Financial Services

General Information
The Financial Services Department at Everglades University provides students with assistance in applying for financial aid in order to pay tuition for their educational expenses while attending the University. The Financial Services Department has established procedures which assure fair and consistent treatment of all applicants.

Everglades University believes that the primary responsibility for educational costs rests with the student and his/her family. However, financial aid is available to meet the difference between a personal student’s resources and his/her actual needs. Everglades University examines the total cost associated with attending the University including, but not limited to, tuition and fees, room and board, books and supplies, personal and allowable travel expenses, and other miscellaneous expenses.

Everglades University uses the Free Application for Federal Student Aid (FAFSA) to document and collect information used in determining a student’s eligibility for financial aid. You must complete your FAFSA Applications online at www.fafsa.ed.gov. Your Application is confidential and is through the Department of Education website. Everglades University’s school code is 031085.

Everglades University maintains a full-time Financial Services Department at each campus to meet student needs. Students are encouraged to make appointments with a Financial Services Administrator to ensure that they obtain the funding needed for their University investment. The United States Department of Education has determined that Everglades University is an institution eligible to participate in Federal Title IV financial aid programs. Everglades University is also approved to participate in the Florida State Grant and Scholarship Programs.

Cost of Attendance Budget (COA)
The cost of attendance is not a constant figure, it varies by the type of institution and the costs associated with attending that institution. The cost of attendance is used to determine a student’s eligibility for Federal Grants, Direct Student Loans along with State Funding (grants and scholarships) and other types of non-need base funding such as 529, Pre-Paid Programs and External Scholarships. The cost of attendance is used to determine a student’s eligibility for financial aid. To determine an undergraduate eligibility for grant funding will use the COA–EFC and based on credits to be attempted.

For certain grants a student must be full time. The expected family contribution (EFC) on page one of the student’s Institutional Student Information Report (ISIR, top right-hand corner) is based on a 9 month academic year. At Everglades University the EFC is based on the 8 month academic year (2 semesters, 32 weeks, and 8 months) in determining all other funding’s except Federal Pell Grant eligibility. The cost of attendance known as the cost of education is frequently referred to as the student’s “budget”. For example the formula is cost of attendance minus EFC minus aid equals unmet need (balance not covered).
Types of Financial Aid
Everglades University has the following federal aid, state aid and institutional programs available to students who qualify (subject to availability of funds). The amount of aid a student receives at Everglades University is based on the cost of attendance minus the expected family contribution (EFC) equals the unmet need. Student enrollment status (full time, 3/4 time, 1/2 time, 1/4 time) and the length of attendance within the academic year is taking into consideration as to how the student is being package for financial aid within the academic period of obligation.

Grants
Grants are awarded to undergraduate students based on substantial financial need. Grants do not have to be repaid unless a student becomes ineligible. Students must maintain satisfactory academic progress as defined in the Everglades University Satisfactory Academic Progress Policy.

**Federal Pell Grant:**
A Federal Pell Grant is an award to assist needy undergraduate students in paying for their education. Pell Grants do not have to be repaid unless a student becomes ineligible. Students who have achieved a bachelor’s degree are not eligible for a Federal Pell Grant. Eligibility for a Federal Pell Grant is based on several factors. The student completes a Free Application for Federal Student Aid (FAFSA) and this generates an Expected Family Contribution (EFC) number. Using the EFC number and other criteria, the amount of award is determined.

**Federal Supplemental Educational Opportunity Grant (FSEOG):**
The Federal SEOG provides additional grant assistance to undergraduate students. Funds are given to Pell eligible students with exceptional financial need. Federal SEOG awards do not have to be repaid unless a student becomes ineligible. Students with a bachelor’s degree are not eligible for Federal SEOG.

**The William L. Boyd, IV, Florida Resident Access Grant (FRAG):**
The grant program provides tuition assistance to Florida undergraduate students attending an eligible private non-profit Florida college or university. To be considered for the Florida Resident Access Grant the applicant must meet Florida’s residency requirements for receipt of state student financial aid and must enroll for a minimum of 12 credit hours per semester along with the other eligibility requirements.

