



Refund Policies

Cancellation Refund Policy for All Programs

HCI College may offer a tuition refund to students who withdraw from the program. Based on the method of initial payment, refunds may be directed to source(s) from which the student's prepaid fees came, according to the schedule outlined below. Any student wishing to withdraw should complete and sign the Withdrawal Form. The Withdrawal Form and procedure may be obtained at the Registrar's office. It is advised that a student wishing to withdraw, visit the Financial Aid and Business Office to discuss the financial implications of withdrawing, if any.

A student wishing to cancel an enrollment or withdraw should complete a Withdrawal/Cancellation Form and submit to the Registrar at the campus.

HCI College will refund monies paid by students in the following manner:

- All monies will be refunded if the applicant is not accepted by the school or if the student cancels within three (3) business days after signing the Enrollment Agreement and making payment. The applicant that has not visited the College facility prior to signing the Enrollment Agreement will have the opportunity to withdraw without penalty within (three business days) following either the regularly scheduled orientation procedures or following a tour of the College facilities and inspection of equipment. The nonrefundable Application is fully refundable (not to exceed \$150).
**Returned check fees and transfer credit fees are non-fundable;*
- Cancellation or withdrawal after the third (3rd) business day, but before the first day of class, will result in a refund of all monies paid with the exception of the non-refundable application fee (not to exceed \$150);
- Any textbooks and uniforms, uniform polo shirts, and equipment that were issued must be returned to the school unused to receive the refund for those items;
- Refunds will be made within 30 calendar days of date of the cancellation;
- Refunds will be made within 30 calendar days of the first day of class if no written notification is provided by the student.



Institutional Refund Policies

Refund Schedule for AS in Nursing, AS in Emergency Medical Services, RN to BSN, Paramedic, Veterinary Assisting and Medical Assisting Programs

HCI College will refund tuition paid by a student in the following manner:

- Students who withdraw during the seven (7) calendar day add/drop period will receive a 100% refund of all monies paid for tuition and fees (excluding the nonrefundable application fee). Students who attend beyond the seven (7) calendar day add/drop period will be responsible for 100% of the tuition and fee charges for the period of enrollment (semester) for courses attended.
- The Withdrawal Date for refund computation will be one of the following:
 - o The date Withdrawal/Cancellation Form signed by student.
 - o The last date of attendance for unsatisfactory progress.
 - o The last date of attendance for excessive absences will be the last date of attendance.

Refund Schedule for Emergency Medical Technician Program

The refund schedule is as follows:

- Tuition for the EMT program will be refunded on a pro-rata basis up to 40%. The pro-rata refund will apply to the proportion of the semester taught of the Enrollment Term (as defined by Program).

Proportion of Semester Taught	Tuition Refund Percentage
0% through and including 40%	Pro-Rata
More than 40% and including 50%	40%
More than 50%	0% (No Tuition Refund)

- The Withdrawal Date for refund computation will be one of the following:
 - o The date Withdrawal/Cancellation Form signed by Student.
 - o The last date of attendance for unsatisfactory progress.
 - o The last date of attendance for excessive absences will be the last date of attendance.



Return to Title IV Funds (R2T4) Policy

The requirements for federal financial aid when a student withdraws are separate from the Institutional Refund Policy, as such a student may still owe a balance to the College for unpaid institutional charges. Federal regulations specify how the College must determine the amount of Federal Student Aid the student is entitled to have earned when a student withdraws from the College.

Federal Student Aid regulations specify how the College must determine the amount of Federal Student Aid assistance that the student earns if they withdraw from the College. The Federal Student Aid programs that are covered by this law are Pell Grants, Iraq and Afghanistan Service Grants, TEACH Grants, Federal Supplemental Educational Opportunity Grants (FSEOG), Direct Subsidized Loans, Direct Unsubsidized Loans and Direct PLUS Loans.

Though aid is posted to the student's account at the College at the start of each semester, students earn the funds as they complete the period. If the student withdraws during the semester or payment period or period of enrollment, the amount of Federal Student Aid assistance that the student has earned up to that point is determined by a specific formula. If the student received (or the College or parent receive on the student's behalf) financial aid less assistance than the amount that earned, the student may be able to receive those additional funds as post withdrawal disbursements. If assistance received is more than the student earned, the excess funds must be returned by the College and/or the student.

If the student did not receive all the funds earned, they may be due a post-withdrawal disbursement. If the post-withdrawal disbursement includes loan funds, the College must get the student (or parent permission before it can disburse them. The student may choose to decline some or all the loan funds so that they do not incur additional debt. The College may automatically use all or a portion of the post-withdrawal disbursement of grant funds for tuition, fees, and room and board charges (as contracted with the College). The College needs the student's permission to use the post-withdrawal grant disbursement for all other institutional charges. 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 College to keep the funds to reduce debt at the College.

There are some Federal Student Aid funds that cannot be disbursed once the student withdraws because of other eligibility requirements. For example, a first-time, first-year undergraduate student that has not completed the first 30 days of their program before withdrawing, will not receive any Direct Loan funds, even



though the funds were scheduled to be received had the student remained enrolled past the 30th day.

If a student receives (or the College or parent receive on the student's behalf) excess Federal Student Aid funds that must be returned, the College must return a portion of the excess equal to the lesser of:

1. The student's institutional charges multiplied by the unearned percentage of the student's funds; or
2. The entire amount of excess funds.

The College must return this amount even if it didn't keep this amount of the student's Title IV program funds. If the College is not required to return all the excess funds, the student must return the remaining amount. For any loan funds that the student must return, the student (or the student's parent for a Direct PLUS Loan) repay in accordance with the terms of the promissory note. That is, the student makes 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 the student received or were scheduled to receive. The 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 the College or the Department of Education to return the unearned grant funds.

The requirements for Title IV program funds when a student withdraws are separate from any institutional refund policy that the College may have. Therefore, the student may still owe funds to the College to cover unpaid institutional charges. The College may also charge the student for any Federal Student Aid program funds that the College was required to return. If the student does not already know the College's refund policy (see Institutional Refund Policy above), the student should ask the campus financial aid or business office for a copy. The campus can also provide the student with the requirements and procedures for officially withdrawing from the College.

The percentage amount of Federal Financial aid a student has earned during a semester/payment period is calculated based on the total number of calendar days completed in a semester/pay period divided by the total number of calendar days in the payment period. For students who withdraw during the semester/pay period the College will perform the return calculation on a payment period basis.



The amount of assistance earned is determined on a pro-rata basis, up through the 60% point in each semester/pay period. For example, if a student completes 30% of the semester/pay period, the student earns 30% of the Federal Student Aid assistance the was originally scheduled to receive. After the 60% point of the semester/pay period, a student has earned 100% of the Federal Student Aid funds he or she was scheduled to receive during the period. Any time a student begins attendance in at least one course but does not begin attendance in all the courses he or she was scheduled to attend, regardless of whether the student is a withdrawal or graduate, the College must review to see if it is necessary to recalculate the student's eligibility for funding received based on a revised enrollment status and the cost of education.

The Order of the Return of Title IV Funds

The return of Title IV funds under the Federal Refund Policy follows a specific order, as follows:

(1) Unsubsidized Direct Loan, (2) Subsidized Direct Loan, (3) Direct PLUS Loan, (4) Pell Grant, (Iraq and Afghanistan Service Grants, (6) Federal Supplemental Educational Opportunity Grant (FSEOG), (7) TEACH Grants