

## CANCELLATION AND REFUND POLICY

If for any reason an applicant denied admission by the school, the applicant is entitled to a refund of all monies paid.

Three-Day Cancellation: An applicant who provides written notice of cancellation within three business days (excluding Saturday, Sunday, and federal and state holidays) of signing an enrollment agreement is entitled to a refund of all monies paid.

No later than 30 days of receiving the notice of cancellation, the school shall provide the 100% refund.

Other Cancellations: An applicant requesting cancellation more than three days after signing an enrollment agreement and making an initial payment, but prior to entering the school, is entitled to a refund of all monies paid, excluding the registration fee of \$200.

### Refund after the commencement of classes:

1. Procedure for withdrawal/withdrawal date:
  - A. A student choosing to withdraw from the school after the commencement of classes is to provide a written **Notice of Withdrawal**, obtained from the School, to the Director of Education, currently William C. Fulcher, D.D.S. The notice is to indicate the expected last date of attendance and be signed and dated by the student.
  - B. For a student wishing to be granted a Leave of Absence, they must fill out a **Leave of Absence Request Form**, obtained from the school, and submit it to the Director of Education, currently William C. Fulcher, D.D.S.
  - C. For a student who is on authorized Leave of Absence, the withdraw date is the date the student was scheduled to return from the Leave and failed to do so.
  - D. A student will be determined to be withdrawn from the institution if the student has not attended any class for 14 calendar days.
  - E. All refunds will be issued within 30 days of the determination of the withdrawal date.
  
2. Tuition charges/refunds:
  - A. Before the beginning of classes, the student is entitled to a refund of 100% of the tuition paid, excluding the registration fee of \$200.
  - B. After the commencement of classes, the tuition refund minus the registration fee of \$200, will be calculated as follows:

<b>% of the clock hours attempted:</b>	<b>Tuition refund amount:</b>
10% or less	90%
More than 10% and less than or equal to 20%	80%
More than 20% and less than or equal to 30%	70%
More than 30% and less than or equal to 40%	60%
More than 40% and less than or equal to 50%	50%
More than 50%	No Refund is required

The percentage of the clock hours attempted is determined by dividing the total number of clock hours elapsed from the student's start date to the student's last day of attendance, by the total number of clock hours in the program (222).

Books/Supplies: As specified in the enrollment agreement, books and supply fees are refundable if unopened and unused.

Refunds will be issued within 30 days of the date of student notification, or date of school determination (withdrawn due to absences or other criteria as specified in the School Catalog), or in the case of a student not returning from an authorized Leave of Absence (LOA), within 30 days of the date the student was scheduled to return from the LOA and did not return.

Holder in Due Course Statement: Any holder of this consumer credit contract is subject to all claims and defenses which the debtor could assert against the seller of goods or services obtained pursuant hereto or with the proceeds, hereof Recovery hereunder by the debtor shall not exceed amounts paid by the debtor (FTC Rule effective 5-14-76).