

*East-West Healing Arts Institute*  
**Policies & Procedures**

**Refund Policy and Return of Title IV Funds**

**Refund Policy**

A student who cancels their Enrollment Agreement within 72 hours (until midnight of the third day excluding Saturdays, Sundays, and legal holidays) after signing the Agreement will receive a refund of all monies paid, except for the \$100 non-refundable application fee, within 10 business days. A student who cancels after 72 hours but prior to the student's first day of class attendance will receive a refund of all monies paid, except for the \$100 non-refundable application fee. If this Enrollment Agreement is not accepted by East-West Healing Arts Institute or if EWHAI cancels this agreement prior to the first day of class attendance, all monies, excluding the application fee, will be refunded.

Refunds are determined by the date of withdrawal from the program or the official date of termination. The official date of termination or withdrawal shall be determined by the date the school receives notice of the student's intention to discontinue the training program, or the student's last day of attendance (the last day a student participated in class, projects, student clinic, or examination); or if 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 East-West Healing Arts Institute may declare a student withdrawn from the program after absences for two consecutive scheduled class weeks without contacting the school. Refunds will be made within 40 days of the notice to withdrawal 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. Refunds will be made within 40 days of the notice to withdraw or the date of determination of withdrawal by the school. The school will make a "good faith" effort to make a refund, if necessary, by sending certified mail to the student's and/or parent's permanent address.

Payment Plan Fee: Payment plan fee refunds will be pro-rated based on the same terms as the tuition refund policy.

**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.

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

When a student who has received Federal Financial Aid withdraws or is dismissed prior to completing 60% of the program, the Financial Aid Office will 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 as of the withdrawal/ dismissal date divided by the total hours in the award period. The amount of assistance that a student has earned is determined on a pro-rate 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.

The student can request a detailed copy of the refund calculation from the financial aid office at [financialaid@acupressureschool.com](mailto:financialaid@acupressureschool.com) or by phone at 608-240-1600.

If a student earned less aid than was dispersed, funds will be returned to the US Department of Education 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. If the calculation of Return to Title IV requires that the student return a portion of the financial aid 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 a 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) or by phone at 608-240-1600.

If a student has earned more aid than has been disbursed, they are eligible for a post-withdrawal disbursement. Students will be notified that they are eligible for a post-withdrawal disbursement and must consent to disburse the funds to their student account.

A sample worksheet used to calculate Return to Title IV Funds by EWHAI is available at: <http://ifap.ed.gov/ifap/titleiv.jsp> 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) or by phone at 608-240-1600.

**Withdrawal or Termination Date**

**Official Withdraw or Termination**

The official date of withdrawal or termination shall be determined by the date the school receives notice of the student's intention to discontinue the training program, or the date the student has been dismissed due to violating published school policy.

**Unofficial Withdraw**

East-West Healing Arts Institute may declare a student withdrawn from the program after absences

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for two consecutive scheduled class weeks without contacting the school. The unofficial withdrawal date is determined by the student's last day of attendance (the last day a student participated in class, projects, student clinic, or examination).

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.

If the post-withdrawal disbursement includes loan funds, EWHAI must obtain permission from the student before disbursement can be made. A student may choose to decline some or all of the loan funds so that they don't incur additional debt. 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.

There are some Title IV funds that a student is scheduled to receive that cannot be disbursed to the student one 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 even if it didn't keep this amount a student's Title IV program funds. If EWHAI is not required to return all of the excess funds, the student must return the remaining amount.

Any 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.