CCTCM Tuition Fees and Refund Policy

Status	Draft - approval by the Board of Governors
Approving Body	Board of Governors
Date Adopted	TBD
Effective Date	TBD
Date of Last Review	N/A
Supersedes	N/A

1. Purpose

This policy establishes how the Canadian College of Traditional Chinese Medicine ("CCTCM" or "the College") sets, collects, protects, and refunds tuition and related fees. The College applies the standards in sections 7, 8, 9, and 10 of Ontario Regulation 279/02 made under the *Post-secondary Education Choice and Excellence Act, 2000* to all of its programs. Those sections govern the limit on tuition collected, the refund of tuition fees, unearned tuition fees, and the trust fund requirements for unearned tuition fee revenue. For a program offered under ministerial consent, they apply to that program as a matter of law, together with the terms and conditions of the consent.

2. Scope

This policy applies to all students in all programs of the College. Every student contract applies the refund schedule set out in section 6 of this policy. If a student contract, the Academic Calendar, or any other College document conflicts with this policy, the term that is more favourable to the student applies. Where a ministerial consent, Ontario Regulation 279/02, or other applicable law sets a stricter requirement for a program, that requirement applies to the program.

3. Definitions

- **Registration period.** Students register, and tuition is assessed, by semester. A semester is 12 to 15 weeks as published in the Academic Calendar. A semester ends on the later of the date of the final examination and the last day of classes. All references in this policy to fees, refunds, earned tuition, and unearned tuition are applied on a semester-by-semester basis, including where tuition for a semester is paid in instalments.
- **Tuition fees.** total mandatory cost charged to the student for the program and the semester for which the student has registered, as published in the Academic Calendar and fee schedule. Any fees that are not mandatory are identified separately in the fee schedule.
- **Earned tuition.** The portion of tuition fees corresponding to the portion of the semester that has been delivered as of the effective date of withdrawal.

- **Unearned tuition.** The portion of tuition fees corresponding to the portion of the semester that has not been delivered as of the effective date of withdrawal.
- **Administrative fee.** A fee of up to $500 that the College may retain only under the non-commencement, withdrawal before the midpoint, and study permit refusal provisions of section 6.
- **Effective date of withdrawal.** The date on which the student's written notice of withdrawal is received by the Registrar's office, or the date otherwise established under the effective date and process provision of section 6.

4. Tuition Collection

- Tuition is assessed and invoiced by semester. Students may pay each semester's tuition in full or in instalments as set out in the fee schedule.
- The College may require prepayment of tuition fees for the semester for which a student has registered, including prepayment exceeding 25 per cent of the semester's tuition fees. All tuition fee revenue collected in excess of the amount earned is subject to the trust fund requirements of section 5.
- In accordance with O. Reg. 279/02, s. 7, the College does not collect more than 12 months of tuition fees from any student in any 12-month period.

5. Protection of Unearned Tuition

- **Trust fund.** In accordance with section 10 of O. Reg. 279/02, the College establishes and maintains one or more trust funds for unearned tuition fee revenue. Unearned tuition fees held in the trust fund are held for the benefit of the students whose prepaid tuition fees are held in it.
- **Deposits.** All tuition fees collected for a semester are deposited to the trust fund to the extent they constitute unearned tuition. This exceeds the minimum deposit that section 10 requires.
- **Release of earned tuition.** Earned tuition is released from the trust fund to the College's general revenues once a month. The amount earned in a month is the total tuition fee for the semester divided by the number of months in the semester, expressed in months rounded to the nearest quarter. This method governs the release of funds from the trust and does not change the calculation of a student's refund under section 6.
- **Trustee and account.** The trust fund is maintained in Ontario at a bank, credit union, or loan or trust corporation qualified under O. Reg. 279/02, s. 10 (7), which acts as trustee of the fund, in an account segregated from the College's operating accounts. The fund is administered in accordance with O. Reg. 279/02 and any terms or conditions attached to a ministerial consent held by the College.

