

PRIVACY POLICY

We respect and are committed to protecting your privacy.

- We may collect personally identifiable information when you visit our site; such as your First and Last Name, E-mail address, and your Phone #.*
- We also automatically receive and record information on our server logs from your browser including your IP address, cookie information and the page(s) you visited.*
- The information collected will be solely used to contact prospective students about the programs they have expressed interest in.*
- The information collected will be solely shared with MSCT employees using our secure Student Information System. We will not sell your personally identifiable information to anyone.*

SMS opt-in or phone numbers collected for the purpose of SMS are not being shared with third parties or affiliates for any purpose.

SECURITY POLICY

Your payment and personal information is always safe. Our Secure Sockets Layer (SSL) software is the industry standard and among the best software available today for secure commerce transactions. It encrypts all of your personal information, including credit card number, name, and address, so that it cannot be read over the internet.

REFUND POLICY

GENERAL INFORMATION

Postponement of Start Date

The school reserves the right to postpone a scheduled start date within 30 days. The registration fee is not refundable.

Cancellation of Start Date

The school reserves the right to cancel a scheduled program start, if the registration is insufficient to warrant a start. All monies paid by students registered for the canceled program will be refunded including the registration fee.

Official Withdrawal

Students who desire to withdraw, from the program of study for any reason; should notify the school, by contacting the Student Records Office (Registrar). This foregoing requirement is also applicable to students who pay their tuition and fees through financial aid.

The failure of a student to submit a written notice of their withdrawal to the Student Records Office (Registrar) may delay refund of tuition due pursuant to Section 5002 of the Education Law.

Unofficial Withdrawal

MSCT will administratively withdraw the student from the program in the event that a student is absent for fourteen (14) consecutive calendar days without notifying MSCT of the reason for the absences. MSCT will then automatically consider the student as having unofficially withdrawn from the program.

The administration performs the following procedures prior to determining a student has unofficially withdrawn:

- Notice #1 is sent after four (4) consecutive absences, followed by a phone call and a Counseling Form filled out.

- Notice #2 is sent after seven (7) consecutive days absences, followed by a phone call and a Counseling Form filled out.
- In case, when a student informs the school over the phone or otherwise of their intention to return to school but does not return, the fourteen (14) consecutive calendar days count begins after the last contact between the school and the student.
- An actual dismissal notice is sent after fourteen (14) consecutive calendar days being absent from school.

Nevertheless, refunds, if any, will be calculated as of the last date of attendance.

No-show Students and Rejected Applicants

Students who never started class (no-show), or applicants who are rejected for any reason will receive a 100% refund with the exception of the non-refundable registration fee.

DISMISSAL BY MANHATTAN SCHOOL OF COMPUTER TECHNOLOGY

MANHATTAN SCHOOL of COMPUTER TECHNOLOGY may dismiss a student for any of the following reasons:

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| <ul style="list-style-type: none"> ➤ Unsatisfactory conduct or attitude. ➤ Non-payment of tuition and other charges. ➤ Absences in excess of 15% of the program hours and having a GPA below 2.0 at the program's mid-point. ➤ Failure to meet Satisfactory Academic Program requirements. | <ul style="list-style-type: none"> ➤ Failure to satisfy Program Pursuit requirements when in receipt of TAP. ➤ Absence of fourteen consecutive days without notifying school. ➤ Failure to return from a Leave of Absence or other status changes on the due date. ➤ Willfully certifying inaccurate, false, or misleading information during enrollment. |
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If inaccuracies are determined after registration but before the applicant incurs a tuition liability, the registration fee is non-refundable if **Manhattan School of Computer Technology rejects** the application. In the event that the individual is already a student when inaccuracies are determined, and MANHATTAN SCHOOL of COMPUTER TECHNOLOGY dismisses the student, they will be financially liable according to the terms of the enrollment agreement as of the date of dismissal.

Any student who is dismissed will be financially liable to MANHATTAN SCHOOL of COMPUTER TECHNOLOGY according to the terms of the enrollment agreement based on the student's last date of attendance.

