

#### **TUITION AND FEES**

See Tuition and Fees table on pages 2-4.

#### 4.03.01 Tuition and Fees

Capella University's executive leadership is authorized to establish a tuition and fees structure for all university programs and activities. Tuition and fees are listed in the tuition and fees schedule published in Capella's University Catalog and on the university website. Learners are responsible for payment of their tuition and fees according to the schedule and this policy and its related procedures.

#### **PROCEDURES**

#### I. Tuition Structure

#### A. Course Tuition

Tuition charges are structured in multiple ways, including flat-rate quarterly, tiered quarterly, and percredit tuition as outlined in the tuition and fees table. Learners in all programs pay tuition based on the program and/or courses for which they are registered and according to the tuition and fees table.

### B. Residency Tuition

- 1. Residency tuition and fees
  - a. Learners pay tuition for each residency they attend.
  - Learners are responsible for the cost of their travel, accommodations, food, and other expenses associated with residencies.

### 2. Residency cancellation fee

Learners canceling their residency registration may be charged a cancellation fee or may be ineligible for a tuition refund, depending on when the cancellation is made. See university policy 3.04.05 Attendance at Residencies for details on residency requirements, tuition, and cancellation fees.

# C. Payment of Tuition and Fees

- American Express, Discover, MasterCard, Visa, wire transfer, paper check, and e-check payments are accepted.
- 2. Payment is due prior to the start of the quarter or prior to the start of the course or residency for those courses or residencies beginning mid-quarter.
- Payments received will be counted toward learners' current and outstanding tuition and fees.
   Non-financial aid refunds will only be issued to learners whose accounts do not have current and outstanding tuition and fee balances.

# II. Other Fees

# A. Admission Application Fees

- 1. A credit card or U.S. bank account (e-check) payment is required with the online admission application.
- 2. The amount of the admission application fee is automatically determined based on the information provided during the admission process.
- 3. Refer to the tuition and fees schedule on the Capella University website for application and international transcript evaluation fees.

#### B. Official Transcript Fee

- 1. Capella University charges for official transcripts.
- 2. The university also reserves the right to withhold the official transcripts of learners who are not in good financial standing with the institution.

# C. Prior Learning Assessment Petition Process Fee

- 1. The petition for credit process requires learners seeking credit for prior learning to pay an evaluation fee for each petition.
- 2. Refer to the tuition and fees schedule on the Capella University website for the petition for credit for prior learning evaluation fee.
- 3. Petition for credit fees are nonrefundable, regardless of petition outcome.

Continued on page 5

# \*Accepted Payment Methods Credit Card

Visa, MasterCard, Discover, and American Express are accepted. To pay via credit card, contact Financial Aid at 1.888.CAPELLA (227.3552)

### Check

Check payments may be sent to the address below. Please include learner ID on the check.

Capella University Inc.—Learner Payments 62762 Collections Center Drive Chicago, IL 60693

### **Domestic Wire Payment**

Direct wire payments within the United States using the information below. Include learner name and ID.

Bank of America, New York, NY Account Name: Capella University, Inc. Account Number: 8666188419 ABA: 026-009-593

### International Wire Payment

Direct wire payments from outside the United States using the information below. Include learner name and ID. The originating bank may deduct a fee from the submitted payment amount.

Bank of America, New York, NY Swift Code BOFAUS3N Account Name: Capella University, Inc. Account Number: 8666188419 ABA: 026-009-593



# **TUITION AND FEES**

ALL SCHOOLS (NON-REFUNDABLE)	Undergraduate	Graduate
Application fee	\$50	\$50
International transcript evaluation fee	\$100	\$100
Learner ID card replacement fee	\$15	\$15
Prior Learning Assessment petition evaluation fee per credit	\$75	\$125
Prior Learning Assessment documented credit evaluation fee*	\$50	\$50

<sup>\*</sup>The Prior Learning Assessment documented credit evaluation fee is assessed once per quarter of submission for the evaluation of all eligible certifications.

SCHOOL OF UNDERGRADUATE STUDIES (SOUS)	Tuition (Per Upper-Division Credit)	Tuition (Per Lower-Division Credit)	Tuition (Per Graduate Credit for Combined Option)	
Bachelor of Science (BS) in Business	\$371	\$321	\$371	
Bachelor of Science (BS) in Information Technology	\$371	\$321	\$371	
Bachelor of Science (BS) in Psychology	\$371	\$321	\$371	
Bachelor of Science (BS) in Public Safety	\$371	\$321	\$371	
	Tuition (Per Quarter)	Technology Fee (Per Quarter)		
Bachelor of Science (BS) in Business, FlexPath options	\$2,000			
Bachelor of Science (BS) in Information Technology, FlexPath option	\$2,000	\$100		
Bachelor of Science (BS) in Psychology, FlexPath option	\$2,000			

