



51 U.S. Route 1, Suite K, Scarborough, ME 04074
1435 Broadway, Bangor, ME 04401
730 Center St, Suite 6C, Auburn, ME 04210
(800) 447-1151 | www.NTINOW.edu

Cancellation of Enrollment Agreement

The School will refund all tuition payments, less the application fee and any prepaid background check fees (if applicable), if a student submits a cancellation request to the Office of Admissions within three (3) business days of signing the Enrollment Agreement. Students who have signed and submitted an Enrollment Agreement but have not visited the School facility prior to enrollment may withdraw without penalty within three (3) business days following either attendance at a scheduled orientation (on campus or online) or completion of a facility tour. The student is responsible for the application and background check fees (if applicable). After this period, \$100 of the registration fee becomes nonrefundable. NTI reserves the right to postpone or modify program start dates or schedules. Students who are unable to begin their program due to such changes must follow this Cancellation of Enrollment Agreement policy.

Withdrawal from Classes Prior to Start Date

Students who wish to modify their enrollment must formally withdraw from their scheduled start date to avoid charges to their account. Withdrawal requests must be submitted to the Office of Admissions prior to the start of classes. Requests may be submitted by phone, email, or mail if the student is unable to come to campus. Students may change their start date up to three (3) times. After the third change, the School will cancel the enrollment. At that point, the student may reapply under the Re-Enrollment for Returning Students Policy and will be required to pay the applicable re-enrollment fee. If NTI adjusts a program's start date or schedule and a student is unable to attend, the student must follow the Cancellation of Enrollment Agreement policy outlined above.

Withdrawal After Commencement of Classes

Students who wish to end their enrollment in any class Students who wish to withdraw from a course or program must officially "drop" the course to avoid receiving a failing grade. Withdrawal requests must be submitted to the Office of Student Services and received before the course end date. Failure to officially withdraw from the course may result in a failing grade. If a student withdraws after the course end date, the course will be included in the calculation of Satisfactory Academic Progress (SAP). The last date of attendance (LDA) is defined as the student's last date of physical attendance.

The Date of Determination for withdrawal is the earliest of the following:

1. The date the student notifies the School of withdrawal or the date of withdrawal, whichever is earlier
2. The start date of a program or module the student fails to begin
3. The date the School terminates the student's enrollment
4. The date the student is scheduled to return from an approved leave of absence but does not return

Students who stop participating in a course without officially withdrawing will be considered an unofficial withdrawal. Indicators of unofficial withdrawal include:

1. Failure to attend class for 14 consecutive days
2. Failure to complete or submit any required coursework during that period
3. Failure to successfully pass a course on the second attempt

Unofficial withdrawal may result in termination from the program of study.

Reverse Start Policy

Under the following circumstances listed below, NTI will allow a new student to withdraw from the program as a "Reverse Start" with a full refund of any tuition and fees paid to the school (less the application fee and background check fee, when applicable). This policy applies to both voluntary and involuntary withdrawals. No leave of absences (LOA) of any type will be granted during the reverse start period.

- HVAC students who withdraw prior to the end of two weeks following their start date are considered reverse start.
- IT and Healthcare (excluding Phlebotomy) students who withdraw prior to the end of two weeks following their start date are considered a reverse start.



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- Phlebotomy students who withdraw prior to the end of one week following their start date are considered a reverse start.
- CDL full-time students who withdraw prior to the end of one week following their start date are considered a reverse start.
- CDL half-time students who withdraw prior to the end of two weeks following their start date are considered a reverse start.
- CDL transfer students who withdraw prior to the end of 8 hours for CDL-A and 3 hours for CDL-B are considered a reverse start.

NTI defines a week for full time students from Monday-Sunday, for half time students Saturday-Friday (CDL only). The last date of attendance is used to determine reverse start qualification. The start date will be the first date of recorded attendance.

NTI has the right to dismiss students during the Reverse Start period for:

1. Not maintaining academic progress
2. Not maintaining attendance
3. Not meeting admissions requirements
4. Not following student policies and procedures

Re-Enrollment Policy for Returning Students

Previous Northeast Technical Institute (NTI) students who have re-verse started or withdrawn from a program at NTI may be considered for re-admission based on a review of past program performance. Criteria includes, but is not limited to: Satisfactory Academic Progress, attendance, financial history, and other standards.

