

ALABAMA REFUND AND REPAYMENT REQUIREMENTS

(1) Repayment of institutional refunds to the Alabama Student Assistance Program.

(a) An institution shall return a portion of a refund owed to a student to the Alabama Student Assistance Program if

1. The student officially withdraws, drops out, or is expelled from the institution on or after his or her first day of class of a payment period; and

2. The student received assistance under the Alabama Student Assistance Program.

(b) For purposes of this section, an institutional refund means the amount paid for institutional charges for a payment period by financial aid and/or cash payments minus the amount retained by the institution for the portion of the payment period that the student was actually enrolled at the institution.

The amount retained by the institution for the student's actual period of enrollment is calculated according to the institution's refund policy.

(c) The portion of the refund that the institution shall return to the Alabama Student Assistance Program is the lesser of,

1. The amount of assistance received under the Alabama Student Assistance Program for the payment period; or

2. The amount obtained by multiplying the institutional refund by the following fraction:

Total amount of Alabama Student Assistance Program assistance awarded for the payment period/Total amount of assistance (exclusive of all work earnings) awarded for the payment period.

(2) Repayment to the Alabama Student Assistance

Program of disbursements made to the student for non-institutional costs.

(a) If a student officially withdraws, drops out, or is expelled on or after his or her first day of class of a payment period, the institution shall determine what portion, if any, of the Alabama Student Assistance Program assistance received for that payment period by the student for non-institutional costs is an overpayment that must be repaid by the student. The institution shall make every reasonable effort to contact the student and recover the overpayment in accordance with program regulations.

(b) To determine if any of the Alabama Student Assistance Program assistance received by the student for Non-institutional costs constitutes an overpayment, the institution shall subtract the non-institutional costs incurred by the student for that portion of the payment period during which the student was enrolled from the amount of assistance disbursed to the student. Non-institutional costs may include, but are not limited to, room and board for which the student does not contract with the institution, books, supplies, transportation and miscellaneous expenses.

(c) The portion of the overpayment as determined according to paragraph (2)(b) of this section that the institution shall return to the Alabama Student Assistance 2. The amount obtained by multiplying the overpayment by the following fraction: Total amount of the Alabama Student Assistance Program assistance awarded for the payment period/Total amount of assistance (exclusive of all work earnings and GSL, PLUS, and SLS loans) awarded for the payment period.

3. Drop Out Date. For purposes of this section, a student is considered to have dropped out on the last recorded date of class attendance by the student as documented by the institution.

4. Distribution among the Title IV, HEA programs. An institution shall develop a written policy allocating the Title IV, HEA program portion of the refund determined under paragraph

(1) of this section of the Title IV, HEA program portion of the overpayment determined under paragraph

(2) of this section among the Title IV, HEA program(s) from which the student received aid.

This allocation policy must be applied consistently to all students who have received Title IV, HEA program assistance and must conform to the following:

(i) No amount of the Title IV, HEA program portion of the refund or of the overpayment may be allocated to the CWS Program.

(ii) No amount of the Title IV, HEA program portion of the overpayment may be allocated to the GSL, PLUS or SLS program.

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(iii) The amount of the Title IV, HEA program portion of the refund or of the overpayment allocated to a specific Title IV, HEA program may not exceed the amount that the student received from that program.

(iv) The amount of the Title IV, HEA program portion of the refund allocated to the GSL, PLUS, and SLS programs must be returned to the borrower's lender by the institution in accordance with program regulations.

(v) The amount of the Alabama Student Assistance

Program portion of the refund allocated to this Title IV, HEA program must be returned to the program account by the institution within 30 days of the date that the student officially withdraws or is expelled or the institution determines that a student has unofficially withdrawn.

(vi) The amount of the Alabama Student Assistance Program portion of the overpayment allocated to the Alabama Program is the lesser of:

1. The amount of assistance received under the

Alabama Student Assistance Program for the payment period; or

2. The amount obtained by multiplying the overpayment by the following fraction: Total amount of the Alabama Student Assistance Program assistance awarded for the payment period/Total amount of assistance (exclusive of all work earnings and GSL, PLUS, and SLS loans) awarded for the payment period.