SCHOOL OF BUSINESS AND TECHNOLOGY (SOBT)	Tuition (Per Credit)	Quarterly Tuition (Flat Rate)	Quarterly Tuition (Comprehensive Examination and Dissertation)	Colloguium*
Doctor of Philosophy (PhD) in Business Management	(i el Cledit)	\$4,665	\$4,175	\$1,495
Doctor of Business Administration (DBA)†		\$4,416	\$ <del>+</del> ,173	\$1,473
	#72F	\$4,410		
Master of Business Administration (MBA)	\$735			
Master of Science (MS) in Human Resource Management	\$643			
Master of Science (MS) in Leadership	\$643			
Business Intelligence certificate	\$735			
Business Management certificate	\$735			
Entrepreneurship certificate	\$735			
Human Resource Management certificate	\$643			
Leadership certificate	\$643			
Management Consulting certificate	\$735			
Doctor of Philosophy (PhD) in Information Technology		\$4,665	\$4,175	\$1,495
Master of Science (MS) in Information Systems and Technology Management	\$643			
Information Assurance and Security certificate	\$643			
Project Management certificate	\$643			
	Tuition (Per Quarter)			
Master of Business Administration (MBA), FlexPath options	\$2,200			
Business Intelligence certificate, FlexPath option	\$2,200			
Business Management certificate, FlexPath option	\$2,200			
Entrepreneurship certificate, FlexPath option	\$2,200			
Management Consulting certificate, FlexPath option	\$2,200			
Master of Science (MS) in Information Systems and Technology Management, FlexPath option	\$2,200			

<sup>\*</sup>Learners are responsible for the cost of their travel, accommodations, food, and other expenses associated with residencies. See university policy 3.04.05 Attendance at Residencies and the Residencies page on iGuide. Learners who cancel their residency registration more than 30 days prior to the start of the residency will not be assessed a cancellation fee. Learners who cancel their residency registration 7–30 days prior to the start of the residency will be assessed a \$150 cancellation fee. Learners who cancel their residency fee.



# TUITION AND FEES, continued

SCHOOL OF EDUCATION (SOE)	Tuition (Per Credit)	Quarterly Tuition (Flat Rate)	Quarterly Tuition (Comprehensive Examination and Dissertation)	Colloquium*
Doctor of Education (EdD)	\$630		\$3,780	
Doctor of Philosophy (PhD) in Education		\$4,698	\$4,175	\$1,495
Education Specialist (EdS)		\$4,698		\$1,495
Master of Science (MS) in Education	\$436			
Master of Science (MS) in Higher Education	\$398			
Adult Education certificate	\$398			
Higher Education Leadership and Administration certificate	\$398			
Post-Master's Certificate in College Teaching		\$4,698		

<sup>\*</sup>Learners are responsible for the cost of their travel, accommodations, food, and other expenses associated with residencies. See university policy 3.04.05 Attendance at Residencies and the Residencies page on ¡Guide. Learners who cancel their residency registration more than 30 days prior to the start of the residency will not be assessed a cancellation fee. Learners who cancel their residency registration 7–30 days prior to the start of the residency will be assessed a \$150 cancellation fee. Learners who cancel their residency registration 0–7 days prior to the start of the residency will be assessed the entire residency fee.

¹DBA colloquia are included in the cost of tuition.

SCHOOL OF PUBLIC SERVICE LEADERSHIP	Tuition	Tuition (Per Upper-Division	Tuition (Per Lower-Division	Tuition (Per Graduate Credit for	Quarterly	Quarterly Tuition (Comprehensive Examination and	
(SOPSL)	(Per Credit)	Credit)	Credit)	Combined Option)	Tuition	Dissertation)	Colloquium*
Doctor of Philosophy (PhD) in Human Services					\$3,780/\$4,698/ \$5,177 <sup>†</sup>	\$4,175	\$1,495
Doctor of Philosophy (PhD) in Public Safety					\$4,698 <sup>‡</sup>	\$4,175	\$1,495
Doctor of Health Administration (DHA)	\$655					\$3,225	\$1,495
Doctor of Public Administration (DPA)	\$672					\$3,225	\$1,495
Doctor of Public Health (DrPH)	\$728					\$3,225	\$1,495
Master of Science (MS) in Human Services	\$488						
Master of Science (MS) in Public Safety	\$488						
Master of Health Administration (MHA)	\$480						
Master of Nonprofit Management and Leadership (MNML)	\$475						
Master of Public Administration (MPA)	\$488						
Master of Public Health (MPH)	\$480						
Criminal Justice certificate	\$488						
Health Administration certificate	\$480						
Homeland Security certificate	\$488						
Nonprofit Management and Leadership certificate	\$475						
Social and Community Services certificate	\$488						
Doctor of Nursing Practice (DNP)	\$775						
Master of Science in Nursing (MSN)	\$387						
Bachelor of Science in Nursing (BSN)		\$325	\$315	\$325			
Diabetes Nursing certificate	\$387						
Nursing Leadership certificate	\$387						