Students that have previously withdrawn and hold an outstanding balance must set up a payment plan and make three (3) on- time payments before being considered for re-enrollment. Any exception to this policy must be made by the Campus Manager. If the student is readmitted at NTI, any previous payments toward tuition and fees would be applied for the same program of study. If the student is enrolling in a different program, please refer to this policy: Program Change (Upgrade, Re-enrollment, or Downgrade).

Students who reverse start or officially withdraw must wait 30 days following withdrawal before appealing to re-enroll in a program with NTI. For unofficial withdrawals, students must wait 60 days before appealing to re-enroll. Please refer to the Withdrawals After Commencement of Classes policy to see what qualifies as an official versus unofficial withdrawal.

When a student's appeal for re-enrollment has been approved, they will be required to pay a re-enrollment fee. This fee is required to be paid at the time of re-enrollment. In addition, this fee is non-refundable if a student subsequently cancels their enrollment, reverse starts, and/or withdraws from NTI.

Students may re-enroll, reverse start, and/or withdraw a maximum of two (2) times at which point they will no longer be admitted at NTI. Exceptions to this policy will be reviewed on a case-by-case basis.

Prior unofficially withdrawn or dismissed students who wish to re-enroll and were withdrawn due to not meeting SAP can only return with a performance improvement plan in place. These students may only re-enroll one (1) time.

Prior graduates of an NTI program may re-enroll and are not required to appeal* or pay a re-enrollment fee. All other terms apply.

Re-entering students will be charged at the current tuition rates for newly entering students. Amounts paid during the 1st period of enrollment will be credited to this account. If the student re-enters within 12 months of the withdrawal, the administration fee will be waived. Course incompletes, repetitions and non-credit remedial courses have no effect on Satisfactory Progress conditions. The student will need to meet with the Campus Manager or Designee to confirm academic standing and a financial aid representative to determine if he/she is eligible to receive financial aid.

*A prior graduate may be subject to an appeals process due to a history of attendance and/or academic performance issues.



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Dismissed Students: Students may reapply to be readmitted to the institution after being dismissed. Such students will be enrolled on a written warning status. This procedure applies only to dismissals caused by lack of Satisfactory Progress and will not be granted more than once. It does not apply to voluntary withdrawals. Re-entering students will be charged at the current tuition rates for newly entering students. Amounts paid during the 1st period of enrollment will be credited to this account. If the student

re-enters within 12 months of the withdrawal, the administration fee will be waived. Course incompletes, repetitions and non- credit remedial courses have no effect on Satisfactory Progress conditions. The student will need to meet with the Campus Director or Designee to confirm academic standing and a financial aid administrator to determine if he/she is eligible to receive financial aid.

Refund Policy

Applicants not accepted by the School shall be entitled to a refund of all monies paid minus the application fee (and fees prepaid for DMV and or Background check if applicable). Once a Student begins school and withdraws for any reason after (3) business days, the School follows the refund of tuition calculation below, less a \$100 administrative fee, application fee, criminal background checks and driving record fees. Terms of this policy shall be valid whether the termination is voluntary or involuntary. Program fees are non-refundable after the reverse start period.

Refunds for Recipients of Veterans Education Benefits, NTI complies with the VA requirement for a pro rate refund of the unused portion of the tuition, fees and charges if the veteran or eligible person fails to enter the course or withdraws or is discontinued from it before completion. Students attending with Financial Aid funds must also refer to the Return to Title IV policy.

Refunds, when due, are made within 30 days (1) of the last day of attendance if written notification has been provided to the institution by the student, or (2) from the date the institution terminates the student or determines withdrawal by the student. Refunds, when due, are made without requiring a request from the student. If not requested by the student, refund will be issued within 45 days from the last date of attendance. No refunds will be made for \$1.00 or less.

