



**School Performance Fact Sheet**  
**2015 & 2016 Calendar Years**

**Massage Therapist - 500 Hours**

On-Time Completion Rates

Calendar Year	Number of Students Who Began Program	Students Available for Graduation	Number of On-Time Graduates	On-Time Completion Rate
2015	35	12	12	100%
2016	24	24	20	80%

Student's Initials: \_\_\_\_\_ Date: \_\_\_\_\_

Initial only after you have had sufficient time to read and understand the information.

Job Placement Rates

(includes data for the two calendar years prior to reporting)

Calendar Year	Number of Students Who Began Program	Number of Graduates	Graduates Available for Employment	Graduates Employed in the Field	Placement Rate % Employed in the Field
2015	35	12	10	8	80%
2016	24	20	17	16	94%

You may obtain from the institution a list of the employment positions determined to be in the field for which a student received education and training by contacting an ICoHS staff member or by requesting the information by phone (858.581.9460) or by email (info@icohs.edu).



**Gainful Employment Categories**  
(includes data for the two calendar years prior to reporting)

**Part-time vs. Full-time Employment**

Calendar Year	Graduate Employed in the Field 20-29 Hours Per Week	Graduates Employed in the Field at Least 30 Hours Per Week	Total Graduates Employed in the Field
2015	3	1	8
2016	4	12	16

**Single Position vs. Concurrent Aggregated Position**

Calendar Year	Graduate Employed in the Field in a Single Position	Graduated Employed in the Field in Concurrent Aggregated Positions	Total Graduates Employed in the Field
2015	N/A	N/A	8
2016	N/A	N/A	16

**Self-Employed / Freelance Positions**

Calendar Year	Graduates Employed who are Self-Employed or Working Freelance	Total Graduates Employed in the Field
2015	4	8
2016	6	16

**Institutional Employment**

Calendar Year	Graduates Employed in the Field who are Employed by the Institution, an Employer Owned by the Institution, or an Employer who Shares Ownership with the Institution	Total Graduates Employed in the Field
2015	N/A	N/A
2016	1	16

This program may result in freelance or self-employment.



- The work available to graduates of this program is usually for freelance or self-employment.
- This type of work may not be consistent.
- The period of employment can range from one day to weeks to several months.
- Hours worked in a day or week may be more or less than the traditional 8 hour work day or 40 hour work week.
- You can expect to spend unpaid time expanding your networks, advertising, promoting your services, or honing your skills.
- Once graduates begin to work freelance or are self-employed, they will be asked to provide documentation that they are employed as such so that they may be counted as placed for our job placement records.
- Students initialing this disclosure understand that either a majority or all of this school's graduates are employed in this manner and understand what comprises this work style.

Student's Initials: \_\_\_\_\_ Date: \_\_\_\_\_

Initial only after you have had sufficient time to read and understand the information.

License Examination Passage Rates  
(includes data for the two calendar years prior to reporting)

Calendar Year	Number of Graduates in Calendar Year	Number of Graduates Taking Exam	Number Who Passed First Available Exam	Number Who Failed First Available Exam	Passage Rate %
2015	12	10	8	2	80%
2016	20	17	17	0	100%

Student's Initials: \_\_\_\_\_ Date: \_\_\_\_\_

Initial only after you have had sufficient time to read and understand the information.

Salary and Wage Information  
(includes data for the two calendar years prior to reporting)

Annual salary and wages reported for graduates employed in the field.

Calendar Year	Graduates Available for Employment	Graduates Employed in Field	Annual Salary and Wages Reported Graduates Employed in the Field					
			\$40,001 to \$50,000	\$50,001 to \$60,000	\$60,001 to \$70,000	\$70,001 to \$80,000	No Salary Information Reported	



2015	10	8	0	0	0	0	8
2016	18	16	0	0	0	1	16

You may obtain from the institution a list of the employment positions determined to be in the field for which a student received education and training by contacting an ICoHS staff member or by requesting the information by phone (858.581.9460) or by email (info@icohs.edu).

Student's Initials: \_\_\_\_\_ Date: \_\_\_\_\_  
Initial only after you have had sufficient time to read and understand the information.

**Cost of Educational Program**

Total charges for the program for students completing on-time in 2015: \$10,500.  
Additional charges may be incurred if the program is not completed on-time.

