

Mitchell Tech Refund Policy

The refund schedule listed below is for students who withdraw from their classes entirely and voluntarily. Students must notify the Center for Student Success to initiate the withdrawal process. The percentage listed below indicates the amount of the refund for tuition and fees charged by Mitchell Tech excluding laptop, tools, uniforms, and bookstore charges.

Students receiving Title IV Financial Aid must complete their exit counseling to ensure receipt of this refund discount. Students may appeal their refund discount percentage to a committee consisting of the Registrar, Vice President of Academics, Comptroller, and the Financial Aid Director, if extenuating circumstances forced the student to withdraw from Mitchell Technical College.

Administrative withdraws or unofficial withdraws do not fall under this refund policy. Administrative withdrawals are initiated by Mitchell Tech personnel due to a student's lack of attendance for on-campus courses and non-activity for online courses. Students receive all failing grades from administrative withdrawals and no refund.

Refund Schedule	% Refund
First day of Semester	100%
Day 1 through Day 10	100%
Within 1 Week after Day 10	90%
Within 2 Weeks after Day 10	80%
Within 3 Weeks after Day 10	70%
Within 4 Weeks after Day 10	60%
Within 5 Weeks after Day 10	50%
Within 6 Weeks after Day 10	50%
Within 7 Weeks after Day 10	40%

Return of Title IV Funds Policy

When a student receiving federal Title IV financial aid withdraws from Mitchell Tech or stops attending classes without formally withdrawing during the enrollment period, the amount of the Title IV funds (not including Federal Work Study) that the student earned during the enrollment period is calculated as of the student's withdrawal date. The student withdrawal date is determined by the student's last date of attendance in an academic-related activity as recorded by their instructors.

If the date a student withdraws from Mitchell Tech is prior to or on the 60% point of the semester, Mitchell Tech is required to determine the portion of the aid disbursed that was "earned" by the student before the withdrawal date. The "unearned" Title IV funds must be returned to the respective federal aid programs. Unearned aid is the amount of disbursed Title IV aid that exceeds the amount of Title IV aid earned based on attendance in the enrollment period.

Once the date of withdrawal is determined, the amount of earned federal financial aid is calculated using the completion rate for the enrollment period, multiplied by the total aid that was disbursed or could have been disbursed (aid “could have been disbursed” if the student was eligible to receive it at the time he/she withdrew and may receive it under late disbursement rules in 668.164 [g]). Students who withdraw after completing 60 percent of the payment period will be considered to have earned 100 percent of their federal financial aid unless they are enrolled in modules (see next paragraph). A payment period is the period established by the school for which institutional charges are generally assessed, excluding breaks of five days or more. Federal financial aid that a student has earned can be applied toward institutional charges.

Modules

Federal regulations state that students who are enrolled in classes that do not span an entire term are considered to be enrolled in modules. If a student fails to complete all modules scheduled, the student is considered a withdrawal at the time the student ceases attendance, and the financial aid office is required to complete a return of Title IV calculation to determine how much federal financial aid funds were earned and return the amount that was considered unearned. The completion of 60 percent of term does not apply.

For students who fail to officially withdraw when they stop attending classes and are assigned an “F” grade for all courses for the semester, the Return to Title IV Funds policy requires Mitchell Tech to calculate the “earned” aid based on the student’s last date of attendance. Unearned federal aid must be returned as described above.

In accordance with federal regulations and Mitchell Tech policy, if you are eligible for a refund of tuition and fees, and you are a Title IV aid recipient for the enrollment period, the refund will be returned to the student aid programs. Returned Title IV Funds are allocated in the following order:

- Direct Unsubsidized Loans
- Direct Loans (subsidized)
- Federal Perkins Loans
- Direct PLUS Loans
- Federal Pell Grants
- Federal SEOG

Late or Post-Withdrawal Disbursement

Students may be eligible for a late or post-withdrawal disbursement if they have accepted aid that did not disburse at the time of withdrawal.

