

**Effective Date:** This policy is effective beginning August 23, 2024

### **General Student Refund Policy**

The tuition and fees paid by an applicant shall be refunded in full if the applicant is rejected by the school or is unable to obtain an international student visa before enrollment. If the school cancels a program subsequent to a student's enrollment, the school shall refund all tuition and fees. The application fee, of not more than \$25.00, will be retained by the school. If an accepted applicant cancels his or her enrollment prior to the start of scheduled classes or never attends class (no-show), SMAT will refund all monies paid less the \$25 application fee and if applicable, any incurred expenses as stated in the paragraph below.

### **Specific Refund Policy – Maintenance and Flight Training Enrollment**

Upon entering a SMAT program, the student becomes financially obligated for the full cost of the program; however, as the result of a possible withdrawal or termination, the student may be eligible for a refund in accordance with the SMAT refund policy and formula calculations. A Return To Title IV (R2T4) calculation will be made in accordance with the institution's R2T4 policy for students receiving federal student aid. The R2T4 calculation may impact the institutional refund calculation. Students not receiving federal aid will have their refund calculated using SMAT's refund policy.

If the student has prepaid funds in a student account with the school, these funds will be returned to the student within 45 calendar days of the student's last day of attendance according to the following refund policy:

- a. If a student withdraws or has enrollment terminated within the first 5 class days (40 clock hours) into the training program, SMAT will provide a full refund to include the \$500 registration fee.
- b. If a student withdraws or has enrollment terminated after the first 5 days (40 clock hours) and through fifty percent (50%) of the current program enrollment period, a student will receive a pro-rata refund equal to 90% of the unearned hours unattended in the period. SMAT will retain 10% of the unearned tuition for the program enrollment or \$1,000, whichever is less.
- c. If a student withdraws or has enrollment terminated after completing fifty-one percent (51%) or more of the program, the student will receive a pro-rata refund equal to 90% of the unearned hours unattended in the program. SMAT will retain 10% of the unearned tuition for the program enrollment period.
- d. All refunds as a result of withdrawal for any reason will be calculated using the withdrawal date (last date of attendance), and paid to the student within 45 calendar days of the last day of attendance.

### **Other Incurred Expenses**

All incurred costs, such as books, supplies, equipment, rentals and any similar charges that may be included in the cost of attendance will be deducted from the student's account prior to computing a refund. Such charges are not subject to the refund computation, and are limited to those materials that are distributed and attributable to the program enrollment period for which the student is responsible.

## Procedures

The student must notify SMAT that he or she has chosen to withdraw from the program. In the event that a student is dismissed from the program, the program director and president/CEO will notify the student in writing about the school's decision to terminate enrollment. The student has a right to appeal the school's decision.

Upon receiving notification from a student that he or she will be discontinuing enrollment at SMAT, or if an administrative decision is made to terminate the enrollment of a student, the president/CEO will identify the date of determination and the last day of enrollment for the student. The president/CEO will also determine into which of the specific refund categories the particular case fits.

In most cases, the associated program director will be involved in the withdrawal decision and/or notification. The president/CEO must verify that the program director is aware of the student withdrawal.

The president/CEO will notify the finance office personnel and administrative assistant of the withdrawal.

The finance office personnel will complete a student withdrawal refund calculation using the approved refund worksheet.

The finance office personnel will notify the financial aid administrator when a student who is receiving federal financial aid withdraws from the program. The finance office personnel and financial aid administrator will work together to verify that all financial aid money is properly returned and accounted for.

The finance office personnel will complete all required paperwork and refund calculations for any student who was receiving Title IV financial aid at the time of withdrawal using the formulas and worksheets provided by the U.S. Department of Education Federal Student Aid office. All calculations will be reviewed and approved by the president/CEO.

The finance office personnel will verify that all necessary funds have been returned to the Department of Education Federal Student Aid office in the timeframe required by the Title IV program. The institution is responsible to return funds to the Federal Student Aid office regardless of status of receipt of funds from the student.

The finance office personnel will prepare a refund check and provide it to the student within the timeframe of the policy if a refund is due.

The finance office personnel will notify the student if money is still owed to SMAT and/or Title IV Federal Student Aid after the refund calculation is complete. The finance office personnel, president/CEO and the student will work together to

establish a payment plan for any balance owed by the student if the student is unable to make payment at the time of notification.

