



METROPOLITAN LEARNING INSTITUTE, Inc.

*Licensed by the New York State Education Department
Non-Profit Educational Organization
www.gettraining.org*

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REFUND POLICY AND FINANCIAL OBLIGATIONS

Grants and Student Loans

A grant is awarded to a student based on income eligibility, and it does not need to be repaid. Direct student loans are low interest loans provided under the Federal Direct Student Loan Program which is obtained from an approved lender, and must be repaid.

Students should be aware that if school tuition is paid with money loaned from a lender, the student *is responsible for repaying the loan in full, in accordance with the terms of the loan agreement. The student is fully responsible for repaying all of the loan money with interest, even if the student fails to complete his/her educational program.* Failure to repay the loan can hurt the student's credit rating and can result in legal action.

Students with loan obligations but has withdrawn from the program or a course are responsible for notifying the loan institution (in writing) of their withdrawal. The letter should indicate the date of withdrawal, the student's social security number and signature. The date of the letter sent to the lending institution *should have the same date on the letter that was sent to the Campus Director/Bursar Officer* of the intent to withdraw.

Refund Policy

Metropolitan Learning Institute is required to comply with the New York State Department of Education and the appropriate Federal and State regulations on refund issues to students. A refund is defined as "the difference of the amount the student paid to the school (including financial aid) and the amount the school can retain as prescribed by the appropriate refund policy."

Refunds are based on the executed Enrollment Agreement signed by the student and approved by the school. The Enrollment Agreement constitutes a contract between the student and the school once the student signs it **and** the school official approves and signs it. The student has the right to cancel the enrollment agreement at any time. Conversely, the school has the right not to accept the agreement.

A student may withdraw from the Enrollment Agreement by sending a notice of cancellation in writing, or by hand delivery of the withdrawal letter. Mailed notice should be sent by **certified mail** and becomes effective on the date of posting. A hand-delivered withdrawal letter should be signed on receipt by the Campus Director or his/her designee and becomes effective on the dated day of receipt. Tuition reimbursement will begin the week that official notification is received. The letter must be received within one week of the withdrawal (5 days) to receive tuition reimbursement for that week.

The withdrawal letter should include (1) Request for cancellation (2) Date and signature of the student and (3) Contact information i.e. address, telephone number, E-mail or Fax.

Metropolitan Learning Institute reserves the right to cancel the Enrollment Agreement for misrepresentations on the part of the student and where intentional, fraudulent information or activity was utilized for proof of secondary education (HSD/TASC or GED), testing, filling out application forms / financial aid information, presentation of documents, and similar deceitful acts. If the Enrollment Agreement is cancelled due to devious means, the school will refund all monies due to the student in accordance with the school's refund policy.

Cancelation Policy:

All monies will be refunded (except for the registration fee) if the student cancels within seven (7) business days after the enrollment agreement is signed by both parties, even if instruction has begun. Likewise, any student who has not visited the school prior to enrollment may withdraw, without penalty, within three (3) days after attending a regularly scheduled orientation, inspection of the school equipment or school tour, and will be entitled to a refund of monies paid. A student who cancels after the third (3rd) day but before the start of classes will receive a refund of all monies paid except for the application and registration fee.

Metropolitan Learning Institute reserves the right to cancel a program due to an insufficient number of student enrollments. If tuition and fees are collected in advance of the start date of a program and the institution cancels the class, the institution refunds 100% of the tuition and fees collected.

Payment of Refunds

Refunds to student financial aid recipients are distributed first to private or institutional aid grantors, then to the school payment plan, and finally to the student.

Any sum of money paid by the student to Metropolitan Learning Institute in excess of that owed to the school will be refunded within 30 days of any withdrawal upon receipt of written notice from said student. If such written notification is not forthcoming, the sum will be refunded within 30 days of the date of dismissal of the student by Metropolitan Learning Institute or 30 days after a determination of withdrawal is made by the school.

New York State-Mandated Refund Policy:

Metropolitan Learning Institute offers several 1500-hour programs to students. A student who cancels the enrollment agreement within seven (7) calendar days of signing receives all monies paid (except for the non-refundable registration fee). Thereafter, a student assumes financial liability for:

1. The non-refundable registration fee, and
2. The cost of any textbooks or supplies accepted, and
3. Any tuition liability amount, determined as of the student's last date of actual attendance, according to the appropriate Refund Provisions schedule detailed below.

Refund Conditions for Term Programs:

Tuition liability is divided by the number of terms in the program (see Program Outlines for the length and number of terms in a given program). Total tuition liability is limited to the term in which the student withdrew or was terminated, and any prior terms completed.

First and Second Term:

If termination occurs	the school may keep
Prior to or during the first week	0%
During the second week	20%
During the third week	35%
During the fourth week	50%
During the fifth week	70%
After completion of the fifth week	100%

Subsequent Terms:

If termination occurs	the school may keep
During the first week	20%
During the second week	35%
During the third week	50%
During the fourth week	70%
After completion of the fourth week	100%

The refund may exceed the amounts above. The school has not had to exercise the significant educational change justification, which could result in greater student tuition liability for the 2nd term.

TREATMENT OF TITLE IV FUNDS **WHEN A STUDENT WITHDRAWS FROM SCHOOL**

The Bursar's Office is required by Federal statute to calculate the percentage of earned Title IV Funds received or pending to be received, and to return unearned funds for a student who has withdrawn, was terminated or failed to return from an approved leave of absence. On an individual basis, Metropolitan Learning Institute will use Federal guidelines in calculating Title IV aid earned by the student and the amount that the school, student and/or parent must return to the U.S. Department of Education.

Recalculation is based on the percentage of earned aid using the following Federal Return of Title IV funds formula:

Percentage of aid earned = the number of scheduled hours in the payment period completed up to the student's last date of attendance as per the school's attendance records, divided by the total clock hours in the payment period.

- > If this percentage is greater than 60%, the student earns 100% of the disbursed Title IV funds or aid that could have been disbursed.
- > If this percentage is less than 60%, then the percentage earned is equal to the calculated value.

Funds are returned to the appropriate federal program based on the percent of unearned aid using the following formula:

Aid to be returned = (100% minus the percent earned) multiplied by the amount of aid disbursed toward institutional charges.

- > If a student earned less aid than was disbursed, the institution would be required to return a portion of the funds and the student may be required to return a portion of the funds. All Title IV funds that the institution must return will be made no later than 45 calendar days after the date the school determines that the student withdrew.

When Title IV funds are returned, the student may owe a balance to Metropolitan Learning Institute.

If a student earned more aid than was disbursed to him/her, Metropolitan Learning Institute will send written notification to the student (or parent for PLUS loan funds) to offer a post-withdrawal disbursement for any amount not credited to the student's account no later than 30 calendar days after the date that MLI determines that the student withdrew. Upon granting of permission from the student (or parent for PLUS loans), MLI is required to disburse said funds within 45 calendar days of determination-180 days in the case of loan funds.

Refunds are allocated in the following order:

1. Unsubsidized Federal Stafford Loan
2. Subsidized Federal Stafford Loan
3. Perkins Loan
4. Federal Parent (PLUS) Loan
5. Federal Pell Grant
6. Federal Supplemental Opportunity Grant
7. Other Title IV assistance
8. State Tuition Assistance Grants (if applicable)
9. Private and institutional aid
10. The student