If eligible, the Mitchell Tech Financial Aid Office will send notification of the action required to either accept or decline a portion, or all, of the late disbursement. If no response is received within approximately two weeks of notification, the award will be canceled.

Mitchell Tech's Responsibilities

Mitchell Tech's responsibilities in regard to the Return of Title IV funds include:

- providing each student with the Return of Title IV funds policy
- identifying students who are affected by this policy and completing the Return of Title IV Funds calculation for those students
- returning any Title IV funds that are due to the Title IV programs within 45 days of notification of the withdrawal

Student Responsibilities

Students who received a credit balance refund of their Title IV aid will be responsible to repay any portion of that aid that is "unearned."

Pell Grant Refunds

If a student with a Pell Grant drops to less than full-time status during the first ten days of the semester, any refund goes to the student's Pell Grant.

Appeals Process

Students may appeal their refund amount to a committee consisting of the Dean of Student Success, the Director of Financial Aid, the Dean of Enrollment and the Student Success Coaches if extenuating circumstances forced the student to withdraw from Mitchell Tech. Refund amounts for terms other than a standard academic semester will be prorated according to the term length using the same percentage of time attended.

Please note: The Mitchell Tech Campus Store is a separate entity and abides by a separate refund policy on a case-by-case basis..

Excess Financial Aid Refunds

Most grants, scholarships and loans are applied directly to student accounts. If financial aid proceeds have not been applied to an account or the amount does not cover 100% of tuition and fees due, the student is responsible to pay the remaining balance. A credit balance on a student account is created when excess financial aid remains after all eligible charges on a student's account are paid in full, or when an excess payment is made on the account. Refund checks will be issued to students after the payment due date. Students will be notified via email or MyTech if they have a refund check. Students must present a school or state issued form of identification that includes a photograph, prior to receiving their refund check.

Forms of Payment

The Business Office accepts cash, Visa/MasterCard/Discover credit cards and personal checks for payments on student accounts. Mitchell Tech reserves the right to refuse checks from individuals who have written a non-sufficient funds check to the college.

See third party authorizations below for information about having balances paid by an approved federal or state agency. Employer reimbursements are covered in the third party account section below.

Returned Checks

A \$30 processing fee will be charged for checks returned by the bank for non-sufficient funds (NSF checks). Any penalties assessed on a student's returned check will be charged directly to the student's account. When a check is returned for non-sufficient funds, the Business Office reserves the right to require payment by cash, credit card or certified funds. Unpaid NSF checks may be forwarded to collections if not paid within 30 days.

Payment Plan Information

Payment plans are available on a case-by-case basis as determined by the Business Office. A \$25 fee is assessed each term for payment plan arrangements. A payment plan arrangement will allow students to pay balances over the course of the semester. Students on a payment plan will not be able to register for future terms until their account is paid in full.

NOTE: Students failing to make the agreed upon payments in the current term may be administratively withdrawn. Students will be notified in writing of withdrawal due to failure to pay balances due.

Past Due Accounts

Students are responsible for reviewing account balances and paying balances that are due. It is the student's responsibility to maintain an accurate billing address with the Registrar. Once an account is past due and placed on hold, if an address is incomplete or inaccurate, the student may not receive an account statement and will pay additional late fees and interest if the account is forwarded to collections.

Prompt filing of financial aid documents is the student's responsibility. Students who do not file promissory notes and qualifying information will not receive financial aid funds in time to pay account balances. Those students will be subject to late fees and interest until loan proceeds are received. Late fees and interest will not be waived for late filings.

Any account that is past due is considered to be in a "Hold" status. Business Office holds will not allow students to receive transcripts, grades or registration material. Students should not ignore financial responsibility. Students unable to pay balances should discuss the reasons with the Financial Aid Office or the Business Office.

