



**2022/2023
CATALOG SUPPLEMENT**

Carnegie Institute

**TUITION
FEES
PAYMENT PLAN**

Program /Total Tuition Cost	Massage Therapy	\$13,200.00
Start Date/Deposit		\$ 150.00
Program Length/Books & Supplies Fee	12 Months	\$ 275.00
Total Program Cost		\$13,625.00

Academic Year	Academic Year 1	Academic Year 2	Externship	Total
Credit Hours*	37.0	12.5	7.5	57.0 Cr. Hrs.
Weeks	36	12		48 Weeks
Tuition & Fees	\$10,325.00	\$3,300.00		\$13,625.00

Institutional Payment Plan/Total Cost	\$13,625.00
Initial Down Payment	495.00
Balance of Down Payment (30 days prior to entrance)	495.00
11 Monthly Payments	\$ 1,053.00
1 Final Payment	\$ 1,052.00

- Published tuition and related charges are for the period of July 1, 2022 through June 30, 2023. Student must commence classes between stated period of time in order for current charges to apply.
- There are no finance charges applied to monthly tuition payments.
- Payments are due the first of every month.
- Prepayments are recommended to extend payment options prior to start.
- Textbooks, Training Aids, Supplies and Lab Fees are included in Tuition Charges.
- See Director of Financial Aid for Federal Financial Aid options.
- *Contact the Financial Aid office for financial aid credit equivalent.

**Carnegie
Institute**

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CANCELLATION AND REFUND

A. Applicant may cancel the Enrollment Agreement at any time before commencement of Applicant's classes by sending School written notice signed by Applicant or Applicant's parent or guardian, if parent or guardian has signed the Enrollment Agreement. Notice of cancellation must be sent to School at the address appearing in the Enrollment Agreement by certified mail, return receipt requested, postage prepaid. Cancellation shall be effective as of the date of receipt of said notice by school.

B. The institution will refund 100 percent of the tuition charges, less an administrative fee that does not exceed the lesser \$150 or 15 percent of the tuition, if a student withdraws from the institution on or before the first day of classes for the period of enrollment for which the student was charged.

C. An Applicant rejected by the school is entitled to a refund of all monies paid.

D. If a student cancels registration within three business days after signing the enrollment agreement, all monies paid by the applicant shall be refunded within thirty days of cancellation.

E. Monies due an Applicant will be refunded within thirty (30) days of cancellation.

TERMINATION AND REFUND

A. The Enrollment Agreement is subject to termination after commencement of Student's classes and Student shall be entitled to receive a refund determined as set forth in this paragraph. The date of withdrawal for purposes of calculating any refund due shall be deemed to be the last date of the actual attendance by Student. Notice of termination must be sent to School at the address appearing in the Enrollment Agreement by certified mail, return receipt requested, postage prepaid. Before any refund is made, any supplies or other materials furnished by School to Student are to be returned forthwith to School. The cost of any such materials not returned by the Student will be deducted from any refund due Student. In addition, an administrative fee that does not exceed the lesser of \$150 or 15 percent of the tuition will be charged. For purposes of determining a refund, the Quarter is divided into weeks.

B. If a Student withdraws while attending the institution, charges will be based on the following Institutional Refund Policy:

(1) If the Student withdraws from School during the first week of the Quarter, Student will be charged 10% of the total Quarter. (2) If student withdraws from School after the first week, during weeks two or three, Student will be charged 50% of the total Quarter. (3) If Student withdraws from School during four, five, or six, Student will be charged 75% of the total Quarter. (4) If the student has completed more than 50% of the Quarter, Student is obligated for the entire balance of the tuition for the Quarter and is not entitled to a refund or tuition as a matter of right except if the Student dies, or becomes permanently disabled, in which event the School will consider a fair and equitable resolution.

C. The federal formula, "Return of Title IV Funds" Policy, applies to a student receiving federal aid if that student withdraws on or before the 60% of the quarter. It requires a return of Title IV aid to the grant or loan source if the student received federal financial assistance in the form of a Pell Grant, Supplemental Educational Opportunity Grant, or Federal Direct Loan Programs. The percentage of Title IV aid to be return is equal to the number of calendar days remaining in the quarter divided by the total number calendar in the quarter. Scheduled breaks of more than four consecutive days are excluded. The student who withdraws after the 60% point of the quarter will have earned 100% of the Title IV funds and no return of funds will be made. Refer to the Student Handbook, a Catalog Supplement, pages 20-30 for federal refund worksheets and supplemental financial aid information.

D. For Title IV Financial Aid Recipients: All Federal Financial Aid monies received will be refunded in the following order: Federal Direct Unsubsidized Loan, Federal Direct Subsidized Loan, Federal Direct Plus Loan, Federal Pell Grant, Federal Supplemental Education Opportunity Grant, other financial aid programs, and then to the student.

E. Should School terminate Student as a result of failure to make sufficient academic progress, non-payment of tuition due, or failure to comply with the rules and regulations set forth in the school catalog, Student shall be entitled to refund or adjustment of tuition if he/she has voluntarily withdrawn from School.

F. Refund to veteran students shall be made in accordance with current Veteran Administration regulations.

G. All monies due a student will be refunded within thirty (30) days.

FEES

Quarterly fees for each of the programs offered are listed in Tuition Charges. An initial downpayment of \$495.00 is required to reserve a place in the desired class. Thirty days prior to the class starting date an additional \$495.00 is due. Initial downpayment and balance of downpayment will be applied towards tuition charges. The balance of the tuition may be paid in cash, monthly payments or at the beginning of each quarter, as listed in Tuition Charges.

Student receiving financial aid assistance will pay tuition in accordance with the rules governing these aid programs. The payment plans listed in Tuition Charges will be adjusted accordingly to reflect the financial aid awarded.

A typical academic year budget for a full time, independent student in the Medical Assistant program, includes the following components based on student surveys, Bureau of Labor Statistics, and actual institutional expenses: tuition, books and supplies of \$11,300, transportation of \$3,413, miscellaneous personal expenses of \$3,690 and an allowance for room and board of \$8,838.

If a student is not accepted by the school, all monies received will be refunded within thirty (30) days.