a little better. After I moved to the US and met Liping, I learned a great deal about myself and about how I could grow spiritually. Thanks to the certificate program now I have tools that I can use to help others the same way they help me to recover. For that I am very grateful. Thank you Liping.”

—Valerie B, accounting professional

“Being in this program for me was like opening a different and exciting world and, so far, I can say that it brought me more discipline in my life and I was able to create an almost regular practice. It made me appreciate what a good teacher Liping is. So it is really great and I am thankful.”

—Marie H, Yoga teacher

Qi Dragon® 2018 Level 1 Qigong Certificate Program Application Form

Prerequisite: Formal Study Program Level 1 Part I - Life Preservation Qigong

Heavenly Essence Qigong Goals to Benefit the World

Bring Health to the World
Bring Hope to the World
Bring Joy to the World
Bring Strength to the World

Legal Name _____ DOB _____/_____/_____ Sex: M/F/T
(month,day,year)

Address _____
(Street number) (City, state, country)

Mobile Phone _____ Home Phone _____ Work Phone _____

Email (PRINT) _____

Occupation: _____ Employer's Phone _____

How did you hear about our Certificate Program? _____

Have you taken Heavenly Essence Qigong Formal Study Courses with Qi Dragon before?

___ Yes, I have completed Qi Dragon's prerequisite course Level 1 Part I Weekend with _____ (instructor's name)
___ No, but I have registered for a Qi Dragon's Level 1 Part 1 course on _____ (date of course) before the first retreat starts.
___ Yes, I also have taken Qi Dragon's Formal Study Workshops Level 1 Part II _____ Level 1 Part III _____ Bi Gu Level I _____

Are you currently practicing any other style of Qigong?

Yes ___ No ___ If Yes, what style of Qigong? _____ From whom? _____ For how long? _____

Please check payment method and payment option below:

Level 1 Full Program Cost: \$4600 (Tuition and Lodging Fee for both retreats and the first retreat 5 monthly follow up webinars)

Payment Method: Pay by Check or cash _____; Pay by credit card with an online invoice _____ (additional 3% cc fee applies)

Payment Option 1: ___ \$ 4400 One-payment Plan by December 30, 2017 that includes \$900 non-refundable deposit & a \$200 discount

Payment Option 2: Non-refundable Deposit: ___ \$900 before December 30, 2017 (___ \$950 after Dec 30, 2017)

& Full Payment Plan: ___ \$3700 (due by Feb 1, 2018, Late fee \$50 applies after Feb 1, 2018)

Payment Option 3: Non-refundable Deposit: ___ \$900 by December 30, 2017 (___ \$950 after December 30, 2017)

& Installment Payment Plan: ___\$975 by Feb 1, ___\$975 by April 1, ___\$975 by June 1, ___\$975 September 1, 2018
(additional fee \$50 per quarterly installment payment is included; late fee applies after each due date)

Please provide the following information: (We will try to inform SMZC, but please know SMZC requests self care for any food allergies.)

I have food allergies to: dairy _____ nuts _____ wheat _____ garlic _____ or others (please list): _____

I will be driving and I am leaving from the city of _____ and I can give rides to #people _____

I don't drive and I would like a ride from _____ or I will arrange myself a ride _____

I can either drive or ride with someone if needed _____ I plan to arrange for a shuttle service with SMZC myself _____

I am going to camp for both retreats: Yes _____ No _____ (you are responsible for finding your own camping spot, there will still be a temporary indoor bed for you in case of raining or other reasons.)

Upon receiving your application, our instructor or facilitator will review your application and schedule a short interview with you before sending you a formal acceptance letter.

Emergency Contact: Name _____ Relationship _____

Phone _____ Email Address _____

Tell us about you:

Do you have high blood pressure? No ___ Yes ___, if yes, my blood pressure is: _____ (with / without medication (circle one)).