The administrative assistant will verify that student records are updated to reflect the student withdrawal.

Aviation Maintenance Technology Program Student Refund Calculation Form 2024-2025						
1	Date of Determination				1/12/2025	
	School of Missionary Aviation Technology					
	84 E. Sprague Rd.					
	Ionia, MI 48846					
	P. 616.527.4160 F. 616.527.4180					
	Note: The following refund computation reflects the pro-rata refund policy for AMT students					
2	Name of Student	Ima Student				
	Program Start Date				8/23/2024	
	Program Scheduled End Date				8/14/2025	
3	Date of Withdrawal or Termination				1/10/2025	
4	Tuition and Lab Fees for program enrollment period				\$ 29,000.00	
5	Program Enrollment Hours Scheduled				1848	
6	Earned Hours Attended				280	15.15%
7	Unearned Hours Unattended				1568	84.85%
	(through end of current financial obligation period)					
8	Amount owed for earned hours attended				\$ 4,393.94	
9	Pro-rata amount owed for unearned hours unattended (see note)				\$ 1,000.00	
10	Calculated tuition and fees owed through last date of attendance				\$ 5,393.94	
	(line 8 + line 9)					
11	Total amount non-refundable items				\$ 25.00	
12	Total owed by student				\$ 5,418.94	
13	Total amount received from student through withdrawal date				\$ 1,700.00	
14	R2T4 (refer to R2T4 worksheet if applicable)				\$ 1,200.00	
15	Net student account balance (I13-I14)				\$ 500.00	
16	Total Student refund or (amount owed to SMAT)				\$ (4,918.94)	
17	<input type="checkbox"/> Method of Refund:	<input type="checkbox"/>	Check to student	Check #		
	<input type="checkbox"/>	Refund to loan program	<input type="checkbox"/>	Refund to credit card		
	<input type="checkbox"/>	Refund to Title IV program				
	Notes					
18	Date of Refund					

\*other incurred expense could include books, used supplies received, etc.

Aviation Flight Training Program Student Refund Calculation Form 2024-2025				
1	Date of Determination			12/23/2024
	School of Missionary Aviation Technology			
	84 E. Sprague Rd.			
	Ionia, MI 48846			
	P. 616.527.4160 F. 616.527.4180			
	Note: The following refund computation reflects the pro-rated refund policy for flight students as stated in the catalog under the section entitled Specific Refund Policy after 5 days (40 clock hours) following the start of class			
2	Name of Student	Ima Student		
	Program Start Date			8/23/2024
	Program Scheduled End Date			8/14/2025
3	Date of Withdrawal or Termination (LDA)			12/23/2024
4	Total Tuition and Fees for program enrollment period			\$67,000.00
Flight/Ground Instruction Hours Earned				
	Plane	Cost/hr	Earned	Total cost
5	Ground School	\$ 15.00	185	\$ 2,775.00
6	Cessna 172	\$ 130.00	67.8	\$ 8,814.00
	Complex	\$ 170.00	0	\$ -
	Cessna 206	\$ 215.00	16	\$ 3,440.00
	Tailwheel	\$ 100.00	10	\$ 1,000.00
	Simulator	\$ 30.00	0	\$ -
7	Dual	\$ 55.00	61.4	\$ 3,377.00
8	<b>Amount owed for earned hours attended</b>			<b>\$ 19,406.00</b>
9	<b>*Additional fees for goods or services received</b>			<b>\$ 600.00</b>
10	Pro-rata amount owed for unearned hours unattended (see note)			<b>\$ 1,000.00</b>
11	Total owed by student (Sum of items 8-10)			<b>\$ 21,006.00</b>
12	Total payments received through last date attended			\$ 27,492.50
13	R2T4 (refer to R2T4 worksheet if applicable)			\$ 1,200.00
14	Net student account balance (I37-I38)			\$ 26,292.50
15	Total Student refund or (amount owed to SMAT) (Item 14 minus 12)			<b>\$ 5,286.50</b>
16	Method of Refund:	<input checked="" type="checkbox"/> Check to student	Check #	
	<input type="checkbox"/> Refund to loan program	<input type="checkbox"/> Refund to credit card		
	<input type="checkbox"/> Refund to Title IV program			
	<input type="checkbox"/> Other			
17	Date of Refund			
* See attached worksheet for additional fees				