

Academic and non-talent based aid, provided by the College, may be applied to approved Study Abroad programs (i.e. Best Semester, Student International). Unless otherwise approved by the sponsoring sport or department, talent-based aid will not be applied to Study Abroad programs.

The College assess a \$200.00 fee for administrative fees related to any Study Abroad program. Textbooks are the responsibility of the student.

## REFUND POLICY

In compliance with federal regulation, Central Christian College of Kansas maintains a fair and equitable refund policy. This policy encompasses both Institutional and federal regulations.

Students are responsible for all costs related to the term in which they are registered, regardless of attendance in any particular course.

Federal regulations require that the College recalculate a student's eligibility for financial aid if they leave the College without completing their term of enrollment. Based on the percent of the term completed, the College is required to return funds to the federal student aid programs. In addition, the College prorates any institutional funding received (i.e. scholarships, grants, etc.). This reduction in financial aid eligibility often creates a balance due to the College. For this reason, we strongly recommend that any student considering withdrawing during a term or semester contact the Office of Financial Aid to discuss the financial impact of their decision with a counselor.

The regulations that govern federal refunds are separate from the institutional refund policy.

## INSTITUTIONAL REFUND POLICY

Depending on the point at which a student withdraws from the College, he or she may be eligible for a tuition refund. The refund calculation does not include any fees associated with the term. In keeping with the policies of the Kansas Board of Regents, the refund is calculated using the following gradations:

### School of Liberal Arts and Sciences (Term Based – Non-Sequential Courses)

Withdrawing before the end of the first week of courses	100% Tuition Refund
Withdrawing through the third week of courses	70% Tuition Refund
Withdrawing through the fifth week of courses	50% Tuition Refund
Withdrawing through the seventh week of courses	30% Tuition Refund

Withdrawing after the seventh week of courses	0% Tuition Refund
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There are no refunds related to room charges once classes have begun and the student attends a class. A student may receive up to a seventy-five percent refund of board charges, based on a prorated calculation.

SAS students enrolled in any modular course will be responsible for full charges on day seven of the course.

Withdrawal from courses, prior to the Official Add/Drop date may affect financial aid and athletic eligibility. Additionally, withdrawing from a course at any point in the semester, may affect residential and student status.

In determining institutional refund, the college utilizes the Date of Determination (DOD), not the Last Date of Attendance (LDA). Therefore, students planning on withdrawing should communicate their request so that the maximum amount of refund remains available. The LDA will be used for all federal refund calculations.

### School of Professional and Distance Education and School of Graduate Studies (Term Based – Modular Courses)

Students are enrolled for a full-term at the beginning of each payment period (one term = four courses/modules). Charges are applied to the student ledger based on enrollment in the full term. Each module/course will follow the refund schedule below. Fees are non-refundable.

Dropping course prior to course start date or drop due to lack of participation in first week	100% Tuition Refund	Course is not listed on transcript
Dropping course during the first week	100% Tuition Refund	Course appears with a W on transcript
Dropping course during second or third week	0% Tuition Refund	Course appears with a W on transcript
Dropping course after third week	0% Tuition Refund	Course appears with a WF or WP on transcript

When calculating the institutional refund, the College utilizes the last date of attendance. For Title IV purposes, the Last Date of Attendance will be used for any calculations.

SPE students enrolled in courses as part-time will be assessed full charges on day seven of the course. To avoid charges, the student needs to withdraw from the course prior to the Add/Drop Day for modular course (Day Seven).

Withdrawal from courses may affect financial aid and athletic eligibility. Additionally, withdrawing from a course at any point in the semester, may affect residential and student status. In determining the official termination date, the College considers the week during which the student last attended to be an entire week of attendance. However, for Title IV purposes, the Last Date of Attendance will be used for any calculations.

### **WISCONSIN**

Students living in Wisconsin and enrolled in an online course will have the following additional standards:

1. With regard to census dates, students in online programs will be charged 100% of the term on the 4<sup>th</sup> day of class.
2. With regard to return of unearned funds, Central Christian College will return funds within 40 days of the Date of Determination.

### **Wisconsin Refund Policy**

The student will receive a full refund of all money paid if the student:

- Cancels within the three-business-day cancellation period under EAB 6.03;
- Accepted was unqualified and the school did not secure a disclaimer under EAB 9.04;
- Enrollment was procured as the result of any misrepresentation in the written materials used by the school or in oral representations made by or on behalf of the school.

Refunds will be made within 10 business days of cancellation.

