

I. TUITION AND FEES

Students are assessed Tuition and Fees based on the programs in which they are enrolled. Tuition and Fees are set annually for the period from July 1 to June 30 of each year as approved by the EVMS Board of Visitors. All billing, collection, and refunds of Tuition and Fees are administered by the Office of Financial Services in accordance with this policy. Please note that financial aid and scholarships are processed by the Office of Financial Aid and all questions regarding financial aid should be directed to the Office of Financial Aid.

II. BILLING, PAYMENTS, AND DELINQUENT ACCOUNTS.

A. Billing. Tuition and Fees are billed to student accounts approximately thirty (30) days prior to the start of each semester. Bills for new students are mailed to their official address on record and bills for returning students will be delivered electronically to the student's evms.edu email account. Students may also view their current balance due on the "myEVMS" portal; this data is refreshed each Monday. Amounts paid during the calendar year are reported on form 1098-T by Financial Services in accordance with IRS guidelines. Questions about any 1098-T should be directed to Financial Services at (757) 446-6067.

B. Payments.

1. All Tuition and Fees must be paid by the first day of class.
2. Financial aid disbursed for eligible students will be automatically applied to student accounts.
3. Students who will be paying their Tuition and Fees privately may mail their check to EVMS Accounts Receivable P.O. Box 1980 Norfolk, VA 23501 or hand deliver a check to Waitzer Hall, 910 C, Suite 967, 735 Fairfax Avenue, Norfolk, VA, 23508
4. EVMS offers a payment plan for students who are not otherwise eligible for financial aid. Payment plans are administered by Financial Services and must be established each term by no later than the tuition deadline.
5. Payments not received by the first day of class or by the due date specified in the payment plan will be considered late and may be subject to a late fee. Late notices for past due balances will be sent to students via EVMS email, but it is the student's responsibility to ensure that his/her account does not become delinquent.

C. Delinquent Accounts. Accounts are considered delinquent if they remain unpaid for thirty (30) days or more after the first day of class. Students with delinquent accounts will not be permitted to register or attend classes, will be suspended from all academic activities, and will not

be able to request or receive transcripts. Further, EVMS reserves the right to assess late fees, accrue interest, pursue collections, and/or take other legal action on delinquent accounts. Note that students who are entitled to Chapter 31 or Chapter 33, Post 9/11 GI educational benefits, and who have provided a certificate of eligibility to the EVMS Registrar's office, shall be permitted to attend or participate in course(s) without financial or other penalties, until the Department of Veterans Affairs makes payment to EVMS or until 90 days after EVMS certifies tuition, whichever comes first.

III. CREDIT BALANCE REFUNDS

Students eligible to borrow financial aid in excess of Tuition and Fees may be entitled to a credit balance refund. If a credit balance remains on a student account after financial aid is applied to Tuition and Fees, the resulting credit balance will be refunded to the student, by direct deposit, or mailed to their address of record within approximately ten (10) days after a credit balance occurs. Students are responsible for payment of any charges that are added after credit balance refunds are distributed. Questions regarding credit balance refunds should be directed to Accounts Receivable (757) 446-6067

IV. TUITION AND FEES REFUNDS.

A. Tuition and Fees Owed. The amount of tuition and fees owed by an EVMS student who withdraws, is dismissed, or takes a Leave of Absence prior to the end of term is determined as follows:

1. Tuition Calculation.

- a. Students who withdraw, take a leave of absence that will last for the duration of the term, or are dismissed within the first fourteen (14) calendar days from the start of the academic term will not owe EVMS tuition for that term and will be entitled to a full refund or return of aid, as applicable, for all tuition paid.
- b. Students who withdraw, take a leave of absence that will last for the duration of the term, or are dismissed after fourteen (14) calendar days in attendance will owe EVMS tuition as determined by Financial Services based on the following:
 - (i) The number of calendar days that the student attended classes (based on the last day of attendance as determined by the Registrar) will be divided by the total number of calendar days in the academic term (less any scheduled breaks of 5 days or more) to determine the percentage of term completed (rounded to the nearest whole percent).
 - (ii) If the percentage of term completed is 60% or less, the student will owe the amount of tuition prorated based on the percentage of the term completed as determined in Section (i) above.

(iii) If the percentage of term completed is more than 60%, the student will owe 100% of tuition.

- c. Any student dismissed within the first 30 days of the term as a result of progress issues from the prior term (i.e. the program’s next regularly scheduled progress committee meeting takes place in the new term) will not be charged or owe tuition, but will also not be eligible for financial aid for the current term.

2. *Fees Calculation.* Fees are calculated using the same method for tuition calculation except that student health insurance and background check fees are excluded from refund and are owed at 100%.

B. Refunds/Return of Funds. Refund and financial aid return amounts and to whom they are returned will be based on the following (in order of priority of return):

The federal government mandates that only Title IV Financial Aid that has been “earned” by a student up to the date of withdrawal or dismissal may be retained. Per federal financial aid regulations, a student is deemed to have earned all financial aid once the student has completed more than sixty percent of (60%) the academic term. “Unearned” aid must be refunded to the Title IV granting agency by EVMS and could result in a balance due to EVMS if the amount of the Tuition and Fees owed to EVMS is greater than the amount earned by the student. Steps and formulas for calculating Federal Financial Aid earned and any amount due EVMS are as follows:

- a. Tuition and Fees Owed to EVMS = amounts from Section IV (A)(1) and (2)
- b. Percentage of Aid Earned = Number of calendar days the student attended classes ÷ the total number of calendar days in the academic term (less any scheduled breaks of 5 days or more)
- c. Is the percentage of aid earned > 60%?

