SCHOOL PERFORMANCE FACT SHEET CALENDAR YEARS 2016-2017

250 Hour Massage Therapist Program – 12 Months

On-Time Completion Rates (Graduation Rates)

Includes data for the two calendar years prior to reporting

Calendar Year	Number of Students Who Began Program	Students Available for Graduation	Number of On- Time Graduates	On-Time Completion Rate
2016	10	10	100%	100%
2017	16	13	81%	81%

Student's Initials:	: Date:			
Initial only after y	you have had sufficient	time to read and ui	nderstand the in	formation.

Students Completing Within 150% of the Published Program Length

Calendar Year	Number of Students Who Began Program	Students Available for Graduation	150% Graduates	150% Completion Rate
2016	10	10	N/A	N/A
2017	16	13	N/A	N/A

Student's Initials:	Date:	
Initial only after you	have had sufficient t	time to read and understand the information

Job Placement Rates: (includes data for the two calendar years prior to reporting)

Calendar	Number of	Number of	Graduates	Graduates	Placement Rate%
Year	Students Who	Graduates	Available for	Employed	Employed in the
	Began Program		Employment	in the Field	Field
2016	10	10	10	4	40%
2017	16	13	13	11	84%

You may obtain from the institution a list of employment positions determined to be in the field for which a student received education and training. Please visit our website at http://www.mtidavis.com/aboutus-profession.php

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

Part-Time vs. Full-Time Employment

Calendar Year	Graduates 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
2016	3	0	4
2017	2	0	11

Single Position vs. Concurrent Aggregated Position

Calendar Year	Graduates Employed	Graduates Employed in the	Total Graduates
	in the Field in a Single	Field in Concurrent	Employed in the Field
	Position	Aggregated Positions	
2016	3	0	4
2017	11	0	11

Self-Employed / Freelance Positions

Calendar Year	Graduates Employed who are Self-Employed or Working Freelance	Total Graduates Employed in the Field
2016	0	4
2017	6	11

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
2016	0	4
2017	0	11

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

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 Initial	s: Date:	
Initial only after	you have had sufficient tir	ne to read and understand the information.

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

No Licensing exam is required as there is no State Licensure available for Massage Therapists

Calendar	Number of	Number of	Number Who	Number Who Failed	Passage
Year	Graduates in	Graduates Taking	Passed First	First Available Exam	Rate
	Calendar Year	Exam	Available Exam		
2016	N/A	N/A	N/A	N/A	N/A
2017	N/A	N/A	N/A	N/A	N/A

Licensure examination passage data is not available from the state agency administering the examination. We are unable to collect date from all graduates.

Student's Initials:	: Date:	
Initial only after y	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 in the field.

Calendar	Graduates	Graduates	\$10,001	\$15,001	\$20,001	\$30,001	\$40,001	No Salary
Year	Available for	Employed	to	to	to	to	to	Informa-
	Employment	in the	\$15,000	\$20,000	25,000	\$35,000	\$45,000	tion
		Field						Reported
2016	10	Field 4	2	0	0	0	0	Reported 2

A list of sources of information used to substantiate salary disclosures is available from the school. Please request a list from the Director.

Student's Initials:	Date:		
Initial only after you h	ave had sufficient	time to read and under	stand the information.

Cost of Educational Program

Total charges for the program for students completing on time in 2016 was \$2,940. Additional charges may have been incurred if the program was not completed on-time.

Total charges for the program for students completing on time in 2017 was \$2,940. Additional charges may have been incurred if the program was not completed on-time.

