

# Cancellation & Refund

## Student's Right to Cancel

You have the right to cancel this agreement, without obligation, and obtain a full refund of all amounts paid, through attendance at the first class session, or seventh day after enrollment, whichever is later.

Applicants or students may cancel or terminate their enrollment at any time, before or during their training. Applicants or students should notify an Academic Dean or Campus President of their intent to cancel or withdraw either in person, via telephone, email, or in writing. If you cancel this Agreement within the prescribed time period, the Institution will refund any money that you paid within 10 days after your notice of cancellation.

Students who have not visited the Institution facility prior to enrollment will have the opportunity to cancel without penalty if notice of cancellation is given before midnight of the fifth business day following the first class you attend.

## Student's Right to Withdraw

Effective: 06/19/2020

The Institution's policy for determining the Student's withdrawal date is the earlier of (A) the date the Student notifies the Institution of his or her withdrawal or the date specified by the Student or (B) the last recorded date of class attendance by the Student, as documented by the Institution, if the Student stops attending classes without notifying the Institution or (C) the date the Student violates published Institution policy that provides for the Student being withdrawn.

The Student's start date through the last date of attendance will determine the percentage of program completion, and the applicable percentage will be applied to the formula used in the refund calculation as stated below.

For students withdrawing from degree-granting programs or the Vocational Nursing program, the percentage of program completion is calculated by dividing the number of days the Student was scheduled to attend in the period of enrollment or payment period as of the last recorded day of attendance into the number of days comprising the period of enrollment or payment period for which the Student has been charged.

For students withdrawing from diploma programs, the percentage of program completion is calculated by dividing the number of days the Student was scheduled to attend in the period of enrollment or payment period as of the last recorded day of attendance into the number of days comprising the period of enrollment or payment period for which the Student has been charged.

## Financing Requirements

All students must have a financing package on file no later than the seventh calendar day of their first term. This may include but is not limited to application and confirmation of eligibility for Title IV funding, if desired; executed individual payment plan; completion of all documentation needed to secure non-Title IV funding (e.g., WIA, VA, state grant).

Concorde reserves the right to withdraw at any time any student who fails to complete their individual financing requirements or make timely payments.

## Refund Policy

Refunds are made for a student who withdraws or is withdrawn from the Institution prior to the completion of his/her program and are based on the tuition billed for the payment period or period of enrollment in which the Student withdraws, according to the Refund Calculation set forth below. Refunds will be based on the total charge incurred by the Student at the time of withdrawal, not the amount the Student has actually paid. The date from which refunds

will be determined is the last date of recorded attendance. Refunds will be made within 45 calendar days of the notification of an official withdrawal or date of determination of withdrawal by the Institution. Students who withdraw, or are withdrawn prior to the end of the payment period or period of enrollment are subject to the Return of Title IV Funds Policy noted below which may increase their balance due to the Institution. If there is a balance due to the Institution after all Title IV funds have been returned, this balance will be due immediately, unless a cash payment agreement for this balance has been approved by the Institution. Concorde does not refund charges for booklist items issued to the Student unless the items are returned in new and unused condition within 14 calendar days following the date of receipt or Student withdrawal. Credit balances due to the Student of less than \$5 (after all Title IV refunds have been made) will not be refunded unless requested by the Student.

## Refund Calculation

The schedule of refunds for students who withdraw after starting school, or are dismissed by the Institution, will be computed as follows:

- If a first-time student withdraws within the first twenty-one (21) calendar days of his or her program of study, no tuition charges will be incurred.
  - A first-time student is defined as one who has not previously attended the Institution.
- If a student withdraws after the first twenty-one (21) calendar days, but prior to the 60 percent point of the period of enrollment or payment period for which he or she has been charged, the Student shall be entitled to a pro rata refund of the tuition charged for the period of enrollment or payment period.
- If a student withdraws after the 60 percent point of the period of enrollment or payment period for which he or she has been charged, the Student shall be obligated for the tuition charged for the entire period of enrollment or payment period and not entitled to any refund.

## Student Notifications Regarding Withdrawal and Refunds

Effective: 07/20/2020

A \$100.00 administrative fee will be assessed to any withdrawn student eight days after their last date of attendance.

In case of prolonged illness or accident, death in the family, or other circumstances that make it impractical to complete the program, the Institution shall make a settlement that is reasonable and fair to both parties.

Students may repeat a class. If the Student should withdraw from the program for any reason, based on the refund policy, the hours or weeks in attendance for repeating a class, depending on the program, will be used in the program completion percentage calculation in determining the Student's financial obligation to the Institution.

If any portion of your tuition was paid from the proceeds of a loan, the refund will be sent to the lender or to the agency that guaranteed the loan. Any amount in excess of the unpaid balance of the loan will be first used to repay any federal/state/private student financial aid program from which you received benefits, in proportion to the amount of the benefits received. Any remaining amount greater than \$5.00 will be paid to you. If there is a balance due, you will be responsible for paying that amount.