Third Party Account Payments

Organizations that agree to pay any part, or all of a student's account balance, are considered a Third Party payor on the account. The financial obligation to pay an account remains with the student. Students are responsible for filing the proper paperwork with the Business Office to allow Mitchell Tech to bill the Third Party payor, on their behalf. Students are also responsible for knowing the terms of their program and any unpaid balance that may remain. The portion of the balance not covered by the Third Party payor is due at the time of the Tuition and Fee Payment due date.

As long as the proper paperwork has been filed, and the student has paid any remaining portion of the balance that is not to be paid by the Third Party payor, no additional late fees or interest will accrue on the account. If the Third Party payor denies payment on the account for any reason, the student is financially responsible for the balance and all fees and interest that accrue.

Employee tuition reimbursement plans, where the employer reimburses the student based upon their account billing or grades are not subject to Third Party payor status. The student will need to make arrangements to pay the entire balance by the due date and seek reimbursement according to their employer's policy.

Student Account Holds

Account balances that remain after the Tuition and Fee Payment due date are considered past due and will be placed in a "Hold" status. Business Office holds will not allow students to receive transcripts, grade reports or registration material. Students should not ignore financial responsibility. If students are unable to pay account balances, discuss the reasons with the Financial Aid Office or the Business Office.

Registration Cancellation

Students who register for future terms will have their registration cancelled if the student's account balance remains past due at the mid-term point of the current term. Students will have the ability to re-register once their account balance is paid in full.

Applying for Financial Aid

As soon as a student (and their parents based on federal guidelines to determine dependent status) has completed a tax return(s), if filing, a Free Application for Federal Student Aid (FAFSA) can be completed at www.fafsa.ed.gov.

After submitting the FAFSA electronically, the processing center will send a student aid report (SAR). It is used to determine a student's eligibility for need-based financial aid: the Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (SEOG), the Federal Work Study

Program, Federal Perkins Loan and the Federal Direct Subsidized Student Loan. When the student receives the electronic copy of the Student Aid Report, s/he should check the report for accuracy. If any information is incorrect, the student must make corrections at www.fafsa.ed.gov.

Upon acceptance to Mitchell Tech, the Financial Aid Office will send an award offer indicating the amount of financial aid for which the student qualifies and from which specific sources funding will be granted. All students who are the recipient of a Title IV federal student loan for the first time must complete entrance counseling and a Master Promissory Note at www.studentloans.gov before they can receive any proceeds from that loan.

Financial aid disbursements are available to students fourteen days after the first day of classes. To contact the Financial Aid Office at Mitchell Tech, call (605) 995-3052 or (800) 684-1969 toll-free.

Satisfactory Academic Progress

Federal regulations require Mitchell Technical College (Mitchell Tech) to define and evaluate Satisfactory Academic Progress (SAP) for federal student financial aid applicants. The purpose of the review process is to ensure that the federal aid given to a student is used in a constructive manner and that the student is maintaining satisfactory advancement toward achieving a degree.

Although the SAP standards are similar to the Academic standards for all students, the financial aid SAP standards are not exactly the same due to the specific federal requirements. In addition to meeting the academic standard for registration, a student must also meet the requirements of the financial aid SAP in order to be considered eligible to receive federal, state, and need-based institutional financial aid assistance.

Mitchell Tech evaluates Satisfactory Academic Progress at the end of each academic term. If there are late posted grades or grade changes, the SAP status will be recalculated once notification is received from the Registrar's Office of grade changes.

In order for a student to maintain his or her federal financial aid, the student must meet the following standards of academic progress. Students who do not meet Satisfactory Academic Progress standards after one term will initially be issued a financial aid warning, allowing financial aid to continue for one academic term. If the standards of Satisfactory Academic Progress are not met in that following academic term the student will be suspended from receiving federal financial aid. Suspended students can appeal to have financial aid eligibility reinstated by submitting an appeal to the Dean of Student Success. If the appeal is approved, that student will be placed on financial aid probation for the following academic term. The student then has one term in which to meet the standards and regain eligibility for financial aid.