The School will refund all payments of tuition minus the application fee and fees prepaid for background checks (if applicable), if the student requests cancellation in writing to the School's Business / Registrar's Office within three (3) business days after signing the Enrollment Agreement. Students who have completed and submitted an enrollment agreement, yet have not visited the School facility prior to enrollment will have the opportunity to withdraw without penalty within three (3) business days, either following attendance at a regularly scheduled orientation (either at the facility or online) or, following a tour of the School facility. After this interval \$100 of the registration fee becomes nonrefundable.

NTI reserves the right to postpone or change the date or time when a program is offered. Students who are unable to commence studies with the change in program start must follow the Cancellation of Enrollment Agreement Policy.

Refund of Tuition Calculation

Prior to the first day of the program.....	100% Tuition
During the reverse start period**	100% Tuition*
After the reverse start period through 9.9% of program.....	90% Tuition*
After more than 10% and through 24.9% of program.....	50% Tuition*
After more than 25% and through 49.9% of program.....	25% Tuition*
50% and through 100% of program.....	0% Tuition

*less \$100 administrative. Less criminal background check, driving record or other fees paid at time of enrollment. Programs longer than 1 year: If a student withdraws within the first year of any program that is longer than 12 months, student will be obligated to the above tuition calculation, not to exceed prorated tuition value for the first 12 months of program. Refunds, when due, are made within 30 days (1) of the last day of attendance if written notification has been provided to the institution by the student, or (2) from the date the institution terminates the student or determines withdrawal by the student. Refunds, when due, are made without requiring a request



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from the student. If not requested by the student, refund will be issued within 45 days from the last date of attendance. **Reverse Start Period: The student has started and has not exceeded the amount of weeks specified for the program as stated in the Reverse Start Policy on page 7 of this handbook.

Return to Title IV Policy

The law specifies how Northeast Technical Institute must determine the amount of Title IV program assistance that a student earned if the student withdraws from school. The Title IV programs that are covered by this law, and that are available at Northeast Technical Institute, are: Federal Pell Grants, Federal Direct Student Loans (Stafford Loans and PLUS Loans). A student officially withdrawing from Northeast Technical Institute must see the Student Services Office and complete a Notification of Withdrawal form. When a student withdraws from Northeast Technical Institute, the withdrawal date used to determine the refund is the student's last date of attendance at an academically related activity.

A student that unofficially withdraws (fails to return from an approved leave of absence or fails to comply with the school's attendance policy by missing 14 consecutive days) will be withdrawn from the school and the withdrawal date used to determine the refund is the student's last date of attendance participating in an academically related activity.

When a student withdraws during their payment period, the amount of Title IV program assistance the student has earned up to that point is determined by a specific formula. If the student received (or Northeast Technical Institute or the parent received on the student's behalf) less assistance than the amount earned, the student may be able to receive those additional funds. If the student received more assistance than the amount earned, the school and/or the student must return the excess funds.

Full Refund Withdrawal Exemption (Optional R2T4 Exemption)

The School may choose to apply the federal 'Full Refund Withdrawal Exemption' on a student-by-student basis. Under this exemption, the School is not required to perform a Return of Title IV (R2T4) calculation if all of the following conditions are met:

1. The student is treated as never having begun attendance for the payment period;
2. The School returns all Title IV aid disbursed to the student for the payment period, including any Title IV credit balances provided to the student or parent;
3. The School refunds all institutional charges to the student for the payment period; and
4. The School writes off or cancels any balance owed by the student to the School that results from returning Title IV funds to the Department of Education.

Never Began Attendance

If a student cancels their enrollment prior to beginning attendance but after receiving an early financial aid disbursement, the student falls under federal 'Never Began Attendance' regulations. In this case, 100% of the disbursed Title IV funds will be returned to the Department of Education, and an R2T4 calculation is not applicable.

The amount of assistance that a student has earned is determined on a pro-rata basis. For example, if the student completed 30% of the payment period, the student earns 30% of the assistance the student was originally scheduled to receive.

Once the student has completed more than 60% of the payment period or period of enrollment, the student earns all the assistance that the student was scheduled to receive for that period.

