

## REFUND POLICY

If enrollment is cancelled for any reason, by the student, legal guardian or the School, the following Fee Settlement Policy will apply. Any monies due the applicant or student shall be refunded within 45 days of official cancellation or withdrawal. Official cancellation or withdrawal shall occur on the earlier of the dates that:

- A. The student cancels their enrollment at any time by informing the School in writing.
- B. If admission is denied by the School, or if a student (or legal guardian) cancels enrollment within 3 business days of signing the Enrollment Agreement, all monies paid to the School shall be refunded, regardless of whether they have started training.
- C. If enrollment is cancelled more than 3 business days after signing the enrollment agreement and before entering classes, all monies paid to the School shall be refunded with the exception of the \$100 Registration Fee.
- D. The cancellation date if the student cancels shall be the postmark date if mailed, the delivery date if delivered in person, the scheduled return date from an approved leave of absence or written notification to the school that the student will not return.
- E. The cancellation date if the School cancels shall be the date of written notice by the School, the 30<sup>th</sup> day of consecutive, unexcused absence, or the scheduled return date if the student does not return from an official leave of absence and has not notified the school that they will not be returning, or the date of their expulsion from school.
- F. If enrollment is cancelled prior to completion of the program, more than 3 business days after signing the enrollment agreement and after the first day of class, the total fee charges to the student are calculated as follows:
  - i. The first day fee covers processing, orientation, Student Handbook, study aids, and other unrecoverable costs for space, utilities, materials and supplies and is not refundable after attending the first day of class.
  - ii. The Ending Date for refund computation purposes will be my last day of physical attendance at the School. Refund calculations are based on scheduled clock hours.
  - iii. Enrollment time means total scheduled clock hours elapsed between my first day of class and the Ending Date.
  - iv. The percentage of clock hours that have elapsed is calculated by dividing the Enrollment Time by the Course Length, then multiplying the result by 100.
  - v. If the percentage of clock hours that have elapsed is less than 3%, the tuition due is calculated by multiplying the Total Tuition by 5%.
  - vi. If the percentage of clock hours that have elapsed is at least 3%, but less than 5%, the tuition due is calculated by multiplying the Total Tuition by 10%.
  - vii. If the percentage of clock hours that have elapsed is at least 5%, but less than 10%, the tuition due is calculated by multiplying the Total Tuition by 20%.
  - viii. If the percentage of clock hours that have elapsed is at least 10%, but less than 25%, the tuition due is calculated by multiplying the Total Tuition by 40%.
  - ix. If the percentage of clock hours that have elapsed is at least 25%, but less than 35%, the tuition due is calculated by multiplying the Total Tuition by 60%.
  - x. If the percentage of clock hours that have elapsed is at least 35%, but less than 50%, the tuition due is calculated by multiplying the Total Tuition by 70%.
  - xi. If the percentage of clock hours that have elapsed is 50% or greater, the Total Tuition is due in full.
  - xii. In addition to other charges and fees, a \$150 Withdrawal Fee will be charged.
- G. If government regulations or accreditation policies dictate a fee settlement policy more lenient than what is outlined above, the School will use the fee settlement policy most advantageous to the student.
- H. For all withdrawals (officially or unofficially) a refund calculation will be completed in a timely manner, any refund due shall be issued within 45 calendar days of withdrawal, and any tuition or fees due are payable in full within 45 calendar days of withdrawal.
- I. Unofficial withdrawals are determined by daily monitoring of attendance through means of electronic time clocks.

J. If the School ceases to offer instruction after the student enrolls and training begins the student shall be entitled to a pro-rata refund based on the hours accepted by the receiving school, if they choose not to transfer their hours the school will provide a full refund of all monies paid. If the program is canceled subsequent to a student's enrollment and before training begins, the student shall be entitled to a full refund of all monies paid to the School. If the school closes permanently and ceases to offer instruction after training begins, the student shall be entitled to a pro-rata refund based upon Enrollment Time.

K. If the Student immediately transfers to an accredited facility of the School to complete their original course of study, the withdrawal fee and fee settlement computation shall be waived so long as such waiver does not violate any law, regulation or accreditation standard.

### **ADDITIONAL EXPENSES**

Additional expenses related to attendance include the cost of uniforms, shoes, writing materials, replacement of lost or damaged equipment, replacement of personal supplies or materials for personal use, travel costs, graduation fees, meal costs, and child care if applicable. These expenses are for goods and/or services for personal use and represent costs to attend school above and beyond specific course fees outlined above.

Other institutional fees that may apply are a \$125.00 reentry fee for withdrawn students eligible for reenrollment into school, a \$150.00 transfer fee for students with eligible transfer hours, and a retake fee (a per hour charge for the number of hours of the junior theory portion of a students' enrolled program) for any student required to retake the junior class. Fees specific to the reentry contract include the Original Total Fees (cost of program when previously enrolled), Additional Tuition (pro-rated additional charge on hours contracted if the tuition has increased since previous enrollment) and Additional Fees (cost of books/equipment if supplies need repurchased due to loss or damage and retake fee (if applicable)). Reentry students are charged a reentry fee in lieu of a registration fee.

### **CREDIT BALANCE POLICY**

Any credit balance owed to a student will be refunded within 14 calendar days of occurrence.

#### **Title IV Federal Financial Aid (FFA)**

Return of Title IV Federal Financial Aid (FFA): If Federal Financial Aid (FFA) is used to pay tuition for a student training, and the student does not complete that training, the student may be entitled to only a portion of that FFA, and the School must return to the appropriate FFA program any FFA exceeding that to which the student is entitled.