Do you have severe heart disease? No ___ Yes ___, If Yes, please describe:

Do you have any contagious diseases? No ___ Yes ___, If Yes, please describe:

Do you or your family have/had any mental illnesses such as psychosis, bipolar, schizophrenia? No ___ Yes ___, If Yes, please describe:
Please list any other diagnosed diseases:

Are you self sufficient physically in a retreat setting? No _____ Yes _____ Do you need wheel-chair access? No _____ Yes _____

Are you pregnant or plan to be pregnant during the course? No ___ Yes ___ (There will be limitations on certain moving exercises for that.)

Are you using drugs/alcohol? No ___ Yes ___, If Yes, please describe:

Are you taking medications? No ___ Yes ___, If Yes, please describe the kind and what it is for:

Are you taking this program for self-healing and learning _____ or for professional development _____ or for both _____?

What are you most passionate about in life? _____

What is your current exercise regimen? _____

Are you involved in any spiritual community? _____ For how long? _____

Do you meditate daily? _____ What style? _____ What is your comfortable time length of meditation? _____

Do you have a service animal certified by ADA regulation that is coming along? No _____ Yes _____ (Please know that no animals are allowed at the retreats except the service animals that are certified under ADA regulations. This retreat is wheelchair accessible. Student is required to be self-sufficient for this training.)

Checklist:

Use this checklist to confirm that each required item has been sent to Qi Dragon by the deadline. All documents become the property of the Qi Dragon Healing Center. Please submit a completed Application Package for consideration of admission to the Certificate Program including:

- * The Application form signed and dated (please make a copy of this document for yourself)
- * Full Payment or Non-refundable Deposit fee of \$900 before Dec 30 and \$950 after Dec 30, 2017 by cash or check payable to Qi Dragon (Or check the payment option of credit card payment if requesting an online invoice sent to you)

Any of the above materials missing from the application package will delay the processing of your application and may result in a late fee if they are not received by the due day. **Space is limited to 18 students and requires a minimum of 10; please reserve your spot right away!!**

Please email application form to office@qidragon.com or mail or deliver all application materials to:

**Qi Dragon Healing Center
Dr. Liping Zhu
275 20th Avenue; San Francisco, CA 94121**

I certify that the information supplied by me on this application is true and correct to the best of my knowledge. If any of the information on this application changes between now and my enrollment in this Qigong program, I will immediately notify the Qi Dragon office in writing. I am responsible for evaluating my physical and mental health condition with my physician for my suitability for this program. I understand that the lodging is a shared lodging and will be assigned generally by Qi Dragon in the order of the applications are received. The lodging fee may change if the venue used changes. I understand the meals served will be very healthy vegetarian and not all food allergies can be fully accommodated. I understand that Qi Dragon will try to organize rides if there is a need. I understand I am ultimately responsible for arranging my own transportation to the retreat. I understand that Qi Dragon may tape or videotape or photograph the classes of this program for educational and promotional purposes and all my homework and paper submitted for this program will be Qi Dragon's property. I understand that Qi Dragon will share my email addresses with other Qi Dragon Qigong students for the convenience of communication when needed. I understand that the deposit is not refundable once I have been formally accepted into the program. Qi Dragon will refund the full deposit if the program is cancelled or if my application is not accepted. I understand that Qi Dragon Healing Center reserves the right, without notice, to change the time and location arrangement or content of the courses and the instructional materials used; to refuse admission or readmission to any students at any time; or to dismiss any students at any time. I also certify that I have read the program details and policies both online and in the Application Form and understood and agreed to their terms. I understand the meditative nature of this retreat training and that no children or animals are allowed at this retreat except certified service animals specified by ADA law.

Signature _____ Date _____

For Qi Dragon Office Use Only			
_____ Date Application Received _____	_____ Deposit Received _____	_____ Acceptance Email sent _____	
_____ One Payment Plan by Dec 30 _____	_____ Full Payment Plan _____	_____ Installment Payment Plan _____	
_____ 1 st Installment \$975 _____	_____ 2 nd Installment \$975 _____	_____ 3 rd Installment \$975 _____	_____ 4 th Installment \$975 _____