REFUND DETERMINATION POLICIES & PROCEDURES

If a student is dismissed/ withdraws from the school, the Student Record Office sends the Student Status Change Form to the Bursar Office and Financial Aid Office. The Bursar prepares the R2T4 calculation and submits it to the Financial Aid Department which uses a third-party Financial Aid Processor, Global Financial Aid Services, for all Title IV processes.

If this calculation requires a Title IV refund, the Financial Aid Department processes the refund no later than 45 days from the date of determination (DOD). The Bursar posts the refund to the student's digital ledger file.

Refunds due, if any, are determined based on the student's last date of attendance; and are made within 45 days of the last day of attendance (if the student gives a written notification).

Otherwise, refunds are made within 45 days from the date MANHATTAN SCHOOL of COMPUTER TECHNOLOGY dismisses the student or determines the student has withdrawn.

According to the Title IV regulations, refunds, if any, of monies owed by the school to the student, are made within 14 days.

A student who cancels within 7 days of signing the enrollment agreement receives all monies returned with the exception of the non-refundable registration fee. Thereafter, a student will be liable for:

1. The non-refundable registration fee;
2. The cost of any textbooks or supplies accepted or needed for that term/quarter; and
3. Tuition liability ***as of the student's last date of attendance.***

In accordance with state law and regulation, there are three types (Term, Quarter and Mini as reflected on the respective enrollment agreement) of refund policies depending on the length of the programs. The refund determination used for the 1875, 1500, 900, 750, and ESL/ESLO 600 clock hour programs is the Term type. The refund determination used for the CTOH 600 clock hour program is the Quarter type.

Although term/quarter refund calculations may be used, the school also uses the Federal "Treatment of Title IV Funds When A Student Withdraws from A Clock Hour Program (Return of Title IV Funds)" calculation for students who applied and received Title IV funds. The Return to Title IV Funds process does not include funds received from other sources.

THE RETURN TO TITLE IV FUNDS

The determination is based on the amount of Title IV funds a student has earned as of the date the student ceases attendance. If the academic attendance period in each payment period is 60% or less, a pro rata schedule is used to determine the amount of Title IV funds the student has earned. After the 60% point in the payment period, the student has earned 100% of the Title IV funds.

REFUND POLICY-TERMS

- A. A student who cancels within 7 days of signing the enrollment agreement but before instruction begins receives all monies returned with the exception of the non-refundable registration fee.
- B. Thereafter, a student will be liable for
 1. the non-refundable registration fee plus
 2. the cost of any textbooks or supplies accepted plus
 3. tuition liability as of the student's last date of physical attendance. Tuition liability is divided by the number of terms in the program. Total tuition liability is limited to the term during which the student withdrew or was terminated and any previous terms completed.

REFUND POLICY-QUARTERS

- A. A student who cancels within 7 days of signing the enrollment agreement but before instruction begins receives all monies returned with the exception of the non-refundable registration fee.
- B. Thereafter, a student will be liable for
 1. the non-refundable registration fee plus
 2. the cost of any textbooks or supplies accepted plus
 3. tuition liability as of the student's last date of physical attendance. Tuition liability is divided by the number of quarters in the program. Total tuition liability is limited to the quarter during which the student withdrew or was terminated and any previous quarters completed.

STUDENT'S TUITION LIABILITY PER BPSS REFUND POLICY

Term Refund Policy

First Term

If termination occurs; School may keep:

Prior to or during the 1st week	0%
During the 2nd week	20%
During the 3rd week	35%
During the 4th week	50%
During the 5th week	70%
After completing the 5th week	100%

Subsequent Terms

If termination occurs: School may keep:

During the 1st week	10%
During the 2nd week	35%
During the 3rd week	50%
During the 4th week	70%
After completing the 4th week	100%

Quarter Refund Policy

First Quarter

If termination occurs; School may keep:

Prior to or during the 1st week	0%
During the 2nd week	25%
During the 3rd week	50%
During the 4th week	75%
After completing the 4th week	100%

Subsequent Quarters

If termination occurs: School may keep:

During the 1st week	25%
During the 2nd week	50%
During the 3rd week	75%
After completing the 3rd week	100%

Supplies liability is calculated the same way as tuition liability.