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 pro rata refund as follows:

At Least	But Less Than	Refund of Tuition
1 unit/class	10%	90%
10%	20%	80%
20%	30%	70%
30%	40%	60%
40%	50%	50%
60%	No	No refund

As part of this policy, the school may retain a one-time application fee of no more than \$100. The school will make every effort to refund prepaid amounts of books, supplies, and other charges. A student will receive the refund within 40 days of termination date. If a student withdraws after completing 60% of instruction, and withdrawal is due to

mitigating circumstances beyond the student’s control, the school may refund a pro rata amount.

A written notice of withdrawal is not required.

### **Wisconsin Constructive Notice of Withdrawal Policy**

Wisconsin students will follow the institutions withdrawal policy as described in the Financial Aid section of this Catalog. However, Wisconsin students institutional refund policy will be based on Last Date of Attendance (LDA) instead of Date of Determination. The Financial Aid Office is required to calculate the return of Title IV funds by use of the Last Date of Attendance based on data collected from course records.

### **FORCE MAJEURE**

In the event that the College must suspend, close, or adjust operations in response to force majeure, the College is under no obligation to adjust or refund tuition, fees, or other auxiliary costs. Force Majeure is defined as any act of God (i.e. fire, tornado, explosion, earthquake, flooding, etc.); war, hostilities, (declared or undeclared), invasion, act of foreign adversaries, mobilization, requisition, or embargo; rebellion, revolution, insurrection, or military or usurped power or civil war; contamination by hazardous material; riot, commotion, strikes, disorder; acts or threats of terrorism; plague, epidemic, pandemic, infectious outbreaks, or other public health crises – including quarantine or other public health restrictions; and any act(s) of state or governmental that may prohibit or impede the ability of the College to fulfill these obligations. If such impediments occur, the College will provide a good faith estimate of the expected duration and effects caused by the force majeure event, with a primary focus on minimizing disruptions in academic services. All refund policies pertaining to force majeure, remain at the discretion of the College.

Per federal regulations, in the event the College must suspend or close due to force majeure, the following two scenarios may apply in determining a students’ Enrollment Status, Withdrawal Date, and potential Return of Title IV funds:

- If the College ceases operation during a payment period and fails to reopen by the end of the period, the student is considered no longer in attendance and must be considered withdrawn for that period of enrollment.
- If the College closes and subsequently reopens during the payment period, any student who began attendance but failed to return are considered withdrawn effective the midpoint of the semester or the date the institution ceased operation.

## FEDERAL REFUND POLICY - RETURN TO TITLE IV

In addition to the Institutional Policy, the College is required to review the file of any student, withdrawing from the College (officially and unofficially), receiving Title IV Financial Aid to determine the amount of unearned financial aid and return that aid to the appropriate lender/provider. In the course of this calculation, it may be found that the student owes Central Christian College a portion of the tuition and fees that were not covered as determined by the Return to Title IV procedures defined by the Department of Education.

The Higher Education Amendments of 1998 define "withdrawal" as failure to complete the period of attendance on which federal aid eligibility was based. For Central Christian College this includes the *entire term of enrollment*. Therefore, students withdrawing from the College officially or unofficially (lack of attendance) will be responsible for all costs associated with the *term*. It is the responsibility of the Financial Aid Office to calculate the amount of federal aid earned based on the length of time the student was active in the term. All of the days associated with the term of registration are included in the number of days used to calculate the return. However, breaks of five or more days are excluded from the number of days used in the calculation.

If a student stops attending classes without completing an official withdrawal, the Financial Aid Office is required to calculate a Return of Title IV funds. To complete the calculation, the Financial Aid Office will utilize the Last Date of Attendance (LDA) based on data collected from course records.

For a student attending a modular program, if the student withdraws or is withdrawn from a course, but provides written confirmation of his or her intent to attend an upcoming course *scheduled in the same term* (payment period), a recalculation of aid is not necessary. However, if the student does not show positive attendance in the first seven days of the following course, the student will be considered withdrawn from the College. The last date of attendance will be used for all refund calculations. The student should keep in mind that the Financial Aid Office may need to recalculate aid eligibility if he or she changes enrollment status (i.e. full-time, part-time, half-time, etc.). Written confirmation, as described here, cannot be used to maintain enrollment between terms. Students dropping or withdrawing from a course at the end of the term are considered withdrawn from the College for purposes of federal aid and will therefore trigger a Return to Title IV calculation.

The College uses the LDA as a point of reference when calculating Return to Title IV. Students with recorded withdrawals in a term will require the College to calculate

the actual number of days the student was actively attending in the term.

The percentage of the term completed is determined by dividing the number of calendar days completed as of the date of withdrawal by the total number of calendar days in the term. If withdrawal occurs on or before 60 percent of the term has elapsed, the percentage of federal aid earned is equal to the percentage of the term completed. However, 100 percent of federal aid is earned if the date of withdrawal occurs after 60 percent of the term has elapsed.

