

equipment remain the property of DEC until all semester fulltime equivalent charges are paid, and if receiving Federal Student Aid, 100% of funds are earned.

Software remains the property of DEC until all final semester fulltime equivalent charges are paid, and if receiving Federal Student Aid, 100% of funds are earned. Some software is leased, not purchased.

BOOKS

Books may be purchased from a vendor other than the school. If purchased from the school, books become the property of the student upon issuance.

SUPPLIES

Supplies include program materials and uniforms (required for certain programs). A sufficient quantity of supplies is provided for each course, when required. Additional supplies may be purchased as needed. Supplies become the property of the student upon issuance.

MISCELLANEOUS FEES

- Academic Transcript Fee \$5.00*
- Duplicate Certificate Fee \$ 15.00
- Duplicate Certificate Fee With Cover \$ 50.00
- Returned Check / Stop Payment Fee \$ 35.00
- A FREE transcript is issued in a student's graduation package.

See the FINANCIAL AID INFORMATION section of the catalog for the definition of a payment period.

The following cancellation and refund policies are applicable to on campus and online coursework.

REFUND POLICIES

GRADUATION FEE REFUND POLICY

The Graduation Fee is non-refundable after the student begins attendance in the final semester/ instructional period whether or not the student attends the graduation ceremony.

EXAM/CERTIFICATION FEE REFUND POLICY

Exam/Certification Fees are refunded in the semester / instructional period charged and only if not taken by or ordered for the student.

FEES FOR NON-TANGIBLE SERVICES

Fees for non-tangible services will be refunded in accordance with the tuition refund policy.

COMPUTER/EQUIPMENT/SOFTWARE REFUND POLICY

Computer/Equipment/Software Fees are non-refundable upon issuance and generally non-returnable.

BOOKS/SUPPLIES REFUND POLICY

Books/Supplies are non-refundable upon issuance and generally non-returnable. However, a student who returns books and supplies within 20 days of purchase or within 20 days of the last date of attendance, and in the same condition issued (unopened, unmarked, etc.), may be entitled to a refund as determined by DEC.

CANCELLATION POLICY

Applicants who have not visited the school prior to enrollment will have the opportunity to withdraw without penalty within five business days following either the regularly scheduled orientation procedures or following a tour of the school facilities and inspection of equipment where training and services are provided. All monies paid by an applicant will be refunded if requested within five business days after signing an enrollment agreement and making an initial payment. An applicant requesting cancellation more than five business 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 minus a fee of \$150.

TUITION REFUND POLICY

Douglas Education Center will earn all or a portion of the tuition charged when a student begins a semester or a credit hour program if less than one semester, but fails to complete it for any reason. The last date of attendance is used to calculate the amount of earned tuition. If applicable, the student's account will be credited with any unearned tuition credit.

A refund will be posted to the student's account within 30 days of the official withdrawal or the date DEC determines the student is no longer in attendance.

To officially withdraw, a student must notify the Executive Director of Education or Education Department and complete the withdrawal process.

FEES FOR NON-TANGIBLE SERVICES

Fees for non-tangible services will be refunded in accordance with the tuition refund policy.

TUITION REFUND SCHEDULES CREDIT HOUR PROGRAMS

The tuition refund is calculated using the number of calendar days in the semester or program, whichever is less, divided by the days in the semester or program.

Withdrawal Date Earned by Refund to Using Calendar Days School Student

- Day 1 through 7 of the semester/program 25% 75%
- Day 8 through 25% of the semester/program 45% 55%
- 25.1% through 50% of the semester/program 70% 30%
- 50.1% through 100% of the semester/program 100% 0%

The above percentages apply to tuition only. See the refund policies for other charges stated above.

The school will attempt to make a reasonable settlement whenever a student must withdraw due to mitigating circumstances that make it impossible for him/her to continue.

The TUITION REFUND POLICY and the refund policies for other charges are used to calculate the refund of institutional charges. A separate RETURN TO TITLE IV (R2T4) POLICY calculation is performed to determine the amount of federal student aid that must be returned to the U.S. Department of Education by the school and/or the student.

Some students receive financial assistance from agencies and funding sources other than the federal student aid programs. Refunds will be made to other financial aid programs in accordance with each individual funding source's refund policies.

See the FINANCIAL AID INFORMATION section of the catalog for the definition of a payment period.

The following cancellation and refund policies are applicable to on campus and online coursework.

RETURN TO TITLE IV (R2T4) POLICY

See the FINANCIAL AID INFORMATION section of the catalog for the definition of a payment period.

Title IV aid (Federal Pell Grant, Federal Supplemental Education Opportunity Grant (FSEOG) Stafford and PLUS loans) is awarded to a student assuming attendance for the entire payment period for which the aid is awarded. When a student withdraws, he/she may no longer be eligible for the full amount of Title IV funds awarded. A student is considered to have withdrawn from a payment period if he/she does not complete all of the days in the semester for credit hour students.

A student may officially withdraw from the school by providing written notification to the Executive Director of Education or Education Department. Written notice may be mailed, emailed, or hand delivered to the school.