Student's Initials: \_\_\_\_\_ Date: \_\_\_\_\_  
Initial only after you have had sufficient time to read and understand the information.

**Federal Student Loan Debt**

Students at International College of Holistic Studies are not eligible for federal student loans. This institution does not meet the U.S. Department of Education criteria that would allow its students to participate in federal student aid programs.

Student's Initials: \_\_\_\_\_ Date: \_\_\_\_\_  
Initial only after you have had sufficient time to read and understand the information.

This fact sheet is filed with the Bureau for Private Postsecondary Education. Regardless of any information you may have relating to completion rates, placement rates, starting salaries, or license exam passage rates, this fact sheet contains the information as calculated pursuant to state law.

Any questions a student may have regarding this fact sheet that have not been satisfactorily answered by the institution may be directed to the Bureau for Private Postsecondary Education at: P.O. Box 980818, West Sacramento, CA 95798-0818, www.bppe.ca.gov, P: 888.370.7589 or 916.431.6959, F: 916.263.1897.

**I have read and understand this School Performance Fact Sheet. The School Performance Fact Sheet was reviewed and discussed with a school official prior to signing an enrollment agreement.**

\_\_\_\_\_



Student Name - Print

\_\_\_\_\_  
Student Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
School Official

\_\_\_\_\_  
Date

### Definitions

- “Number of Students Who Began the Program” means the number of students who began a program who were scheduled to complete the program within 100% of the published program length within the reporting calendar year and excludes all students who cancelled during the cancellation period.
- “Students Available for Graduation” is the number of students who began the program minus the number of students who have died, been incarcerated, or been called to active military duty.
- “Number of On-time Graduates” is the number of students who completed the program within 100% of the published program length within the reporting calendar year.
- “On-time Completion Rate” is the number of on-time graduates divided by the number of students available for graduation.
- “150% Graduates” is the number of students who completed the program within 150% of the program length (includes on-time graduates).
- “150% Completion Rate” is the number of students who completed the program in the reported calendar year within 150% of the published program length, including on-time graduates, divided by the number of students available for graduation.
- “Graduates Available for Employment” means the number of graduates minus the number of graduates unavailable for employment.
- “Graduates Unavailable for Employment” means the graduates who, after graduation, die, become incarcerated, are called to active military duty, are international students that leave the United States or do not have a visa allowing employment in the United States, or are continuing their education in an accredited or bureau-approved postsecondary institution.
- “Graduates Employed in the Field” means graduates who beginning within six months after a student completes the applicable educational program are gainfully employed, whose employment has been reported, and for whom the institution has documented verification of employment. For occupations for which the state requires passing an examination, the six months period begins after the



announcement of the examination results for the first examination available after a student completes an applicable educational program.

- “Placement Rate Employed in the Field” is calculated by dividing the number of graduates gainfully employed in the field by the number of graduates available for employment.
- “Number of Graduates Taking Exam” is the number of graduates who took the first available exam in the reported calendar year.
- “First Available Exam Date” is the date for the first available exam after a student completed a program.
- “Passage Rate” is calculated by dividing the number of graduates who passed the exam by the number of graduates who took the reported licensing exam.
- “Number Who Passed First Available Exam” is the number of graduates who took and passed the first available licensing exam after completing the program.
- “Salary” is as reported by graduate or graduate’s employer.
- “No Salary Information Reported” is the number of graduates for whom, after making reasonable attempts, the school was not able to obtain salary information.



## STUDENT'S RIGHT TO CANCEL:

### **Cancellation (First Class Session, or the Seventh Day After Enrollment):**

1. Students have the right to cancel this enrollment agreement, including any equipment or other goods and services included in the agreement, and receive a full refund (less any non-refundable fees not to exceed \$200.00) prior to the start of the program, through attendance of the first class session, or the seventh day after enrollment, whichever is later.
2. Cancellations due to program cancellation by ICoHS, will receive a full refund (less any non-refundable fees not to exceed \$200.00) within 45 days of cancellation date. No show/non starts and cancellation by Student during the cancellation period, will receive a full refund (less any non-refundable fees not to exceed \$200.00) within 45 days of cancellation date.
3. As required by the Bureau for Private Postsecondary Education (BPPE) Ed Code 94919, a cancellation shall occur when ICoHS receives written notice (e-mail, letter, fax or in-person) of the Student's request to cancel to: ICoHS, 1500 State Street, San Diego, CA. 92101. You are due a refund, as applicable, within 45 days after ICoHS receives a Notice of Cancellation.
4. After the end of the cancellation period, you have the right to stop your enrollment at ICoHS, and the right to receive a refund for the part of the course not taken (up to the 60% completion of course).