**Florida Student Assistance Grant (FSAG):**
The FSAG program is funded by the State of Florida and granted to needy students enrolled in bachelor degree or associate degree programs. To be considered for an FSAG Grant, applicants must meet Florida’s residency requirements for receipt of state student financial aid and must enroll for a minimum of 12 credit hours per semester. They must complete a Free Application for Federal Student Aid (FAFSA) which must be processed and contain a valid Expected Family Contribution (EFC) by the cutoff date set by the University for each of the Fall and Winter terms.
Loans
Everglades University offers a variety of low interest loans that enable students to meet their educational costs. Educational loans MUST BE PAID BACK. Interest charges vary with the type of loan, and a minimum monthly payment may be required.

**Federal Direct Subsidized Loan:**
You must have a financial need to receive a subsidized loan. The U.S. Department of Education will pay the interest that accrues on the Federal Direct Subsidized Loan during certain periods. The loan has a variable interest rate that is determined each year by the government. If an undergraduate student qualifies, the maximum amount of a Subsidized Loan is $3,500 for first-year students, $4,500 for second-year students and $5,500 for third-year and fourth-year students.

**Federal Direct Unsubsidized Loan:**
Unsubsidized loans are non-need based loans to students who meet the qualifications. The loan is based on the cost of attendance less any other financial aid a student receives. If an undergraduate student qualifies, the maximum amount of a Federal Direct Unsubsidized Loan is $6,000 for first and second year students, $7,000 for third and fourth year students. If a graduate student qualifies, the maximum amount of a Federal Direct Unsubsidized Loan is $20,500. The interest is charged through the life of the loan.

**Federal Direct Plus Loan:**
The Plus Loan program provides non-need based loans to parents of dependent students. The Plus loan eligibility is based on the cost of attendance less any other financial aid a student receives. Repayment on a Federal PLUS begins within (60) sixty days after the final loan disbursement. These loans have variable interest rates determined annually by the federal government.

**Federal Perkins Loan:**
The Federal Perkins Loan, formerly called the National Direct Student Loan, is a fixed 5% interest loan that assists needy undergraduate and graduate students in paying their educational costs. Funds are limited and eligibility is based on financial need and funds availability. Repayment begins within nine months from a student’s last date of attendance.

Scholarships
**Everglades University’s Scholarship Programs**
Everglades University offers a variety of scholarships ranging from academic to active military scholarships for students who meet the criteria set by the University.
- Everglades University Academic Scholarship
- Everglades University Financial Scholarship
- Everglades University Graduate Scholarship
- Accredited Massage School Graduate Scholarship
- Associated Builders and Contractors (ABC) Scholarship
- Active Military Scholarship
- Frione Scholarship*
Information and applications for the abovementioned scholarships are available through the Financial Services Department. Scholarships are non-renewable and are subject to availability. Students must meet Satisfactory Academic Progress. Scholarships are used only for tuition charges and are limited.

* Everglades University works with the following organizations to award the Frione Scholarships at all campuses. The Haven (Boca Raton Main Campus); Florida Sheriff’s Youth Ranch (Sarasota Branch Campus); and The Village (Orlando Branch Campus).

Other Scholarships
Outside scholarships are awarded to students who meet the specific criteria of the scholarship benefactors. Scholarship committees usually choose scholarship recipients who have high grade point average, large financial need and/or superior academic qualities. A partial list of scholarships includes but is not limited to:

• Florida Bright Future Scholarship
• Florida Association of Postsecondary Schools and Colleges Scholarship
• Association of Private Sector Colleges and Universities Scholarship

The Financial Services Department can provide a listing of websites for additional scholarship benefactors. Applicants can contact agencies located in their community for more information.

Federal Work Study (FWS)
The Federal Work Study program gives part-time employment to undergraduate and graduate students who need income to help meet the costs of postsecondary education. When available, Everglades University provides part-time jobs for needy students through the FWS program. Generally, students work fifteen to twenty hours per week. Part of this program is community service programs.

Financial Aid Procedure
Everglades University students must complete a Free Application for Federal Student Aid form. Many funds are limited and are awarded to those students who have the greatest need. Students will meet with the Financial Services Department to determine their eligibility.

