Refund Policy

Open-entry, Open-exit Programs: Students enrolling in regular open-entry/open-exit programs pay only for the number of hours for which they enroll. Any remaining tuition balance for these programs will be refunded within 30 days (1) of the last day of attendance if written notification has been provided to the institution by the students, or (2) from the date the institution terminates the student or determines withdrawal by the student.

Defined-entry, Defined-exit Programs: Refunds for classes and programs that operate with a fixed beginning and ending date, and for which a flat tuition rate is charged in advance, will be made as follows: 100% prior to beginning of class; 50% after the beginning of class up to the point that 33% of the instruction has occurred, and 0% thereafter, with exceptions to be granted on a case-by-case basis by campus officials.

Refunds for Students Who Withdraw on or Before the First Day of Class: If tuition and fees are collected in advance of the start day of classes and the student does not begin classes or withdraws on the first day of classes, not more than $100 of the tuition and fees will be retained by the institution. Refunds for a student who does not begin classes shall be made within 30 days of the class start date.

Refunds for Classes or Programs Canceled by the Institution: One hundred percent of the tuition and fees that are collected in advance of the start date of a class or program will be refunded within thirty days of the planned start date if the class or programs is canceled by the institution.

Refunds for Students Enrolled Prior to Visiting the Institution: Students who have not visited UCAT campuses prior to enrollment will have the opportunity to withdraw without penalty within three days following attendance at a regularly scheduled orientation or following a tour of the facilities and inspection of the equipment.

Return to Title IV Funds: Recipients of Federal Title IV financial aid who withdraw from enrollment at TATC, or have their enrollment terminated for administrative, disciplinary, attendance, or other reasons will have their financial aid eligibility recalculated under a formula prescribed by the U.S. Department of Education. In general, a student will keep only the pro-rated portion of student aid “earned” through attendance in the first sixty percent of the enrollment period. Upon completion of the first sixty percent of the enrollment period, all of a student’s financial aid is considered “earned” and no return of funds is necessary. The school will calculate the amount of aid earned/retained using the following method:

**Step One:** Determine the percentage of the payment period (or period of enrollment) the student attended before withdrawing.

**Step Two:** Determine the amount of Title IV aid earned by multiplying the total Title IV aid for which the student qualified by the percentage of time enrolled.

**Step Three:** Compare the amount earned to the amount disbursed. If less aid was disbursed than was earned, the student may receive a late disbursement for the difference. If more aid was disbursed than was earned, determine the amount of Title IV aid that must be returned (i.e., that was unearned) by subtracting the earned amount from the amount actually disbursed.

**Step Four:** Allocate the responsibility for returning unearned aid between the school and the student according to the portion of disbursed aid that could have been used to cover institutional charges and the portion that could have been disbursed directly to the student once institutional charges were covered (as defined by federal regulation).

**Step Five:** Distribute the unearned aid back to the Title IV programs.
Unearned Title IV funds are returned to Title IV programs based on a federally mandated formula. Under this formula, TATC is obligated to return unearned funds collected for institutional charges to the US Department of Education. Students are obligated to return unearned funds beyond the institutional charges to the Department of Education.

When TATC has to return unearned Title IV funds from institutional charges, the money is returned to programs in the following order: Unsubsidized Stafford Loan, Subsidized Stafford Loan, PLUS Loans, Pell Grant, Academic Competitiveness Grant and FSEOG. These unearned Title IV funds are posted to the student’s TATC account and must be repaid.

When a student has to return unearned Title IV funds that he/she received beyond the institutional charges, the money is returned to programs in the following order: Unsubsidized Stafford Loan, Subsidized Stafford Loan, PLUS Loans, Pell Grant (50%), Academic Competitiveness Grant (50%) and FSEOG (50%). Note that student’s responsibility for repayment of unearned Title IV grant money is reduced by half.

If a student owes unearned Title IV funds from a federal loan, the money is repaid to the lender in accordance with the terms and conditions of the promissory note.

TATC is required to notify the student within 45 days of determining the student’s withdrawal of any student portion of unearned Title IV funds from a federal grant. The student is allowed 45 days to repay the amount to TATC who will forward the funds to the Department of Education. After that time payment arrangements must be made with the U.S. Department of Education or eligibility for federal financial aid at any higher education institution will be denied. The student also needs to repay to the institution the money that TATC is required to return to the Department of Education for the unearned institutional charges.

The institutional charges (tuition and fees) incurred by the student are considered to be paid by Title IV funds for the purpose of the formula, even if the institutional charges were directly paid by a source other than Title IV funds.

Students can repay the student portion of federal loans under the terms and conditions of the promissory note for the loan. However, the unearned portion of the loans that TATC must return is posted as a charge to the student account and must be repaid.