Students receiving federal student financial aid funds are entitled to a refund of moneys not paid from federal student financial aid program funds, if applicable.

The written Notice of Cancellation, if sent by mail, is effective when deposited in the mail properly addressed to ICoHS with proper postage.

### **Trial Period (First 14 Calendar Days of Program Start):**

A Student who withdraws from the program within the first 14 calendar days of their program start date will be considered a cancellation, not a withdrawal, and will have all charges refunded and all payments returned to the individual or the applicable funding source less the non-refundable fees of up to \$200.00, as itemized in the enrollment agreement as being non-refundable.

**Withdrawals:** ICoHS will first perform the Return to Title IV (R2T4) policy in accordance with Federal regulations for any Student receiving Title IV funds.

Students may withdraw from ICoHS at any time after the cancellation period by notifying ICoHS at 1500 State Street, San Diego, CA 92101. The effective date of withdrawal is based on the Date of Determination ("DOD"), which would be the date when the institution is made aware of the withdrawal. The enrollment status of





such students will be changed to “Drop.” The Student will be immediately withdrawn from ICoHS and the Student’s future classes will be deleted from his/her schedule.

If a Student is absent for 14 consecutive calendar days, including holidays, and does not communicate directly with ICoHS regarding the nature of those absences, and does not officially withdraw from the program, he/she will be considered withdrawn from the program. Should a Student decide to continue the program, he/she will be required to re-apply. The refund will be calculated based on the last day attended (“LDA”) according to the pro-rate refund policy described below.

The Student will receive a pro-rated refund if the Student has completed 60% or less of the scheduled hours in the current period of financial obligation. Period of Financial Obligation is defined as follows: “The training period for which a Student is legally obligated to pay, which may be less than the total period of enrollment, if tuition is charged in smaller increments, such as by the quarter. Under no circumstance may a period of financial obligation exceed a 12-month period.” The refund will not include the \$100 non-refundable application fee. If the Student has completed more than 60% of the period of attendance for which the Student was charged, the Student is no longer eligible to receive a refund. Refunds are based on the scheduled hours in the program, not just the hours actually attended by a Student.

For the purpose of determining a refund under this section, a Student shall be considered withdrawn from the program of instruction when any of the following occurs:

- The effective date the Student notifies ICoHS of the Student’s withdrawal.
- ICoHS terminates the Student’s enrollment for failure to maintain satisfactory academic progress.
- The Student fails to abide by the policies and regulations of ICoHS and/or the Student fails to meet any financial obligations to ICoHS.
- The Student is absent for 14 consecutive calendar days, including holidays, and does not communicate directly with ICoHS regarding the nature of those absences, and does not officially withdraw from the program.
- If the Student fails to return from a Leave of Absence (“LOA”), the DOD will be the date the Student is scheduled to return from their LOA. A refund will be calculated based on the Student’s last date of attendance.

When a Student withdraws from the program, a refund shall be issued by check or credit card, within 45 calendar days of receipt of the Notification of Withdrawal.

As mandated by the State of California BPPE, the refund calculation will be based upon the total tuition charged, divided by the total scheduled hours of the course(s). This is considered the per hour rate. This rate is multiplied by the number of hours





the Student attended in the course (including time absent before the last day attended) to determine the amount the Student owes.

