

NEOMED OPERATIONAL POLICY	Policy No: 3349-OP-205
OPERATIONAL POLICY TITLE: Tuition, Fees and Insurance Refund Policy	EFFECTIVE DATE: July 1, 2018
RESPONSIBLE DEPARTMENTS: Accounting Office/Administration and Finance	Approval Authority: Administration and Finance Responsible Office:

(A) PURPOSE

The purpose of this Policy is to set forth conditions under which Northeast Ohio Medical University (NEOMED) will refund Instructional Fees (Tuition) and Non-Resident Surcharges to students, methods for determining partial refunds, and the procedures and timeline by which these refunds will occur.

(B) SCOPE

This Policy applies to all students enrolled in programs of the Colleges of Medicine, Pharmacy, and Graduate Studies, and who incurred charges for tuition and fees to participate in these programs.

(C) DEFINITIONS

- (1) "Add/Drop Period" refers to a period of time established by the Office of Enrollment Services that allows students to experience courses before making a final commitment. Specific dates and deadlines are established for each semester.
- (2) "CAPP" is the Committee on Academic and Professional Progress which evaluates the records of students on the basis of each College's academic guidelines.
- (3) "Enrollment Period" refers to the specific term, or part of term, in which a student is enrolled during an academic calendar year.
- (4) "Instructional Fees" are the direct charges assessed for curricular activities.
- (5) "Non-Resident Surcharge" refers to a fee charged to a student that is not a resident of the State of Ohio.

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- (6) "Other Fees" refer to the Board approved mandatory fees associated with attending NEOMED and include all remaining fees charged to the student account that do not include "Instructional Fee," "Non-Resident Surcharge," and student insurance premiums (which are considered separately in this Policy). The Other Fees are published annually, along with Tuition on the NEOMED website.
- (7) "Refund" refers to the amount of tuition credited to the student account, not the portion of a payment that will be returned to the student.
- (8) "Student" is any person accepted into NEOMED's Colleges of Medicine, Pharmacy, or Graduate Studies.
- (9) "Tuition" is synonymous with "Instructional Fees".

(D) POLICY STATEMENT

Registration in a course does not automatically carry with it the right to a refund or a reduction of indebtedness when a student fails; becomes unable to attend class; or withdraws. The student assumes the risk of all changes in business or personal affairs.

(1) Determination of Refund

- (a) Refunds in full (*100% tuition and fees*)

A student may be eligible for a refund in full, including Instructional Fees, Non-Resident Surcharge, and Other Fees under the following conditions:

- (i) If the University cancels the course;

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- (ii) If the University does not permit a Student to enroll or continue except for disciplinary reasons; no refund will be granted to a student dismissed or suspended for disciplinary reasons.
 - (iii) If a Student drops the course(s) during Add/Drop period (for College of Graduate Studies Students only);
 - (iv) If a Student becomes deceased before or during the term; or
 - (v) If a Student is drafted into United States military service and is called to active duty. In the event a Student voluntarily enlists for active duty, a Refund will be calculated as per section (1)(C), "Partial Refunds," of this Policy.
- (b) Administrative Withdrawal Resulting from CAPP Decision Refunds
- (i) If a Student begins a semester and is subsequently removed from the curriculum by CAPP, either via leave of absence or dismissal due to unsatisfactory performance in a prior semester, the Student will be administratively withdrawn from the current semester and issued a 100% Refund in Full of Instructional Fees and Non-Resident Surcharge, regardless of the date of the CAPP decision.
 - (ii) All Other Fees will be refunded at a percentage based on the number of days attended during the period of enrollment in the semester as per section (1)(c), "Partial Refunds," of this Policy.
 - (iii) A Student's financial aid will be recalculated as per section (1)(d) ("Financial Aid Refunds") of this Policy and will determine the amount of financial aid for which a Student is eligible to maintain versus what must be returned.

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(iv) A Refund will not be granted to a Student dismissed or suspended for disciplinary reasons.

(c) Partial Refunds

(i) Professional Degree Programs

Instructional Fees and Non-Resident Surcharge will be refunded to a Student who voluntarily withdraws or otherwise does not complete the course or curriculum in which he/she is registered, based on the percentage of attendance by the Student and calculated on a percentage of term basis.

(a) Withdrawal before sixty (60) percent of the Enrollment Period is completed:

(i) The percentage of the Enrollment Period completed is calculated by dividing the total number of days completed in the Enrollment Period (as of the official notice of leave or withdrawal, or the last recorded day of attendance if no official notice is given) into the total number of days in the Enrollment Period.

(ii) Any refund is based on the number of days left in the Enrollment Period as of the date of withdrawal, divided into the total number of days in the Enrollment Period.

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(iii) The Enrollment Period includes weekends and holidays and excludes scheduled breaks of five (5) days or more.

(b) Withdrawal after sixty (60) percent of the Enrollment Period is completed:

(i) No Refund will be issued to a Student who withdraws after completing sixty (60) percent of the Enrollment Period.