The student refund may be more than that stated above if the accrediting agency refund policy results in a greater refund.

STUDENT'S TUITION LIABILITY PER ACCET REFUND POLICY

Student's Tuition Liability per ACCET Refund Policy

First and all subsequent periods of financial obligation (terms or quarters as applicable) if termination occurs:

19 Week Term

If termination occurs: School may keep:

During the 1st week	10.0%
During the 2nd week	10.5%
During the 3rd week	15.8%
During the 4th week	21.1%
During the 5th week	26.3%
During the 6th week	31.6%
During the 7th week	36.8%
During the 8th week	42.1%
During the 9th week	47.4%
Beginning week 10	100%

18 Week Term

If termination occurs: School may keep:

During the 1st week	10.0%
During the 2nd week	11.1%
During the 3rd week	16.7%
During the 4th week	22.2%
During the 5th week	27.8%
During the 6th week	33.3%
During the 7th week	38.9%
During the 8th week	44.4%
During the 9th week	50.0%
Beginning week 10	100%

15 Week Term

If termination occurs; School may keep:

During the 1st week	10.0%
During the 2nd week	13.3%
During the 3rd week	20.0%
During the 4th week	26.7%
During the 5th week	33.3%
During the 6th week	40.0%
During the 7th week	46.7%
Beginning week 8	100%

12 Week Quarter

If termination occurs; School may keep:

During the 1st week	10.0%
During the 2nd week	16.7%
During the 3rd week	25.0%
During the 4th week	33.3%
During the 5th week	41.7%
During the 6th week	50.0%
Beginning week 7	100%

In addition, the school can retain 10% of unearned tuition for the term or quarter that was not completed.

MSCT maintains three refund policy schedules: Title IV, TAP and ACCET. In each instance of cancellation or withdrawal MSCT follows the policy that is more lenient towards the student.

REFUND POLICY –MINI (6 OR LESS WEEKS IN DURATION)

- A. A student who cancels within 7 days of signing the enrollment agreement but before instruction begins receives all monies returned with the exception of the non-refundable registration fee.
- B. Thereafter, a student will be liable for
 - 1. the non-refundable registration fee plus
 - 2. the cost of any textbooks or supplies accepted plus
 - 3. tuition liability as of the student's last date of physical attendance. Tuition liability is determined by the percentage of the program offered to the student.

If termination occurs	school may keep
0 - 15% of the program	0%
16 - 30% of the program	25%
31 - 45% of the program	50%
46 - 60% of the program	75%
After 60% of the program	100%

- C. The student refund may be more than that stated above if the accrediting agency refund policy results in a greater refund.

TUITION REIMBURSEMENT FUND

The Tuition Reimbursement Fund is designed to protect the financial interest of students attending proprietary schools. If a school closes while you are in attendance prior to the completion of your educational program; then you may be eligible for a refund of all tuition.

If you drop out of school prior to completion, and you file a complaint against the school with the State Education Department; you may be eligible to receive a tuition refund if the State Education Department is able to provide factual support that your complaint is valid and to determine that there was violation of Education Law or the Commissioner's Regulations as specified in Section 126.17 of the Commissioner's Regulations. To file a claim to the **Tuition Reimbursement Fund**, you must first file a complaint with the State Education Department at the address indicated below. The staff of the State Education Department will assist you in the preparation of a tuition reimbursement form.

WHAT IS THE TUITION REFUND AND CANCELLATION POLICY?

All schools must have a tuition refund and cancellation policy for each program included in the catalog and in the student enrollment agreement.

Read and understand the school policy regarding tuition refund and cancellation before you sign the enrollment agreement. If you do not understand it or you are confused by the school's explanation, get help before you sign. You may ask for assistance from the Department at:

New York State Education Department
116 West 32nd Street, 5th Floor
New York, NY 10001
Attention:
Bureau of Proprietary School Supervision
(212) 643-4760