

# Refund Policy

## Acupuncture and Herbal Medicine programs

In the event that a student withdraws or is terminated from the program, the tuition refund shall be calculated as described below.

Monies due to the student or to a student loan lender will be returned within thirty (30) days from the day of withdrawal. Termination will be effective on the date of written notice by the Institute or by the student.

The refund policy applies only to tuition; it does not apply to the application or confirmation fees, purchase of books or supplies, nor to any incidental expenses that the student may have incurred to participate in the program such as travel, lodging, and other personal expenses.

### Tai Sophia follows the Maryland State refund policy for each trimester.

# of weeks attended in the trimester	Tuition Refund
1 week	90%
2 weeks	80%
3-4 weeks	60%
5-6 weeks	40%
7 weeks	20%
8+ weeks	No Refund

### Return of Federal Funds

If a student withdraws, drops out, is dismissed, or takes a leave of absence prior to completing more than 60% of a trimester or period of enrollment, Tai Sophia is required to return any federal funds disbursed and not earned by the student to the lender no later than 45 days after the effective date of the student's termination of enrollment.

The amount to be returned will be calculated as follows:  
Percentage of earned aid = the number of days completed up to the withdrawal date divided by the total days in the payment period or term. (Any break of five days or more is not counted as part of the days in the term.)

Funds to be returned = (100% of the aid that could be disbursed minus the percentage of earned aid) multiplied by the total amount of aid that could have been disbursed during the payment period or term.

Funds will be returned to the lender in the following order:

- Federal Unsubsidized Stafford Loans
- Federal Subsidized Stafford Loans
- Federal Graduate (PLUS) Loans

Any balance remaining on the student's account once funds are returned to the lender will be due to Tai Sophia. If a student earned more aid than was disbursed, Tai Sophia will owe the student a post-withdrawal disbursement which will be paid within 120 days of the effective date of the student's termination of enrollment.



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