



Body Wisdom, Inc.
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Institutional Refund Policy

- In the event a student withdraws from Body Wisdom School prior to completing all requirements for graduation, or drops an individual or CE course, a fair and equitable settlement will apply and the student may be eligible for a credit or refund. Any monies due the applicant or student shall be refunded within 45 days of official cancellation or withdrawal. Official cancellation or withdrawal shall occur on the earlier of the dates that:
 1. an applicant is not accepted by Body Wisdom School. The applicant shall be entitled to a refund of all monies paid.
 2. a student (or legal guardian) cancels his/her enrollment in writing within three business days of signing the enrollment agreement, but prior to starting classes. In this case all monies collected by Body Wisdom School shall be refunded, less the non-refundable Registration Fee, regardless of whether or not the student has actually started classes.
 3. a student cancels his/her enrollment after three business days of signing the enrollment agreement form but after starting classes. In these cases, he/she shall be entitled to a refund of all monies paid to Body Wisdom School less the non-refundable Registration Fee and less the \$150 cancellation/termination fee. In case the school retains/receives 100% of Total Tuition/Costs/Fees, the \$150 cancellation/termination fee will not be charged.
 4. a student notifies the institution of his/her withdrawal in writing.
 5. a student on an approved leave of absence notifies the Body Wisdom School that he/she will not be returning. The date of withdrawal shall be the earlier of the date of expiration of the leave of absence or the date the student notifies the institution that the student will not be returning.
 6. a student is expelled by Body Wisdom School. (Unofficial withdrawal will be determined by the institution by monitoring attendance at least every 14 days.)

In type 2, 3, 4 or 5, official cancellations or withdrawals, the cancellation date will be determined by the postmark on the written notification, or the date said notification is delivered to the Student Counselor or Director in person.

- For students who enroll and begin classes, but withdraw prior to program completion (after three business days of signing the contract), the following schedule of tuition, costs, and fees earned by Body Wisdom School applies. All refunds are based on scheduled course and set numbers of applicable clinic hours as shown below:

Percent of Scheduled Time Enrolled to End of 900-Hour Program	Percent of Total Program Tuition/Costs/Fees Body Wisdom School Shall Retain/Receive
<i>NOTE:</i> In case enrolled regular course hours exceed 24.9% an additional set amount of student clinic course hours will be added to calculate the final Percentage of Scheduled Time Enrolled to End of 900-Hour Program as indicated below (regardless of custom student schedules). This may result in a higher percentage bracket on the right column.	
0.01% to 04.9%	10%
5% to 09.9%	20%
10% to 14.9%	30%
15% to 24.9%	40%
25% to 34.9%	50%
<i>NOTE:</i> Ten set student clinic hours are added to regular course hours for final percentage calculation	
35% to 45.9%	60%
<i>NOTE:</i> Thirty set student clinic hours are added to regular course hours for final percentage calculation	
45% to 59.9%	75%
<i>NOTE:</i> Fifty set student clinic hours are added to regular course hours for final percentage calculation	
60% and over	100%
<i>NOTE:</i> Seventy set student clinic hours are added to regular course hours for final percentage calculation	

EXAMPLES OF REFUND CALCULATION IN CASE OF 900-HOUR PROGRAM AS FOLLOWS:

A 900-Hour Program costs a total of \$19,577.00 in tuitions, costs, and fees (not including Registration Fee). Each Pay Period totals \$9,788.50.

SCENARIO 1: The student does not return to school after attending class # 6 of their second program course, each consisting of 48 hours divided into 4 hours each per class. Thus the student was enrolled for a total of 72 hours to End of 900-Hour Program, equaling 8.00%.

The School retains/receives 20% of \$19,577.00 = \$3,915.40.

In addition the student is charged a \$150 termination/cancellation fee.

