

*East-West Healing Arts Institute*  
**Policies and Procedures**  
**Refund Policy and Return of Title IV**

**I. Refund Policy**

Refunds are determined by the date of withdrawal or termination from the program. The date of determination of withdrawal or termination from the school is either the date that the school receives notice of the student's intention to discontinue the training program, the date that the school has determined that the student has withdrawn from the program, or the date the student has been dismissed due to violating published school policy. East-West Healing Arts Institute may declare a student withdrawn from the program after absences for two consecutive weeks without contacting the school, or failure to return from a Leave of Absence. The withdrawal date is determined as the student's last day of attendance (the last day a student participated in class, projects, student clinic, or examination). Refunds will be made within 40 days of the notice to withdraw or date of determination of withdrawal by the school.

**Refund Formula**

A student who withdraws or is dismissed after attending at least one class, but before completing 60% of the instruction in the current enrollment period, is entitled to a prorated refund as follows:

<u>After completion of at least</u>	<u>but prior to completion of</u>	<u>the refund will be</u>
	The first day of class	100%
1 unit/class	10% of the program	90%
10%	20% of the program	80%
20%	30% of the program	70%
30%	40% of the program	60%
40%	50% of the program	50%
50%	60% of the program	40%
60%	no refund	

As part of this policy, the school will retain a one-time application fee of no more than \$100. A written notice of withdrawal is not required. For students receiving funds under Title IV and Title 38, the school will comply with federal guidelines concerning constructive notice of withdrawal. All, or a portion of the refund, will be used to pay grants, loans, scholarships or other financial aid in conformity with federal and state law. The school will make a "good faith" effort to make a refund if necessary by sending certified mail to students and/or the parent's permanent address.

**For Veterans Benefits**

The nonrefundable portion of registration fees will not exceed \$10. All other charges to the student (including tuition, books and supplies issued by the school, registration fees in excess of \$10 and other fees) will not exceed the prorated portion of total charges that the length of the completed portion bears to the total length of the course. This policy is in compliance with the requirements of 38CFR21.4244.

*East-West Healing Arts Institute*  
**Policies and Procedures**  
**Refund Policy and Return of Title IV**

**Refund Policy for Federal Financial Aid (Return of Title IV Funds)**

When a student who has received Federal Financial Aid withdraws or is dismissed, the Financial Aid Office will use a specific formula (Return of Title IV, R2T4) to calculate the amount of federal financial aid that may be retained on behalf of the student, and the amount that is required to be returned to the US Department of Education. This calculation determines the percentage of earned aid and is based on the ratio of clock hours scheduled to be complete within a payment period (0-400h or 401-800h) as of the last day of attendance, divided by the total hours in the payment period (400 hours).

The amount of assistance that a student has earned is determined on a pro-rata basis. That is, if a student completes 30% of the payment period, they earned 30% of the assistance they were originally scheduled to receive. Once 60% of the payment period has been completed, all assistance for that payment period has been earned. If a student received less assistance than the amount that was earned, they will be able to receive those additional funds. If the student received more assistance than they earned, the excess funds must be returned to the Department of Education.

If a student received excess funds that must be returned, the school must return a portion of the excess equal to the lesser of:

- The Student's institutional charges multiplied by the unearned percentage of student funds, or
- The entire amount of the excess funds.

If a student earned less aid than was dispersed, funds will be returned to the US Department of Education no later than 45 days after determination of student withdrawal or termination in the following order: Unsubsidized Federal Direct Student Loan, Subsidized Federal Direct Student Loan, Federal Parent (PLUS) Loan, Federal Pell Grant. All funds required to be returned to the US Department of Education are charged to the student's tuition account balance and affects the amount of refund or balance owed by the student upon withdrawal/dismissal. Any tuition monies due to the school by the student who cancels, withdraws or is dismissed, not covered by Federal grants/loans, is due in full when the student leaves school.

If the R2T4 calculation and return of Title IV funds results in a credit balance on the student's account, all monies paid to the school in excess of the sum due to the school by the student who cancels, withdraws or is dismissed, will be refunded as soon as possible, and no later than 14 days after the calculation of R2T4.

If the school is not required to return all of the excess funds, the student must return the remaining amount. Any loan funds that the student must return, they repay in accordance with the terms of the promissory note with the holder of the loan: scheduled payments over the term of loan.

If the student is responsible for returning grant funds, they do not have to return the full amount. The law provides that students are required to return 50% of the grant assistance that they receive. Any amount that the student does not have to return is a grant overpayment, and they must make arrangements with the school or the Department of Education to return the funds.

If the calculation of Return to Title IV requires that the student return a portion of the financial aid

*East-West Healing Arts Institute*  
**Policies and Procedures**  
**Refund Policy and Return of Title IV**

that they received, the student has 45 days after notification to return the overpayment. Failure to do so may result in the student's ineligibility for federal student aid.

