

REFUND POLICIES AND RETURN OF TITLE IV FUNDS

Refund/Cancellation Policy

Please review carefully.

The school realizes that conditions do arise that cause changes in plans and attitudes of prospective enrollees. Under such circumstances, provisions for cancellation should be made. Therefore, please consider the following methods of cancellation and the schools refund policy.

- A. Full refund of all tuition paid if the applicant does not meet admission requirements and expresses they would like to withdraw to the school prior to the commencement of studies.
- B. The Registration Fee of \$100.00 is non-refundable unless withdraw is requested within five (5) days of signing the Enrollment Agreement
- C. A student cancelling the Enrollment Agreement within ten (10) calendar days of the signing of the agreement and prior to the beginning of classes will be refunded all tuition.
- D. Should the student's enrollment be terminated or should the student withdraw for any reason, all refunds will be made according to the following refund schedule:
 - For a student withdrawing from or discontinuing the program during the first two (2) school weeks of their first quarter the tuition charges refunded by the school will be 75% of the program.
 - For a student withdrawing from or discontinuing the program after the first two (2) school weeks, the student will not be entitled to a refund.
- E. Official withdraw for refund purpose is the date of termination and is defined as:
 - 1. The last day of recorded attendance if a student is terminated.
 - 2. The date of receipt of signed withdraw form stating that the student will no longer be in attendance at the school.
- F. Any student who is suspended or dismissed from CPDI after the first day of classes in the quarter for any reason including academic dismissal will follow the normal refund schedule.
- G. Refunds shall be returned to the student within thirty days after official date of withdraw.
- H. For the purposes of calculating refunds, a quarter shall consist of 9 weeks and there are 4 quarters in the program. At the completion of the Central Pennsylvania Diesel Institute 620 hour, 9-month training program, the student will receive a Diploma in Heavy Truck Technology.
- I. The refund policy does not apply to students using a 3rd party payment method. (IE. Trade Act, Military Students, Financial Aid)
- J. Central Pennsylvania Diesel Institute LLC is licensed by the State Board of Private Licensed Schools, questions or concerns that are not satisfactorily resolved by the Institute Director may be brought to the attention of: State Board of Private Licensed School, Pennsylvania Department of Education, 333 Market Street, Harrisburg, PA 17126-0333.

Withdraw Procedure

Through the full refund period, a student may drop a class with no withdrawal status and no course charges. From the end of the full refund period through the end of the partial refund period, a student may drop a class with no withdrawal status. Students who initiate a drop or withdrawal after the refund period has ended and prior to the published last day to drop for the part of term will receive a dismissal letter.

Academic Dishonesty may result in the student being withdrawn with a failing grade. Students who do not plan to attend a class or classes must initiate a drop or withdrawal to avoid possible charges and failing grades. Students receiving financial aid, veterans' benefits, other state or federal benefits should determine the impact of dropping classes on their benefits or coverage of policies.

Post Withdrawal Procedure

If a student earned more aid than was disbursed to him/her, the institution would owe the student a post-withdrawal disbursement which must be paid within 120 days of the student's withdrawal.

The institution must return the amount of Title IV funds for which it is responsible no later than 45 days after the date of the determination of the student's withdrawal. If a student does not register or return for a new term, or fails capstone/internship, the student may be withdrawn.

Veterans Refund Policy

In the event that a veteran fails to enter, withdraws or is discontinued from the program at any time prior to completion, the amount charged the veteran does not exceed the approximate pro rata portion of the total charges for tuition, fee and other charges the length of the completed portion of the program bears to its total length.

Requesting a Refund

To obtain a refund, a student must notify the Director of Student Services he or she is officially withdrawing and provide the last date of class attendance. Mere absence from classes does not reduce a student's financial obligation.

What is Title IV?

