



Graduate  
School of  
Biomedical Sciences

**UMMS POLICIES  
STUDENT RIGHTS & RESPONSIBILITIES**

**AY2007/2008**

# Refund Policy

Refunds are calculated when students do not register for the academic term for which they are charged, take an approved leave of absence or otherwise fail to complete the program on or after the first day of class of the period of enrollment for which charges are assessed.

Students who cease enrollment after 60 percent of the term has elapsed receive no refund and are not required to refund any federal aid received for the term. Students who cease enrollment before 60 percent of the term has elapsed receive a refund for the percentage of the term remaining after the last date of attendance. The percentage is calculated by dividing the number of calendar days elapsed between the beginning of the term and the date the individual ceases enrollment by the number of calendar days in the term. For example, a student who withdraws 57 percent of the way through the first term of enrollment receives a refund of 43 percent of tuition and fees (100 percent minus 57 percent). If a student received Title IV funds, this refund must be returned to the Title IV program. Additionally, according to federal rules, the student is also required to refund 43 percent of aid received as cash or from a credit balance. Failure to return unearned Title IV aid may result in ineligibility for future federal aid.

## Allocation of Refunds

A share of the refund will be returned to the financial aid programs that funded students. Refunds and recovered overpayments are allocated to the programs from which an individual received aid in the following order:

- Federal Unsubsidized Stafford Loan
- Federal Stafford Loan
- Federal Perkins Loan
- Other Federal Student Aid Programs
- Institutional Student Aid Programs
- State Student Aid Programs
- Private Student Aid Programs
- Student

Students must notify the Dean of the respective graduate school and the Registrar in writing of their intent to withdraw. Students who withdraw without notifying the Dean and Registrar of their status will be considered withdrawn as of the last recorded date of class attendance as documented by the University.

Upon request, the School Bursar will provide examples of the application of these policies. Any withdrawn student who believes that individual circumstances warrant exceptions from published policy may make a written appeal to:

Nancy E. Vasil, Director of Financial Services, University of Massachusetts Medical School, 55 Lake Avenue North, Worcester, MA 01655

Note: This policy is subject to change at any time without prior notice if necessary to comply with Federal law.

