



College of Court Report Reporting

REFUND POLICY

455 West Lincolnway, Suite A
Valparaiso, Indiana 46385
866-294-3974/219-531-1459
www.ccr.edu

Federal “Return to Title IV” (R2T4)

1. **Who is covered?** Anyone who got federal aid (Pell Grant, Direct Loan, PLUS, FSEOG)
2. **What does it do?** Determines how much of the federal aid that you received can be kept (“earned aid”) and how much must be sent back to the federal programs (“unearned aid”)
3. **How we figure it:**
 - Count all calendar days in the semester (payment period). This includes weekends but excludes breaks longer than 4 days.
 - **Percent earned = days you completed before withdrawing ÷ total days.**
 - **Up to 60 %:** aid is “earned” day-by-day.
 - **After 60 %:** you’ve earned 100 %—no federal money goes back.
4. **What we send back first (required order for returning funds):**
 - Unsubsidized Direct Loan
 - Subsidized Direct Loan
 - PLUS Loan
 - Pell Grant
 - FSEOG
5. **Your part vs. CCR’s part:**
 - CCR returns to the federal government any unearned aid applied to your tuition and fees.
 - You repay any remainder as part of your regular student loan repayments or, for grants, directly to the federal government as an “over-payment.” Only students who received stipend checks could be affected by this step.
6. **Time limit:** CCR must return funds within 45 days of the day we determine you withdrew.

Tuition Refund Calculations

1. **What does it do?** Determines how much of the tuition and fees charged for the semester CCR has earned, and how much must be applied as a credit to your student ledger card.
2. **How we figure it:** We perform two calculations (federal pro-rate and Indiana) and compare them to find the largest tuition refund for you.

Pro-Rata Refund Calculation

We use the same formula used in the federal R2T4 calculation to figure out the percentage of tuition that CCR has earned and the percentage that will be applied as a credit to your student ledger card.

% of Term Completed	CCR Keeps	CCR Credits You
0 - 60%	Same % as time completed	100% - That %
> 60%	100%	0%

Indiana Uniform Refund Policy

The State of Indiana provides a refund policy based on the segment of the semester completed, as summarized in the chart below. (See the complete policy at the end of this section)

% of term completed	CCR credits you	CCR keeps	Notes
≤ 6 business days after signing the Enrollment Agreement	100%	0%	"Cooling-off" period
≤ 1 week	90%	10%	
> 1 week - 25%	75%	25%	
> 25% - 50%	50%	50%	
> 50% - 60%	40%	60%	
> 60%	0%	100%	

Full-refund situations (Indiana law): not accepted for admission, program discontinued, or enrollment gained by misrepresentation.

Non-refundable after six business days: \$50 registration fee

Recap of Steps

1. We run the federal R2T4 calculation (if you have federal aid).
2. We return any required funds to the federal programs and notify you if you need to return any overpayment.
3. We run the pro-rata refund calculation.
4. We run the Indiana refund calculation.
5. You receive the larger of the two refunds which is applied as a tuition credit to your student ledger card.
6. If this creates a credit balance on your student account, this credit balance is paid to you within 30 days.
7. If these steps leave you owing a balance to CCR, you will be notified within 30 days.

Important Terms

Withdrawal Date

The **Withdrawal Date** determines the percentage of federal aid you have earned, and the percentage of tuition CCR has earned.

- **Official notice:** the day you tell us in writing, by email, or in person that you're leaving.
- **Unofficial/administrative:** if you stop participating without notice, the last day we can document academic activity for you, or the midpoint of the semester if we can't document a later date

Date of Determination

The **Date of Determination** of withdrawal sets the time table for when certain funds must be returned.

- **Official withdrawal:** the day you tell us in writing, by email, or in person that you're leaving.
- **Unofficial withdrawal:** the date we determine that you are no longer participating or communicating and thus have unofficially withdrawn.

CCR Action	How long does CCR have?	Rule Source
Return unearned federal aid (Title IV)	Within 45 days of your Date of Determination	34 CFR §668.22
Pay Indiana-law tuition refund	Within 31 days after you ask to withdraw	Indiana Universal Refund Policy
Pay CCR tuition refund	Within 30 days of your Date of Determination	CCR Policy (stricter than state)

Need an Example?

Ask the Financial Aid Office for a sample calculation—we're happy to walk you through it.



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CANCELLATION POLICY

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1. You have the right to cancel your contract by notifying the college via letter, phone call, email, text, or other means. This cancellation is without any penalty or obligation, if the notification is received by the sixth business day after signing the contract or through participation at the first class session, whichever is earlier ("cancellation period"). Once notification is received, a member of the college's staff will confirm the notice via letter, phone call, email, text, or other means and immediately initiate the cancellation notice.
2. A full refund (\$50 registration fee and any tuition paid) will be made to students who cancel their applications for enrollment within six business days after the contract is signed. The refund will be sent within 30 days after the notice of cancellation is received.
3. If you request cancellation more than six business days after signing an enrollment contract, but prior to beginning a course or program, you are entitled to a refund of all monies paid minus:
 - The registration fee of \$50;
 - Course competency exam evaluation fees, if charged to the student, ranging between \$25 - \$150. The refund will be sent within 30 days after the notice of cancellation is received.
4. A full refund of any monies paid (registration fee and/or tuition) will also be made if any of the following conditions apply:
 - rejection of enrolled applicant by the college (applicant did not meet admission requirements)
 - the student's enrollment was procured as a result of a misrepresentation in the written materials utilized by the college
 - the program is cancelled by the college after expiration of the six day cancellation period and prior to classes commencing
5. In cases where a student is considered a "no show" (never begins classes), the college will refund 100% of any tuition paid for the current semester and credit any unearned tuition for the same.