



## **LUMINATION TRAINING SCHOOL PAYMENT & REFUND POLICIES**

### **PAYMENT**

Lumination Training School accepts all major credit cards as payment for training programs. Participants will be required to pay 50% of tuition at the time of enrollment. The remaining 50% of tuition must be paid upon completion of the course. Participants must complete Lumination Training School's Credit Card Authorization Form at the time of enrollment.

### **CANCELLATION AND REFUND POLICY**

Lumination Training School follows Massachusetts law, outlined below, when processing refunds and withdrawing from the School.

WITHDRAWAL POLICY (AS PER 230 CMR 15.04 (7) AND (8)):

(7) If a student withdraws from a Program in accordance with the School's withdrawal policy, the School shall:

treat the withdrawal as a termination of the enrollment contract, effective immediately; complete a refund calculation for the student, including all fees and payments, in a form acceptable to the division; and provide the calculation and any refund to the student within 45 days of the effective date of the termination.

(8) If a student stops attending School but does not withdraw in accordance with the School's withdrawal policy, the School shall:

for purposes of any payments due from the student or refund due to the student, treat the student's nonattendance as a termination of the enrollment contract, effective no later than the last date of attendance or last participation in an instructional activity; determine the effective date of the termination within 30 days after the end of the period of enrollment, the term, or the Program, whichever is earliest; complete a refund calculation for the student, including all fees and payments, in a form acceptable to the division; and

provide the calculation and any refund to the student within 45 days from the date the School determines the effective date of termination under 230 CMR 15.04(8)(b).

REFUND POLICY (AS PER M.G.L. CHAPTER 255, SECTION 13K):

1. You may terminate this agreement at any time.
2. If you terminate this agreement within five days you will receive a refund of all monies paid, provided that you have not commenced the program.
3. If you subsequently terminate this agreement prior to the commencement of the program, you will receive a refund of all monies paid, less the actual reasonable administrative costs described in paragraph 7.
4. If you terminate this agreement during the first quarter of the program, you will receive a refund of at least seventy-five percent of the tuition, less the actual reasonable administrative costs described in paragraph 7.
5. If you terminate this agreement during the second quarter of the program, you will receive a refund of at least fifty per cent of the tuition, less the actual reasonable administrative costs described in paragraph 7.
6. If you terminate this agreement during the third quarter of the program, you will receive a refund of at least twenty-five percent of the tuition, less the actual reasonable administrative costs described in paragraph 7.
7. If you terminate this agreement after the initial five day period, you will be responsible for actual reasonable administrative costs incurred by the school to enroll you and to process your application, which administrative costs shall not exceed fifty dollars or five percent of the contract price, whichever is less. A list of such administrative costs is attached hereto and made a part of this agreement.
8. If you wish to terminate this agreement, you must inform the school in writing of your termination, which will become effective on the day such writing is mailed.
9. The school is not obligated to provide any refund if you terminate this agreement during the fourth quarter of the program.

FINANCIAL AID (AS PER 230 CMR 15.04 (5) and (6)):

(5) After April 1, 2017, if a School allows a student to begin participation in a Program while an initial award for financial aid, including student loans, is pending, and the student subsequently is denied some or all of that student loan or financial aid amount, the School shall offer that student in writing an opportunity to terminate the enrollment agreement with a full refund of all Monies Paid, less actual reasonable administrative costs as defined under M.G.L. e. 255 § 13K.

(6) In addition to the requirements of M.G.L. c. 255, § 13K, for programs beginning after April 1, 2017, prior to the completion of five school days or five percent of the Program,

whichever occurs first, a School shall afford a student the opportunity to withdraw with a full refund of all Monies Paid, less (1) actual reasonable administrative costs as defined under M.G.L. c. 255, § 13K; and (2) actual reasonable costs of non-reusable supplies or Equipment where a School reasonably provided the student with the supplies or Equipment, so long as the student receives the refund to which they are entitled under M.G.L.c. 255, § 13K. Provided, however, that this provision shall not apply to: (1) Programs not subject to division approval; and (2) Programs 80 hours or less in duration and \$2,000 in total cost.

**REFUND SCHEDULE FOR RPA COURSE**

**\*Please note that registration fees are non-refundable**

<b>DATE OF TERMINATION</b>	<b>DAY OF COURSE</b>	<b>ELIGIBLE REFUND</b>	<b>REFUND AMOUNT</b>
Within 5 days of Enrollment Agreement	N/A	Full Refund	\$ 1,099.00
Before Commencement of Program	N/A	Full Refund	\$ 1,099.00
During First Quarter of Program	Day 3 of 10	75% Refund	\$ 824.25
During Second Quarter of Program	Day 5 of 10	50% Refund	\$ 549.50
During Third Quarter of Program	Day 8 of 10	25% Refund	\$ 274.75
During Fourth Quarter of Program	After Day 8	No Refund	\$ 0.00