

Minneapolis Business College
1711 West County Road B
Roseville MN 55113

Student: Cheng Leng Thao

Program: Medical Assisting Diploma Program

Tuition Per Semester:	\$7,320
Residence Per Semester:	\$3,430
Book and Supply Fee:	\$1,225
Lab Fee Per Semester:	\$ 330
Application Fee:	\$ 50

I am enrolling in the Medical Assisting Diploma Program, a 10-month (2.5 semesters) program containing 39 semester credits. This program will begin September 2, 2014 and end on July 2, 2015. I have been informed of tuition and fees applicable to my first academic year (2 semesters) as per my financial plan. My total tuition will be \$18,300; my total residence (if applicable) will be \$8,575; my total book and supply fees will be \$1225; my total lab fees will be \$825.

If the student has not already begun classes, this Student Enrollment Agreement may be canceled at any time prior to the first day of the program. MBC shall, upon receipt of written or verbal notice of cancelation, refund in full all tuition, residence and medical assisting lab fees paid pursuant to the enrollment agreement.

REFUND POLICIES

Application Fee

The application fee will be refunded if an applicant is not accepted for admission or if an applicant cancels the application within five (5) business days after being accepted by the college.

Tuition/Confirmation Deposits

The Tuition Deposit and the Confirmation Deposit will be refunded to a student who gives written notice of cancellation prior to the start of the course of instruction. Once the course of instruction has begun, refunds of these deposits will be made to a student who gives written notice of cancellation within five (5) business days after the day of acceptance. (See No. 5 below.)

Medical Lab Fee

For the purpose of refunds, lab fees for students in the Medical Assistant programs are treated the same as tuition. There is no refund or reduction of lab fees during a period of externship. To avoid fluctuation in semester or stand-alone term charges, lab fees are allocated over two and one-half semesters of the program. They apply regardless of whether a student is actually enrolled in a lab at any particular time.

Residence Reservation Fee

A \$100 fee is required to reserve a residence space. If a student cancels, a fee paid before the due date is refundable until the due date. The fee is nonrefundable following payment on or after the due date. For late applicants, a fee received on or after the due date is nonrefundable except when an application is rejected.

Residence Fees

Refunds of residence fees will be made only to students who withdraw or who are dismissed from the school. In those cases, the refunds will be calculated in the same manner as refunds of tuition.

Tuition/Residence Refund Policy

1. Each student will be notified of acceptance/rejection in writing. The date of acceptance will be

- following the postmark date of the letter of acceptance.
2. If the student is rejected by the college, all tuition and residence charges will be refunded.
 3. The refund policy at Minneapolis Business College is not conditional upon compliance with the college's regulations or rules of conduct.
 4. Written notice is only required of students who choose to cancel. A student who terminates his or her enrollment must provide to the college a written notice of cancellation. This written notice of cancellation will take effect on the date the letter of cancellation is postmarked. In cases where the notice is hand carried, it will occur on the date the notice is delivered to the college.
 5. The college will acknowledge in writing any valid notice of cancellation within ten (10) business days and issue refunds as follows: (a) for Minnesota students, within thirty (30) business days; (b) for Wisconsin students, within ten (10) business days.
 6. The college will refund all required charges paid by the student if the student gives written notice of cancellation within five (5) business days after the day on which the student is accepted (see No. 5 above). This refund will take place notwithstanding anything to the contrary and regardless of whether the course of instruction has started.
 7. When a student has been accepted by the college but does not give notice of cancellation during the period stated in No. 6 above and fails to attend any classes, all required charges except the application fee and residence reservation fee, if applicable, will be refunded to the student.
 8. When students withdraw or are dismissed, refunds shall be based on and computed from the last day of attendance. Refunds shall be made within 30 days of the date a student withdraws or the date of determination of withdrawal if a student does not notify the school of his/her intention to withdraw. Questions about refunds of tuition and other charges should be referred to the school's administrative or financial aid office. Examples of refund calculations are available upon request.

Refunds will be calculated according to standards published by the State of Minnesota. These standards require the following:

For a student who withdraws or is dismissed from school after attending any classes in a period of instruction (semester/half-semester stand-alone term) for which the student has been charged, but before completion of seventy-five percent of the period of instruction, the amount charged shall be prorated as a portion of the total charges of the period of instruction plus a \$100 administrative fee. The State of Minnesota requires that the proration calculation be made in the same manner as is used for the Federal Return of Title IV Funds which is based on the number of calendar days completed versus the number of calendar days in the period of instruction. After completion of seventy-five percent of the period of instruction for which the student has been charged, no refunds of tuition will be made.