YES	NO
No Title IV funds will be returned to the federal government. All aid is considered earned after 60%*	1. Percentage of Aid Earned x Financial Aid Awarded for Tuition and Fees = Amount of Federal Financial Aid Earned
	2. Financial Aid Awarded for Tuition and Fees - Amount of Federal Financial Aid Earned = Amount to be Refunded to Title IV Financial Aid Agency

YES	NO
	3. Total Owed to EVMS – Amount of Federal Financial Aid Earned = Amount due from student*

*Does not include living expenses refunded to the student. The student is responsible for returning living expenses to the federal government pursuant to the terms of the student’s loan agreement or may be paid by the student in a lump sum. Students who wish to return the funds in a lump sum should contact their lender or Financial Services.

Funds that are returned to the federal government are used to reduce the outstanding balances in individual federal programs. Title IV Financial aid returned by EVMS will be allocated in the following order: Federal Unsubsidized Direct Loan, Federal Subsidized Direct Loan, Federal Perkins Loan, Federal Grad PLUS Loan, Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), and Other Federal Loan or Grant Assistance.

1. *Title IV Financial Aid.* Any student on a Leave of Absence in accordance with the EVMS Leave of Absence Policy, but who does not meet the criteria set forth in 34 CFR 668.22 (d), will be considered withdrawn for financial aid purposes and processed as such. Please contact the Financial Aid Department for more information about how a Leave of Absence can affect your Title IV Loans.

2. *Military Tuition Assistance (TA).* TA is awarded to a student under the assumption that the student will attend school for the entire period of which the assistance was awarded. When a student withdraws, the student may no longer be eligible for the full amount of TA funds originally awarded. EVMS will return any unearned TA funds on a prorated basis. A student is deemed to have earned all of the TA funds once the student has completed more than sixty percent (60%) of the academic term. TA funds are earned proportionally during an enrollment period, with unearned funds returned based upon when a student stops attending. If a student withdraws within the first 14 calendar days of the term, 100% of the TA will be returned to the Government. For any student withdrawing after the first 14 calendar days, steps and formulas for calculating TA earned and any amount due EVMS are as follows:

- a. Tuition and fees owed to EVMS = amount from section IV
- b. Percentage of TA earned = number of calendar days the student attended classes ÷ by the total number of calendar days in the academic term.
- c. Is the percentage of TA earned more than 60%?

YES	NO
No TA funds will be returned. All TA is considered earned if more than 60% of the term has been completed.	1. Percentage of TA Earned x TA Awarded for Tuition and Fees = Amount of Military Tuition Assistance Earned
	2. TA for Tuition and Fees - Amount of TA Earned = Amount to be Refunded to DOD
	3. Total Owed to EVMS – Amount of TA Earned = Amount due from student

Example 1- 8 Week Course

Day 1-14 100% Return

Day 15 73% Return
 Day 16 71% Return
 Day 17 70% Return
 Day 18 68% Return
 Day 19 66% Return
 Day 20 64% Return
 Day 21 63% Return
 Day 22 61% Return
 Day 23 59% Return
 Day 24 57% Return
 Day 25 55% Return
 Day 26 54% Return
 Day 27 52% Return
 Day 28 50% Return
 Day 29 48% Return
 Day 30 46% Return
 Day 31 45% Return
 Day 32 43% Return
Day 33 41% Return
 Day 34 0% Return

(60% of the course completed)

3. *Non-Title IV Financial Aid.* All non-Title IV Financial Aid awarded will be returned to granting agencies based on the following formula:

Tuition and Fees Owed to EVMS – Amount of Federal Financial Aid Earned = Refund of Awarded Non-Title IV Financial Aid

All refunds of Awarded non-Title IV Financial aid will be returned to the aid granting agency and, unless mandated otherwise, will be distributed to such agencies in the following order: Primary Care Loans (PCL), Loans for Disadvantaged Students (LDS), Military Scholarships, State Scholarships, Institutional Scholarships and Loans, Alternative Loan Program (ALP). Under no circumstances will Non-Title IV Financial Aid be refunded to the student. Should the formula above result in a negative refund amount, however, no payment will be due from the student if the non-Title IV Financial Aid was an Institutional Scholarship or Loan. For all other aid programs, the student must consult with the granting agency.

4. *Private Payment Sources.*

- a. Students who paid all of their Tuition and Fees from private sources and did not receive any type of financial aid may receive a refund based on the following formula:

Tuition and Fees Owed to EVMS – Amount of Private Payments = Refund to Student

- b. Students who paid a portion of their Tuition and Fees from private sources may receive a refund based on the following formula:

Tuition and Fees Owed to EVMS – Amount of Federal Financial Aid Earned - Awarded Non-Title IV Financial Aid Refund = Refund to Student

- c. Refunds owed will be mailed within approximately thirty (30) days of the withdrawal or dismissal date and will be sent to the student's official address on record.

C. Catastrophic Events. EVMS maintains an Emergency Operations Plan and Continuity of Operations Plan to ensure the stability of EVMS operations and to limit the length of time that students are displaced as a result of an unforeseen emergency. In the event of a catastrophic event, impacted students will receive the services for which they have paid or reasonable financial compensation for those not received. Changes to the method and delivery of instruction for each academic program or other practices deemed sufficient to protect students shall be made on a case-by-case basis in the sole discretion of EVMS. All refunds shall be subject to the rules/regulations as outlined in Section IV(B) of this Policy.