Students complete their paperwork online via paperless process. After the Free Application for Federal Student Aid is processed, the University receives an electronic Institutional Student Information Report (ISIR) and the student receives a Student Aid Report (SAR) from the U.S. Department of Education within 30 days.

If verification is required, requested documentation must be produced by student, spouse, and/or parent (whichever is applicable). The Financial Services Department will explain the verification procedure if the situation arises.

The Financial Services Administrator submits the relevant paperwork to the appropriate lenders/agencies and follows up to ensure that the financial aid file is complete and accurate. Financial Services is the liaison between the lenders/servicing agencies and the student. The Director of Financial Services works to see that students are aware of their responsibilities, that student tuition is paid, that the lender obtains the correct paperwork, and that all documents are executed and tracked correctly.
Financial Services is dedicated to helping the students understand and comply with the forms and paperwork that the financial aid application process entails. Students must re-apply for financial assistance each year.

**NOTE:** A student's financial aid is solely the responsibility of the student. Each student is responsible for correctly completing all applications and processing paperwork in a timely manner. If student aid is not received by the University while the student is in school, the student is responsible for all tuition and fees due to the University.

---

### Student Rights and Responsibilities

#### Student Rights

All Everglades University students have the right to:

- Know when they will receive their financial aid.
- A copy of the documents describing the University accreditation or licensing.
- Information about Everglades University programs, instructional and other physical facilities, and faculty.
- Information relating to job placement rates.
- Information concerning the cost of attendance.
- Information on the refund policy for students who withdraw.
- Information about Federal Work-Study jobs:
  - What kind of job it is
  - What hours a student must work
  - What job duties are
  - What the rate of pay is
  - How and when payroll is issued
- Reconsideration of their aid package if the student believes a mistake has been made or if enrollment or financial circumstances have changed.
- Information on how the University determines whether a student is making satisfactory progress, and if not, the nature of the procedures.
- Information concerning special facilities and services that are available under the Americans with Disabilities Act.
- Information as to what financial assistance is available, including information on all federal, state, local, private, and institutional financial aid programs.
- Information as to who Financial Services personnel are, where they are located, and how to contact them.
- Information concerning the procedures and deadlines for submitting applications for each available financial aid program.
- Information concerning how financial aid recipients are selected for various programs.
- Information concerning how a student’s financial aid eligibility is determined.
- Information on how much of the financial need, as determined by the University, has been met.
- Information concerning each type and amount of assistance in each student’s financial aid package.
- Information concerning the interest rate on any student loan a student has, the total amount which must be repaid, the length of time to repay, when repayment must begin, and what cancellation or deferment (postponement) provisions apply.
- Know their academic advisor.
- Information concerning the University’s policies regarding attendance, dress, tardiness, and testing.
- Fair, equal non-discriminatory treatment from all University personnel.
- Information concerning the University’s academic and administrative policies.
- Access to their student records.
- Freedom of academic expression.

**Student Responsibilities**

It is the responsibility of each Everglades University student to:

- Abide by Everglades University student code of conduct.
- Read, understand, and keep copies of all forms they are given.
- Review and consider all information about the University’s program prior to enrollment.
- Pay special attention to the Free Application for Student Financial Aid, complete it accurately, and submit it on time to the right place. (Errors can delay or prevent receiving aid).
- Know and meet all the deadlines for applying or reapplying for aid.
- Provide all documentation, corrections, and/or new information requested by either the Financial Services Department or the agency to which the application was submitted.
- Notify the University of any information that has changed since the student’s initial application for financial aid.
- Repay all student loans.
- Complete an entrance and exit interview if the student has a Federal Perkins Loan, Federal Subsidized and/or Unsubsidized Loans, or Federal PLUS Loan.
- Notify the University and lender (if student has a loan) of any changes in the student’s name, address, or attendance status (half-time, three quarter-time, or full-time).
- Satisfactorily perform the work agreed upon in a Federal College Work-Study Program, if the student has been granted one.
- Understand the University’s refund policy which is clearly stated on the enrollment agreement and in this catalog.
- Read the contents of the Application for Admission carefully.
- Purchase or otherwise furnish books and supplies.
- Maintain University property in a manner that does not deface, destroy or harm it.
- Return library books in a timely manner and pay any fines that may be imposed.
- Obtain required educational and financial clearances prior to graduation.
- Comply with all parking regulations.

