

Refund Policy (Return of Title IV / Institutional Policy)

Federal Refund Policy

- For students who use Title IV funds at Northwestern Technological Institute, the Institute is required to apply both the U.S. Department of Education's Return of Title IV Funds policy, AND the school's Institutional Refund Policy. The Return of Title IV Funds policy will determine what amount of Title IV funds, *if any, must be returned to the U.S. Department of Education*, and the Institutional Refund policy will determine what amount, *if any*, you may owe the school after the return of Title IV.
- For students not utilizing Title IV funds, only the school's Institutional Refund Policy will apply.
- In all cases, the withdrawal/termination date for refund *calculation* purposes is the **last date of actual attendance by the student**. The date of determination used to establish the timeframe in which any refunds will be returned is discussed under the *Refund Timeframes/Date of Determination* section of this policy.

Return of Title IV Policy

The Return of Title IV Policy mandated by the U.S. Department of Education for all Title IV recipients who withdraw or are terminated, determines the amount of Federal Title IV aid that must be returned to the federal government by the school and/or by the student. This policy is applicable to all Title IV recipients who complete 60% or less of a payment period.

Payment Period

Northwestern Technological Institute's 45-Week, 36 Quarter Credit Hour program consists of two (2) payment periods which are typically 22.5 weeks in duration (payment period #1 = quarter credit hours 1-18, payment period #2 = quarter credit hours 19-36).

Amount of Title IV Aid Earned

In the case of a program measured in credit hours, the total number of calendar days in the payment period for which aid is awarded is divided into the number of calendar days completed in that period as of the student's last date of attendance (excluding scheduled breaks of five or more days). The resulting percentage is applied to the total amount of Title IV program aid disbursed for the payment period plus the Title IV aid that could have been disbursed during the payment period to determine the amount of Title IV aid earned for the payment period. If a student completes greater than 60% of the payment period, the student is considered to have earned 100% of the Title IV aid for the payment period.

Amount of Title IV Aid to be Returned to the U.S. Department of Education

The amount of Title IV aid to be returned is determined by subtracting the amount of Title IV aid earned from the amount of Title IV aid disbursed.

Amount of Title IV Aid Earned as a Post-Withdrawal Disbursement

The student may earn additional Title IV grant and loan funds if the amount of Title IV aid disbursed is less than the amount of Title IV aid earned. In the case of a Post-Withdrawal Disbursement of loan funds, the student, or parent for a Direct Parent PLUS Loan, has the option of accepting or declining all or a portion of the loan funds. The student or parent borrower will be notified in writing within 30 days of the date of the school's determination that the student withdrew whether those loan funds are to be credited to the student's account or disbursed directly to the student (or parent). This notice will request confirmation of any post-withdrawal disbursement that the student or parent, as applicable, wishes the school to make. A student or parent borrower may not receive as a direct disbursement loan funds that the institution wishes to credit to the student's account. The school will not make any post-withdrawal disbursements of loan funds without written confirmation from the student or parent borrower.

Amount of Unearned Title IV Aid Due from the School

The school must return the lesser of 1) the amount of Title IV funds that the student does not earn; or 2) the amount of institutional charges that the student incurred for the payment period multiplied by the percentage of funds that was not earned. The percentage not earned is determined by subtracting the percentage of Title IV aid earned from 100%. The resulting percentage is applied to the amount of Title IV aid disbursed for the payment period.

Amount of Title IV Aid Due from the Student

After the Institute has returned the unearned funds for which it is responsible, the student is required to return Title IV funds for which the student is responsible, if applicable. The amount of Title IV aid due from the student is calculated by subtracting the amount of unearned Title IV aid that the Institute is required to return from the total amount of unearned Title IV aid to be returned. The student must return or repay any Title IV loan funds in accordance with the terms of the loan, and must return funds to any Title IV grant program as an overpayment. Applicable regulations state that a student only owes a grant repayment if the amount due from the student is more than 50% of the total grant disbursed or could have been disbursed for the payment period (the student is responsible for the amount that exceeds 50%). Title IV grant overpayments are subject to: full and immediate repayment to the Institute; or, repayment arrangements satisfactory to the school; or, overpayment collection procedures negotiated with Borrower Services. Students are not required to repay grant overpayments that are \$50.00 or less. Examples of Institutional and Return to Title IV calculations are available upon request in the School Director's office.

Refund Timeframes / Dates of Determination

If a student provides notification to the school of his/her withdrawal, all refund monies due are returned within thirty (30) days after the date of determination that the student has withdrawn. In this case, *the date of determination will be the later of the student's last date of attendance or the date of notification to the school by the student that he/she has withdrawn.* All refunds are made in accordance with the U.S. Department of Education's refund distribution policy.

If a student does not provide notification to the school of his/her withdrawal, all refund monies due are returned within thirty (30) days after the date of determination by the school that the student ceased attending. In this case, the *date of determination* will be the date of the student's eighth (8th) consecutive absence from class.

In the event a student fails to return from a Leave of Absence (LOA), all refund monies shall be refunded within thirty (30) days after the date of determination. In this case, the *date of determination* will be the earlier of the date the student was scheduled to return to school from their LOA or student notification to the school that he/she will not be returning.

Credit Balances

Credit Balance at the time of Termination/Withdrawal

If at the time a student is terminated or withdraws from the program there is a credit balance on the student's account, the school will first perform a Return to Title IV calculation prior to releasing any credit balance to the student. Once the Return to Title IV calculation is completed, and the institutional refund policy is applied, any resulting credit balance will be returned to the student within 14 days of the date of determination that the student was terminated or withdrew. The student has the option of authorizing the school (in writing) to return funds to their lender to reduce any Title IV loan debt.

