

## Refunds

After the first day of instruction, the student will be liable for the registration fee and any tuition liability as of their last day of physical attendance, defined as the last day in which the student participated in academically-related activity, including projects, clinical experience or examinations.

The non-refundable application and registration fees, as well as items of extra expense to a student, (e.g. uniform, clinical and technology fees) will not be considered in tuition refund computations.

Total tuition liability is limited to the quarter/term during which the student withdraws or is terminated, as well as any previous quarters/terms completed. The following is the refund policy:

### **Quarter Programs**

*Diagnostic Medical Sonography, Radiography, Radiation Therapy, Paramedic, Medical Assistant and Surgical Technology Programs:*

During the first Quarter of the program:

<b>Student's last date of attendance is during the:</b>	<b>The school may retain no more than:</b>
1 <sup>st</sup> week of the Quarter	0% of the total Quarter's tuition
2 <sup>nd</sup> week of the Quarter	25% of the total Quarter's tuition
3 <sup>rd</sup> week of the Quarter	50% of the total Quarter's tuition
4 <sup>th</sup> week of the Quarter	75% of the total Quarter's tuition
5 <sup>th</sup> week of the Quarter	100% of the total Quarter's tuition

During the second and remaining Quarters of the program:

<b>Student's last date of attendance is during the:</b>	<b>The school may retain no more than:</b>
1 <sup>st</sup> week of the Quarter	25% of the total Quarter's tuition
2 <sup>nd</sup> week of the Quarter	50% of the total Quarter's tuition
3 <sup>rd</sup> week of the Quarter	75% of the total Quarter's tuition
4 <sup>th</sup> week of the Quarter	100% of the total Quarter's tuition

### **Term Programs (other than EMT-Basic Program):**

During the first Term of the program:

<b>Student's last date of attendance is during the:</b>	<b>The school may retain no more than:</b>
1 <sup>st</sup> week of the Term	0% of the total term's tuition
2 <sup>nd</sup> week of the Term	20% of the total term's tuition
3 <sup>rd</sup> week of the Term	35% of the total term's tuition

4 <sup>th</sup> week of the Term	50% of the total term's tuition
5 <sup>th</sup> week of the Term	75% of the total term's tuition
6 <sup>th</sup> week of the Term	100% of the total term's tuition

During the second and remaining Terms of the program:

<b>Student's last date of attendance is during the:</b>	<b>The school may retain no more than:</b>
1 <sup>st</sup> week of the Term	20% of the total term's tuition
2 <sup>nd</sup> week of the Term	35% of the total term's tuition
3 <sup>rd</sup> week of the Term	50% of the total term's tuition
4 <sup>th</sup> Week of the Term	75% of the total term's tuition
5 <sup>th</sup> Week of the Term	100% of the total term's tuition

***EMT-Basic Program***

<b>Student's last date of attendance is during the:</b>	<b>The school may retain no more than:</b>
1 <sup>st</sup> week of the Term	No tuition liability
2 <sup>nd</sup> week of the Term	No tuition liability
3 <sup>rd</sup> week of the Term	No tuition liability
4 <sup>th</sup> week of the Term	No tuition liability
5 <sup>th</sup> week of the Term	80% of the total term's tuition
6 <sup>th</sup> week of the Term	100% of the total term's tuition

Refunds are calculated based on the total term's/quarter's tuition due, not the total tuition paid by the student up to that point. The Center will retain the percentage of tuition it is entitled to keep prior to issuing a refund. In the event that a student has not paid their tuition in full by the date the refund is calculated and/or a refund is required based on the Return to Title IV regulations (see Financial Aid policy as published in the Institutional Catalog) any money due to the Center based on the Center's refund policy will be deducted from the refund amount. After the above calculations, should a student still have a financial obligation, they must pay their financial obligation in order to remove the financial hold placed on their account. In addition, Center for Allied Health Education will not release any transcripts or academic records until any outstanding financial obligation is met.

The student's financial responsibilities are limited to the current term/quarter provided they are up-to-date on the previous term's/quarter's financial liabilities.

All student accounts that show a credit balance will be reviewed by the Director of Financial Services. The Director of Financial Services functions in a bursarial or business officer capacity and does not participate in the processing of financial aid. All credit balances caused by an excess of Federal funds, (i.e. Pell, FSEOG, Ford Direct Loans and PLUS Loans), will be issued within ten business days of the last posting causing the credit balance.

***Tuition Liability Chart***

For the Tuition Liability Chart, please refer to each program's *Tuition, Fees and Charges* insert.