Student's Initials:	Date:
Initial only after you have ha	d sufficient time to read and understand the information.
	Fodovol Ctudovt Loop Dobt
Students at Massage Thoran	Federal Student Loan Debt Institute are not eligible for federal student loans. This institution does
	Institute are not eligible for federal student loans. This institution does
·	t of Education criteria that would allow its students to participate in
federal student aid programs	
Student's Initials:	Date:
	d 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 re	lating to completion rates, placement rates, starting salaries, or license
	sheet contains the information as calculated pursuant to state law.
Any questions a student may	nave regarding this fact sheet, that have not been satisfactorily answered
by the institution, may be dire	ected to the Bureau for Private Postsecondary Education at: 2535 Capitol
Oaks Drive, Suite 400, Sacra	nento, CA 95833, www.bppe.ca.gov, toll-free telephone number (888)
370-7589 or by fax (916) 263	1897.
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, TERMINATION, and REFUND POLICIES): The student has the right to cancel the enrollment agreement and obtain a refund of charges minus the \$250 registration fee, paid through attendance at the first class session, or the seventh day after enrollment, whichever is later. (On or before) After the first day, refunds are pro-rata the registration fee for up to 60% of the education hours received beyond which there is no refund on the unused portion of tuition. Cancellation of enrolment must be made either in person (delivered to office staff in writing) or by certified mail. The student must receive written confirmation if notice is hand delivered. Cancellations cannot be made retroactive to a date prior to delivery of notice in writing. Attendance time is the time between the scheduled starting date of the first class and the date on which the student formally cancels his/her enrollment in writing whether or not the student attends class. Cancellation cannot be made by telephone. A refund will be made of the unused portion of tuition within 30 days following the student's formal withdrawal date. The Institute reserves the right to have any student terminate his/her enrollment if, in the sole discretion of the Director, continued enrollment would not be in the best interest of the Institute or the student. Such a right of termination shall be exercised in writing by the Institute and either delivered personally to the student or mailed to his/her local address set forth above. If you obtained a loan to pay for an educational program, you will have the responsibility to repay the full amount of the loan plus interest, less the amount of any refund, and if you have received federal student financial aid funds, you are entitled to a refund of the moneys not paid from federal student financial aid program funds. If the student defaults on a federal or state loan, both the following may occur: 1) The federal or state government or a loan guarantee agency may take action against the student, including applying any income tax refund to which the person is entitled to reduce the balance owed on the loan, 2) the student may not be eligible for any other federal student financial aid at another institution or other government financial assistance until the loan is repaid.

SCHOOL PERFORMANCE FACT SHEET CALENDAR YEARS 2016-2017

500 Hour Massage Therapist Program – 12 Months

On-Time Completion Rates (Graduation Rates)

Includes data for the two calendar years prior to reporting

Calendar Year	Number of Students Who Began Program	Students Available for Graduation	Number of On- Time Graduates	On-Time Completion Rate
2016	17	17	100%	100%
2017	5	5	100%	100%

Student's Initials	: Date:	
Initial only after	you have had sufficient t	ime to read and understand the information.

Students Completing Within 150% of the Published Program Length

Calendar Year	Number of Students Who	Students Available for	150% Graduates	150% Completion
	Began Program	Graduation		Rate
2016	17	17	N/A	N/A
2017	5	5	N/A	N/A

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

Job Placement Rates: (includes data for the two calendar years prior to reporting)

Calendar	Number of	Number of	Graduates	Graduates	Placement Rate%
Year	Students Who Began Program	Graduates	Available for Employment	Employed in the Field	Employed in the Field
2016	17	17	17	7	41%
2017	5	5	5	4	80%

You may obtain from the institution a list of employment positions determined to be in the field for which a student received education and training. Please visit our website at http://www.mtidavis.com/aboutus-profession.php

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

Part-Time vs. Full-Time Employment

Calendar Year	Graduates 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
2016	6	0	7
2017	1	1	4

Single Position vs. Concurrent Aggregated Position

Calendar Year	Graduates Employed	Graduates Employed in the	Total Graduates
	in the Field in a Single	Field in Concurrent	Employed in the Field
	Position	Aggregated Positions	
2016	6	0	7
2017	4	0	4

Self-Employed / Freelance Positions

Calendar Year	Graduates Employed who are Self-Employed or Working Freelance	Total Graduates Employed in the Field
2016	1	7
2017	2	4

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
2016	0	7
2017	0	Д

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

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 informat	ion.

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

No Licensing exam is required as there is no State Licensure available for Massage Therapists

Calendar	Number of	Number of	Number Who	Number Who Failed	Passage
Year	Graduates in	Graduates Taking	Passed First	First Available Exam	Rate
	Calendar Year	Exam	Available Exam		
2016	N/A	N/A	N/A	N/A	N/A
2017	N/A	N/A	N/A	N/A	N/A

Licensure examination passage data is not available from the state agency administering the examination. We are unable to collect date from all graduates.

Student's Initials:	Date:			
Initial only after v	ou have had sufficient	time to read and u	inderstand the	information

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

Annual salary and wages reported for graduates in the field.