Credit Balance as a Result of a Post-Withdrawal Disbursement

If a post-withdrawal disbursement results in a credit balance, the credit balance will be returned to the student within 14 days of the credit balance occurring. The student has the option of authorizing the school (in writing) to return funds to their lender to reduce any Title IV loan debt.

Credit Balance After a Payment or Adjustment of Institutional Charges

If a payment or an adjustment to institutional charges results in a credit balance, the credit balance will be returned to the student within 14 days of the credit balance occurring. The student has the option of authorizing the school (in writing) to return funds to their lender to reduce any Title IV loan debt.

Refund Distribution Policy

When a student's withdrawal or termination from the program/course results in an overpayment of tuition, or in the event an over award occurs, a refund will be made utilizing the following order of distribution: 1. Unsubsidized Federal Direct, 2. Subsidized Federal Direct, 3. Federal Direct Plus, 4. Federal Pell, 5. Other Title IV Programs, 6. Non-Title IV Programs, 7. Student.

Institutional Refund Policy

The Institutional Refund Policy is applicable to all students who withdraw or are terminated from the program. For students utilizing Title IV funding, this policy is applied after the Return of Title IV Policy.

Rejection, Cancellation, Withdrawal, and Termination

The Institute's refund policy for cancellations, withdrawals/terminations, complies with the following:

A. Rejection

An applicant rejected by the Institute is entitled to a refund of all tuition monies paid.

B. Cancellation

An applicant canceling an enrollment agreement prior to entering the Institute is entitled to a full refund of all tuition monies paid. All monies paid by an applicant are refunded if requested within three days after signing an enrollment agreement and making an initial payment. In the event a class is canceled by the Institute, students enrolled in that class are entitled to a full refund of all tuition monies paid.

C. Refund

Program: 36 Quarter Credit Hour – Climate Control Technology program

Payment Period #1

# of Weeks Completed	=	% of Tuition Retained by the Institute
1 - 2	=	0%
3 - 4	=	20%
5 - 6	=	40%
7 - 8	=	60%
9 - 10	=	80%
11 - 22.5	=	100%

Payment Period #2

# of Weeks Completed	=	% of Tuition Retained by the Institute
1	=	25%
2	=	50%
3 - 22.5	=	100%

Note: Any portion of a week attended shall be considered as a full week, for the purpose of our refund policy.

Program(s): 4.00 Quarter Credit Hour Continuing Education Courses

Refunds are calculated based on the percentage of the course completed as of the student’s last date of attendance, as follows:

% of Course Completed	=	% of Tuition Retained by the Institute
0 – 10%	=	0%
11 – 20%	=	25%
21 – 30%	=	40%
31 – 40%	=	70%
41 – 100%	=	100%

% of Course Completed is calculated by dividing the number of weeks of the course completed (as of the student’s last date of attendance) by the total number of weeks in the course. Any one day of attendance in a week constitutes attendance for that week. All percentages that are .5 and above will be rounded upward to the nearest whole percentage. All percentages that are .4 and below will be rounded downward to the nearest whole percentage.

D. Administrative Fee

In addition to the tuition fees retained, the school retains an administrative fee for all students who withdraw or are terminated from the program/course (Not including cancellation or rejection). The administrative fee will be the lesser of 5% of the entire tuition price for the program/course, or \$100.00.

E. Re-entry after Withdrawal or Termination

Any student who withdraws or is terminated from the program/course for reason(s) other than failure to make satisfactory progress, may re-enter the program/course at the discretion of the School Director. If the student met his/her financial obligation to the school for time attended prior to withdrawal or termination, the student would be allowed to complete the program/course he/she originally contracted for, if available. The student would be charged the amount of tuition in force at the time of re-entry minus any monies paid prior to the school.

NOTE: Students are typically not permitted to re-enter the program/course more than one time.

F. Special Cases

In case of prolonged illness or accident, death in the family, or other circumstances that make it impractical to complete the program/course, upon written request by the student, the Institute shall propose a settlement which is reasonable and fair to both parties.

G. Book Fees

All book fees received by the Institute from an applicant/student shall be retained by the Institute unless the applicant/student returns the book(s) to the Institute in new (unopened) condition within the first two weeks of the program/course.

Applicable 3rd Party Funding Agency Refund of Return of Funds Policy

Information regarding any applicable 3rd party (i.e... V.A., WIA, Michigan Works!, etc...) funding agency refund or return of funds policies can be obtained from the Financial Aid office, as they may vary from contract to contract.

Delinquent Tuition / Collection Policy

All students of Northwestern Technological Institute are expected to make timely tuition payments. The Institute will not release certificates and/or academic records to those students who, at the time of graduation, have an outstanding tuition balance and may terminate from the Institute, students who are delinquent in making their tuition payments. In addition, students who owe the Institute for past tuition or fees, will not be permitted to register for additional classes or use Graduate Services until all financial obligations have been met. If efforts by the Institute to collect delinquent tuition are unsuccessful, delinquent accounts will be referred to an appropriate agency for collection. For accounts referred for collection, the student will be responsible for all collection/court costs, which will be added to the student's outstanding balance. Northwestern Technological Institute's collection procedures always reflect good taste and sound and ethical business practices.

Policy on Insufficient Fund Checks

Checks returned to Northwestern Technological Institute and not honored by the student's financial institution will be re-billed to the student's account and charged any service fees incurred by the Institute as a result of the insufficient funds.

Comparable Program Information

Students wishing to obtain comparable program/course information related to tuition and program/course lengths can contact the Accrediting Commission of Career Schools and Colleges (ACCSC) for assistance:

ACCSC

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