**Policies and Procedures for Verification**

In accordance with 34 CFR 668.53, Everglades University has developed the following policies and procedures for the verification of information provided by applicants for Federal Title IV student financial aid.

1. Only those students selected for verification by the U.S. Department of Education (ED) or those with conflicting information in their records will be required to submit supporting documentation. In most cases, the required documentation consists of a completed verification worksheet, a signed tax transcript or utilizes the IRS data retrieval to upload the prior year tax information onto the Free Application for Student Financial Aid (FASFA). Any conflicting information in the student’s file must be resolved before any financial aid may be disbursed, regardless of the student’s verification status.

2. No Federal Pell Grant, Federal Campus Based Aid, or Federal Direct Loan funds will be disbursed prior to the completion of verification.
3. A Federal Direct Loan will not be originated until all verification has been completed.
4. Students eligible to receive a Pell Grant, Campus Based aid or a Federal Direct Loan will have until 120 days after their last day of attendance or by the deadline published in the Federal Register each year (deadline is usually around the end of September) whichever is earlier, to complete verification. However, in the interim, the student must have made arrangements with the school for payment of all tuition and fees due, or risk termination from the school. After the aforementioned period, all financial aid that might have been due is forfeited.
5. All students will be notified on a timely basis if they were selected for verification and what supporting documentation is required. At that time, the student will be informed of the time parameters and the consequences of not completing the verification cycle. The institution will notify the student of the results of the verification process and any other documentation needed. The institution will assist the student in correcting any information that is inaccurate and will notify the student via award letter if an award changes. The institution will use as its reference the most recent Verification Guide supplied by U.S. Department of Education.
6. If the student receives an overpayment based on inaccurate or conflicting information on any application and refuses to correct the information or repay the Federal funds after being counseled by the institution, the school will refer the case to U.S. Department of Education for resolution. Unless required by U.S. Department of Education, no further Federal Financial Aid will be disbursed to the student.
7. The financial aid file must be documented with the date that verification is completed.

Student Eligibility Requirements
Any applicant for admission who indicates on his/her application that financial assistance is needed for education must complete a Free Application for Federal Aid at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). Federal Financial Aid is not available to international students unless they are eligible non-citizens. Eligible non-citizens must provide current documentation of immigration status prior to applying for financial aid. To be eligible to receive most need-based aid, a student must meet the following requirements:
- Show financial need.
- Be enrolled in an eligible degree program.
- Have a high school diploma or a GED.
- Be a U.S. Citizen or eligible non-citizen.
- Have a valid Social Security Number.
- Maintain Satisfactory Academic Progress.
- Comply with requirements of the Anti-Drug Abuse Act.
- Not be in default on a Federal Perkins Loan (or National Direct Student Loan), Federal Subsidized and/or Unsubsidized Loan, or Federal Plus Loan.
- Not owe a refund on a Federal Pell Grant or Federal Supplemental Educational Opportunity Grant (FSEOG).
- Agree to use any Federal student aid received solely for educational purposes.
- Be enrolled at least half-time (for most programs).
- Sign a Statement of Educational Purpose/Certification on refunds and default.
- Sign a statement of updated information certifying that certain items on their Institutional Student Information Record are correct.
• Sign a Statement of Registration Status if required to register with the Selective Service.

Disbursement Procedures
Federal Regulations allow a school to disburse Title IV Financial Aid to students up to ten days before the start of the semester. The Institution has a policy to disburse all financial aid one week before the first day of the semester for all new and continuing students. The exceptions to this policy are first year, first time borrower students borrowing under the Direct Loan Program. The first disbursement of their Direct Loan until after was in class for 30 days from student’s first day of class. For students who are returning to school from a Leave of Absence or who are re enrolling after being withdrawn from school should be scheduled for one week delay to ensure their return to classes and then their disbursement will be made. The method by which Everglades University disburses financial aid is as follows:
- Students complete the Financial Aid process
- The Financial Services Department reviews and submits the documentation
- The Department of Education disburses the appropriate federal funds to the University via the student’s account
- Students are notified by the Financial Services Department of funds disbursed and can access this information via the internet on the student portal
- Students can request their excess funds by contacting the Bursar Department. All refunds are paid to the student (or parent) within fourteen (14) days after the credit balance occurred. Students have the right to rescind this option on their credit balance form. All checks are processed and distributed by the Business Office.