3. Drop Out Date. For purposes of this section, a student is considered to have dropped out on the last recorded date of class attendance by the student as documented by the institution.

4. Distribution among the Title IV, HEA programs. An institution shall develop a written policy allocating the Title IV, HEA program portion of the refund determined under paragraph 1) of this section of the Title IV, HEA program portion of the overpayment determined under paragraph (2) of this section among the Title IV, HEA program(s) from which the student received aid. This allocation policy must be applied consistently to all students who have received Title IV, HEA program assistance and must conform to the following:

(i) No amount of the Title IV, HEA program portion of the refund or of the overpayment may be allocated to the CWS Program.

(ii) No amount of the Title IV, HEA program portion of the overpayment may be allocated to the GSL, PLUS or SLS program.

(iii) The amount of the Title IV, HEA program portion of the refund or of the overpayment allocated to a specific Title IV, HEA program may not exceed the amount that the student received from that program.

(iv) The amount of the Title IV, HEA program portion of the refund allocated to the GSL, PLUS, and SLS programs must be returned to the borrower's lender by the institution in accordance with program regulations.

(v) The amount of the Alabama Student Assistance Program portion of the refund allocated to this Title IV, HEA program must be returned to the program account by the institution within 30 days of the date that the student officially withdraws or is expelled or the institution determines that a student has unofficially withdrawn.

(vi) The amount of the Alabama Student Assistance Program portion of the overpayment allocated to the Alabama Student Assistance Program must be returned to the appropriate program account within 30 days of the date that the student makes the repayment.

IOWA STATE REFUND POLICY

01. a. For the purposes of this section and section 714.25, “postsecondary educational program” means a series of postsecondary educational courses that lead to a recognized educational credential such as an academic or professional degree, diploma, or license.

b. For the purposes of this section, “school period” means the course, term, payment period, postsecondary educational program, or other period for which the school assessed tuition charges to the student. A school that assesses tuition charges to the student at the beginning of each course, term, payment period, or other period that is shorter than the postsecondary educational program’s length shall base its tuition refund on the amount of tuition costs the school charged for the course, term, or other period in which the student terminated. A school shall not base its tuition refund calculation on any portion of a postsecondary educational program that remains after a student terminates unless the student was charged for that remaining portion of the postsecondary educational program before the student’s termination and the student began attendance in the school term or course. [1]

1. A person offering at least one postsecondary educational program, for profit, that is more than four months in length and leads to a recognized educational credential, shall make a pro rata refund of tuition charges to an Iowa resident student who terminates from any of the school’s postsecondary educational programs in an amount that is not less than ninety 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 until the date equivalent to the completion of sixty percent of the calendar days in the school period to the total number of calendar days in the school period until the date equivalent to the completion of sixty percent of the calendar days in the school period. [2]

2. Notwithstanding the provisions of subsection 1, the following tuition refund policy shall apply:

. If a terminating student has completed sixty percent or more of a school period, the person offering the postsecondary educational program is not required to refund tuition charges to the student. However, if, at any time, a student terminates a postsecondary educational program due to the student’s physical incapacity or, for a program that requires classroom instruction, due to the transfer of the student’s spouse’s employment to another city, the terminating student shall receive a refund of 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.

b. A school shall provide to a terminating student a refund of tuition charges in an amount that is not less than ninety percent of 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. This paragraph “b” applies to those persons offering at least one postsecondary educational program of more than four months in length, for profit, whose cohort default rate for students under the Stafford loan program as reported by the United States department of education for the most recent federal fiscal year is more than one hundred ten percent of the national average cohort default rate of all schools for the same federal fiscal year or six percent, whichever is higher.

3. In the case of a program in which student progress is measured only in clock hours, all occurrences of “calendar days” in subsections 1 and 2 shall be replaced with “scheduled clock hours”.