The student will receive a letter to their home mailing address when the R2T4 calculation has been completed indicating the amount charged back, the current correct account balance, and the student's option for repayment. Questions about the Return to Title IV policy can be directed to the financial aid office at [financialaid@acupressureschool.com](mailto:financialaid@acupressureschool.com).

A sample worksheet used to calculate Return to Title IV Funds by EWHAI is available at: <https://ifap.ed.gov/ilibrary/document-types/return-title-iv-aid-worksheets>. and selecting "Treatment of Title IV Funds When a Student Withdraws from a Clock Hour Program."

Questions about this policy should be directed to the Financial Aid Office at [financialaid@acupressureschool.com](mailto:financialaid@acupressureschool.com).

If a student has earned more aid than has been disbursed, they may be eligible for a post-withdrawal disbursement. Students will be notified within 30 days of the R2T4 calculation if they are eligible for a post-withdrawal disbursement and must consent to disburse the funds to their student account.

If a student is due a post-withdrawal disbursement, EWHAI will disburse any amount of the post-withdrawal disbursement of grant funds that is not credited to the student's account as soon as possible but no later than 45 days after the date of determination that the student withdrew. EWHAI may automatically use all or a portion of the post-withdrawal disbursement of grant funds for tuition and fees (as contracted in the Enrollment and Tuition Agreement). East-West Healing Arts Institute must obtain student permission to use the post-withdrawal grant disbursement for all other school charges. If a student does not give their permission, they will be offered the funds. However, students will be advised that it may be in their best interest to allow EWHAI to keep the funds to reduce student debt at the school.

If the post-withdrawal disbursement includes loan funds, EWHAI must obtain permission from the student before disbursement can be made. The student will be notified within 30 days of R2T4 calculation, and has 14 days from receipt of notification to accept or decline some or all of the loan funds.

If the post-withdrawal disbursement is applied to the student's account and results in a credit balance, the funds will be disbursed to the student as soon as possible, and no later than 14 days after the date of post-withdrawal disbursement.

There are some Title IV funds that a student is scheduled to receive that cannot be disbursed to the student once they withdraw because of other eligibility requirements. For example, if a student is a first-time, first-year undergraduate student and has not completed the first 30 days of the program before withdrawing, they will not receive any Direct Loan funds that would have been received had they remained enrolled past the 30th day. If a student receives (or EWHAI or parents receive on a student's behalf) excess Title IV program funds that must be returned, EWHAI will return a portion of the excess equal to the lesser of: 1. the student's institutional charges multiplied by the unearned percentage of their funds, or 2. the entire amount of excess funds. East-West Healing Arts Institute will return this amount within 45 days even if it didn't keep this amount a student's Title IV program funds. If EWHAI is not

*East-West Healing Arts Institute*  
**Policies and Procedures**  
**Refund Policy and Return of Title IV**

required to return all of the excess funds, the student must return the remaining amount.

Any Federal Direct loan funds that a student must return must be repaid by the student (or their parent for a Direct PLUS Loan) in accordance with the terms of the promissory note. That is, the student must 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 must be repaid by the student is half of the grant funds received or were scheduled to receive. Students do not have to repay a grant overpayment if the original amount of the overpayment is \$50 or less. Students must make arrangements with EWHAI 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 refund policy of EWHAI. Therefore, a student may still owe funds to the school to cover unpaid institutional charges. East-West Healing Arts Institute may also charge a student for any Title IV program funds that the school was required to return.

Students who have withdrawn or terminated that have incurred any student loan debt as per NSLDS is advised to complete Exit Loan Counseling.

### **Cancellation, Withdrawal, and Termination Policy**

#### **Cancellation of Program by the School**

If the school cancels or discontinues the program, the student shall have all tuition, fees and other charges refunded.

The school reserves the right to revise the course schedules and curriculum as necessary. The school shall provide notice of any changes within seven business days of the schedule change.

Cancellation of class due to weather will be made up on an arranged date and time. Make-up of all classes missed is required.

In the case of school closure, EWHAI will notify students in writing at least 30 days prior to closing date, and designate a permanent custodian for all student records. Refunds of all tuition and fees, including returning Federal Student Financial Aid funds to the U.S Department of Education, will be provided within 45 days of the date of school closure.

#### **Withdrawal or Termination Date**

##### **Official Withdraw or Termination**

An official withdrawal is determined as the date the school receives notice of the student's intention to discontinue the training program, and an official termination is the date the student has been dismissed due to violating published school policy. For refund and R2T4 calculations, the withdrawal date is determined as the student's last day of attendance (the last day a student participated in class, projects, student clinic, or examination).

##### **Unofficial Withdraw**

East-West Healing Arts Institute may declare a student withdrawn from the program after absences for two consecutive weeks without contacting the school, or failure to return from a Leave of Absence. The withdrawal date is determined as the student's last day of attendance (the last day a student participated in class, projects, student clinic, or examination).