The amount of federal aid earned is equal to the percentage of funds earned multiplied by the total amount of funds that was disbursed (or could have been disbursed) as of the day the student withdrew.

The types of aid considered under Title IV include and are returned in this order:

1. Unsubsidized Direct Loans
2. Subsidized Direct Loans
3. Direct PLUS Loans
4. Federal Pell Grants
5. FSEOG
6. TEACH Grants

Central Christian College reserves the right to amend the Return to Title IV policy at any time in order to comply with federal regulations.

### INELIGIBLE PELL

Federal Pell grant eligibility is determined by two factors: the student's Expected Family Contribution (EFC) as calculated on the Free Application for Federal Student Aid (FAFSA), and the student's enrollment status (full time,  $\frac{3}{4}$  time,  $\frac{1}{2}$  time, or less than half time). In modular programs, Pell grant is disbursed on the assumption that students will remain at the same enrollment status for the entire term. Students that withdraw before attempting all of the credits for which they are enrolled may have a change in their enrollment status. Before a Return to Title IV Funds calculation can be completed, Central Christian College must first determine if the student's enrollment status has indeed changed, and return any ineligible Pell funding.

### INELIGIBLE LOAN

To receive Federal Direct Loans, students must be enrolled at least half time (6 credits). Students that withdraw before beginning all of the credits for which they are enrolled may have a change in their enrollment status. Federal Direct Loans disbursed prior to the Last Date of Attendance will be subject to the Return to Title IV Funds calculation as explained below. Loans that were originated prior to the Last Date of Attendance, but not disbursed, may be counted in the Return of Title IV Funds as "could have been disbursed."

**POST-WITHDRAWAL DISBURSEMENT**

After an R2T4 is completed, it may be determined that a student has received less aid than earned. In this instance, the student may be eligible for a Post-Withdrawal Disbursement (PWD). Any PWD of Pell owed will be disbursed within 45 days. For any eligible PWD loan funds, the College will notify the student, in writing, of the eligible amount within 30 days. The student will have 14 days to accept or decline the disbursement. If an acceptance is not received within this timeframe, the institution will not make the Post-Withdrawal Disbursement to the student. All Post-Withdrawal Disbursements are applied to the student’s account first, and any credit balances created by PWD funds will be sent to the student upon disbursement.

**RETURN OF TITLE IV FUNDS FROM THE STUDENT**

If the student is required to return unearned Title IV loan funds, those FSA loan funds will be returned in accordance with the terms of the loan.

If the student is required to return unearned Title IV grant funds, the original amount calculated is reduced by 50%. If the original amount calculated for an individual grant overpayment is \$50 or less, it is considered *de minimus* and does not have to be repaid.

When a return of Title IV funds is due from the student, the school is responsible for notifying the student of the amount owed. Until the grant overpayment has been repaid, the student is ineligible for further federal financial aid funds and must be reported as being in overpayment status.

**CREDIT BALANCES**

If an R2T4 calculation results in a Title IV credit balance on the student’s account, this credit balance will be disbursed as soon as possible and no later than 14 days after the R2T4 calculation is completed.

If it is determined an R2T4 calculation is not necessary and that the student has earned all posted aid, any credit balances will be disbursed as soon as possible and no later than 14 days after that determination is made.

**REFUND DISTRIBUTION**

If the institutional refund calculation results in a refund due, the amounts are first restored in the order listed above in *Return of Title IV Funds Distribution* and then in the following order:

1. Other Federal Aid
2. State Aid
3. Private Aid
4. Institutional Aid
5. Student

All refunds due will be paid in full within 45 days of the Date of Determination.

*Any specifications related to State Authorizations are located at the end of the Catalog.*

**RETURN OF MILITARY TUITION ASSISTANCE FUNDS**

If the student withdraws within the first 60% of a course, tuition assistance funds must be returned to the military. For the specific percentage of funds to be returned, reference the charts below. Once the student passes 60% of the course, no funds will be returned.

**6 WEEK COURSE (TOTAL OF 42 DAYS)**

Day 1-7	100%
8	81%
9	79%
10	76%
11	74%
12	71%
13	69%
14	67%
15	64%
16	62%
17	60%
18	57%
19	55%
20	52%
21	50%
22	48%
23	45%
24	43%
25	40% (60% course completion)
Day 26-42	0%

**16 WEEK COURSE**

Before or during week 1	100%
Weeks 2-3	90%
Weeks 4-5	70%
Weeks 6-7	60%
Weeks 7-9	50%
Weeks 9-10	40% (60% course completion)
Weeks 11-16	0%

Note: Week of instruction is counted as 7 days.