Calendar Year	Graduates Available for Employment	Graduates Employed in the Field	\$10,001 to \$15,000	\$15,001 to \$20,000	\$30,001 to \$35,000	\$45,001 to \$50,000	No Salary Informa- tion
							Reported
2016	17	7	3	4	0	0	Reported 0

A list of sources of information used to substantiate salary disclosures is available from the school. Please request a list from the Director.

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

Cost of Educational Program

Total charges for the program for students completing on time in 2016 was \$5,880. Additional charges may have been incurred if the program was not completed on-time.

Total charges for the program for students completing on time in 2017 was \$5,880. Additional charges may have been incurred if the program was not completed on-time.

Student's Initials: Date:	
Initial only after you have had sufficient time to rea	d and understand the information.
Federal Studen	t Loan Debt
Students at Massage Therapy Institute are not eligible not meet the U.S. Department of Education criteria to federal student aid programs.	
Student's Initials: Date: Initial only after you have had sufficient time to rea	d and understand the information.
This fact sheet is filed with the Bureau for Privating information you may have relating to completion rates, this fact sheet contains the information passage rates, this fact sheet contains the information.	tes, placement rates, starting salaries, or license
Any questions a student may have regarding this fact by the institution, may be directed to the Bureau for Oaks Drive, Suite 400, Sacramento, CA 95833, wwv 370-7589 or by fax (916) 263-1897.	Private Postsecondary Education at: 2535 Capitol
Student Name – Print	
Student Signature	Date
School Official	Date Page 5 of 7
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Definitions

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- "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.
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- "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, TERMINATION, and REFUND POLICIES): The student has the right to cancel the enrollment agreement and obtain a refund of charges minus the \$250 registration fee, paid through attendance at the first class session, or the seventh day after enrollment, whichever is later. (On or before) After the first day, refunds are pro-rata the registration fee for up to 60% of the education hours received beyond which there is no refund on the unused portion of tuition. Cancellation of enrolment must be made either in person (delivered to office staff in writing) or by certified mail. The student must receive written confirmation if notice is hand delivered. Cancellations cannot be made retroactive to a date prior to delivery of notice in writing. Attendance time is the time between the scheduled starting date of the first class and the date on which the student formally cancels his/her enrollment in writing whether or not the student attends class. Cancellation cannot be made by telephone. A refund will be made of the unused portion of tuition within 30 days following the student's formal withdrawal date. The Institute reserves the right to have any student terminate his/her enrollment if, in the sole discretion of the Director, continued enrollment would not be in the best interest of the Institute or the student. Such a right of termination shall be exercised in writing by the Institute and either delivered personally to the student or mailed to his/her local address set forth above. If you obtained a loan to pay for an educational program, you will have the responsibility to repay the full amount of the loan plus interest, less the amount of any refund, and if you have received federal student financial aid funds, you are entitled to a refund of the moneys not paid from federal student financial aid program funds. If the student defaults on a federal or state loan, both the following may occur: 1) The federal or state government or a loan guarantee agency may take action against the student, including applying any income tax refund to which the person is entitled to reduce the balance owed on the loan, 2) the student may not be eligible for any other federal student financial aid at another institution or other government financial assistance until the loan is repaid.

SCHOOL PERFORMANCE FACT SHEET CALENDAR YEARS 2016-2017

Oncology Massage Therapist Program – 18 Months

On-Time Completion Rates (Graduation Rates)

Includes data for the two calendar years prior to reporting

Calendar Year	Number of Students Who Began Program	Students Available for Graduation	Number of On- Time Graduates	On-Time Completion Rate
2016	4	4	100%	100%
2017	11	8	72%	72%

Student's initials	: Date:	
Initial only after	you have had sufficient tin	ne to read and understand the information.

Students Completing Within 150% of the Published Program Length

Calendar Year	Number of Students Who Began Program	Students Available for Graduation	150% Graduates	150% Completion Rate
2016	4	4	N/A	N/A
2017	11	8	N/A	N/A

Student's Initials:	Date:
Initial only after you have I	nad 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
2016	4	4	4	4	100%
2017	11	8	8	7	88%

You may obtain from the institution a list of employment positions determined to be in the field for which a student received education and training. Please visit our website at http://www.mtidavis.com/aboutus-profession.php

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

Part-Time vs. Full-Time Employment

Calendar Year	Graduates 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
2016	0	1	4
2017	1	2	7

Single Position vs. Concurrent Aggregated Position

Calendar Year	Graduates Employed	Graduates Employed in the	Total Graduates
	in the Field in a Single	Field in Concurrent	Employed in the Field
	Position	Aggregated Positions	
2016	1	0	4
2017	7	0	7

Self-Employed / Freelance Positions

Calendar Year	Graduates Employed who are Self-Employed or Working Freelance	Total Graduates Employed in the Field
2016	1	4
2017	7	7

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
2016	0	4
2017	0	7

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

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 informat	ion.