Tuition and Fees
Fee Schedule
The tuition for undergraduate courses at Everglades University has been calculated on a credit basis of $600 per credit hour, charged on a semester basis of ($600 x 12 credits) $7,200 per semester and is subject to annual review and modification. The tuition for graduate courses at Everglades University has been calculated on a credit basis of $625 per credit hour, charged on a semester basis of ($625 x 12 credits) $7,500 per semester and is subject to annual review and modification. A semester is sixteen weeks or approximately four months long beginning upon the student’s start date. Undergraduate students maintaining a 3.0 or higher cum GPA are eligible to take up to 18 credits per semester, subject to approval of the Program Director, Dean of Academic Affairs or Vice President of Academic Affairs. This may only be granted to students whose accounts are current and up to date. Undergraduate students maintaining a 3.0 cum GPA or higher may take additional credits, beyond 12 but not to exceed 18 credits, at a charge of $1,800 per 3 credit course. Undergraduate students electing to take a course that includes a lab will be charged $600 per one credit course.

Tuition and Fee Disclosure
Everglades University wishes to eliminate possible areas of misunderstanding before students begin class. This allows the University to devote future efforts to support our students’ education. At Everglades University tuition and fees are charged to the student by the semester. Each semester is 16 weeks. Everglades University students are not charged by the course or by the credit hours. University student tuition and fees are subject to annual review and modification.
Application Fee $50 (one-time charge, non-refundable)
Registration Fee $145 (one-time charge)

**Tuition charge per semester for all undergraduate degree programs:**
- Full Time - 12 credits $7,200
- Three Quarter Time - 9 credits $5,400
- Half Time - 6 credits $3,600
- Quarter Time - 3 credits $1,800
- Lab Fee $600 per lab

For undergraduate students with a CUM GPA of 3.0 or higher wishing to take up to 18 credits in a semester the tuition charge per semester will be $10,800 ($600 per credit hour).

**Tuition charge per semester for all graduate degree programs:**
- Full Time - 12 credits $7,500
- Three Quarter Time - 9 credits $5,625
- Half Time - 6 credits $3,750
- Quarter Time - 3 credits $1,875

**Education fee charge for full-time students in all programs:**
- On-site Day/Evening $400 per semester
- Online $800 per semester

For students who are in their last semester taking less than a full-time semester or greater than a 12 credit full-time semester education fees will be prorated or added in the amount of $100 per course for on-site students & $200 per course for on-line students.

**Other fees:**
- Undergraduate Textbooks $600 per semester for on-site classes
- Graduate Textbooks $700 per semester for on-site classes
- Transcript Fee * Fees vary by institution charges
- Withdrawal Fee $100
- Re-entry Fee $150
- Handling fee (per shipment) $5
- Change of Start Date Fee $75
- Graduates Transcript Fee $5
- Undergraduate Textbook average $600 per semester for online classes (shipping charges vary)
- Graduate Textbook average $700 per semester for online classes (shipping charges vary)
- Cash Payment Late Fee Charge is $10 per month for each month

Everglades University reserves the right to make annual changes in tuition and fees. Curriculum changes may be made during any phase of its programs where it is the opinion of the administration that the students or the University will be benefited. Tuition is charged by the semester and by Full Time Status, Three Quarter Time Status or Quarter Time Status for the semester.
Fee Policy
Payment of all fees, or arrangement for the payment of all fees, must be made at the time of registration and are subject to change without notice. Students taking courses on an audit basis pay the same fee as those students taking courses for academic credit. All financial obligations owed to Everglades University must be paid, or arrangements for payment must have been made, before a student may re-register, receive transcripts or graduate. The University reserves the right to increase the cost per credit, registration fee and/or education fees on an annual basis.

