

## Institutional Refund Policy

- Invoices are issued at the beginning of a course/program for the total of costs consisting of:
  - **Registration Fee:** This fee is due for enrollment processing and is non-refundable.
  - **Tuition:** Cost charged for scheduled course/program clock hours - refundable as listed below.
  - **Course Fees:** Charges for mandatory text books, handouts, course supplies & lab materials. These fees are non-refundable for courses that have been completed or started.
- In the event a student withdraws from a Body Wisdom School certification course or program prior to completing all certification or graduation requirements, the student may be eligible for a credit or refund. Any monies due to the applicant or student shall be refunded within 45 days of official cancellation or withdrawal. Official cancellation or withdrawal shall occur on the earlier of the dates that:
  1. an applicant is not accepted by Body Wisdom School - in which case the applicant shall be entitled to a refund of all monies paid.
  2. a student cancels his/her enrollment in writing within three business days of signing the enrollment agreement, but **prior to starting** classes - in which case, all monies collected by Body Wisdom School shall be refunded, less the non-refundable Registration Fee;
  3. a student cancels his/her enrollment within 14 days **after starting** classes - in this case they shall be entitled to a refund of all monies paid to Body Wisdom School less the non-refundable Registration Fee and less non-refundable Course Fees for courses started;
  4. a student notifies the institution of his/her withdrawal in writing;
  5. a student on an Approved Leave of Absence notifies Body Wisdom School, that they will not be returning. The date of withdrawal shall be the earlier of the date of either the expiration of the Leave of Absence or the date the student notifies the institution, that the student will not be returning;
  6. a student is expelled by Body Wisdom School (Unofficial Withdrawal will be determined by the institution by monitoring attendance at least every 14 days).
  7. A) In compliance with Iowa Code 714.23(2)(a); 100% of tuition charges will be refunded to students enrolled within any certification course or program, who withdraw (officially or unofficially) within 14 days from the first day of the program start date. There are no refunds for the non-refundable registration fee and non-refundable course fees of any courses the student has completed or started.
  7. B) If a student withdraws (officially or unofficially) after the first 14 consecutive days of the course/program due to the student's physical incapacity, or due to the transfer of the student's spouse's employment to another city, the terminating student shall receive a refund of the tuition charges in an amount that equals the amount of tuition charged to the student multiplied by the ratio of the remaining number of calendar days in the school period to the total number of calendar days in the school period.
  7. C) For students who withdraw (officially or unofficially) at 15 or more days from the start of the program, Body Wisdom shall make a pro rata refund of tuition charges (the total of instruction and clinic hours) to a student who terminates from any of the school's certification courses or programs in an amount that is not less than ninety-five percent of the amount of tuition charged to the student multiplied by the ratio of the number of calendar days remaining in the school period to the total number of calendar days in the school period. If a terminating student has completed sixty percent or more of a school period, the School is not required to refund tuition charges to the student. There are no refunds for the non-refundable registration fee and non-refundable course fees of courses the student has completed/started.

In type 2., 3., 4., 5., 7.A), 7.B) or 7.C) official cancellations or withdrawals, the cancellation date will be determined by the

postmark on the written notification, the date on the e-mail, or the date said notification is delivered to the Student Counselor in person.

- **Tuition Refund Calculation:** All tuition refunds are based on remaining scheduled course or program clock hours per the student's last date of attendance.

#### **EXAMPLES OF REFUND CALCULATION IN CASE OF 900-HOUR PROGRAM AS FOLLOWS:**

A 900-Hour Program costs a total of \$19,577.00 in tuitions, costs, and fees (**not** including the non-refundable Registration Fee):

\$ 16,740.00 Total Tuition (\$18.60/hr.)

\$ 2,837.00 Total Course Fees

\$ 19,577.00 Total Costs

##### **SCENARIO 1:**

The student withdraws officially or unofficially within 14 days of starting the program and has completed 52 scheduled program clock hours, leaving 788 scheduled program clock hours to end of 900-Hour Program.

- **Tuition Refund: \$16,740.00** (withdrawal occurs within 14 days of the program start date, 100% tuition is refunded/credited)
- **Course Fees Refund: \$2,677.20** (\$2,837 total course fees /. \$160 Therapeutic Massage Level 1 course fee)

**Total amount refunded/credited to the student: \$19,417.00**

##### **SCENARIO 2:**

The student withdraws officially or unofficially 6 weeks after starting the program and upon completion of 112 scheduled program clock hours, leaving 788 scheduled program clock hours to end of 900-Hour Program = 87.55%.

- **Tuition Refund: \$13,923.96** (828 hours x \$17.67, which is 95% of \$18.60)
- **Course Fees Refund: \$2,407.00** (\$2,837 total course fees /. \$430 for completed/started courses of Therapeutic Massage Levels 1 & 2, Anatomy: Bones & Muscles)

**Total amount refunded/credited to the student: \$16,339.96**

##### **SCENARIO 3:**

The student withdraws officially or unofficially upon completion of 528 scheduled program clock hours, leaving 372 scheduled program clock hours to end of 900-Hour Program = 41.33 %.