Total costs to the student after withdrawal accumulate to:

\$ 175.00 Registration Fee (non-refundable)

\$ 150.00 Termination/Cancellation Fee

\$ 3,915.40 Program Tuitions/Costs/Fees after withdrawal

\$ 4,240.40 Total cost to the student

SCENARIO 2:

The student withdraws officially after the seventh course of the program, which totals 312 hours, equaling 34.66% of total program hours. Therefore an additional set ten hours of student clinics are added to the calculation, bringing the Total Scheduled Time Enrolled to End of 900-Hour Program to 322 hours, which equals 35.77%.

This puts the final percentage calculation in the next higher bracket of 35 – 49.9%.

The School retains/receives 60% of \$19,577.00 = \$11,746.20.

In addition the student is charged a \$150 termination/cancellation fee.

Total costs to the student after withdrawal accumulate to:

\$ 175.00 Registration Fee (non-refundable)

\$ 150.00 Termination/Cancellation Fee

\$ 11,746.20 Program Tuitions/Costs/Fees after withdrawal

\$ 12,071.20 Total cost to the student

SCENARIO 3:

The student withdraws officially at 414 Scheduled Time Enrolled to End of 900-Hour Program, equaling 46.00% of total program hours. Therefore an additional set fifty hours of student clinics are added to the calculation, bringing the Total Scheduled Time Enrolled to End of 900-Hour Program to 464, which equals 51.557%.

The School retains/receives 75% of \$19,577.00 = 414,682.75

In addition the student is charged a \$150 termination/cancellation fee.

Total costs to the student after withdrawal accumulate to:

\$ 175.00 Registration Fee (non-refundable)

\$ 150.00 Termination/Cancellation Fee

\$ 14,682.75 Program Tuitions/Costs/Fees after withdrawal

\$ 15,007.75 Total cost to the student

SCENARIO 4:

The student withdraws officially at 522 Scheduled Time Enrolled to End of 900-Hour Program, equaling 58.00% of total program hours. Therefore an additional set seventy hours of student clinics are added to the calculation, bringing the Total Scheduled Time Enrolled to End of 900-Hour Program to 592, which equals 65.77%.

This puts the final percentage calculation in the next higher bracket of 60% and over.

The School retains/receives 100% of \$19,577.00

The student will not be charged a \$150 termination/cancellation fee.

Total costs to the student after withdrawal accumulate to:

\$ 175.00 Registration Fee (non-refundable)

\$ 19,577.00 Program Tuitions/Costs/Fees after withdrawal

\$ 19,752.00 Total cost to the student as originally invoiced.

- All refunds will be calculated based on the students last date of attendance. Any monies due a student who withdraws shall be refunded within 45 days of a determination that a student has withdrawn, whether officially or unofficially. In the case of disabling illness or injury, death in the student's immediate family or other documented mitigating circumstances, a reasonable and fair refund settlement will be made. If permanently closed or no longer offering instruction after a student has enrolled, Body Wisdom School will provide a pro rata refund of tuition to the student OR provide course completion through a pre-arranged teach out agreement with another institution. If the certification program is canceled subsequent to a student's enrollment, the school will either provide a full refund of all monies paid or completion of the course at a later time. If the certification program is canceled subsequent to a student's enrollment, Body Wisdom School will either provide a full refund of all monies paid or completion of the certification program at a later time. If the certification program is cancelled after students have enrolled and instruction has begun, Body Wisdom School shall provide a pro rata refund for all students transferring to another school based on the hours accepted by the receiving school OR provide completion of the program OR participate in a Teach-Out Agreement OR provide a full refund of all monies paid.
- Students who withdraw or terminate prior to program completion are charged a cancellation or administrative fee of \$150.00. This refund policy applies to tuition and fees charged as detailed in the enrollment agreement. Other miscellaneous

charges the student may have incurred at the institution (EG: extra course materials, books, products, unreturned school property, etc.) will be calculated separately at the time of withdrawal. All fees are identified in the application form and with the enrollment agreement.

