



Refund and Cancellation Policy

The following refund policy shall apply to students at the Institution's campus:

A. Cancellation:

An applicant who is accepted for admission may have his/her enrollment cancelled not later than thirty (30) calendar days after the start of scheduled classes in the applicant's first term in school. This cancellation provision applies ONLY to students in their FIRST term of a first time enrollment. Applicants whose enrollment is cancelled will be given a full refund of all monies paid for first term tuition and Educational/Resource fees. Five (5) days after the date the enrollment agreement is signed, the enrollment fee and the seat fee are non-refundable. Students who continue attending classes in second or subsequent school terms (or after the 30-day cancellation period in the first term) and then drop out or are dismissed are subject to the refund policy described in the catalog which is available on the campus website or will be provided upon request. The cancellation period may be extended by the institution if it determines there are extenuating circumstances.

B. Cancellation after Re-enrollment:

An applicant who is accepted for re-enrollment may have his/her re-enrollment cancelled not later than 5 business days after signing the re-enrollment agreement. Applicants whose re-enrollment is cancelled will be given a full refund of all monies paid for the re-enrollment term only. The cancellation period may be extended by the institution if it determines there are extenuating circumstances.

C. Cancellation after Program Change:

An applicant who changes programs may have his/her enrollment in the new program cancelled not later than 5 business days after signing the program change enrollment agreement. Applicants whose program change enrollment is cancelled will be given a full refund of all monies paid for the first term of the new program only. The cancellation period may be extended by the institution if it determines there are extenuating circumstances.

D. Refund – Students are charged tuition for each term during which they attend class. A student who begins classes and then withdraws, or is terminated, prior to the end of a term will receive a refund of tuition for that term in accordance with the standards described below. The refund shall apply only to that term (the term in which the student discontinued attendance prior to the end of the term); tuition and fees for all prior terms have been earned and are not subject to refund. Refunds will be made only of tuition actually charged, received, and retained by the Institution. All other fees are non-refundable. The Institution will retain tuition equal to the tuition charged for the term, less the refund as calculated in this policy. Refunds will be made to the program, public or private entity or student as described

elsewhere in this policy, and in accordance with the rules of any financial assistance program from which the student received aid.

First Week – For a student terminating training after entering school and starting the course of training, but within the first 7 calendar days of the term, the tuition charges made by the school shall not exceed 25% of the tuition for the term.

After the First Week – For a student terminating training after the first 7 calendar days but within the first 25% of the term, the tuition charges made by the school shall not exceed 45% of the tuition for the term.

After 25% - For a student terminating training after completing 25% but within 50% of the term, the tuition charges made by the school shall not exceed 70% of the tuition for the term.

After 50% - For a student terminating training after completing 50% of the term, no refund will be due for the term.

E. For purposes of computing the amount of refund due, if any, for students who discontinue attendance for any reason after enrollment and commencement of classes, the last date of attendance from the Institution will be used in the computation of the student's refund. The last date of attendance is defined as the last day a student had an academic related activity.

F. This refund policy shall apply to all situations in which a student ceases attending classes prior to graduation whether such cessation is the result of the student's voluntary decision to withdraw, the expulsion of the student by the Institution, or reasons beyond the control of either party.

G. Notifications of withdrawal of cancellation and requests for refund must be in writing and addressed to the Campus President; however, failure to make such written notification or requests shall not invalidate the student's rights under this contract to withdraw, cancel enrollment or receive the refund to which the student would otherwise be entitled. Return to Title IV Policy

Return to Title IV Policy

The law specifies how United Career Institute must determine the amount of Title IV program assistance that a student earns if he/she withdraws from school. The Title IV programs that are covered by this law are Federal Pell Grants, Iraq and Afghanistan Service Grants, Direct Loans, Direct PLUS Loans, and Federal Supplemental Educational Opportunity Grants (FSEOGs).

Though the student's aid is posted to the student's account at the start of each quarter, the student earns the funds as he/she completes the quarter. If the student withdraws during the payment period (quarter), the amount of Title IV program assistance that was earned up to that point is determined by a specific formula. If the student received (or the institution or parent received on your behalf) less assistance than the amount earned, the student may be able to receive those additional funds. If the student received more assistance than the amount earned, the excess funds must be returned by the institution and/or the student.

The amount of assistance that is earned is determined on a pro rata basis. For example, if a student completed 30% of the payment period, the student earned 30% of the assistance that was originally scheduled for the student to receive. Once the student has completed more than 60% of the payment

period, the student earned all the assistance that was scheduled for the student to receive for that period.

If the student did not receive all of the funds that were earned, the student may be due a post-withdrawal disbursement. If the post-withdrawal disbursement includes loan funds, the institution will obtain the student's (or parent's in the case of a PLUS Loan) permission before it can disburse them. The student (or parent) may choose to decline some or all of the loan funds so that additional debt is not incurred. United Career Institute may automatically use all or a portion of your post-withdrawal disbursement of grant funds for tuition and fees. Any excess grant funds will be disbursed to the student. United Career Institute needs a student's permission to use the post-withdrawal grant disbursement for all other institutional charges. If the student does not give permission, the funds cannot be used for institutional charges. However, it may be in the student's best interest to allow the school to keep the funds to reduce the debt at the school. If a student is eligible for a post-withdrawal disbursement for Title IV funds, it will be processed for the student and a refund will be issued within 14 days of the credit balance.

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

1. the institutional charges multiplied by the unearned percentage of the student's Title IV funds, or
2. the entire amount of excess funds.

United Career Institute must return this amount even if it didn't keep this amount of the Title IV program funds.

If United Career Institute is not required to return all of the excess funds, the student must return the remaining amount. For any loan funds that the student must return, the student (or the parent for a Direct PLUS Loan) must repay the loan in accordance with the terms and conditions of the promissory note. That is, a student 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 maximum amount of a grant overpayment that the student must repay is half of the grant funds received or were scheduled to receive. A student does not have to repay a grant overpayment if the original amount of the overpayment is \$50 or less. The student must make arrangements with United Career Institute or the Department of Education to return the unearned grant funds.

Funds that are returned to the federal government are used to reduce the outstanding balances in individual federal programs. Unearned financial aid returned by the United Career Institute must be allocated in the following order:

1. Federal Unsubsidized Direct Loan
2. Federal Subsidized Direct Loan
3. Federal Direct Parent Loan (PLUS)
4. Federal Pell Grant
5. Federal Supplemental Educational Opportunity Grant (SEOG)

If the institution is required to return Title IV funds as a result of the Return to Title IV calculation, this return will occur within 45 days of the date the institution determined you have withdrawn.

The requirements for Title IV program funds when a student withdraws are separate from the refund policy that the institution has. Therefore, the student may still owe funds to United Career Institute to cover unpaid institutional charges. The institution may also charge the student for any Title IV program funds that the institution was required to return. Students should review the institution's cancellation and refund policy which is described in the United Career Institute's catalog.

To Officially Withdrawal, a student should contact the Campus President (verbally or in writing).

An Unofficial Withdrawal Occurs when: - a student leaves the school without notice, Or - When all courses in which the student is enrolled are given a W or WF grade due to non- completion of the course.

The student's last date of attendance or participation in any academic activity will be the date used to calculate the Return of Title IV Funds. This last date of attendance is determined by using the institution's attendance records.