

REFUND POLICIES



BROWN MACKIE COLLEGE
MICHIGAN CITYSM

TUITION, FEES, AND REFUND POLICY

Because of the many changes that may occur, in both business and education, it is impossible to guarantee long-standing tuition and fee charges. The College, therefore, reserves the right to modify tuition and other charges upon sufficient notice to students and appropriate agencies. It is the responsibility of the student to remain apprised of the status of his or her account.

Tuition and Fees

A listing of the College's tuition and fees is published in the *Bulletin* identified as part of the catalog.

Refund Policy

The College is entirely self-supporting. The admission of a student affects seat assignment in classes, hiring of faculty, assignment of instructional equipment, and other provisions by the administration that must be contracted in advance. For this reason, there will be no refund of tuition or fees except as indicated below.

Return of Federal Title IV Aid

A percentage of Federal Title IV Aid will be returned if the student withdraws during the first 60 percent of the quarter. The amount returned will be based on the percentage of days remaining in the quarter. The College will determine the calendar days completed in the quarter divided by the total number of calendar days in the quarter. If the amount is less than or equal to 60 percent, then that percent of the Federal Title IV Aid received is the amount that can be retained. The difference will be returned to the Federal Title IV Aid program from which funds were received in this order: Unsubsidized Stafford Loan, Subsidized Stafford Loan, Perkins Loan, PLUS Loan, Pell Grant, and SEOG.

If Federal Title IV Aid funds have been given to the student, and if the student withdraws during the first 60 percent of the quarter, the student may need to return some of those funds. If the student needs to return funds, the College will notify the student regarding how much is owed, and how it is to be returned.

Adjustment of charges

In accordance with College policy, if a student withdraws from the College, the College will earn tuition and fees as follows, based on the week in which the student withdraws.

If the student is not accepted, all advanced money shall be refunded. If the student is accepted and then cancels before classes begin, all tuition paid in advance shall be refunded. Any student who begins classes and then withdraws prior to the end of any quarter will be obligated on the following basis.

Refunds will be issued to appropriate parties within 30 days of the date the student officially withdraws or is dismissed or, in the case of unofficial withdrawal, within 30 days of the date the College determines that the student has unofficially withdrawn. The College pursues the refund policy set forth by the Indiana Commission on Proprietary Education:

1. A student is entitled to a full refund if one or more of the following criteria are met:
 - a. The student cancels the enrollment agreement or enrollment application within six business days after signing.
 - b. The student does not meet the postsecondary proprietary educational institution's minimum admissions requirements.
 - c. The student's enrollment was procured as a result of a misrepresentation in the written materials utilized by the postsecondary proprietary educational institution.

- d. If the student has not visited the postsecondary educational institution prior to enrollment, and upon touring the institution or attending the regularly scheduled orientation/classes, the student withdrew from the program within three (3) days.
2. A student withdrawing from an instructional program, after starting the instructional program at a postsecondary proprietary institution and attending one (1) week or less, is entitled to a refund of ninety percent (90%) of the cost of the financial obligation, less an administrative fee of ten percent (10%) of the total tuition, not to exceed one hundred dollars (\$100)*
3. A student withdrawing from an instructional program, after attending more than one week but equal to or less than twenty-five percent (25%) of the duration of the instructional program, is entitled to a refund of seventy-five (75%) of the cost of the financial obligation, less an administrative fee of ten percent (10%) of the total tuition cost, not to exceed one hundred dollars (\$100).
4. A student withdrawing from an instructional program, after attending more than twenty-five (25%) but equal to or less than fifty percent (50%) of the duration of the instructional program, is entitled to a refund of fifty percent (50%) of the cost of the financial obligation, less an administrative fee of ten percent (10%) of the total tuition, not to exceed one hundred dollars (\$100).
5. A student withdrawing from an instructional program, after attending more than fifty percent (50%) but equal or less than sixty percent (60%) of the duration of the instructional program, is entitled to a refund of forty percent (40%) of the cost of the financial obligation, less an administrative fee of ten (10%) of the total tuition, not to exceed on hundred dollars (\$100).
6. A student withdrawing from an instructional program, after attending more than sixty percent (60%) of the duration of the instructional program, is not entitled to a refund.

The student's last date of attendance (LDA) is used to determine the refund due. Refund provisions apply only to complete withdrawal from the College. Students who withdraw from the College should contact the Financial Aid Office for advising and information concerning loan repayment. The refund policy applying to books and supplies is available in the campus bookstore.

The school will first calculate how much needs to be returned under the Federal Return of Title IV Aid policy. That amount will then be subtracted from the amount that was paid for the quarter of withdrawal to get the adjusted amount paid. The school will then calculate how much of the charges can be retained based on the school policy. The amount that can be retained will be subtracted from the adjusted amount paid. If there is additional money to be refunded from Federal Title IV funds, the refund will be made to the student, or with the student's written authorization, to Federal Loans from which funds were received, in this order: Unsubsidized Stafford Loan, Subsidized Stafford Loan, Perkins Loan, PLUS Loan. If there is an additional credit balance remaining after the Federal refund is made, under school policy, refunds will be made in this order, to programs from which funds were received: Unsubsidized Stafford Loan, Subsidized Stafford Loan, Perkins Loan, PLUS Loan, other loans, other aid (if required), student.

All refunds and return of funds will be made within 30 days of the date that the student notifies the school of the withdrawal.

If kits, components of the kit, books, or supplies are returned to the college store in re-saleable condition within 21 days of withdrawal, a credit will be given.

Examples of the calculations for this policy are available in the Student Accounting office.

Cancellation of Enrollment

An applicant may cancel his or her enrollment by submitting notice in writing within six business days after midnight of the day on which the Enrollment Agreement was signed. The six days do not include Saturdays, Sundays, and federal holidays. When enrollment is cancelled, all monies paid to the College or its representative will be refunded to the applicant.

Student Withdrawal

A student may voluntarily withdraw from the College by notifying the Office of the Registrar in writing or in person. The refund policies outlined in the section on Tuition, Fees, and Refund Policy shall apply in the event that a student actively withdraws, is administratively withdrawn, or is dismissed from the College.