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

No Licensing exam is required as there is no State Licensure available for Massage Therapists

Calendar	Number of	Number of	Number Who	Number Who Failed	Passage
Year	Graduates in	Graduates Taking	Passed First	First Available Exam	Rate
	Calendar Year	Exam	Available Exam		
2016	N/A	N/A	N/A	N/A	N/A
2017	N/A	N/A	N/A	N/A	N/A

Licensure examination passage data is not available from the state agency administering the examination. We are unable to collect date from all graduates.

Student's Initials:	Date:
Initial only after you have ha	d 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 in the field.

Calendar Year	Graduates Available for Employment	Graduates Employed in the Field	\$15,001 to \$20,000	\$20,001 to \$25,000	\$40,001 to \$45,000	\$45,001 to \$50,000	No Salary Informa- tion
							Reported
2016	4	4	2	0	0	0	Reported 1

A list of sources of information used to substantiate salary disclosures is available from the school. Please request a list from the Director.

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

Cost of Educational Program

Total charges for the program for students completing on time in 2016 was \$5157. Additional charges may have been incurred if the program was not completed on-time.

Total charges for the program for students completing on time in 2017 was \$5157. Additional charges may have been incurred if the program was not completed on-time.

charges may have been in	iculted if the program was	not completed on-time.
Student's Initials:	Date:	
Initial only after you have	e had sufficient time to rea	d and understand the information.
	<u>Federal Studen</u>	t Loan Debt
Students at Massage Ther	apy Institute are not eligibl	e for federal student loans. This institution does
not meet the U.S. Departr	ment of Education criteria t	hat would allow its students to participate in
federal student aid progra	ams.	
Student's Initials:	Date:	
Initial only after you have	e had sufficient time to rea	d and understand the information.
This fact sheet is filed v	vith the Bureau for Privat	te Postsecondary Education. Regardless of any
		tes, placement rates, starting salaries, or license
exam passage rates, this f	act sneet contains the info	rmation as calculated pursuant to state law.
Any questions a student m	nay 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: 2535 Capitol
Oaks Drive, Suite 400, Sa	cramento, CA 95833, wwv	v.bppe.ca.gov, toll-free telephone number (888)
370-7589 or by fax (916) 2	263-1897.	
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.
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- "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.

Massage Therapy Institute

424 F Street, #B, Davis CA 95616 ● P(530)753-4428 ● www.mtidavis.com

• "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, TERMINATION, and REFUND POLICIES): The student has the right to cancel the enrollment agreement and obtain a refund of charges minus the \$250 registration fee, paid through attendance at the first class session, or the seventh day after enrollment, whichever is later. (On or before) After the first day, refunds are pro-rata the registration fee for up to 60% of the education hours received beyond which there is no refund on the unused portion of tuition. Cancellation of enrolment must be made either in person (delivered to office staff in writing) or by certified mail. The student must receive written confirmation if notice is hand delivered. Cancellations cannot be made retroactive to a date prior to delivery of notice in writing. Attendance time is the time between the scheduled starting date of the first class and the date on which the student formally cancels his/her enrollment in writing whether or not the student attends class. Cancellation cannot be made by telephone. A refund will be made of the unused portion of tuition within 30 days following the student's formal withdrawal date. The Institute reserves the right to have any student terminate his/her enrollment if, in the sole discretion of the Director, continued enrollment would not be in the best interest of the Institute or the student. Such a right of termination shall be exercised in writing by the Institute and either delivered personally to the student or mailed to his/her local address set forth above. If you obtained a loan to pay for an educational program, you will have the responsibility to repay the full amount of the loan plus interest, less the amount of any refund, and if you have received federal student financial aid funds, you are entitled to a refund of the moneys not paid from federal student financial aid program funds. If the student defaults on a federal or state loan, both the following may occur: 1) The federal or state government or a loan guarantee agency may take action against the student, including applying any income tax refund to which the person is entitled to reduce the balance owed on the loan, 2) the student may not be eligible for any other federal student financial aid at another institution or other government financial assistance until the loan is repaid.