



REFUND & CANCELLATION POLICY FOR ONLINE COURSES

- Each individual course or program of study (combination of courses/ module grouped together under one title) offered through Toledo Career Institute's School of Distance and Continuing Education is of one (1) academic term.
- A registration fee is included in the total charge. The registration fee is applied at 10% of the total charge. For example: A total charge of \$100 includes \$10.00 in registration fee and \$90.00 in tuition.
- If a student cancels enrollment, in writing, within five calendar days after the date of signing in writing AND has not downloaded any portion of the course/ program:
 - The school shall promptly refund in full all tuition and fees paid pursuant to the enrollment agreement or school application. Such refund shall be made no later than thirty days after cancellation. This provision shall not apply where a student has already started classes by downloading course material.
- **A student who downloads material for a course/ module (or single course programs) will be deemed to have taken the class and have received all required course material.** He/ she will be obligated for the entire course cost (tuition and registration fees) irrespective of whether or not the student is able to successfully meet the requirements to obtain a course completion certificate (for example: take and pass a test, submit a project, etc.).
- Should the program consist of multiple courses/ modules (and purchased as a package program), the program of study will be divided into portions with each course/ module having equal weightage. *For example: A program has 5 modules. Each module amounts to 20% of the program.* If a student downloads a module/ course, the student will be deemed to have taken the class irrespective of whether or not the student was able to successfully complete course/ module requirements to obtain a completion certificate. If a student in a 5-module program downloads 2 modules (out of the 5), then he/ she will have accessed (taken) 40% of the program. **If all courses/ modules are downloaded together as a bundle/ package, the student will have accessed a 100% of the program.**
- **The refund for programs of study with multiple modules/ courses (but each course accessed separately) will be as follows:**
 - A student who starts class and withdraws before the program (academic term) is fifteen per cent completed will be obligated for twenty-five per cent of the tuition plus the registration fee. *For example: A student downloads one module of a program that has a total of 10 modules. The student will be deemed to have taken 10% of the program even if he/ she does not complete the module completion requirement.*
 - A student who starts class and withdraws after the academic term is fifteen per cent complete but before the academic term is twenty-five per cent completed will be obligated for fifty per cent of the tuition plus the registration fee.
 - A student who starts class and withdraws after the academic term is twenty-five per cent complete but before the academic term is forty per cent completed will be obligated for seventy-five per cent of the tuition and refundable fees for the current academic term plus the registration fee.
 - A student who starts class and withdraws after the academic term is forty per cent completed will not be entitled to a refund of the tuition and fees for the current academic term.