**Refund Calculation Sample:**

Massage Therapist

500 total program hours

Last date of attendance after 65 hours of instruction = 13% of the program completed

\$10,500.00 tuition/ 500 hours=\$21.00 per hour rate

\$21.00 per hour rate X 65 hours of instruction = \$1,365.00 owed to ICOHS

\$10,500.00 Tuition paid - \$1,365.00 owed to ICOHS + \$0.00 refundable charges = \$9,135.00

Refund Amount: \$9,135.00

**Withdrawal and Refund - Return to Title IV (R2T4) Policy:** Students who receive Title IV aid (Federal Pell, Federal Subsidized and/or Federal Unsubsidized Stafford loans and PLUS loans) and withdraw from ICoHS are subject to the Return of Title IV aid regulations. (Federal law now requires that a Student must "earn" the aid that they receive.) When a Student withdraws from ICoHS, ICoHS is required to determine the amount "earned" using the Return of Title IV regulations. This calculation is based on the number of hours the Student attended divided by the number of hours for which the aid was disbursed. If the Student completes 60% or more of the hours, all the aid has been earned. If a Student completes 59% or less of the hours in a given payment period, the earned and unearned portion will be calculated.

- The "unearned" portion of the tuition will be returned to the appropriate Title IV program. ICoHS will then bill the Student for the amount of tuition that was returned in excess of the ICoHS' refund policy.
- The "unearned" portion of the aid that was disbursed directly to the Student will also be calculated. If applicable, the Student will owe repayment to the Title IV programs. The Student will receive an overpayment letter and will be given 45 days to make the repayment of Title IV funds. The Student will be ineligible for further Title IV aid until the funds are repaid or satisfactory payment arrangements have been made with the Department of Education.

Repayment of Pell Grant(s) is also calculated for any Student completing 59% or less of the hours in a given payment period.



Title IV Refund and Distribution Policy: Any Student who has withdrawn or been dismissed is accorded all terms and conditions of the ICoHS refund policy. If a refund is due on a Student's account for which Title IV payments have been made, ICoHS will deposit the refund to the Student's Title IV account. The refund will not exceed the amount awarded to the Student from the account. All students who receive Title IV funds and withdraw with a refund due will have the refund amount refunded according to the following refund distribution policy:

- Unsubsidized Federal Stafford Loan
- Subsidized Federal Stafford Loan
- Federal PLUS Loan
- Federal Pell Grant
- Other Student Financial Aid Programs
- Other Federal State, Private, or Institutional Sources of Aid
- The Student

If Student received Federal Financial Aid, Loan Exit counseling is required at ICoHS to be completed within 30 days of his/her DOD. If the Student cannot be reached within 15 days, then the loan exit counseling paperwork will be mailed to the Student and must be returned by the date indicated on the paperwork.

Once the refund calculations are made according to the State of California, ACCET and the Department of Education (if federal financial aid has been used), the calculation most beneficial to the Student will be used.



**School Performance Fact Sheet**  
**2015 & 2016 Calendar Years**

**Holistic Health Practitioner - 1000 Hours**

On-Time Completion Rates

Calendar Year	Number of Students Who Began Program	Students Available for Graduation	Number of On-Time Graduates	On-Time Completion Rate
2015	3	3	3	100%
2016	10	10	7	70%

Student's Initials: \_\_\_\_\_ Date: \_\_\_\_\_

Initial only after you have had sufficient time to read and understand the information.

Job Placement Rates

(includes data for the two calendar years prior to reporting)

Calendar Year	Number of Students Who Began Program	Number of Graduates	Graduates Available for Employment	Graduates Employed in the Field	Placement Rate % Employed in the Field
2015	3	3	3	3	100%
2016	10	7	7	6	86%

You may obtain from the institution a list of the employment positions determined to be in the field for which a student received education and training by contacting an ICoHS staff member or by requesting the information by phone (858.581.9460) or by email (info@icohs.edu).



**Gainful Employment Categories**  
(includes data for the two calendar years prior to reporting)

**Part-time vs. Full-time Employment**

Calendar Year	Graduate Employed in the Field 20-29 Hours Per Week	Graduates Employed in the Field at Least 30 Hours Per Week	Total Graduates Employed in the Field
2015	1	N/A	3
2016	2	4	6

**Single Position vs. Concurrent Aggregated Position**

Calendar Year	Graduate Employed in the Field in a Single Position	Graduated Employed in the Field in Concurrent Aggregated Positions	Total Graduates Employed in the Field
2015	N/A	N/A	3
2016	N/A	N/A	6

**Self-Employed / Freelance Positions**

Calendar Year	Graduates Employed who are Self-Employed or Working Freelance	Total Graduates Employed in the Field
2015	2	3
2016	4	6

**Institutional Employment**

Calendar Year	Graduates Employed in the Field who are Employed by the Institution, an Employer Owned by the Institution, or an Employer who Shares Ownership with the Institution	Total Graduates Employed in the Field
2015	N/A	3
2016	1	6

This program may result in freelance or self-employment.

