



College of Court Reporting Refund – Cancellation Policies

455 West Lincolnway
Valparaiso, Indiana 46385
866-294-3974 – 219-531-1459
www.ccr.edu

CANCELLATION POLICY

1. You have the right to cancel your contract without any penalty or obligation, through attendance at the first class session, or the fifth calendar day after enrollment, whichever is later. After the end of the cancellation period, you also have the right to stop school at any time; and you have the right to receive a pro rata refund if you have completed sixty (60) percent or less of the scheduled days in the current payment period in your program through the last day of attendance.
2. If you request cancellation more than five calendar days after signing an enrollment agreement, but prior to beginning a course or program, you are entitled to a refund of all monies paid minus:
 - An application/transfer credit evaluation fee of up to \$75 and
 - A one-time registration fee per program of no more than 20% of the tuition and not to exceed more than \$200.
 - Library services fee, if provided by a third party service (e.g., LIRN, Westlaw, ProQuest, EBSCO)
2. Upon cancellation, a student whose costs for education are paid in full, but not eligible for a refund, is entitled to receive all materials including kits and equipment.
3. If the contract is cancelled, the college will refund the student 100 percent of any money paid, less a registration or administration fee of no more than 20% of the tuition not to exceed \$200 within 30 days after the notice of cancellation is received. If notice of cancellation is made through attendance at the first class session, or the seventh calendar day after enrollment, or if any of the following conditions apply: 1) rejection of enrolled applicant by the college; 2) the program is cancelled by the college; 3) "No Show" by student or the student never starts program.
4. Students who cancel enrollment are responsible for paying all shipping costs charged to their accounts and any books, equipment, etc., charged to their accounts if not returned as new within 10 business days.
5. Refund for courses dropped after classes begin and enrollment in other courses remains will be posted to the student's account. Refund amounts for dropped courses will be determined by the date the student drops the course. The refund schedule for students who drop a course or courses and remains enrolled is as follows:
 - 100 percent refund period - first week of classes - student does not owe tuition;
 - 75 percent refund period - second week of classes - student owes 25 percent of credit hours for dropped course;
 - 50 percent refund period - third week of classes - student owes 50 percent of credit hours for dropped course;
 - 25 percent refund period - fourth week of classes - student owes 75 percent of credit hours for dropped course;
 - If student drops the course following the fourth week of classes, they will be obligated to pay for 100 percent of the credits hours for the dropped course.

VETERANS' CANCELLATION AND REFUND POLICY

If an eligible person under Chapters 34 or 35, United States Code, fails to enter the course or withdraws or is discontinued therefrom at any time prior to completion but after expiration of the 72-hour cancellation privilege, the amount charged to the eligible person for tuition, fees, and other charges for a portion of the course shall not exceed \$10.00 plus the pro rata portion of the total charges that the length of the completed portion bears to its total length. All amounts paid to the institution in excess of the above charges will be refunded to the eligible person. All refunds shall be totally consummated within 30 days after the effective date of termination.

REFUND POLICY INFORMATION

The Higher Education Amendments of 1998 require all institutions to use a return of funds policy for all Title IV recipients when they fail to register, withdraw, or are terminated. This return of funds policy is used to determine the amount of Title IV aid that students have earned while in attendance. Funds received, but not earned, as of a student's withdrawal date must be returned. All funds will be considered earned upon completion of 60% of the payment period, thus there is no return of funds during the last 40% of the semester.

The college may charge an administrative fee of the lesser of 5% or \$100 as permitted by state and federal guidelines; however, it is not considered in the Return of Federal Funds policy. The State of Indiana and the Federal Pro-Rata Refund policies address the calculation of the appropriate refund to the student and the amount to be retained by the institution based on the amount of institutional charges that the institution has earned associated with a student's date of withdrawal. The State of Indiana and Federal Pro-Rata Refund policies are used in conjunction with the Federal Return of Funds policy for Title IV recipients and as stand-alone policies for non-Title IV recipients. By registering, a student accepts responsibility for charges for the entire semester, regardless of the method of payment used and attendance in class.

In cases where the college cancels a program after expiration of the 72-hour cancellation privilege and prior to classes commence, the school will refund 100% of the registration fee and any paid tuition for the current semester and credit any unearned tuition for the same.

In cases of where the college cancels a course or program either before or after classes commence the college will refund 100% of any paid tuition for the current semester and credit any unearned tuition for the same. In cases where a student is considered a no show prior to or after classes commence, the college will refund 100% of any paid tuition for the current semester and credit any unearned tuition for the same. In cases of graduation, termination, withdrawal after classes commence and after expiration of the 72-hour cancellation privilege, the school will retain 100% of the registration fee and will determine if a refund for books and/or tuition is due. Refund calculations will be based on the period for which the student has been charged and the period of financial obligation cannot exceed 12 months. The effective date of withdrawal, for refund purposes will be: (a) the date the student officially notifies the institution of his/her withdrawal. This date, as determined by the institution, is the date that the student either began the withdrawal process, or otherwise provided official notification to the institution, in writing or orally, of his or her intent to withdraw; (b) otherwise, the date the institution terminates the student or determines that the student has withdrawn. The policy that provides the largest refund, after considering unpaid scheduled cash, will be used in making the refund. All refunds will be totally consummated within 30 days after the effective date of withdrawal from the college. Example calculations for the statutory Federal Pro-Rata, accrediting agency, and the statutory State of Indiana refund policies can be made available upon request.