4. A refund of tuition charges shall be provided to the student within forty-five days following the date of the school’s determination that a student has terminated from a postsecondary educational program. [3]

5. A student who terminates a postsecondary educational program shall not be charged any fee or other monetary penalty for terminating the postsecondary educational program, other than a reduction in tuition refund as specified in this section.

[1] ACHS defines a term, or “payment period” as a semester for which the student is enrolled.

[2] This is applied using the following calculation:

An Iowa 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:

The basis of the Iowa tuition refund calculation is the period for which the student was charged at the time of withdrawal. That period is expressed in calendar days for a school that awards credit hours.

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Students are not eligible for any tuition refund a tuition refund once s/he completes 60% or more of the period for which he/she was charged at the time of withdrawal. Here is how the Iowa refund formula works:

Iowa Formula for Tuition Reimbursement after Withdrawal

A. (Number of calendar days remaining – incomplete – in 60% of the semester *Divided by*

B. (Number of total calendar days in 60% of the semester)

C. Equals a percentage *Multiplied by*

D. Tuition charges for the semester *Multiplied by .9 or 90%*

E. Equals minimum tuition refund, i.e. $A / B = C \times D \times .9 = E$

[3] ACHS refunds all funds within 30 days in compliance with DETC Business Standards and generally much sooner.

OREGON CANCELLATION AND REFUND POLICY

(1) A student may cancel enrollment by giving written notice to the school. Unless the school has discontinued the program of instruction, the student is financially obligated to the school according to the following:

(a) If cancellation occurs within 5 business days of the date of enrollment and lesson materials have not been delivered, all monies related to the enrollment agreement shall be refunded;

(b) If cancellation occurs within 5 business days of the date of enrollment and lesson materials have been delivered, all monies related to the enrollment agreement shall be refunded with the exception of the cost of unreturned lesson materials or the cost of replacement for returned materials that are damaged or marked;

(c) If cancellation occurs after five business days of the date of enrollment and the lesson materials have been shipped but not delivered to the student:

(A) The school may charge an amount equal to 15 percent of the tuition cost, or \$150, whichever is less; that being established as its registration fee;

(B) If the student returns the unopened books and supplies to the school within five days of receipt, the school will refund the total cost of lesson materials.

(d) If cancellation occurs after five business days of the date of enrollment and the lesson materials have been delivered to the student but not returned within five days of receipt, and before the completion of the first lesson assignment, the school may charge:

(A) An amount equal to 15 percent of the tuition cost, or \$150, whichever is less; that being established as its registration fee; and

(B) The total cost of books and supplies.

(e) If withdrawal or termination occurs after the completion of the first lesson assignment and before 50 percent of the total lesson assignments are completed, the student shall be entitled to a pro rata refund of the tuition when the amount paid for the instructional program exceeds the charges owed to the school. In addition to the pro rated tuition charge, the school may retain the registration fee, book and supply fees, and any other legitimate charges owed by the student;

(f) If withdrawal or termination occurs after completion of 50 percent or more of the total lesson assignments, the student shall be obligated for the tuition charged for the entire instructional program and shall not be entitled to any refund;

(2) For cancellation under subsections (1) (a)–(c), the "date of enrollment" will be determined:

(a) When enrollment occurs by a document exchange through a mail delivery service, the enrollment date shall be the date the enrollment agreement is signed by both the student and the authorized school official, whichever is later;

(b) When the enrollment occurs online, the date of enrollment will be the date the school receives:

(A) A copy of the enrollment agreement signed by the student and the student is granted access to the program; or

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(B) Submission of student enrollment information through a secured website. The website must have a registration process that includes, but is not limited to, statements detailing the legal and financial obligations related to enrollment in a school. The student must verify that he/she has read and understands the enrollment agreement. A copy of the student enrollment agreement information that includes "a declaration by the student acknowledging the reading, understanding and acceptance of the enrollment obligations" shall be placed in the student file in lieu of a signed enrollment agreement.

(3) When a program is measured in lesson assignments, the portion of tuition cost for which the student will be charged is determined by dividing the number of lesson assignments completed by the total number of lesson assignments for the program.