(ii) Graduate Degree Programs

Instructional Fees and Non-Resident Surcharge will be refunded to a Student who voluntarily withdraws or otherwise does not complete the course or curriculum in which he/she is registered, based on the percentage of attendance by the Student beyond the Add/Drop period.

(a) Withdrawal before sixty (60) percent of the Enrollment Period is completed:

(i) The percentage of the Enrollment Period is calculated by dividing the total number of days completed in the Enrollment Period (as of the official notice of leave or withdrawal, or the last recorded day of attendance if no official notice is given) into the total number of days in the Enrollment Period and including the Add/Drop period.

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(ii) Any refund is based on the number of days left in the Enrollment Period as of the date of withdrawal, divided into the total number of days in the Enrollment Period, and excluding the Add/Drop period.

(iii) The Enrollment Period includes weekends and holidays and excludes scheduled breaks of five (5) days or more.

(b) Withdrawal after sixty (60) percent of the Enrollment Period is completed:

(i) No Refund will be issued to a Student who withdraws after completing sixty (60) percent of the Enrollment Period, including the Add/Drop period.

(d) Financial Aid Refunds

If a Student who is a financial aid recipient ceases to attend the University (e.g., officially withdraws, drops-out, or is dismissed on or after the first day of class of the Enrollment Period for which they were charged), the Accounting and Financial Aid Offices will determine whether the Student is entitled to the entire amount of financial aid award he/she received.

The Accounting and Financial Aid Offices will determine whether the Student is due a post-withdrawal disbursement or whether the Student is responsible for returning a portion of financial aid received.

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(i) The federal calculation formula used to determine the portion of the fee refund applied to federal student aid fund is as follows:

(a) The total amount of aid disbursed to the student, (D), minus the total amount of the percentage of title IV aid earned by the student (timeframe the student spent in the curriculum based on the length of the semester), (A), multiplied by the total amount of aid that could have been disbursed for the semester, (B), equals the amount of the Title IV aid earned by the student for the timeline enrolled, (C). The equation is: $D - (A \times B = C)$

(b) Example. A student attended 53.8% of the period of enrollment for the fall semester. \$29,850 (D) of Title IV aid was disbursed to the student account. Using the above formula, 53.8% (A) times \$29,850 (B) equals \$16,059.30 (C) means that the student was eligible to use \$16,059.30 of the total award given. The amount required to be returned to the Title IV program is the difference of \$29,850 (D) - \$16,059.30 (C) that equals \$13,970.70 (D).

(ii) Loan Services will be notified of the date of the Student's withdrawal.

(e) Processing of Refunds

The Accounting Office will process a Refund within forty-five (45) days of the date of withdrawal. All balances that are due to the University, because of other obligations, will be deducted from the total amount refunded. If fees were paid by financial aid, the applicable portion of the Refund must be returned to the appropriate financial aid program. A Refund will not be issued to a Student until federal title programs or

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other scholarships are reimbursed, as required, and all outstanding balances due the University have been satisfied.

(f) Student Insurance Premium Refunds

(i) Medical Insurance

(a) Coverage related to leave of absence

(i) Students must attend classes for the first 31 days beginning with the first day for which coverage is effective. Any student taking a leave of absence from the College during the first 31 days after the effective date of coverage shall not be covered under the insurance plan. A full refund of medical insurance premium will be made, minus the cost of any claim benefits paid by the Certificate.

(ii) Students who take a leave of absence from the College after the first 31 days, whether involuntarily or voluntarily, will remain covered under the Certificate for the term purchased (either December 31 or June 30, whichever comes first). No refunds will be allowed for that covered term.

(b) Withdrawals or Dismissals

(i) Students must attend classes for the first 31 days beginning with the first day for which coverage is effective. Any student withdrawing or dismissed from the College during the first 31 days after the

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effective date of coverage shall not be covered under the insurance plan. A full refund of medical insurance premium will be made, minus the cost of any claim benefits paid by the Certificate.

(ii) Students who withdraw or are dismissed from the College after the first 31 days, whether involuntarily or voluntarily, will remain covered under the Certificate for the term purchased (either December 31 or June 30, whichever comes first). No refunds will be allowed for that covered term.

(iii) Students who withdraw or are dismissed do not have the option to continue coverage after the end of the enrollment period in which they were dismissed or withdrew.

(iv) Procedures for premium reimbursement are subject to the specific eligibility requirements outlined in the Student Health Insurance Plan.

(ii) Life and Disability Insurance

(a) Students on an approved leave of absence from NEOMED remain covered by Life & Disability insurance until the end of the policy period, if paid in full prior to the leave. Coverage continues during a leave of absence unless the student does not return to the curriculum in the subsequent academic term.

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(b) The Life and Disability Insurance plan states that students who withdraw or are dismissed from NEOMED cease being eligible for coverage. NEOMED must notify the carrier to discontinue coverage and a refund of the premium is not provided.

(iii) Dental and Vision

Dental and vision coverage are voluntary and are subject to an agreement between a Student and the individual insurance carrier. Potential refunds will be determined by the carrier. NEOMED does not administer these voluntary plans.