- **Payment of refunds.** Refunds payable under section 6 are paid first from the trust fund to the extent of the unearned tuition held for the student, and the College pays the balance. The College may instead pay the full refund itself and recover from the trust fund the amount held for that student.
- **Student claim against the trust fund.** If a student has made a written demand for a refund to which the student is entitled and the refund is not paid within 30 days of the demand, the student may apply to the trustee to have the refund paid directly from the unearned tuition held in trust for that student.
- **Administration and reporting.** The Financial Office Manager administers the trust fund. Trust fund balances and movements are reported in accordance with the Financial Oversight and Reporting Policy to the Audit & Finance Committee of the Board of Governors.

6. Refunds

- **Rescission.** A student who gives written notice of rescission within two days of signing the Student Enrolment Contract receives a full refund of all fees paid, with no deduction.
- **Non-commencement.** A student who notifies the College that they do not intend to begin the semester, or who does not attend during the first ten consecutive days of the semester, receives a prompt refund of all tuition fees paid for that semester, less an administrative fee of up to $500.
- **Withdrawal before the midpoint.** A student who withdraws before 50 per cent of the semester has been delivered receives a prompt refund of all unearned tuition fees for that semester, less an administrative fee of up to $500.
- **Withdrawal after the midpoint.** A student who withdraws after 50 per cent or more of the semester has been delivered is not entitled to a refund of tuition fees for that semester. Fees paid or payable for any subsequent semester for which the student has registered but which has not commenced are refunded in full.
- **Program discontinuance or suspension.** If the College discontinues or suspends a program, every affected student receives a prompt refund of all unearned tuition fees. If the program is discontinued or suspended before the first day of the semester, the student receives a refund of all tuition fees paid for that semester. No administrative fee is charged under this section.
- **Effective date and process.** Withdrawal takes effect on the date written notice is received by the Registrar's office using the Program Withdrawal Form. Where a student is expelled in accordance with College policy, the date of expulsion is the effective date for the purposes of this section. Refunds are calculated as of the effective date without regard to class attendance.

- **Timing and method.** All refunds under this policy are made promptly, and in any event within 30 days of the effective date, to the person who paid the fees, by the original method of payment where practicable.
- **Scholarships and third-party funding.** Where fees were paid in whole or in part by a sponsor, funding agency, or scholarship, refunds attributable to those payments are returned to the payor in accordance with the applicable funding agreement.
- **Study permit refusal.** If Immigration, Refugees and Citizenship Canada refuses an international student's study permit or study permit extension, the tuition fees paid for the semester affected by the refusal are refunded, less an administrative fee of up to $500. Fees for previously completed semesters are not refunded

7. Publication

This policy, the current fee schedule, and the refund schedule are published in the Student Handbook, the Academic Calendar, and on the policy page of the College website. They are provided to every student with the Student Enrolment Contract before registration. Before collecting any fees from a prospective international student, the College informs the student in writing of the full cost of the program and of this policy.

Past, current, and prospective students, including international students, may obtain a copy of this policy, the current fee schedule, and the refund schedule without a student login by contacting the Administration Office at info@cctcm.ca or 905-606-0062.

8. Review

This policy is reviewed annually by the President and Academic Dean of CCTCM. It is also reviewed when a ministerial consent is granted for a program and when O. Reg. 279/02 or the Ministry's International Student Program requirements are amended. Any amendment is approved in accordance with the College's policy governance framework. Amendments do not apply retroactively to a semester already commenced.

Student Refund Receipt Acknowledgement

Complete after payment. Keep a copy of the calculation and this acknowledgement.

Field	Details
Student name and ID	_____
Program and semester	_____
Refund amount	CAD _____
Payment date	_____
Payment method	[ ] Transfer [ ] Cheque [ ] Card [ ] Cash [ ] Other: _____
Payment reference	_____
Recipient / original payor	_____

Student confirmation

Select the statement that applies:

[ ] I confirm that I received the refund amount shown above on _____.

[ ] The refund was returned to the original payor named above. I acknowledge the refund statement and the supporting confirmation of payment to that payor.

I have received the refund calculation or statement. This acknowledgement records receipt or confirmation of payment and does not waive my right to question the calculation or use the College's complaint and appeal procedure.

Student signature: _____ Date: _____

Student email: _____

Office verification

[ ] Calculation attached [ ] Payment proof attached [ ] Student acknowledgement retained

Verified by: _____ Date: _____

If the student replies by email instead, retain the email with the calculation and payment proof. An unsigned or unreturned template is not evidence of receipt.