INDIANA UNIFORM REFUND POLICY

The college shall pay a refund to the student in the amount calculated under the Indiana Uniform Refund Policy. The college must make the proper refund no later than thirty-one (31) days of the student's request for cancellation or withdrawal. The following refund policy applies to each resident postsecondary educational institution, except as noted in:

- (1) A student is entitled to a full refund if one (1) or more of the following criteria are met:
 - (A) The student cancels the institutional student contract or enrollment agreement within six (6) business days after signing.
 - (B) The student does not meet the postsecondary educational institution's minimum admission requirements.
 - (C) The student's enrollment was procured as a result of a misrepresentation in the written materials utilized by the postsecondary educational institution.
 - (D) If the student has not visited the postsecondary educational institution prior to enrollment, and, upon touring the institution or attending the regularly scheduled orientation/classes, the student withdrew from the program within three (3) days.
- (2) A student withdrawing from an instructional program, after starting the instructional program at a postsecondary educational institution and attending one (1) week or less, is entitled to a refund of ninety percent (90%) of the cost of the financial obligation, less an application/enrollment fee of ten percent (10%) of the total tuition, not to exceed one hundred dollars (\$100).

- (3) A student withdrawing from an instructional program, after attending more than one (1) week but equal to or less than twenty-five percent (25%) of the duration of the instructional program, is entitled to a refund of seventy-five percent (75%) of the cost of the financial obligation, less an application/enrollment fee of ten percent (10%) of the total tuition, not to exceed one hundred dollars (\$100).
- (4) A student withdrawing from an instructional program, after attending more than twenty-five percent (25%) but equal to or less than fifty percent (50%) of the duration of the instructional program, is entitled to a refund of fifty percent (50%) of the cost of the financial obligation, less an application/enrollment fee of ten percent (10%) of the total tuition, not to exceed one hundred dollars (\$100).
- (5) A student withdrawing from an instructional program, after attending more than fifty percent (50%) but equal to or less than sixty percent (60%) of the duration of the instructional program, is entitled to a refund of forty percent (40%) of the cost of the financial obligation, less an application/enrollment fee of ten percent (10%) of the total tuition, not to exceed one hundred dollars (\$100).

FEDERAL RETURN OF FUNDS POLICY

If a student receiving Title IV aid withdraws from the college during a payment period in which the recipient began attendance, the college must calculate the percentage and amount of Title IV aid that the student did not earn and return those funds to the applicable Title IV programs. If the day that the student withdraws occurs after the student has completed 60% of the payment period, 100% of the Title IV aid will have been considered earned. Attendance is based on calendar days in the semester/payment period. The last day of attendance will be the official withdrawal date as is the date that will be used in determining the percentage of aid earned. The percentage of aid earned is determined by taking the total number of calendar days that the student was enrolled at the college (including weekends) and dividing it by the total number of calendar days in the semester/payment period. This percentage is then multiplied by the total amount of Title IV aid that was disbursed for the payment period as well as Title IV aid that could have been disbursed for the payment period. Of the calculated return amount, the school is responsible to the extent of the unearned portion of institutional costs that the student incurred for the payment period. The balance of funds to be returned, if any, is the responsibility of the student. The student (or parent of a Federal PLUS loan) must return the unearned funds, for which they are responsible, to loan programs in accordance with the terms of the loan, and to grant programs as an overpayment. Grant overpayments are subject to repayment arrangements satisfactory to the school, or overpayment collection procedures prescribed by the U.S. Department of Education. A student, who refuses to pay, will be ineligible for further Title IV aid, will be reported to other schools as being in an overpayment status on the financial aid transcript, and will be referred to the U.S. Department of Education for collection. Return of Funds are distributed in the following priority: 1. Unsubsidized Federal Stafford, 2. Subsidized Federal Stafford Loans, 3. Federal PLUS Loans, 4. Federal Pell Grants. Title IV recipients upon withdrawal from the college will be entitled to the Federal Return of Funds policy during the first 60% of the semester. There will be no return of funds during the last 40% of the semester. A full refund of all tuition and fees is due and refundable in each of the following cases: (a) if an enrollee is not accepted by the school, (b) if the course of instruction is discontinued by the school and this prevents the student from completing the course, (c) if the student's enrollment was procured as a result of any misrepresentation in advertising or promotional materials of the school or misrepresentations by the owner or representatives of the school.