#### **Following is the Federal Policy for Return of Title IV Aid:**

The law specifies how a school is to determine the amount of Title IV financial aid a student earns if the student withdraws from school. The programs covered by this law are Unsubsidized Federal Direct Stafford Loans, Subsidized Federal Direct Stafford Loans, Federal Direct Parent Loans (PLUS), and Federal Pell Grants. The Return of Federal Title IV Funds Policy applies to any student who receives Title IV funding and withdraws. The official withdrawal process is defined as occurring when a student notifies, in written form, the Financial Aid Office of his or her intent to withdraw. The unofficial withdrawal process is defined as occurring when a student has not been in attendance at any academically related school event for fifteen (15) calendar days or does not return from an approved leave of absence. Whether or not notification is given or whether or not the student begins the withdrawal process, the school will determine the date of withdrawal as the last date a student attended any academically related school event. The Return to Title IV formula determines the amount of Title IV funds a student has earned at the time the student ceases attendance and the amount of Title IV funds a student must return. This includes any money disbursed to the student as "personal living expenses." The amount of Title IV funds earned by a student is based on the amount of scheduled attendance by the student for that payment period. The amount of Title IV funds a student earns is a proportional calculation based on the amount of time the student is scheduled to attend school through 60 percent of the payment period. If a student ceases to attend school after 60 percent of the payment period, the student earns 100 percent of the Title IV funds. If the student withdraws the amount of Title IV aid the student has earned up to that point is determined by a specific formula. If a student received (or the school or parent received on behalf of the student) less assistance than the amount the student earned, the student may be able to receive the additional funds. If the student received more assistance than the student earned, the excess

funds must be returned by the school and/or the student.

The amount of assistance that the student has earned is determined on a pro rata basis. For example, if the student was scheduled 30% of the payment period the student earned 30% of the aid they were originally scheduled to receive. Once the student has been scheduled more than 60% of the payment period the student earns all the aid that the student was scheduled to receive for that period. If the amount of Title IV grant or loan funds disbursed is greater than the amount a student earned, unearned funds must be returned. If the amount the student was disbursed is less than the amount the student earned, the student may be eligible to receive a post-withdrawal disbursement in the amount of the earned aid not received but otherwise eligible. If the post-withdrawal disbursement includes loan funds, the student may choose to decline the loan funds so that the student may not incur additional debt. The student will receive notification of post-withdrawal disbursement eligibility and must respond within 10 calendar days. The school may automatically use all or a portion of the student post-withdrawal disbursement (including loan funds, if the student accept the funds) for tuition. For grant funds for which students are eligible to receive post-withdrawal, the grant funds will be disbursed. For all other school charges, the school needs the student's permission to use the post-withdrawal disbursement. If the student does not give permission, the student will be offered the funds.

However, it may be in the student's best interest to allow the school to keep the funds to reduce the student's debt at the school. If it is determined that unearned Title IV funds must be returned, the responsibility is allocated between the school and the student. The school's responsibility for returning unearned funds is limited to the greater of the Title IV aid retained by the school or the prorated institutional charges for the payment period. There are some Title IV funds that the student was scheduled to receive that the student cannot earn once the student withdraws because of eligibility requirements. For example, if the student has not completed the first 30 days of the program before the student withdraws, the student will not earn any FFEL/Direct Loan funds that the student would have received had the student remained enrolled past the 30th day.

If the student receives (or the school or parent received on behalf of the student) excess Title IV program funds that must be returned, the school must return a portion of the excess equal to the lesser of:

- 1 the student institutional charges multiplied by the unearned percentage of your funds, or
- 2 the entire amount of excess funds.

The school must return this amount even if it didn't keep this amount of the student Title IV program funds.

If the school is not required to return all of the excess funds, the student must return the remaining amount. Any loan funds that the student must return, the student (or the parent for a PLUS Loan) must repay in accordance with the terms of the promissory note. That is, the student (or the parent for a PLUS Loan) will make scheduled payments to the holder of the loan over a period of time.

Any amount of unearned grant funds that the student must return is called an overpayment. The amount of a grant overpayment

that the student must repay is half of the unearned amount. The student must make arrangements with the school or the Department of Education to return the unearned grant funds.

The requirement for Title IV program funds when the student withdraws is separate from any refund policy that the school may have. Therefore, the student may still owe funds to the school to cover unpaid institutional charges. The school may also charge the student for any Title IV program funds that the school was required to return.

If a student has questions about Title IV program funds, students may call the Federal Student Aid Information Center at 1-800-4-FEDAID (1-800-433-3243). TTY users may call 1-800-730-8913 or log on to the Student Aid site: [www.studentaid.ed.gov](http://www.studentaid.ed.gov).

**Following is the Federal Policy for distribution of Return of Title IV:**

In accordance with Federal regulations, when Title IV, HEA financial aid is involved, the calculated amount of the Return of Federal Title IV funds is retracted in the following order:

1. Unsubsidized Federal Direct Stafford Loan Program
2. Subsidized Federal Direct Stafford Loan Program

3. Federal Direct Parent Loan Program (PLUS)
4. Federal Pell Grants

**REFUND OF TITLE IV FUNDS TIMELINE**

For all withdrawals (official or unofficial) a refund calculation will be completed in a timely manner, and any refund due to the Federal government shall be issued within 45 calendar days of cancellation.