



ANA G MENDEZ UNIVERSITY STUDENT CONSUMER INFORMATION PAYMENT TERMS AND REFUND POLICY

Introduction/Purpose

This policy outlines Ana G. Méndez University's (AGMU) student payment and refund policies.

Scope

This policy applies to all AGMU students.

Procedure

General Provision

1. All students are responsible for the payment of the total cost of their studies. At the time of enrollment, students must identify their payment method. If that method of payment changes, students must notify AGMU.
2. Tuition rates and fees are established annually. Tuition rates and fees are published in Tuition and Fees Bulletin (Bulletin) available on the AGMU website.
3. Tuition costs and fees will be calculated based on credit hours of each course and fees based on the Bulletin. It is the student's responsibility to be informed regarding the costs and payment rules as indicated in the Bulletin.
4. Payment terms and methods are established in student enrollment agreements.
5. Tuition and fees are charged by the enrollment period and are due or accountable on the first day of class each term. All students must:
 - a. Pay such tuition and fees in full.
 - b. Guarantee the funding using financial aid available to them, such as Pell Grant, Direct Loans, or other grants; or
 - c. Participate in an AGMU approved payment plan or structure.
6. AGMU permits its students to have a maximum balance of total debt for the academic year, determined by the student residency, as follows:
 - a. Puerto Rico resident students a balance of up to \$2,000
 - b. Non-Puerto Rico resident students a balance of up to \$3,000
7. Students can request a payment plan, in accordance with the limits set forth above, to pay off their outstanding debt.

8. Students using a payment plan must pay their outstanding balance on or before that semester’s payment deadline as described in the table below:

Fall Semester	Spring Semester	Summer
November 15	April 15	July 15

9. If a student has a balance after a payment due date, a \$100 late fee will be placed on their account. This penalty does not apply to Veterans using VA benefits Chapters 31 & 33 and students using military benefits.
10. Students officialize their enrollment by:
- guaranteeing the funding of their tuition costs via financial aid (for example, Title IV funds, including Pell Grants or Direct Loans, or other funds); or
 - making an initial payment, equal to or greater than thirty percent (30%) of their total account balance for non-Puerto Rico resident students or fifty percent (50%) for Puerto Rico resident students.
11. Students who do not pay their account balance, or enroll in a payment plan, by the deadline detailed above may be subject to a financial hold. If this occurs, the student will no longer have access to AGMU services.
12. Students must comply with all established payment, withdrawal, and refund policies and deadlines.

International Students

To be enrolled, all international students may be required to provide additional documents, including an I-20 or Certification of Finance.

- International students officialize their enrollment by making an initial payment equal to or greater than fifty percent (50%) of their total account balance.
- Any outstanding balance must be paid in full on or before the dates set forth in this policy.

VA Students

Students using Veteran Affairs (VA) benefits must provide a VA Certification Letter, based on the type of Chapter the student will be utilizing. The amount VA pays is based on the type of training program and training time. VA students are responsible to meet the VA’s requirements to receive their VA payment benefit. The student is responsible for paying the difference between the billed amount and what the VA is expected to pay. If this difference is not paid by the bill due date, the student may be subject to late fees or holds.

Refund Policy

Non-Attendance or Withdrawals

Cancellations and Withdrawals can be made in person, by email, by certified mail, or by administrative action. They cannot be made via phone or third parties.

- ENROLLMENT CANCELLATION** – Any student who cancels their enrollment on or before the first day of classes will have 100% of the tuition and fees refunded.
- Termination Date** -- In calculating the refund due to a student, the last date of actual attendance by the student is used in the calculation unless earlier written notice is received.

3. **WITHDRAWAL PRIOR TO THE ADD/DROP DEADLINE** – If the student withdraws on or before the add/drop deadline, the student will be refunded 100% of tuition and fees. The add/ drop deadline is considered during the first (7) days of class.
4. **NON-ATTENDANCE** – Any student who is marked as “non-attending” by their faculty during the established Census period will be automatically withdrawn and will be responsible for 25% of the tuition and fees of the enrolled course. Students that are marked as non- attending in a course but remain in attendance for additional courses will be responsible for 100% of the tuition and fees for those courses. The Census period is considered after the first (7) days of class (add/ drop) and up to the 14th day of class.
5. **MID-POINT** – Any student who, after the add/drop period, was marked as attending, and then obtains a “WF” in all their courses at the end of the semester will be responsible for 50% of their tuition cost and all fees. The student’s financial aid will also be adjusted to 50%.
6. **PARTIAL WITHDRAWAL** – Any student who, after the add/drop period, was marked as attending, and then withdraws from one or more (but not all) of their enrolled courses will be responsible for 100% of tuition and fees related to such courses. Financial Aid and VA/Military benefits could also be impacted. Students should meet with a Financial Aid Officer prior to requesting a withdrawal to understand the full financial impact.
7. **TOTAL WITHDRAWAL** – Any student who, after the add/drop period, was marked as attending, and then withdraws from all of their enrolled courses in the first 60% of the term registered shall be entitled to a pro rata refund according to the following formula: Total days elapsed (using the student’s official withdrawal date)/total term days. After 60% of the total days of the term have elapsed, the student will be responsible for 100% of tuition and fees. Financial Aid and VA/Military benefits could also be impacted. Students should meet with a Financial Aid Officer prior to requesting a withdrawal to understand the full financial impact.
8. **RETURN OF TITLE IV FUNDS (R2T4)** – If a student who qualifies for Title IV (federal financial aid) funds does not complete the term or part of term, AGMU will complete a pro rata calculation to determine the percentage of the Title IV funding the student has earned for that term in accordance with the Return of Title IV policy.

All refunds will be processed according to the following refund guidelines, unless otherwise required by applicable law:

1. If the amount paid to the student account exceeds the cost of tuition and fees, a refund check or direct deposit will be processed.
2. Refunds will be processed within thirty (30) days of the determination date of the student’s withdrawal or receipt of a Cancellation Notice from the student, as applicable.
3. Refunds will first be applied to any outstanding amounts owed to AGMU.

4. Financial Aid refunds will be processed within fourteen (14) days after the financial aid funds have been disbursed into the student account.
5. The student is responsible for any outstanding balances incurred after the refund has been processed.
6. Students are responsible for updating their personal contact information with AGMU.
7. Students have ninety (90) calendar days to deposit the refund check. If the student does not deposit the check within the established time, the check will be canceled, and the funds will be returned to the original funding source.
8. Students should report concerns related to refunds (direct deposit or checks) in writing to their campus Bursar staff.

Outstanding Debts

AGMU retains all legal and equitable remedies to collect unpaid debts and will apply these remedies as appropriate. Students with outstanding debt to AGMU may incur interest and fees or may be referred to third-party debt collection agencies.