

## Refunds For Withdrawal After Class Commences

Length of Term 12 Weeks	Percentage of Tuition Returned to the Student Minus the Application and/or Registration Fee <b>AFTER</b>	
	1st week	80%
	2nd week	70%
	3rd week	60%
	4th week	50%
	5th week	40%
	6th week	30%
	7th week	20%
	8th week	10%
	9th week	0%

The three year Doctoral Naprapathic program includes 190 quarter credit hours. The cost of each quarter credit hour is \$290.26, with a total program tuition cost of \$55,150 with no fees charged except the non-refundable application fee. All students are eligible to participate in SUNMs 36-month individualized student payment plan. The first month's payment of \$1531.94 ( $\$1533.94 \times 36 = \$55,150$ ) is due prior to the start of Year One Quarter One. Each student is offered a customized interest free plan with monthly payment options of between \$750 and \$1531.94. Payments due in months 2-35 are the agreed upon monthly payment option. The payment due in month 36 is equivalent to the amount of tuition still owed. Therefore, if a student were to withdraw, the amount of the potential refund is based on the tuition amount paid at the time of withdrawal, if the student has a credit balance on their account then the refund will be applied within 30 days.

### **Student on a Payment Plan**

#### *Sample Refund Calculation #1:*

Based on credit hours, for each three quarter credit hour course, weekly tuition is \$72.56.

- During Year One Quarter One, students are enrolled in six courses. The total weekly tuition is \$435.36 (6 courses\*\$72.56).

- Once students are in Week 2 the tuition due is \$870.72 (2 weeks\*\$435.36)
  - In Week 3 the tuition due is \$1306.08 (3 weeks\*435.36)
- In Week 4 the tuition due is \$1741.44 (4 weeks\*435.36)
- This results in students owing more than they have paid by the end of Week 6 of Year One Quarter One.
  - If a student withdraws in Weeks 1-6 the student would be due a refund.
  - Beginning in Week 7 of Year One Quarter One the student owes SUNM and is not due a refund as documented in the chart.

Payment Plan Sample #1 - Year 1, Quarter 1

After	Refund %	Obligation %	Weekly Tuition	Paid	Obligation	Refund/(Obligation)
1st Week	80%	20%	\$435.36	\$1531.94	\$87.07	\$1444.87
2nd Week	70%	30%	\$870.72	0	\$261.22	\$1270.72
3rd Week	60%	40%	\$1306.08	0	\$522.43	\$1009.51
4th Week	50%	50%	\$1741.44	0	\$870.72	\$661.22
5th Week	40%	60%	\$2176.8	\$750	\$1306.08	\$975.86
6th Week	30%	70%	\$2612.16	0	\$1828.51	\$453.43
7th Week	20%	80%	\$3047.52	0	\$2438.02	(\$156.08)
8th Week	10%	90%	\$	0	\$3526.42	(\$1244.48)
9th Week	0%	100%	4353.6	\$750	\$4353.60	(\$1321.66)

Sample Refund Calculation #2:

Based on credit hours, for each three quarter credit hour course, weekly tuition is \$72.56.

- During Year One Quarter One, students are enrolled in six courses. The weekly tuition is \$435.36 (6 courses\*\$72.56).

- Once students are in Week 2 the tuition due is \$870.72 (2 weeks\*\$435.36)
- In Week 3 the tuition due is \$1306.08 (3 weeks\*435.36)
- In Week 4 the tuition due is \$1741.44 (4 weeks\*435.36)
- This results in students owing more than they have paid by the end of Week 6 of Year One Quarter One.
- If a student withdraws in Weeks 1-6 the student would be due a refund.
- Beginning in Week 7 of Year One Quarter One the student owes SUNM and is not due a refund as documented in the chart below.
- Per the student payment plan, the student paid \$750 during the second and third month.
- With the down payment and two tuition payments the student has paid \$3033.94. The student still owes from the first quarter of the first year.
- During the second quarter of the first year, the student enrolls in six (6) courses that are three (3) quarter credit hours each for a tuition of \$5224.68 (\$290.26\*18 quarter credit hours).
- Per the student payment plan, the student paid \$750 during the fourth and fifth month.
- The student withdraws during Week 6 of the second quarter of the first year.
- The percentage of the total tuition due to the student for the quarter is 40%. However, the student still owes for the first quarter of the first year and no tuition has been applied to the second quarter of the first year.
- Therefore, the student owes SUNM the balance due from the first quarter of the first year and the balance for first five weeks of the second quarter of the first year for a total of \$1127.74.

Payment Plan Sample #2 - Year 1

<b>Quarter 1 After</b>	<b>Refund %</b>	<b>Obligation %</b>	<b>Weekly Tuition</b>	<b>Paid</b>	<b>Obligation</b>	<b>Refund/(Obligation)</b>
1st Week	80%	20%	\$435.36	\$1531.94	\$87.07	\$1444.87

2nd Week	70%	30%	\$870.72	0	\$261.22	\$1270.72
3rd Week	60%	40%	\$1306.08	0	\$522.43	\$1009.51
4th Week	50%	50%	\$1741.44	0	\$870.72	\$661.22
5th Week	40%	60%	\$2176.8	\$750	\$1306.08	\$975.86
6th Week	30%	70%	\$2612.16	0	\$1828.51	\$453.43
7th Week	20%	80%	\$3047.52	0	\$2438.02	(\$156.08)
8th Week	10%	90%	\$3918.24	0	\$3526.42	(\$1244.48)
9th Week	0%	100%	\$4353.6	\$750	\$4353.60	(\$1321.66)
<b>Quarter 2</b>	<b>Refund %</b>	<b>Obligation %</b>	<b>Weekly Tuition</b>	<b>Paid</b>	<b>Obligation</b>	<b>Refund/(Obligation)</b>
1st Week	80%	20%	\$435.36	\$750	\$87.07	(\$658.73)
2nd Week	70%	30%	\$870.72	0	\$261.22	(\$832.88)
3rd Week	60%	40%	\$1306.08	0	\$522.43	(\$1094.09)
4th Week	50%	50%	\$1741.44	0	\$870.72	(\$1442.38)
5th Week	40%	60%	\$2176.8	\$750	\$1306.08	(\$1127.74)
6th Week	30%	70%	\$2612.16	0	1828.51	(\$1650.17)
7th Week	20%	80%	\$3047.52	0	\$2438.02	(\$2259.68)
8th Week	10%	90%	\$3918.24			

