



## **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.

#### **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.

In addition, any students receiving funds from Title IV programs are subject to the U.S. Department of Education's Federal Return to Title IV (R2T4) policy. The return of your funds to Title IV is separate from any refund policy that your school may have. Therefore, you may still owe funds to the school to cover unpaid institutional charges. The school may also charge you for any Title IV program funds that the school was required to return.

<b>REFUND AMOUNTS</b>				
<b>COURSE</b>	<b>TUITION</b>	<b>75%</b>	<b>50%</b>	<b>25%</b>
RPA	\$ 1,099.00	\$ 824.75	\$ 549.50	\$ 274.75

### **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