(4) A program that includes both distance learning and resident instruction must state separately on the enrollment agreement the costs for the distance learning portion of the program and the costs for the resident portion. The appropriate refund policies for distance learning and resident instruction will apply for each portion of the program.

(5) Resident instruction dates must be scheduled by the time the student completes 50 percent of the distance learning portion of the program.

(a) For the resident portion, charges can be assessed only after a student attends the first resident class session;

(b) Maximum charges shall be calculated by applying the pro rata refund requirements established under OAR 581-045-0036(1)(a) through (e); and

(c) In the event that a school denies a student entrance in the residence portion of the program because of scheduling delays exceeding 30 days between completion of the distance learning portion and commencement of the residence portion, or other changes in contract conditions, all tuition paid for both the distance learning and scheduled residence portions must be refunded.

(6) "Withdrawal or Termination" is acknowledged to have occurred when:

(a) Written notice of same is provided to the school by the student; or

(b) The student has failed to submit completed lesson assignments and/or to otherwise maintain the school's published standards of satisfactory progress; or

(c) In the instance of a resident portion of a program, the student has failed to attend classes and/or to otherwise maintain the school's published standards for satisfactory progress.

(7) The term "tuition cost" means the charges for instruction including any lab fees. Tuition cost does not include application fees, registration fees, or other identified program fees and costs. The school shall adopt and publish policies regarding the return of resalable books and supplies and/or the prorating of user fees, other than lab fees.

(8) The term "Pro rata refund" means a refund of tuition paid for that portion of the program not completed by the student.

(9) The school shall not charge a withdrawal fee of more than \$25.

(10) The school may adopt and apply refund calculations more favorable to the student than those described under this policy.

(11) When a cancellation, withdrawal, termination, or completion occurs, a calculation of all allowable charges under this rule shall be made. If such calculations evidence that the school received total payments greater than its allowable charges:

(a) Within 40 days after notification of such cancellation, withdrawal, termination, or completion, a written statement showing allowable charges and total payments received shall be delivered to the student by the school, together with a refund equal in amount to monies paid to the school in excess of those allowable charges;

(b) In the event payments to a student account are derived from federal and/or state tuition assistance program(s), a sponsoring public agency, private agency, or any source other than the student, the statement of charges and payments received together with an appropriate refund described under section

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(11)(a) of this rule may be delivered instead to such party(ies) in interest, but only with respect to the covered portions thereof.

(12) In case of disabling illness or accident, death in the immediate family, or other circumstances beyond the control of the student that causes the student to leave school, the school shall arrange a prorated tuition settlement that is reasonable and fair to both parties.

(13) A school shall be considered in default of the enrollment agreement when a functioning course or program is discontinued or canceled or the school closes prior to completion of contracted services. When a school is in default, student tuition may be refunded by the school on a pro rata basis. The pro rata refund shall be allowed only if the Superintendent determines that the school has made provision for students enrolled at the time of default to complete a comparable program at another institution. The provision for program completion shall be at no additional cost to the student in excess of the original contract with the defaulting school. If the school does not make such provision, a refund of all tuition and fees shall be made by the school to the students.

Please note the following:

Page 71. AH125 Medical Assistant Communications

Should read: AH235 Medical Assistant Communications

Page 69 AH101 Medical Office Technology

Should read:

This course presents the use of an integrated medical practice management system in a medical office setting. Students first learn the conceptual framework both appointment scheduling and for medical billing. Then by working through exercises of increasing difficulty that simulate use of a PM/HER, students develop transferable skills needed to manage the required software tasks across the total patient encounter. **Prerequisite: None**

Page 73 AH223 HIPAA: A Practical Approach

Should read:

This course will provide students with the knowledge necessary to comply with the topics related to privacy and security within the medical office environment. Emphasis will be placed on the aspects of the Health Information Portability and Accountability Act (HIPAA). Course topics will include the introduction to HIPAA privacy and its relationship to healthcare employees, insurers and business associates and security safeguards. **Prerequisite: None**