Students can access the University’s Net Price Calculator on the University’s website at www.EvergladesUniversity.edu/eu-NetPriceCalculator/npcalc.htm

The current fee schedule is as follows:

<table>
<thead>
<tr>
<th>Fee Description</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Application Fee (one-time)</td>
<td>$50 (non-refundable)</td>
</tr>
<tr>
<td>Registration Fee (one-time)</td>
<td>$145</td>
</tr>
<tr>
<td>Education Fee for Online Students (per semester)</td>
<td>$800</td>
</tr>
<tr>
<td>Education Fee for On campus Students (per semester)</td>
<td>$400</td>
</tr>
<tr>
<td>Administrative Fee (Withdrawal)</td>
<td>$100</td>
</tr>
<tr>
<td>Re-Entry Fee</td>
<td>$150</td>
</tr>
<tr>
<td>Change of Start Date Fee</td>
<td>$75</td>
</tr>
<tr>
<td>Handling Fee (per shipment)</td>
<td>$5</td>
</tr>
<tr>
<td>Late Payment Fee</td>
<td>$10</td>
</tr>
<tr>
<td>Textbooks for Undergraduate Students (estimated per semester)</td>
<td>$700</td>
</tr>
<tr>
<td>Textbooks for Graduate Students (estimated per semester)</td>
<td>$800</td>
</tr>
<tr>
<td>Transcript Request Fee (See page112*)</td>
<td>varies by university and number of transcript requests sent</td>
</tr>
<tr>
<td>Rush Transcript Request (See page112*)</td>
<td>varies by destination</td>
</tr>
<tr>
<td>Shipping</td>
<td>varies by weight and destination</td>
</tr>
</tbody>
</table>

Other Fees: Any fees incurred by the school from any bank or credit card company, due to any chargebacks, non-sufficient fund fees, or any other fee in pursuit of payment are subject to a $25 fee per transaction. This fee will be charged to the student’s ledger card. A $25 fee will be charged to the student’s ledger card for a stipend check to be sent within the United States via overnight mail.

Estimated Total Degree Program Cost
The following are estimated total degree program costs for tuition, books, and fees. The total estimated costs do not take in to account transfer credits that may be accepted by Everglades University upon evaluation of prior official transcript(s), which may reduce the estimated total degree program cost.

Estimated Total On Campus Degree Program Cost
*Undergraduate Degree Program tuition is based on 123 credit hours.*

<table>
<thead>
<tr>
<th>Expense</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition</td>
<td>$73,800</td>
</tr>
<tr>
<td>Books (estimated $600 per semester)</td>
<td>$6,125</td>
</tr>
<tr>
<td>Fees (400 per semester)</td>
<td>$4,100</td>
</tr>
<tr>
<td><strong>Total Estimated Cost</strong></td>
<td><strong>$84,025</strong></td>
</tr>
</tbody>
</table>

Graduate Degree Program tuition is based on 36 credit hours.
Estimated Total Online Degree Program Cost

Undergraduate Degree Program tuition is based on 123 credit hours.

<table>
<thead>
<tr>
<th>Item</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition</td>
<td>$73,800</td>
</tr>
<tr>
<td>Books</td>
<td>$6,125 (estimated $600 per semester)</td>
</tr>
<tr>
<td>Fees</td>
<td>$8,200 ($800 per semester)</td>
</tr>
<tr>
<td><strong>Total Estimated Cost</strong></td>
<td><strong>$88,125</strong></td>
</tr>
</tbody>
</table>

Graduate Degree Program tuition is based on 36 credit hours.

<table>
<thead>
<tr>
<th>Item</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition</td>
<td>$22,500</td>
</tr>
<tr>
<td>Books</td>
<td>$2,100 (estimated $700 per semester)</td>
</tr>
<tr>
<td>Fees</td>
<td>$2,400 ($800 per semester)</td>
</tr>
<tr>
<td><strong>Total Estimated Cost</strong></td>
<td><strong>$27,000</strong></td>
</tr>
</tbody>
</table>

The total tuition estimate does not include tuition credited by prior credits completed by the student accepted for transfer by Everglades University. This total tuition cost is based upon estimated book fees and subject to an annual tuition increase.

Student Withdrawals

It is the responsibility of all students upon withdrawal from Everglades University to return library books, pay all fines, fees and monies that are owed to the University.