- If a Title IV financial aid recipient withdraws prior to program completion, a calculation for return of Title IV funds will be completed and any applicable returns by Body Wisdom School shall be paid, as applicable, first to unsubsidized Federal Stafford Student Loan Program; second to subsidized Federal Stafford Student Loan Program; third to Federal Pell Grant Program; fourth to other Federal, State, private or institutional student financial assistance programs; and last to the student. After all applicable returns to Title IV aid have been made, this refund policy will apply to determine the amount earned by Body Wisdom School and owed by the student. If the student has received personal payments of Title IV aid, he/she may be required to refund the aid to the applicable program.

Termination Date/Withdrawal Date (Official/Unofficial Withdrawal):

The last date of attendance would be the last day the student was physically in attendance at the school. A withdrawal date on a student who had been previously attending could be up to, but not to exceeding, 14 calendar days from that student's actual last date of attendance. An active student officially withdraws when they notify the school's administrative office of their intention to withdraw from Body Wisdom School. An active student is considered unofficially withdrawn when they have been absent for 10 consecutive class days (14 calendar days) from their last date of physical attendance without notifying the school's administrative office.

Refund for Veteran Benefit Program Participants - A student who receives Veteran's benefits must provide written notice of cancellation to receive a refund. Refunds for all courses starting after the receipt of cancellation will be calculated on a pro-rata percentage based on the in-class hours of the program, minus 10% of the total amount. \$10 is deducted from refunds on registration fees. No refunds are given for materials and equipment. Refunds will be made within 30 days after the last class attended, or the effective date of the withdrawal or termination. This policy is in compliance with the requirements of Title 38 CFR 21.4255.

Refund in Case of Military Deployment - Per IA Code 261.9(g)1, If a student is a member, or the spouse of a member if the member has a dependent child, of the Iowa national guard or reserve forces of the United States and who is ordered to national guard duty or federal active duty: A) Withdraw from the student's entire registration and receive a full refund of tuition and mandatory fees. B) Make arrangements with the student's instructors for course grades, or for incompletes that shall be completed by the student at a later date. If such arrangements are made, the student's registration shall remain intact and tuition and mandatory fees shall be assessed for the courses in full. C) Make arrangements with only some of the student's instructors for grades, or for incompletes that shall be completed by the student at a later date. If such arrangements are made, the registration for those courses shall remain intact and tuition and mandatory fees shall be assessed for those courses. Any course for which arrangements cannot be made for grades or incompletes shall be considered dropped and the tuition and mandatory fees for the course refunded.

Refund of Returned Purchased Items – The front desk processes most refunds or credits of returned purchases items, however, may have to refer a specific transaction to the Student Counselor or Director.

A physical gift certificate MUST be submitted for a refund. Original receipts are required for credits or refunds. Items must be in their original packaging. There are no refunds on products if the seal is broken, containers opened or items have been used and/or damaged. There are no refunds on CD's, DVD's, videos or books that have been replaced by newer editions or are no longer carried by the school.

Refund for Individual Courses (NOT part of a 900-Hour Certification Program) – Note: Refer to 'Amendment to Certification Program' in case of course modifications within a 900-Hour Certification Program) A student or CE-student, who has submitted an application for one or more individual courses, including a list of courses combined into a Certificate of Excellence or Reflexology Program, has the right to withdraw within 24 hours of such submittal at no charge.

With any later withdrawal of 14 or more days prior to a course start, the school will not refund the Registration Fee, but does not charge for tuitions and costs.

In case of withdrawal of less than 14 days, but at least 24 hours prior to a course start, the school shall retain/receive 50% of tuitions in addition to the non-refundable Registration Fee.

In case of any later withdrawal or non-attendance, the school shall retain/receive 100% of tuitions, costs, and fees.

In case a full course or one or more individual course class/es is/are rescheduled due to weather conditions, which result in irresolvable scheduling conflicts for the course participant, all charges for tuitions and Registration Fee may be transferred to an entirely different course date or another course choice. Any course fees may or may not be transferrable or refundable, as determined by the school in such case.

In case the school cancels a course, all paid monies, including the Registration Fee, are refundable or transferrable.