If the student did not receive all of the funds earned, the student may be due a post-withdrawal disbursement. If the student's post-withdrawal disbursement includes loan funds, Northeast Technical Institute must get the student's permission before it can disburse the funds. A student may choose to decline some or all of the loan funds so that the student doesn't incur additional debt. Northeast Technical Institute may automatically use all or a portion of a student's post-withdrawal disbursement of grant funds for tuition, and other allowable costs (as contracted with the School). The School needs the student's permission to use the post-withdrawal grant disbursement for all other school charges. If the student does not give permission, the student will be offered the funds directly; however, it may be in the student's best interest to allow the school to keep the funds to reduce the student's debt at the school. A post-withdrawal disbursement to the student's account to pay charges must be disbursed as soon as possible but no later than 180 days after the date the school determined is the withdrawal date. A post withdrawal disbursement made

directly to the student must be disbursed as soon as possible, but no later than 45 days for grants and 180 days for loan funds. NTI's deadline for a student to return the post withdrawal acceptance is 7 calendar days from the date on the form. There are some Title IV funds that a student may have been scheduled to receive that cannot be disbursed once the student withdraws because of other eligibility requirements. For example, a student may have been scheduled to receive a Direct Stafford Student Loan but if the student has not signed a promissory note, the funds cannot be disbursed to the student after withdrawal.

If a student receives (or Northeast Technical Institute or the student's parent receives on their behalf) excess Title IV program funds that must be returned, Northeast Technical Institute must return a portion of the excess equal to the lesser of:

1. the student's institutional charges multiplied by the unearned percentage of the student's funds, or;
2. the entire amount of excess funds.

The School must return this amount even if it didn't keep this amount of the student's Title IV program funds. The School must return the unearned aid for which it is responsible by repaying funds to the following sources, in this order, up to the total net amount disbursed from each source:

1. Direct Unsubsidized Stafford Student Loan
2. Direct Subsidized Stafford Student Loan
3. Direct Parent PLUS Loan
4. Pell Grant

The method used to determine the percentage of the payment period completed is determined according to the following formula:

$$\frac{\text{Number of Days Completed Up Through The Withdrawal Date in the Payment Period}}{\text{Total Number of Days in the Payment Period}}$$

See an example/calculation of a Return to Title IV funds at: <https://ntinow.edu/R2T4/>.

These unearned Title IV funds must be returned no later than 45 days after the date the school determined the student withdrew.

If Northeast Technical Institute is not required to return all of the excess funds, the student must return the remaining amount. Any loan funds that the student must return, the student (or the student's parent for a Direct PLUS Loan) must repay in accordance with the terms of the promissory note. That is, the student makes scheduled payments to the holder of the loan over a period of time.

Any amount of unearned grant funds that a student must return is called an overpayment. The maximum amount of a grant overpayment that a student must repay is half of the grant funds the student received or was scheduled to receive. The student must make arrangements with the School or the Department of Education to return the unearned grant funds. Within 30 days of the date the School determined the student withdrew, the School is required to notify the student of their obligation to repay grant funds. The student is required to repay the grant funds within 45 days of the earlier of: (1) the date the School sends the student notice of the overpayment, or (2) the date the school was required to notify the student of the overpayment (in the event of a late notification).

The requirements for the return of Title IV program funds when a student withdraws are separate from any refund policy that the School has. Therefore, a student may still owe funds to the School to cover unpaid institutional charges. The School may also charge a student for any Title IV program funds that the School was required to return. A copy of the School's refund policy is published in the Student Handbook and can also be obtained from the School's Financial Aid Office. If a student wishes to withdraw, the student should speak with the Student Services Office and complete a Notification of Withdrawal form.



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Credit Balance

A Financial Student Aid credit balance occurs whenever your school credits FSA program funds to a student's account and the total amount of those FSA funds exceeds the student's allowable charges.

Paying Credit Balances

If FSA disbursements to the student's account at the school creates an FSA credit balance, NTI will pay the credit balance directly to the student or parent as soon as possible, but no later than 14 days after the date the credit occurred on the student's account. The law requires that any excess plus loan funds be returned to the parent. Therefore, if a plus loan creates a credit balance, the credit balance would have to be given to the parent. However, the parent may authorize on the parent plus application to authorize the plus loan credit balance to a student directly.