

Refund Policy and Procedure of Withdrawal

REFUND POLICY

No matter which tuition payment method students select, students are entitled to a 100% refund on tuition payments if they request such in writing (**sent via U. S. mail, not by email**) within 7 calendar days after enrollment.

Students are entitled to an 80% refund on tuition payments if they request such in writing (**sent via U. S. mail, not by email**) between 7 and 14 calendar days after enrollment.

Students are entitled to a 60% refund on tuition payments if they request such in writing (**sent via U. S. mail, not by email**) between 14 and 21 calendar days after enrollment.

Students are entitled to a 40% refund on tuition payments if they request such in writing (**sent via U. S. mail, not by email**) between 21 and 30 calendar days after enrollment.

Students are entitled to a 20% refund on tuition payments if they request such in writing (**sent via U. S. mail, not by email**) between 30 and 45 calendar days after enrollment.

There will be no refunds if more than 45 days have elapsed since the enrollment date. Enrollment into any of CES programs is explicit agreement with these refund parameters.

PROCEDURE OF WITHDRAWAL

All requests for refunds and student withdrawals must be in writing and sent through the U.S. postal service, or by other hand-delivered methods (e.g., FedEx or UPS) and sent prior to the next tuition-payment due date. CES monthly payments are set for the 15th day of each month. If a student fails to send his/her withdrawal letter by the 15th, he/she will be responsible for that month's late fees. E-mail and phone call withdrawals are not acceptable. All withdrawal letters must have the student's signature and be dated for verification purposes, and this cannot be done via e-mail or phone.

Student Obligations:

If a student has completed more credits than he/she has paid for at the time of withdrawal, the student shall be obligated to pay for all the credits he/she has completed, and any outstanding late fees.

Special Note:

In the past, some students did not submit letters of withdrawal, but they simply stopped making payments—not letting us know of their intent to withdraw. When this happens, the student is billed and responsible for three consecutive months of late fees. To avoid this, the student must send CES a letter of withdrawal via regular mail (not email) before the next scheduled payment date.

Nonrefundable Fees:

The application and evaluation fee, and fees for Ministry-Experience Credit transfer are nonrefundable.

Extreme Circumstances:

In rare cases, a leave of absence may be granted to students who have legitimate reasons for the suspension of their studies. There have been occasions when students have become ill, or lose their jobs, or encounter other life-changing events beyond their control. When this is the case, the student may mail a letter requesting a leave of absence explaining the reason for the request, and the Board of Regents will make a determination and respond to the student. Typically, a leave of absence is for a six-month period, during which time the regular tuition payments are suspended, but the student will pay a \$25 monthly fee.

The Three-Month Rule:

It is for the student's benefit that we have set up the three-month rule: Sometimes, for whatever reason, a student might miss a monthly payment. If that happens, the student is not automatically removed from his/her degree program. There have been a few, rare occasions in which students have actually missed two consecutive months of tuition payments, but they have no intention of dropping out of the program.

However, CES policy says that if a student misses three consecutive months of tuition payments, it is a reasonable assumption that the student no longer wants to be a student, and upon the third month of consecutive non-payments, the student is unceremoniously removed from the active student status, forfeiting all previous tuition paid.

However, as stated above, the student is responsible for the compounded late fees for those three consecutive months. And, until that is paid, the student will have an outstanding bill with CES and no transcripts or any other official records of the student's work will be released until it is paid in full. Therefore, if a student makes no payments for a three month period, he/she will be automatically removed from the active student status, and he/she will no longer be a student. The late fee of \$25 will be compounded monthly for three months (i.e., \$25, \$50, \$100 for a total of \$175). Any person who has not made a payment for three consecutive months shall forfeit all tuition and fees he/she has paid to CES.

Also, should the student desire to re-enroll at a later date and finish the degree program, he/she will be charged the new tuition rate in effect at the time of re-

enrollment, and the student will be responsible to pay the compounded, outstanding late fee (\$175) for the three months in question and the administrative fees that accrued during those three months, and nothing the student previously paid will be applied to his/her new enrollment.

Students may not arbitrarily suspend their studies and payments and then pick them up at a later date. If a student needs to stop working on a degree program, he/she must simply go through the withdrawal process and re-enroll at a later date, or request a leave of absence under extreme circumstances.