

REFUND POLICY

CANCELLATION AND REFUND POLICY:

Rejection: An applicant rejected by the school is entitled to a refund of all monies paid.

Three-Day Cancellation: An applicant who provides written notice of cancellation within three days (excluding Saturday, Sunday and federal and state holidays) of signing an enrollment agreement is entitled to a refund of all monies paid. No later than 30 days of receiving the notice of cancellation, the school shall provide the 100% refund.

Other Cancellations: An applicant requesting cancellation more than three days after signing an enrollment agreement and making an initial payment, but prior to entering the school, is entitled to a refund of all monies paid (*minus an administrative/registration fee of \$100*).

Refund after the commencement of classes:

1. Procedure for withdrawal/withdrawal date:
 - A. A student choosing to withdraw from the school after the commencement of classes is to provide written notice to the Director of the school. The notice is to indicate the expected last date of attendance and be signed and dated by the student.
 - B. For a student who is on authorized Leave of Absence, the withdraw date is the date the student was scheduled to return from the Leave and failed to do so.
 - C. A student will be determined to be withdrawn from the institution if the student has not attended any class for 30 consecutive class days.
 - D. All refunds will be issued within 30 days of the determination of the withdrawal date.
2. Tuition charges/refunds:
 - A. Before the beginning of classes, the student is entitled to a refund of 100% of the tuition (*less the registration fee of \$100*).
 - B. After the commencement of classes, the tuition refund (*less the registration fee of \$100*) amount shall be determined as follows:

% of the clock hours attempted:	Tuition refund amount:
10% or less	90%
More than 10% and less than or equal to 20%	80%
More than 20% and less than or equal to 30%	70%
More than 30% and less than or equal to 40%	60%
More than 40% and less than or equal to 50%	50%
More than 50%	No Refund is required

The percentage of the clock hours attempted is determined by dividing the total number of clock hours elapsed from the student's start date to the student's last day of attendance, by the total number of clock hours in the program.

Fees:

- All programs have a \$100.00 non refundable registration fee.
- All training Books have a \$100.00 fee.
- Students pay all NCCCO Written and Practical Exam fees to NCCCO before attending classes at Tower Crane School of Phoenix.

Refunds will be issued within 30 days of the date of student notification, or date of school determination (withdrawn due to absences or other criteria as specified in the school catalog), or in the case of a student not returning from an authorized Leave of Absence (LOA), within 30 days of the date the student was scheduled to return from the LOA and did not return.

HOLDER IN DUE COURSE STATEMENT: “ Any holder of this consumer credit contract is subject to all claims and defenses which the debtor could assert against the seller of goods or services obtained pursuant hereto or with the proceeds thereof. Recovery hereunder by the debtor shall not exceed amounts paid by the debtor (FTC Rule Effective 5/14/76.)”