

A. Iowa Refund Policy

If an applicant is not accepted to LJIC, the applicant will receive a refund of all monies paid. If a student (and the student's parent or guardian if the student is a dependent minor) cancels his/her enrollment or otherwise withdraws from his/her educational program within the first two (2) weeks after the first day of class (not including orientation), LJIC will refund any and all monetary payments received from the student prior to the student's withdrawal, with the exception of the \$50 application fee and the cost of the kit, textbooks or other goods kept by the student. However, if the student purchased the kit, textbooks or other items from LJIC, LJIC will accept the return of unused items and credit the student's account for the amount of the unused items that are returned. If the student did not purchase the kit or textbooks from LJIC, LJIC will not accept those items or provide a credit to the student's account. A leave of absence is not considered to be a withdrawal or cancellation of enrollment. Leaves of Absences are treated in accordance with the Leave of Absence Policy in the Catalog.

Student refunds are governed by Iowa Code section 714.23. Under Iowa law, for programs longer than a year, school period means the course, term, payment period, post-secondary educational program, or other period for which the school assessed tuition charges to the student. Charges are assessed at the beginning of each school period for all LJIC programs. Under Iowa law, a school that assesses tuition charges to the student at the beginning of each course, term, payment period or other period that is shorter than the post-secondary educational program's length must base its tuition refund on the amount of tuition costs the school charged for the course, term, or other period in which the student terminated. A school cannot base its tuition refund calculation on any portion of a post-secondary educational program that remains after a student terminates unless the student was charged for that remaining portion of the post-secondary educational program before the student's termination and the student began attendance in the school term or course.

If a student withdraws from his/her educational program after the first two (2) weeks of the first day of class but has completed less than 60 percent of his/her school period, LJIC will make a pro-rata refund of tuition charges in accordance with Iowa Code sections 714.23(2) and (3). The pro-rata refund will be the equivalent of 95 percent of the tuition charged to the student multiplied by the ratio of the number of scheduled clock hours the student has remaining in his/her school period to complete 60 percent of the school period to the total clock hours in the school period until the date equivalent to the completion of 60 percent of the scheduled clock hours in the school period.

**Fort Dodge Campus Only- If a student withdraws from his/her educational program after the first two (2) weeks of the first day of class, LJIC shall provide to a terminating student a refund of tuition charges in an amount that is not less than 95 percent of the amount of tuition charged to the student multiplied by the ratio of the remaining number of scheduled clock hours in the school period to the total number of scheduled clock hours in the school period. This paragraph applies to for-profit schools whose cohort default rate for students under the Stafford loan program as reported by the United States Department of Education for the most recent federal fiscal year is more than one hundred ten percent of the national average cohort default rate of all schools for the same federal fiscal year or six percent, whichever is higher.*

Notwithstanding the above paragraphs, if a student terminates or withdraws due to the student's physical incapacity or, for a program that requires classroom instruction, due to the transfer of a student's spouse's employment to another city, the terminating or withdrawing student shall receive a refund of tuition charges in an amount that equals the amount of tuition charged to the student multiplied by the ratio of the remaining number of scheduled clock hours in the school period to the total number of clock hours in the school period. LJIC may require that the student submit documentation substantiating the student's or the spouse's circumstances.

Enrollment time is defined as the time elapsed between the actual starting date and the date of the student's last day of physical attendance at LJIC. Any refund due to a student will be refunded within forty-five (45) days of cancellation or withdrawal by the student or within forty-five (45) days within formal cancellation by LJIC. If LJIC is determining whether a withdrawal has taken place, it will monitor each student's completion of class participation in learning activities, such as examinations, tutorials, computer-assisted instruction as well as hours clocked, participation in academic counseling, advisement or any other academically-related activities. LJIC will formally notify a student of his/her termination as a student from LJIC in writing and provide the reasons for such cancellation.

If amounts for tuition or the kit, textbooks or other items purchased from LJIC remain due after a student's cancellation from LJIC, such amount is due within thirty (30) days of the formal cancellation, regardless of whether such cancellation is by the student or LJIC. If not paid within thirty (30) days, LJIC reserves the right to submit any remaining balance due to a collection agency and the student will be responsible for any and all costs associated with the collection of such amount.

The pro-rata refund does not apply to the kit, textbooks or other items purchased from LJIC. If a student who enrolls and terminates or cancels enrollment later than two (2) weeks after the first day of class, LJIC will not refund any monies paid for the kit materials, textbooks or other items from LJIC. However, LJIC will accept a return of unused kit materials, textbooks or other items purchased from LJIC and will credit the student's account for the unused items that are returned within fifteen (15) days of receipt of the unused items.

If LJIC is permanently closing and no longer offering instruction after a student has enrolled, the student is entitled to a pro-rata refund of tuition. If a course is cancelled subsequent to the student's enrollment, LJIC shall, at its option, do one of the following: (a) provide a full refund of all monies paid; or (b) provide for completion of the course.

This refund policy does not apply to the return of Federal Financial Aid, which is subject to a separate policy.

If a student is considering withdrawing from LJIC and wants to determine the application of this refund policy to his/her particular situation, the student should contact the College Administrator, who will refer the student to LJIC's Financial Assistance staff to walk through how these calculations apply to the student's individual circumstances.