SAP standards:

1. Minimum cumulative grade point average (GPA) Qualitative Measure

All students receiving financial aid must maintain the following Mitchell Tech cumulative GPA. The cumulative GPA includes credits earned at Mitchell Technical College and transfer credits.

Students must maintain a cumulative grade point average (GPA) of 2.0 or above.

2. Minimum pace of progression (PACE) Quantitative Measure

All students must successfully complete a minimum 67% of cumulative credits attempted. Pace is calculated by dividing the total number of cumulative credits completed by the total number of cumulative credits attempted.

Credits completed = all coursework where credit is earned with a grade A, B, C, D, and P.

Credits attempted = all coursework where credits were completed PLUS all coursework with a grade of F, I, and N.

Maximum timeframe credits attempted to complete degree program

All students must complete their degree program with credits attempted that are no greater than 150% of the number of credits required to earn the degree. The maximum attempted units is calculated by multiplying the minimum units required for the academic program by 150%. For example, if a degree required a minimum of 64 credits, so that student can attempt a maximum of 96 credit hours before being suspended from financial aid ($64 \times 150\% = 96$). Students can pursue additional academic objectives and receive financial aid as long as they do so within the units allowed for in their primary major.

If you are unable to fulfill the requirements for your degree before reaching this maximum timeframe your aid will be suspended from financial aid.

Failure to maintain Satisfactory Academic Progress

Failure to meet either Qualitative Measure the 2.0 grade point average requirement and/or Quantitative Measure by successfully completing a minimum 67% of cumulative credits attempted will result in the following:

Financial Aid Warning

Students who are not meeting the standards of Satisfactory Academic Progress at the end of one term of enrollment will be placed on "financial aid warning" and will be notified of this status through their Mitchell Tech email. Note that the financial aid warning only applies to students who have just completed their first academic term of their program, or who were meeting the standards of Satisfactory Academic Progress in the prior academic term.

During the term of financial aid warning, students will continue to be eligible for federal financial aid. This gives the student time to become compliant with the Satisfactory Academic Progress standards. It is recommended that students who are issued a financial aid warning meet with their Student Success Coaches and advisors in order to re-evaluate their course of study and take advantage of the many services available to them at in The Center for Student Success at Mitchell Tech.

Financial Aid Suspension

Students who fail to meet the Satisfactory Academic Progress standards in the semester after receiving a financial aid warning will be found ineligible to receive federal financial aid and their financial aid will be suspended at that time. Students will receive notification of their federal financial aid suspension through their Mitchell Tech email.

Appeal Process

Federal regulations limit circumstances for which a suspension of financial aid may be appealed to the following: death of a family member; illness or injury to the student; or other special circumstances beyond the student's control.

To appeal a financial aid suspension, a student must submit an appeal to the Dean of Student Success. The appeal form must explain why the student failed to meet the Satisfactory Academic Progress standards and what has changed in the student's situation that will allow the student to meet Satisfactory Academic Progress standards by the next evaluation period. The student may also be required to include documentation to verify the stated circumstance that prevented the student from meeting the Satisfactory Academic Progress standards. Required documentation includes, but is not limited to, the following:

Death of a family member (a photocopy of a death certificate and/or obituary and the name and relationship of the deceased to you).

Illness or injury to the student (an explanation of the nature of the illness or injury and the dates you were affected by the illness or injury AND a statement from a physician or health care professional and/or a copy of medical bill or discharge forms).

Other special circumstance (a detailed explanation of the specific traumatic event or unexpected circumstance and what you have done to overcome the event or circumstance such that you can go on to meet the standard of Satisfactory Academic Progress AND supporting documentation from a third party, i.e. physician, social worker, counselor, police).

A committee will review the appeal form and notify the student. If a student's appeal is approved, the student will be placed on financial aid probation. This means that the student will be awarded financial aid for the subsequent academic term, contingent upon the student meeting the conditions specified in the appeal approval process.

- Students for whom it is determined that circumstances are such that it is unlikely they will be able to meet the standards by the next evaluation period will need to have a student academic plan put into place in order to demonstrate that the student will meet Satisfactory Academic Progress standards by a specific point in time.