Though Title IV aid is posted to the student's account at the start of each payment period, the student earns funds as he/she completes the payment period. If a Title IV recipient withdraws from school after beginning attendance in the payment period, the amount of Title IV grant or loan assistance earned by the student must be determined. If the amount disbursed to the student is greater than the amount the student earned, the unearned funds must be returned to the U.S. Department of Education. If the amount disbursed to the student is less than the amount the student earned, and for which the student is otherwise eligible, he or she may be eligible to receive a post-withdrawal disbursement of the earned aid that was not received.

The tuition and other charges refund policies in this catalog used to determine the charges a student will owe after withdrawing, will not affect the amount of Title IV aid earned under the Return to Title IV (R2T4) Policy.

DEC determines the earned and unearned portions of Title IV aid as of the last date of attendance based on the amount of time the student was scheduled to be in attendance.

- For all credit hour programs, the percentage of the payment period completed is determined by dividing the number of calendar days the student was scheduled to complete in the payment period (semester), as of the last date of attendance, by the total number of calendar days in the payment period or program

Up through the 60% point in each payment period, a pro rata schedule is used to determine the amount of Title IV funds the student has earned at the time of withdrawal. After the 60% point in the payment period or period of enrollment, a student has earned 100% of the Title IV funds he or she was scheduled to receive during the period. The amount of Title IV aid earned by the student is determined by multiplying the percentage of Title IV aid earned by the total of Title IV aid disbursed plus the Title IV aid that could have been disbursed to the student or on the student's behalf.

If the student received more Title IV aid than the amount earned, the school, the student, or both must return the unearned funds. The amount of federal student aid to be returned is determined by subtracting the amount of earned Title IV aid from the amount of Title IV aid that was actually disbursed to the student. DEC will return unearned aid no later than 45 days after the date the school becomes aware the student is no longer enrolled. DEC will notify the student if he/she is required to return grant funds. A student who fails to return grant aid as instructed is considered to be in overpayment, and becomes ineligible for any additional Title IV aid at any school until that amount is repaid or satisfactory repayment arrangements are made. Loan funds are returned by the student according to normal loan repayment terms.

Unearned Title IV aid must be returned in the following order: 1) Unsubsidized Stafford Loans 2) Subsidized Stafford Loans 3) PLUS Loans 4) Federal Pell Grants and 5) FSEOG.

If the student received less Title IV aid than the amount earned, DEC will offer a disbursement of the earned aid that was not received if the student is eligible. This is called a post-withdrawal disbursement. If the post-withdrawal disbursement includes loan funds, the school must get borrower permission before it can be disbursed. The borrower may choose to decline some or all of the loan funds to avoid incurring additional debt. DEC will automatically use all or a portion of a student's post-withdrawal disbursement of grant funds for tuition and fees. DEC needs the student's permission to use the post-withdrawal grant disbursement for all other school charges. If the student does not give permission, he/she will be offered the funds. However, it may be in the student's best interest to allow the school to keep the funds to reduce any debt owed the school.

Student and parent loan borrowers will be notified if DEC returns funds to the lender. Student borrowers are required to complete exit loan counseling concerning repayment options, debt management strategies, avoiding default, etc.

The Return to Title IV (R2T4) aid calculation is performed to determine the amount of federal student aid that must be returned to the U.S. Department of Education. It is not used to calculate the amount of tuition and other charges a student owes the school upon withdrawal. Separate TUITION REFUND POLICY and other charges refund policies are provided to assist students in determining the amount of tuition and other charges owed DEC. DEC will also charge the student for any Title IV program funds that the school is required to return if those funds are needed to pay charges. DEC will provide written notification to withdrawn students if a balance is owed the school.

Additional information on the Return to Title IV (R2T4) calculation procedures and requirements, including examples, may be obtained by contacting the Financial Aid Office.

Non-Title IV funds received will be returned to other financial aid programs in accordance with the funding source's refund policies.

FINANCIAL AID INFORMATION

A student has primary responsibility for paying for his/her education, but may receive financial aid from one or more programs, if eligible. Contact the Financial Aid Office for information and assistance in applying for financial aid.

DEC students receive financial assistance from federal, state, institutional and agency funding sources, if eligible. The following is a list of financial resources available to DEC students that qualify; for more detail read the descriptions that follow or contact the Financial Aid Office. This list is not all inclusive.

FEDERAL STUDENT AID PROGRAMS

Federal Pell Grant
FSEOG (Federal Supplemental Educational Opportunity Grant)
IASG (Iraq And Afghanistan Service Grant)
Direct Subsidized Stafford Loan Direct
Unsubsidized Stafford Loan
Direct PLUS (Parent Loan for Undergraduate Students) Loan
FWS (Federal Work Study)

VETERANS EDUCATION BENEFITS

Post 9/11 GI Bill
Yellow Ribbon
Montgomery GI Bill
REAP (Reserve Education Assistance Program)

VEAP (Veterans Educational Assistance Program)
Survivors and Dependents Educational Assistance Program

STATE STUDENT ASSISTANCE PROGRAMS

PHEAA Grant (Pennsylvania Higher Education Assistance Agency Grant)
PA-TIP (Pennsylvania Targeted Industry Program)
Other State Student Assistance Programs

INSTITUTIONAL SCHOLARSHIPS

IDEA (Inspiration and Dedication To Excellence Award) Scholarship
STAR Cosmetology Scholarship
Tammy Savage Scholarship