- The work available to graduates of this program is usually for freelance or self-employment.



- This type of work may not be consistent.
- The period of employment can range from one day to weeks to several months.
- Hours worked in a day or week may be more or less than the traditional 8 hour work day or 40 hour work week.
- You can expect to spend unpaid time expanding your networks, advertising, promoting your services, or honing your skills.
- Once graduates begin to work freelance or are self-employed, they will be asked to provide documentation that they are employed as such so that they may be counted as placed for our job placement records.
- Students initialing this disclosure understand that either a majority or all of this school’s graduates are employed in this manner and understand what comprises this work style.

Student’s Initials: \_\_\_\_\_ Date: \_\_\_\_\_

Initial only after you have had sufficient time to read and understand the information.

License Examination Passage Rates  
(includes data for the two calendar years prior to reporting)

Calendar Year	Number of Graduates in Calendar Year	Number of Graduates Taking Exam	Number Who Passed First Available Exam	Number Who Failed First Available Exam	Passage Rate % (Total)
2015	3	10	7	1	80%
2016	7	5	5	0	100%

Student’s Initials: \_\_\_\_\_ Date: \_\_\_\_\_

Initial only after you have had sufficient time to read and understand the information.

Salary and Wage Information  
(includes data for the two calendar years prior to reporting)

Annual salary and wages reported for graduates employed in the field.

Calendar Year	Graduates Available for Employment	Graduates Employed in Field	Annual Salary and Wages Reported Graduates Employed in the Field				
			\$20,001 to \$25,000	\$25,001 to \$30,000	\$30,001 to \$35,000	\$35,001 to \$40,000	No Salary Information Reported
2015	3	3	0	0	0	0	3



2016	7	6	0	0	1	0	6
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Student's Initials: \_\_\_\_\_ Date: \_\_\_\_\_  
Initial only after you have had sufficient time to read and understand the information.

**Cost of Educational Program**

Total charges for the program for students completing on-time in 2015: \$21,000.  
Additional charges may be incurred if the program is not completed on-time.

Student's Initials: \_\_\_\_\_ Date: \_\_\_\_\_  
Initial only after you have had sufficient time to read and understand the information.

**Federal Student Loan Debt**

Students at International College of Holistic Studies are not eligible for federal student loans. This institution does not meet the U.S. Department of Education criteria that would allow its students to participate in federal student aid programs.

Student's Initials: \_\_\_\_\_ Date: \_\_\_\_\_  
Initial only after you have had sufficient time to read and understand the information.

This fact sheet is filed with the Bureau for Private Postsecondary Education. Regardless of any information you may have relating to completion rates, placement rates, starting salaries, or license exam passage rates, this fact sheet contains the information as calculated pursuant to state law.

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**I have read and understand this School Performance Fact Sheet. The School Performance Fact Sheet was reviewed and discussed with a school official prior to signing an enrollment agreement.**

\_\_\_\_\_  
Student Name - Print



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Student Signature

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Date

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School Official

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Date

**Definitions**

- “Number of Students Who Began the Program” means the number of students who began a program who were scheduled to complete the program within 100% of the published program length within the reporting calendar year and excludes all students who cancelled during the cancellation period.
- “Students Available for Graduation” is the number of students who began the program minus the number of students who have died, been incarcerated, or been called to active military duty.
- “Number of On-time Graduates” is the number of students who completed the program within 100% of the published program length within the reporting calendar year.
- “On-time Completion Rate” is the number of on-time graduates divided by the number of students available for graduation.
- “150% Graduates” is the number of students who completed the program within 150% of the program length (includes on-time graduates).
- “150% Completion Rate” is the number of students who completed the program in the reported calendar year within 150% of the published program length, including on-time graduates, divided by the number of students available for graduation.
- “Graduates Available for Employment” means the number of graduates minus the number of graduates unavailable for employment.
- “Graduates Unavailable for Employment” means the graduates who, after graduation, die, become incarcerated, are called to active military duty, are international students that leave the United States or do not have a visa allowing employment in the United States, or are continuing their education in an accredited or bureau-approved postsecondary institution.
- “Graduates Employed in the Field” means graduates who beginning within six months after a student completes the applicable educational program are gainfully employed, whose employment has been reported, and for whom the institution has documented verification of employment. For occupations for which the state requires passing an examination, the six months period begins after the announcement of the examination results for the first examination available after a student completes an applicable educational program.