**US Department of Education Return to Title IV (R2T4) Regulations**

Federal regulations specify how Center for Allied Health Education must determine the amount of Title IV program assistance (PELL, FSEOG and Ford Direct Loans) that students earn if they withdraw from program. See section on Withdrawals for specific information regarding Leaves of Absence (LOA) and the withdrawal process. The Director of Financial Aid is responsible for calculating R2T4 and the Director of Financial Services is responsible to actually transfer the funds. The Director of Financial Aid uses worksheets

and software provided by the US Department of Education to calculate the R2T4 funds. All funds must be returned within 45 days of the last date of attendance. If you have questions about your Title IV program funds, students can call the Federal Student Aid Information Center at 1-800-4-FEDAID (1-800-433-3243). TTY users may call 1-800-730-8913. Information is also available on Student Aid on the Web at [www.studentaid.ed.gov](http://www.studentaid.ed.gov).

When a student withdraws during a payment period, the amount of Title IV program assistance that has been earned up to that point is determined by a specific formula. The date of withdrawal is the earlier of the date the student notified the Program Director in writing of their intent to withdraw or the date the student submitted the withdrawal form. If the student received (or the program received on the student's behalf) less assistance than the amount earned, the student may be able to receive those additional funds. If the student received more assistance than was earned, the program and/or the student must return the excess funds.

Center for Allied Health Education is not required by its accrediting agencies to take attendance. However, Center for Allied Health Education does require attendance to be recorded (as published in the Institutional Catalog). Students who are not in attendance are reported to their Program Director. The Program Director will consult with the student's faculty to determine if the student never attended classes or to verify the last date of attendance. Without an official *Withdrawal Form*, the Center will use the last date of attendance to compute the R2T4 formula.

In the case where a student notifies their Program Director that he or she intends to withdraw, the student must be informed of the need to notify the program in writing by completing a *Withdrawal Form* and their Program Director should document the date the student notified them and share that information with the Director of Financial Aid. Should the student fail to file the *Withdrawal Form* or there is a lag between the notification and the filing of the form, the earlier date of notification will be used in calculating the R2T4 formula. In the event a student receives all failing grades for a term/quarter, their Program Director will contact the faculty members to determine if the "F" grades were earned or represent a lack of attendance. In the event it is determined that those grades were the result of lack of attendance, their Program Director and faculty will attempt to determine the last day of attendance and use that date in the R2T4 calculations. If the exact date cannot be determined, the Center will assume a 50% attendance, and use that date as the last date of attendance. Students who do not attend even one class, are ineligible for Title IV funds and all of the loan proceeds will be returned to the lender.

The amount of assistance earned is determined on a pro-rated basis. The payment period is the term/quarter for which the loan was certified and the percent of attendance is calculated by dividing the number of days attended by the total number of days in the payment period. For example, if the student completes 30% of the payment period or period of enrollment, the student has earned 30% of the assistance they were originally scheduled to receive. Once the student has completed more than 60% of the payment period or period of enrollment, all the assistance that the student was scheduled to receive for that period is considered to have been earned. If the student did not receive all of the funds that were earned, he or she may be due after withdrawing for the program a disbursement. Since the post-withdrawal disbursement includes loan funds, the student may choose to decline the loan funds so that additional debt is not incurred. The Director of Financial Aid will use the R2T4 worksheets as provided by the US Department of Education to determine how much of the loan may be retained and how much must be returned.

Center for Allied Health Education may automatically use all or portions of your disbursement after you withdraw for tuition and fees. For all other program charges, the program needs the student's permission to use the post-withdrawal disbursement. If the student does not give permission (which some programs ask for at the time of enrollment), the student will not be offered the funds. However, it may be in one's best interest to allow the program to keep the funds to reduce the debt of the program.

There are Title IV funds that students were scheduled to receive that cannot be earned once a student

withdraws because of other eligibility requirements. For example, if a first-time borrower has not completed the first 30 days of the program before withdrawal, the student will not earn any FFEL loan funds that he or she would have received had the student remained enrolled past the 30th day. If the student receives (or the program receives on behalf of the student) excess Title IV program funds that must be returned, the program must return a portion of the excess equal to the lesser of:

The institutional charges multiplied by the unearned percentage of the funds, or the entire amount of excess funds.

The program must return this amount even if it did not keep this amount of the Title IV program funds. If the program is not required to return all of the excess funds, the student must return the remaining amount. Any loan funds that must be returned, the student repays in accordance with the terms of the promissory note. That is, scheduled payments are made to the holder of the loan over a period of time. Students who have received a refund of their loan proceeds before withdrawing may be required to return part or all of those funds to the lender.

Title IV funds will be returned in the following order:

- Unsubsidized Ford Direct Loans
- Subsidized Ford Direct Loans
- Federal PLUS Loans
- Pell Grants
- Federal SEOG

The requirements for Title IV program funds when students withdraw are separate from any refund policy that the program may have. Therefore, the student may still owe funds to the program to cover unpaid institutional charges. The program may also charge for any Title IV program funds that the program was required to return. Students may receive a copy of the *Refund Policy* from the program.

If you have questions about your Title IV program funds, you can call the Federal Student Aid Information Center at 1-800-4-FEDAID (1-800-433-3243). TTY users may call 1-800-730-8913. Information is also available on Student Aid on the Web at [www.studentaid.ed.gov](http://www.studentaid.ed.gov).