- **Tuition Refund: \$6,573.24** (372 hours x \$17.67, which is 95% of \$18.60)
- **Course Fees Refund: \$1,308.00** (\$2,837 total course fees /. \$1,529.00 for completed/started courses of Therapeutic Massage Levels 1, 2, & 3, Anatomy: Bones & Muscles, Physiology, Kinesiology, Orthopedic (Clinic Sports) Massage, Lymphatic Drainage, Student Clinic Course)

**Total amount refunded/credited to the student: \$7,881.24**

##### **SCENARIO 4:**

The student withdraws officially or unofficially upon completion of 560 scheduled program clock hours, leaving 340 scheduled program clock hours to end of 900-Hour Program = 37.78%, exceeding eligible refund past completion of 60% of total scheduled program clock hours.

- **Tuition Refund: \$0** (exceeded 540 completed hours = 60% of program hours)
- **Course Fees Refund: \$1,128.00** (\$2,837 total course fees /. \$1,709.00 for completed/started courses of Therapeutic Massage Levels 1, 2, & 3, Anatomy: Bones & Muscles, Physiology, Kinesiology, Orthopedic (Clinic Sports) Massage, Lymphatic Drainage, Pathology, Student Clinic Course)

**Total amount refunded/credited to the student: \$1,128.00**

- If permanently closed or no longer offering instruction after a student has enrolled, Body Wisdom School will provide a pro rata refund of tuition to the student OR provide course completion through a pre-arranged teach out agreement with another institution.

If the certification program is canceled subsequent to a student's enrollment, the school will either provide a full refund of all monies paid or completion of the course at a later time.

If the certification program is canceled subsequent to a student's enrollment, Body Wisdom School will either provide a full refund of all monies paid or completion of the certification program at a later time.

If the certification program is cancelled after students have enrolled and instruction has begun, Body Wisdom School shall provide a pro rata refund for all students transferring to another school based on the hours accepted by the receiving school OR provide completion of the program OR participate in a Teach-Out Agreement OR provide a full refund of all monies paid.

- This refund policy applies to tuition and fees charged as detailed in the enrollment agreement. Other miscellaneous charges the student may have incurred at the institution (EG: extra course materials, books, products, unreturned school property, etc.) will be calculated separately at the time of withdrawal. All fees are identified in the application form and with the enrollment agreement.
- If a Title IV financial aid recipient withdraws prior to program completion, a calculation for return of Title IV funds will be completed and any applicable returns by Body Wisdom School shall be paid, as applicable, first to unsubsidized Federal Stafford Student Loan Program; second to subsidized Federal Stafford Student Loan Program; third to Federal Pell Grant Program; fourth to other Federal, State, private or institutional student financial assistance programs; and last to the student. After all applicable returns to Title IV aid have been made, this refund policy will apply to determine the amount earned by Body Wisdom School and owed by the student. If the student has received personal payments of Title IV aid, he/she may be required to refund the aid to the applicable program.

**Termination Date/Withdrawal Date (Official or Unofficial Withdrawal):**

The last date of attendance would be the last day the student was physically in attendance at the school. A withdrawal date on a student who had been previously attending could be up to, but not to exceeding, 14 calendar days from that student's actual last date of attendance. An active student officially withdraws when they notify the school's administrative office of their intention to withdraw from Body Wisdom School. An active student is considered unofficially withdrawn when they have been absent for 10 consecutive class days (14 calendar days) from their last date of physical attendance without notifying the school's administrative office.

**Refund for Veteran Benefit Program Participants** – A student who receives Veteran's benefits must provide written notice of cancellation. The School will then notify the VA and, compliant with the requirements of Title 38 CFR 21.4255 - Iowa Code 256.183(1)(g), issue a refund of institutional charges for the program as detailed above. Additionally, the pro-rated refund also applies to the Registration Fee.

**Refund in Case of Military Deployment** - Per IA Code 261.9(g)1, A student, who is a member, or the spouse of a member, if the member has a dependent child, of the Iowa National Guard or Reserve Forces of the United States, and who is ordered to National Guard Duty or Federal Active Duty, may

- withdraw from registration prior to the program start date and receive a full refund of tuition and mandatory fees;
- make arrangements with the Student Counselor to complete their program at a later date, in which case the student's registration remains intact and tuition and mandatory fees shall be assessed for the program in full;
- withdraw from the remainder of their program at the details listed with above refund policy, with the exception that the registration fee will be included with eligible refund calculations.

**Refund of Returned Purchased Items @ the School Retail Store** – The School only refunds products that have not expired, been used, opened, or damaged, and are in original packaging. Original receipts are required. Gift cards can only be refunded if the physical gift card is returned and in the valid amount left on the card. There are no returns/refunds for sales items and items that have been replaced by newer editions or are no longer carried by the school.

**NOTE** - Also refer to all other School Policies, including General Policies & Procedures