- “Placement Rate Employed in the Field” is calculated by dividing the number of graduates gainfully employed in the field by the number of graduates available for employment.
- “Number of Graduates Taking Exam” is the number of graduates who took the first available exam in the reported calendar year.
- “First Available Exam Date” is the date for the first available exam after a student completed a program.
- “Passage Rate” is calculated by dividing the number of graduates who passed the exam by the number of graduates who took the reported licensing exam.
- “Number Who Passed First Available Exam” is the number of graduates who took and passed the first available licensing exam after completing the program.
- “Salary” is as reported by graduate or graduate’s employer.
- “No Salary Information Reported” is the number of graduates for whom, after making reasonable attempts, the school was not able to obtain salary information.



## STUDENT'S RIGHT TO CANCEL:

### **Cancellation (First Class Session, or the Seventh Day After Enrollment):**

1. Students have the right to cancel this enrollment agreement, including any equipment or other goods and services included in the agreement, and receive a full refund (less any non-refundable fees not to exceed \$200.00) prior to the start of the program, through attendance of the first class session, or the seventh day after enrollment, whichever is later.
2. Cancellations due to program cancellation by ICoHS, will receive a full refund (less any non-refundable fees not to exceed \$200.00) within 45 days of cancellation date. No show/non starts and cancellation by Student during the cancellation period, will receive a full refund (less any non-refundable fees not to exceed \$200.00) within 45 days of cancellation date.
3. As required by the Bureau for Private Postsecondary Education (BPPE) Ed Code 94919, a cancellation shall occur when ICoHS receives written notice (e-mail, letter, fax or in-person) of the Student's request to cancel to: ICoHS, 1500 State Street, San Diego, CA. 92101. You are due a refund, as applicable, within 45 days after ICoHS receives a Notice of Cancellation.
4. After the end of the cancellation period, you have the right to stop your enrollment at ICoHS, and the right to receive a refund for the part of the course not taken (up to the 60% completion of course).

Students receiving federal student financial aid funds are entitled to a refund of moneys not paid from federal student financial aid program funds, if applicable.

The written Notice of Cancellation, if sent by mail, is effective when deposited in the mail properly addressed to ICoHS with proper postage.

### **Trial Period (First 14 Calendar Days of Program Start):**

A Student who withdraws from the program within the first 14 calendar days of their program start date will be considered a cancellation, not a withdrawal, and will have all charges refunded and all payments returned to the individual or the applicable funding source less the non-refundable fees of up to \$200.00, as itemized in the enrollment agreement as being non-refundable.

**Withdrawals:** ICoHS will first perform the Return to Title IV (R2T4) policy in accordance with Federal regulations for any Student receiving Title IV funds.

Students may withdraw from ICoHS at any time after the cancellation period by notifying ICoHS at 1500 State Street, San Diego, CA 92101. The effective date of withdrawal is based on the Date of Determination ("DOD"), which would be the date when the institution is made aware of the withdrawal. The enrollment status of



such students will be changed to “Drop.” The Student will be immediately withdrawn from ICoHS and the Student’s future classes will be deleted from his/her schedule.

If a Student is absent for 14 consecutive calendar days, including holidays, and does not communicate directly with ICoHS regarding the nature of those absences, and does not officially withdraw from the program, he/she will be considered withdrawn from the program. Should a Student decide to continue the program, he/she will be required to re-apply. The refund will be calculated based on the last day attended (“LDA”) according to the pro-rate refund policy described below.

The Student will receive a pro-rated refund if the Student has completed 60% or less of the scheduled hours in the current period of financial obligation. Period of Financial Obligation is defined as follows: “The training period for which a Student is legally obligated to pay, which may be less than the total period of enrollment, if tuition is charged in smaller increments, such as by the quarter. Under no circumstance may a period of financial obligation exceed a 12-month period.” The refund will not include the \$100 non-refundable application fee. If the Student has completed more than 60% of the period of attendance for which the Student was charged, the Student is no longer eligible to receive a refund. Refunds are based on the scheduled hours in the program, not just the hours actually attended by a Student.