- Students on probationary status who succeed at meeting the Standards of Academic Progress during the subsequent academic term will be considered fully eligible for federal student aid.
- Students who, at the end of the probationary term, continue to fail to meet the standards for Satisfactory Academic Progress will be suspended from financial aid eligibility. Students who are suspended may submit a new appeal form to the Dean of Student Success.

Reinstatement of Eligibility

Suspended students who subsequently meet all three of the Satisfactory Progress Standards and are in good standing regain their eligibility for federal financial aid. Students whose appeals are denied may consider non-federal sources of student financial aid. Please contact the Mitchell Tech Financial Aid Office if you have any questions.

Academic Circumstances that Affect Your Status

- Repeating Course Policy for Financial Aid

Federal regulation limits the number of times a student may repeat a course and receive financial aid for that course.

If a student gets a 'W' or an 'F' in a course, that student is allowed to repeat the course and receive financial aid (assuming he/she is meeting Satisfactory Academic Progress) until he/she receives a 'D' or better. Once the student has received a 'D' grade or better, he/she can repeat the course one additional time and still receive federal aid.

When a course is repeated the most recent final grade will be used to determine eligibility. The prior grade is no longer calculated into the GPA at Mitchell Tech, however, the previous hours attempted will be counted as hours attempted when reviewing SAP completion rate and maximum time frame.

- Changes in major or double major may cause you to reach your maximum attempted hours, and lose your eligibility before earning a degree. Students who are pursuing dual degrees are subject to the maximum time frame rules but may be reviewed on a case by case basis by the Financial Aid office and the Dean of Student Success. Mitchell Tech reserves the right to review denied appeals, cumulative GPA's and completion rates on a case by case basis. If a student changes or adds additional programs, the prior credits and grades that do count toward the new program are included in the SAP evaluation

- Incomplete grades, missing grades, failing grades, course withdrawals all reduce your completion ratio, because they are counted as attempted, but not earned credits. They also count against your maximum attempted hours.

An incomplete grade will count as a failing grade until the final grade is posted

- Late posted grades or grade changes. Once notification is received from the Registrar's Office of grade changes, the SAP status will be recalculated.
- Repeated courses count as attempted credit hours each time you register for them. They also count against the allowed maximum. This can also reduce your completion ratio because repeated credits count as earned credits only once. Only the last completed attempt is included in the GPA calculation.
- Transfer credits and credits taken while cross-registered count toward your maximum attempted credits and your completion ratio.
- Remedial and noncredit courses count as attempted and earned credits, but are not included in the GPA calculation.
- Dismissal and Return. Students who are suspended academically or choose not to attend because of SAP failure will not be automatically eligible for financial aid upon their return. Student must meet both qualitative and quantitative standards of SAP. If below standards, a student must appeal or use means other than financial aid for educational expenses. Absence does not restore eligibility for financial aid. It remains the responsibility of the student to be knowledgeable of their SAP standard when returning to school after dismissal or choosing not to return because of SAP Failure.
- Summer Term Courses. All hours attempted and completed in the summer terms are treated as any other semester hours in determining SAP status. SAP will be checked following the summer term as well.
- Credits while not receiving Title IV all credits appearing on student transcripts will be counted in calculations for determining SAP status, including those that may have been during terms in which a student was not receiving Title IV Aid. •

Student Enrollment Status

A full-time student is one who is enrolled in 12 or more credit hours during a semester.

A three-fourths time student is one who is enrolled in 9-11 credit hours during a semester.

A half-time student is one who is enrolled in 6-8 credit hours during a semester.

A part-time student is one who is enrolled in 5 or fewer credit hours during a semester.

Financial aid calculations are determined by enrollment status. Financial aid is pro-rated for students enrolled in fewer than 12 credits in a semester. Courses other than degree- or

diploma-fulfillment courses cannot be used in determining the amount of financial aid awarded.
See the Financial Aid Office for details.