Title IV of the Higher Education Act of 1965, as amended in 1998, (Title IV, and HEA program) establishes general rules that apply to federal student financial assistant programs. For purposes of Return of Title IV Funds, these programs include:

- Pell and Federal Supplemental Educational Opportunity (FSEOG) Grants
- Direct Subsidized/Unsubsidized Loans
- Direct PLUS Loans

This publication provides information about the Central Pennsylvania Diesel Institute Return of Title IV Funds (*Return*) policies that apply to any student who cancels enrollment, withdraws, or is dismissed. These policies apply to students that discontinue enrollment in all classes, on or after the first day of the term. When you withdraw, two separate calculations must take place:

1. A refund of fees must be calculated by your respective Registrar's office.
2. The Financial Aid and Scholarships Office must calculate the *Return*.

If you cancel your registration prior to the first day of classes, this policy will not apply to you however, you should notify the Financial Aid and Scholarships Office because your continued eligibility may be affected. To cancel or withdraw, contact your respective Registrar's Office.

Refund of Fees

Based upon the date you discontinue enrollment, you may receive a full or partial refund of your fees. This refund will not impact the *return* calculation, but does affect the amount of money you may owe back to the Institute for withdrawing. Beginning with the first day of class, the following fee refund policies are based upon your classification of the number of days lapsed when the action to discontinue enrollment was filed for the quarter or semester.

Regular Academic Year Fee Refund Schedule for Students

Refund	Days in Program
100%	Less than 1 (Before the student's initial start date)
75%	1-10 calendar days after a student's initial start date
0%	After 10 calendar days of a student's initial start date

Return of Title IV Funds (Earned versus Unearned Aid)

Within 45 days from when you discontinue enrollment, the Financial Aid and Scholarships Office must calculate the amount of financial aid you have *earned* prior to the date the action was filed. Any aid received in excess of the *earned* amount is considered *unearned*. The *unearned* financial aid must be returned to the respective federal programs no later than 45 days of Date of Determination of Withdrawal from Central Pennsylvania Diesel Institute. The calculation is based upon only the amount of Title IV Aid for which you were eligible. State and Central Pennsylvania Diesel Institute policy uses a similar formula to calculate how much state and institution aid is *earned* if the student discontinued enrollment before the end of the quarter.

Calculating Earned Financial Aid

The amount of *earned* financial aid is calculated on a daily basis from the first day of classes. The process uses calendar rather than business days. *Earned* aid is determined by taking Scheduled hours (as of W date)/total scheduled hours in payment period.

Return policies apply to students that withdraw on or before the 60% point of the term. For a student who withdraws after the 60% point-in-time, there is no *unearned* financial aid.

See examples for calculating the percent of earned aid below.

Late or Post-Withdrawal Disbursement

Students may be eligible for a late or post-withdrawal disbursement if they have accepted aid that did not disburse at the time of withdrawal from Central Pennsylvania Diesel Institute.

If eligible, the Central Pennsylvania Diesel Institute Financial Aid and Scholarships Office will send notification of the action required to either accept or decline a portion, or all, of the late disbursement. If no response is received within approximately two weeks of notification, the award will be canceled.

Unofficial Withdrawal

The Central Pennsylvania Diesel Institute Financial Aid and Scholarships Office reviews posted grades every quarter. If a student receives all non-passing grades, attendance in the term cannot be verified and as a result they are determined to have unofficially withdrawn. Students are notified via mail if they are considered an unofficial withdrawal. Per Federal Return to Title IV regulations, federal financial aid is canceled and state and institutional funds is adjusted by making a determination of withdrawal after 14 days of absence.

In order to reevaluate this determination, documentation must be provided to support attendance in all courses for the term.

Calculating Return of Title IV Aid Amount

Once the *earned* and *unearned* aid percentages are determined, the next step is to calculate the dollar amount of *unearned* aid that must be returned. The *Return* amount is determined by multiplying the *unearned* aid percentage by the total of all Title IV aid received.

$$\begin{aligned} & \textit{Unearned Aid Percentage} \\ & \times \textit{Total of all Title IV Funds Received} \\ & = \textit{Total Unearned Aid} \end{aligned}$$

School Portion of the Return

The amount of *unearned* aid that must be returned by Central Pennsylvania Diesel Institute is a percentage of the institutional charges for the term. Once the dollar amount of the school portion of the *Return* is determined, it is compared to the total amount of all *unearned aid*. If the school portion is less than the *total unearned aid*, then Central Pennsylvania Diesel Institute must return the amount of the school portion. If the calculated school portion **exceeds** the *total unearned aid*, then Central Pennsylvania Diesel Institute must return the amount of the *total unearned aid*.