9. The word "student" means the student if the student is party to the contract or the student's parent or guardian or other person if the parent or guardian or other person is party to the contract on behalf of the student.
10. The college will not negotiate any promissory instrument received as payment of tuition or other charge prior to completion of 50 percent of the program. Prior to that time, instruments may be transferred by assignment to purchasers who shall be subject to all defenses available against the college named as payee.

Refund Policy for Students Called to Active Military Service

A student who withdraws from the school as a result of the student being called to active duty in a military service of the United States or the National Guard will receive a waiver for his/her current semester tuition, lab fees, and residence fees. However, if the student is eligible to graduate from a shorter program midsemester, the student will be graduated from the shorter program, and tuition and fees for the shorter program will be determined. Tuition and fees in excess of that amount will be waived. Except as discussed elsewhere in the school's refund policy; charges for current

semester textbooks and supply kits will not be reversed. Any cash paid by the student will be used to cover textbook and supply charges. Upon withdrawal, the student should submit a copy of his/her military orders to the Director of Education.

Treatment of Title IV, HEA Program Funds Upon Withdrawal

Upon a student's withdrawal or dismissal from college, the U.S. Department of Education requires specific treatment of the Title IV program funds received by the student. These requirements are published in Chapter 34 of the Code of Federal Regulations, Section 668.22. The college is required to make refunds to the Title IV program funds according to these regulations regardless of amounts resulting from the college's tuition refund policy as described above.

These regulations allow the college to keep as "earned" the amount of Title IV aid that is equivalent to the amount of time the student has been in attendance, except during the first 30 days of a new student's first semester when the college is sometimes not permitted under regulations to disburse the student's Stafford loan. Title IV funds disbursed in excess of this amount must be returned by the college in the order noted below.

During the calculation of Title IV aid earned, the college will determine whether the student is due a post-withdrawal disbursement of federal aid. The college will make a determination as to whether the aid could have been disbursed under normal conditions and whether a post-withdrawal disbursement is necessary and appropriate. The amount of a post-withdrawal disbursement is determined by following the requirements for calculating earned Title IV aid and has no relationship to incurred educational costs. In addition, any post-withdrawal disbursement due to the student must meet the current required conditions for late disbursements. If the student is due a post-withdrawal disbursement of loan funds, the college will notify the student and offer those funds. If the student is due a post-withdrawal disbursement of grant funds, the grant funds will be applied to the student's account and the student will be notified.

If a student withdraws from the school as a result of the student being called to active duty in a military service of the United States or the National Guard, all financial aid (grants and loans) for the current semester will be refunded. However, if the student is eligible to graduate from a shorter program midsemester, financial aid eligibility for the shorter program will be determined, and aid in excess of this amount will be refunded. In the event the college is prevented from retaining the student's planned financial aid to satisfy tuition and other charges, the student is directly responsible for paying those charges.

Order of Refund

Funds that must be returned to the federal government when a student is withdrawn, dismissed, or graduated will be applied in the following sequence to eliminate or reduce balances in the aid programs from which the student received funds during the period: (1) unsubsidized Federal Stafford loans, (2) subsidized Federal Stafford loans, (3) unsubsidized Direct Stafford loans, (4) subsidized Direct Stafford loans, (5) Federal Perkins loans, (6) Federal PLUS loans, (7) Direct PLUS loans, (8) Federal Pell Grants (for which a return is required), (9) Academic Competitiveness Grant (for which a return is required), (10) Federal Supplemental Opportunity Grants (FSEOG) (for which a return is required), and (11) other assistance under Title IV for which a return is required. Any state or private aid programs will be refunded according to the program requirements. Remaining credit balances will be refunded to the student.

A refund which is designated for return to the student will not be made if there are unpaid charges owed to the college. Student balances that are not subject to Title IV refund regulations and are of an inconsequential amount will be written off. This includes debit and credit balances equal to or less than \$25.

Textbooks or Supply Kits

Textbooks and supply kits are available from the college bookstore; however, students are not required to purchase books or supplies from the school. If a student elects to purchase textbooks or supply kits from the college bookstore and have them charged to his or her account, the cost will be included as an institutional charge. In effect, the amount charged will be treated for purpose of refunds as additional tuition. Unused and unmarked textbooks and intact supply kits may be returned to the bookstore for full credit at the beginning of the term in which they would be used.

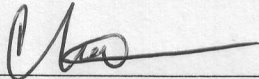
I acknowledge that I have received a copy of this Enrollment Agreement

CHENG LING TAAO

Student's Printed Name

5-9-14

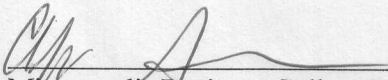
Date



Student's Signature

5-9-14

Date



Minneapolis Business College Representative Signature

5/9/14

Date