Cancellation and Refund Policy

Tuition and Fee Disclosure

Tuition is computed on the assumption that a student remains throughout the academic year. Since a place in class has been reserved for each student, tuition is refunded in accordance with the University refund policy. A student withdrawing from the University must comply with proper clearance procedures as outlined in the catalog. Reductions in indebtedness are made solely at the discretion of the University for withdrawals necessitated by conditions beyond a student’s control such as an emergency acceptable to the University. Refunds or reductions in indebtedness are processed after all required approvals are documented on a withdrawal form.

Students are obligated for all charges (tuition/fees/books/supplies) for the semester they are currently attending plus any prior account balance. A semester of sixteen (16) weeks consists of four (4) consecutive four (4) week terms of instruction. A $100 administrative fee is charged when a student withdraws prior to the end of a semester. A student who has withdrawn and wishes to re-enter is charged a $150 reentry fee. Students who change their start date after signing an enrollment agreement may be charged a $75 change of start date fee.
Return of Title IV Funds (R2T4)
The requirements for federal financial aid when a student withdraws are separate from the
Institutional Refund Policy. As such a student may still owe a balance to the University for
unpaid institutional charges. Federal regulations specify how the University must determine the
amount of Federal financial aid the student is entitled to have earned when a student withdraws
from the University. The percentage amount of Federal financial aid a student has earned during
a payment period is calculated based on the total number of calendar days completed in a
payment period divided by the total number of calendar days in the payment period. For students
who withdraw during the payment period the school will perform the return calculation on a
payment period basis. An academic year is defined as two semester’s equivalent to 32 weeks of
instruction and at least 24 semester hours. The amount of assistance earned is determined on a
pro-rata basis. For example, if you completed 30% of your payment period, you earn 30% of the
FSA assistance you were originally scheduled to receive. Once you have completed more than
60% of the payment period, you may earn all the FSA assistance you were scheduled to receive
for that period. Anytime a student begins attendance in at least one course, but does not begin
attendance in all the courses he or she was scheduled to attend, regardless of whether the student
is a withdrawal or graduate, the institution must review to see if it is necessary to recalculate the
student’s eligibility for funding received based on a revised enrollment status and the cost of
education.

Cancellation/Withdrawal Calculation
Cancellation at any time from the date of a student’s registration to the day before the first
scheduled day of a semester – 100% refund of tuition and education fees. (The University retains
the $50 application fee).
• Withdrawal at any time during the first week of the semester – 90% refund of tuition only.
• Withdrawal at any time during the second week of the semester – 85% refund of tuition only.
• Withdrawal at any time during the third week of the semester – 80% refund of tuition only.
• Withdrawal at any time during the fourth week of the semester – no refund.
Any funds paid for supplies, books or equipment which can be and are returned to the
University, are refunded to a student who withdraws prior to the start of a semester, providing
the student returns said items that can be resold. The University reserves the right to determine if
above-mentioned items are returnable. All registration fees are refunded if a student is not
accepted into his/her particular program. Students must notify the University of cancellation by
contacting their Academic Advisor in writing or orally when written communication is not
possible. All monies paid by an applicant are refunded if cancellation occurs within three
business days after signing the University’s Application for Admission and making an initial
payment. If cancellation occurs after three business days from the signing of the University’s
Application for Admission, all application and registration fees in excess of $100 are refunded to
the student. Refunds are made within thirty days from the date of determination of a student’s
withdrawal. All balances owed the University due to the return of Title IV funds or withdrawal
calculation or a balance due at time of graduation is billed to the student. No official academic
transcript is issued to any student who owes a balance to the University at the time of the request.
Upon payment of an outstanding debt, a transcript may be issued. Students must notify the
University of cancellation by contacting the Dean of Academic Affairs or the Campus Vice
President in writing or orally when written communication is not possible.
Veterans Refund Policy
The refund of the unused portion of tuition, fees, and other charges for Veterans or eligible persons who fail to enter a course or withdraw or discontinue prior to the completion will be made for all amounts paid which exceed the approximate pro rata portion of the total charges that the length of the completed portion of the course bears to the total length of the course. The refund will be determined on the ratio of the number of days or hours of instruction completed by the student to the total number of instructional days or hours in the course. Upon determination of withdrawal, all refunds will be made within a thirty-day period.