For the purpose of determining a refund under this section, a Student shall be considered withdrawn from the program of instruction when any of the following occurs:

- The effective date the Student notifies ICoHS of the Student’s withdrawal.
- ICoHS terminates the Student’s enrollment for failure to maintain satisfactory academic progress.
- The Student fails to abide by the policies and regulations of ICoHS and/or the Student fails to meet any financial obligations to ICoHS.
- The Student is absent for 14 consecutive calendar days, including holidays, and does not communicate directly with ICoHS regarding the nature of those absences, and does not officially withdraw from the program.
- If the Student fails to return from a Leave of Absence (“LOA”), the DOD will be the date the Student is scheduled to return from their LOA. A refund will be calculated based on the Student’s last date of attendance.

When a Student withdraws from the program, a refund shall be issued by check or credit card, within 45 calendar days of receipt of the Notification of Withdrawal.

As mandated by the State of California BPPE, the refund calculation will be based upon the total tuition charged, divided by the total scheduled hours of the course(s). This is considered the per hour rate. This rate is multiplied by the number of hours



the Student attended in the course (including time absent before the last day attended) to determine the amount the Student owes.

**Refund Calculation Sample:**

Massage Therapist

500 total program hours

Last date of attendance after 65 hours of instruction = 13% of the program completed

\$10,500.00 tuition/ 500 hours=\$21.00 per hour rate

\$21.00 per hour rate X 65 hours of instruction = \$1,365.00 owed to ICOHS

\$10,500.00 Tuition paid - \$1,365.00 owed to ICOHS + \$0.00 refundable charges = \$9,135.00

Refund Amount: \$9,135.00

**Withdrawal and Refund - Return to Title IV (R2T4) Policy:** Students who receive Title IV aid (Federal Pell, Federal Subsidized and/or Federal Unsubsidized Stafford loans and PLUS loans) and withdraw from ICoHS are subject to the Return of Title IV aid regulations. (Federal law now requires that a Student must "earn" the aid that they receive.) When a Student withdraws from ICoHS, ICoHS is required to determine the amount "earned" using the Return of Title IV regulations. This calculation is based on the number of hours the Student attended divided by the number of hours for which the aid was disbursed. If the Student completes 60% or more of the hours, all the aid has been earned. If a Student completes 59% or less of the hours in a given payment period, the earned and unearned portion will be calculated.

- The "unearned" portion of the tuition will be returned to the appropriate Title IV program. ICoHS will then bill the Student for the amount of tuition that was returned in excess of the ICoHS' refund policy.
- The "unearned" portion of the aid that was disbursed directly to the Student will also be calculated. If applicable, the Student will owe repayment to the Title IV programs. The Student will receive an overpayment letter and will be given 45 days to make the repayment of Title IV funds. The Student will be ineligible for further Title IV aid until the funds are repaid or satisfactory payment arrangements have been made with the Department of Education.

Repayment of Pell Grant(s) is also calculated for any Student completing 59% or less of the hours in a given payment period.



Title IV Refund and Distribution Policy: Any Student who has withdrawn or been dismissed is accorded all terms and conditions of the ICoHS refund policy. If a refund is due on a Student's account for which Title IV payments have been made, ICoHS will deposit the refund to the Student's Title IV account. The refund will not exceed the amount awarded to the Student from the account. All students who receive Title IV funds and withdraw with a refund due will have the refund amount refunded according to the following refund distribution policy:

- Unsubsidized Federal Stafford Loan
- Subsidized Federal Stafford Loan
- Federal PLUS Loan
- Federal Pell Grant
- Other Student Financial Aid Programs
- Other Federal State, Private, or Institutional Sources of Aid
- The Student

If Student received Federal Financial Aid, Loan Exit counseling is required at ICoHS to be completed within 30 days of his/her DOD. If the Student cannot be reached within 15 days, then the loan exit counseling paperwork will be mailed to the Student and must be returned by the date indicated on the paperwork.

Once the refund calculations are made according to the State of California, ACCET and the Department of Education (if federal financial aid has been used), the calculation most beneficial to the Student will be used.