Financial aid will be returned to the aid program from which it came. If returned to a loan program, your outstanding balance will be reduced by the amount of the return.

Refunds are allocated in the following order:

Unsubsidized Direct Stafford Loans (other than PLUS loans)

Subsidized Direct Stafford Loans

Direct PLUS Loans

Federal Pell Grants for which a return of funds is required

Federal Supplemental Educational Opportunity Grants for which a return of funds is required

Other assistance under this Title for which a return of funds is required (e.g., LEAP)

Fee Refund Versus School Return Amount

In most cases, the amount of the fee refund received will be less than the amount of the school *Return* portion of Title IV funds. When you discontinue enrollment, a balance will be created on your student account for the difference between the fee refund and the *Return* amount. You will be responsible for paying this balance in addition to any other balance created from the **student** portion of the Return.

Student Portion of Return of Title IV Funds

After the school returns the correct amount of aid, any amount of the total *unearned* aid that remains becomes the **student portion** of the *Return*. The student portion of the *Return* is calculated by subtracting the amount of the school Return from the **total unearned aid**.

$$\begin{array}{r} \text{Total Unearned Aid} \\ - \text{School Return Amount} \\ \hline = \text{Student Portion of Return} \end{array}$$

Depending on the remaining sources of aid after the school Return, the student portion of the *Return* is distributed back to the aid program from which it was awarded as follows:

- Any amount of the *Return* allocated to loans is repayable after you leave Central Pennsylvania Diesel Institute and enter repayment according to the terms and conditions of those loans. You will not be billed for these funds upon discontinued enrollment.
- Any amount allocated to federal Title IV grants are subsequently decreased by 50%. This adjustment is an effort to reduce the impact of discontinued enrollment on those students receiving grant funds. Central Pennsylvania Diesel Institute will return these funds on your behalf and you will be responsible for reimbursing Central Pennsylvania Diesel Institute for this return.

Federal Formula used for State Cal Grants and Institutional Aid

Whether or not you are receiving any of the types of federal aid listed, students that received any non-federal aid (listed below) are required to go through a similar calculation to determine the portion of these funds that are *unearned*. Aid is returned in the following order:

1. Cal Grants
2. Institutional Loans
3. University Grant

Future Aid Eligibility

Withdrawing may affect your eligibility to receive financial aid in subsequent terms. Notify your respective Financial Aid Office if you are planning to return.

If your loans should go into repayment once you withdraw from school, it is important to make your payments on time to prevent default. If you default on a loan, you would lose your eligibility for any future financial aid.

Satisfactory Academic Progress

Withdrawal from school may affect your Satisfactory Academic Progress standing and future eligibility for financial aid.

Cancellation of Registration

If you cancel your registration prior to the beginning of the term you will not be considered a student for that term. If this occurs, you are not entitled to receive any form of financial aid during the term and your aid will be canceled and returned to the appropriate programs.

If cancellation takes place close to the beginning of the term and you have already received financial aid to cover living expenses, you will be required to repay the entire amount received.

Sample of Return to Title IV Calculation

- Number of Days Attended: 9
- Number of Days in the Quarter: 36
- Earned Financial Aid: 25%
- Unearned Financial Aid: 75%

Types of Aid	Financial Aid Disbursed Fall Quarter	Total Aid Earned (Student eligible to keep)	Total Aid Unearned (Must be recouped)
CPDI Campus Fee Grant	\$180	\$0	\$180
University Grant	\$767	\$767	\$0
Cal Grant	\$4,080	\$310	\$3,770
Direct Loan	\$1,500	\$0	\$1,500
Pell Grant	\$1,400	\$675	\$725
Total Aid	\$7,927	\$1,752	\$6,175