

REFUND POLICY



Western State College of Law at Argosy University Refund Policy

California State Refund Policy

The California State Refund Policy applies to students who drop all courses in a semester from Western State College of Law at Argosy University whether by providing notification to the school or ceasing attendance without notification, whichever is later. Students dropping all courses in a semester are considered withdrawn for refund purposes. All students will be subject to the institutional refund policy. Students who receive Federal student aid are subject to the Return of Title IV Funds Policy.

California students are entitled to a full refund of all monies paid, less a one-time, non-refundable application fee of sixty dollars (\$60) and one hundred ninety dollars (\$190) of the tuition deposit, if the student withdraws from their program of study under any of the following circumstances:

- o before starting classes;
- o after attending only one day in their program of study; or
- o within seven calendar days after enrolling in their program of study, whichever is later.

All refunds shall be returned to students within forty-five (45) calendar days of cancellation.

If a student withdraws *after* the cancellation period described above, the institution shall perform a pro-rata calculation including all monies paid and all tuition and fees for the enrollment period, excluding a one-time, non-refundable sixty dollar (\$60) application fee and a one hundred and ninety dollar (\$190) administrative fee. The proration is based upon the number of days the student attends during the enrollment period of withdrawal as follows: A daily tuition and fee charge is calculated by dividing the institutional charges for the enrollment period by the number of days the student is registered to attend in the enrollment period. This daily charge for the program is then multiplied by the number of days the student attended (start of the enrollment period to the last day of student's attendance) during this withdrawal enrollment period. This proration will be calculated up to and including the sixty (60) percent point of the enrollment period. There shall be no refund available to the student if the student withdraws after completing more than sixty (60) percent of the enrollment period. After the proration is calculated, the institution will return all necessary monies as outlined in the refund distribution. If tuition and fees are still due, the student will be billed for the balance. If the student has a refund or credit balance, a refund is expected to be made within forty-five (45) calendar days of the student's completion of, or withdrawal from, the program in which the student was enrolled.

The refund credit is calculated on total semester tuition cost; therefore, it is highly probable when withdrawing to have an outstanding balance due to Western State College of Law after the withdrawal is processed. A refund calculation schedule and sample calculations may be obtained from the Student Finance/Student Accounts Office.

Students who received federal financial aid (i.e. student loans) are also subject to the additional Return of the Title IV Funds policy listed below.

Return of Non-Federal Financial Assistance

Institutional scholarships and other non-federal funds are applied at the same rate as the withdrawal credit percentage.

Appeal Process

An appeal process exists for students who feel individual circumstances warrant an exception from the published Western State College of Law refund policy. A student may submit a written petition, with documentation of the "special circumstances" to the Student Finance Office. Petitions may be approved unconditionally, approved "with condition(s)", or denied. The petitioner will be notified of the final decision in writing.

Return of Title IV Funds

In compliance with Federal regulations, the school will determine how much Federal student financial assistance the student has earned or not earned when a student who is a Title IV recipient withdraws from school.

The school will calculate the percentage and amount of awarded Federal student financial assistance that the student has earned if the student withdraws up through the sixty (60) percent point of the term. If the student has completed more than sixty (60) percent of the term, the student earns one hundred (100) percent of the Federal student financial assistance.

The amount earned will be based on the percentage of the term that was completed in days up to and including the last date of attendance. To calculate the amount earned, the school will determine the percentage by dividing the number of calendar days completed in the term up to and including the last date of attendance by the total number of calendar days in the term. If there is a scheduled break of five or more days, it will reduce the term length. If the scheduled break is before the student's last day of attendance, it will also reduce the calendar days completed.

If the student received more than the amount of Federal student financial assistance earned, the difference will be returned to the Federal student financial assistance programs from which funds were received in the following order: Federal Unsubsidized Direct Loans, Federal Perkins Loans, and Federal PLUS Loans. Funds will be returned to the aid source within forty-five (45) calendar days of the date that the school determines that the student has withdrawn.

If more Federal student financial assistance has been earned than has been received, the student may be eligible for a post-withdrawal disbursement. The school will notify the student of any post-withdrawal disbursement loan funds for which the student may be eligible and what steps need to be taken for the Federal financial assistance funds to be received. The student needs to provide permission before any loan funds may be disbursed on the student's account or disbursed to the student. However, the school may automatically use all or a portion of the post-withdrawal disbursement of grant funds for tuition, fees, and room and board charges (as contracted with the school), and, with the student's authorization, the school may automatically use the grant funds for other educationally-related charges. Any balance of grant funds that may be available will be offered the student.

If Federal student financial assistance funds need to be returned, the institution must return a portion or all of the unearned funds equal to the lesser of:

- The institutional charges multiplied by the percentage of the unearned Federal student financial assistance funds; or
- The entire amount of unearned funds.

If there are remaining unearned Federal financial aid funds to be returned, the student must return any loan funds that remain to be returned in accordance with the terms and conditions of the promissory note. If the remaining amount of funds to be returned includes grant funds, the student must return any amount of the overpayment that is more than half of the grant funds received. The school will notify the student as to the amount owed and how and where it should be returned.

Financial Aid Refund Distribution Policy

All students receiving financial aid who withdraw completely from the program may have to return any refund amount to the appropriate Student Financial Aid Program in accordance with the refund distribution schedule which follows:

1. Federal Unsubsidized Direct Loan
2. Federal Perkins Loan
3. Federal PLUS
4. Other federal, state, private, or institutional aid programs, if required by the program
5. Students

Western State College of Law at Argosy University will return unearned aid if:

1. The student officially withdraws
2. The student is dismissed, or
3. The institution determines the student's withdrawal date, in the case of an unofficial withdrawal.

Withdrawal Policy

A student may withdraw from Western State College of Law at Argosy University at any time. The student must inform the Registrar in writing of his or her decision to withdraw. A student who does not inform the Registrar of his or her withdrawal will receive a failing grade (AF) in each course in which the student is registered.

Because the federal Return of Title IV calculation is in addition to the Western State College of Law refund policy, federal aid students who withdraw from the semester may owe a balance to the Western State College of Law after this calculation is done and funds are returned to the federal programs.