<sup>\*</sup>Learners are responsible for the cost of their travel, accommodations, food, and other expenses associated with residencies. See university policy 3.04.05 Attendance at Residencies and the Residencies page on i Guide. Learners who cancel their residency registration more than 30 days prior to the start of the residency will not be assessed a cancellation fee. Learners who cancel their residency registration 7–30 days prior to the start of the residency will be assessed as \$150 cancellation fee. Learners who cancel their residency registration 0–7 days prior to the start of the residency will be assessed the entire residency fee.

† The tiered tuition rates are as follows for learners enrolled in the Doctor of Philosophy (PhD) in Human Services degree program: \$3,780 for learners registered in 1–5 quarter credits; \$4,698 for learners registered in 1–15 quarter credits.

<sup>&</sup>lt;sup>‡</sup> Learners enrolled in this degree program have the option to take PSL8002, the first required course, at a discounted tuition rate of \$3,524 if the course is taken alone in the initial quarter of a learner's degree program.



# TUITION AND FEES, continued

HAROLD ABEL SCHOOL OF SOCIAL AND BEHAVIORAL SCIENCES (SOSBS)	Tuition (Per Credit)	Tuition (Per Credit for Practicum Course Work)	Quarterly Tuition	Quarterly Tuition (Comprehensive Examination and Dissertation)	Colloquium*	Year-in- Residence* (Weekend-in- Residence)	Year-in- Residence* (Week-in- Residence)	Year-in- Residence* (Extended Seminar)
Doctor of Philosophy (PhD) in Counselor Education and Supervision			\$2,800/\$4,698/ \$5100 <sup>†</sup>	\$4,175	\$1,495			
Master of Science (MS) in Addiction Counseling	\$487				\$1,495			
Master of Science (MS) in Marriage and Family Counseling/Therapy	\$487				\$1,495			
Master of Science (MS) in Mental Health Counseling	\$487				\$1,495			
Master of Science (MS) in School Counseling	\$487				\$1,495			
Contemporary Theory in Addictive Behavior certificate	\$487							
Contemporary Theory in Couple and Family Systems certificate	\$487							
Contemporary Theory in Mental Health Services certificate	\$487							
Diversity Studies certificate	\$487							
Doctor of Philosophy (PhD) in Advanced Studies in Human Behavior			\$4,698	\$4,175	\$1,495			
Master of Science (MS) in Studies in Human Behavior	\$495							
Doctor of Social Work (DSW) <sup>‡</sup>			\$4,296					
Doctor of Philosophy (PhD) in Psychology	\$510			\$2,780	\$1,495			
Doctor of Psychology (PsyD)	\$510			\$2,780		\$275		\$3,265§
Doctor of Psychology (PsyD) in School Psychology	\$510			\$2,780	\$1,495			
Master of Science (MS) in Psychology	\$458				\$1,495	\$275	\$1,495	\$2,990
Applied Behavior Analysis certificate	\$458							
Play Therapy certificate	\$458							
Specialist Certificate in School Psychology	\$458	\$495				\$275	\$1,495	\$2,990
			Tuition (Per Quarter)					
Master of Science (MS) in Psychology, FlexPath option			\$2,200					

<sup>\*</sup>Learners are responsible for the cost of their travel, accommodations, food, and other expenses associated with residencies. See university policy 3.04.05 Attendance at Residencies and the Residencies page on iGuide. Learners who cancel their residency registration more than 30 days prior to the start of the residency will not be assessed a cancellation fee. Learners who cancel their residency registration 7–30 days prior to the start of the residency will be assessed a \$150 cancellation fee. Learners who cancel their residency fee.

<sup>&</sup>lt;sup>†</sup> The tiered tuition rates are as follows for learners enrolled in the Doctor of Philosophy (PhD) in Counselor Education and Supervision degree program: \$2,800 for learners registered in 1–5 quarter credits; \$4,698 for learners registered in 6–10 quarter credits; and \$5,100 for learners registered in 11–15 quarter credits.

 $<sup>^{\</sup>ddagger}$  The Professional Dissertation Writer's Retreat is included in the quarterly rate for the Doctor of Social Work (DSW).

<sup>§</sup> Includes weekend-in-residence.



# 4.03.01 Tuition and Fees, continued

#### D. Non-Sufficient Funds (NSF)

- If a check or e-check is returned to Capella due to non-sufficient funds, closed accounts, or any other reason, an NSF fee will be charged to the learner's account.
- 2. A fee will be charged for each check or e-check that is returned, reversed, or stopped payment.
- E. All fees are due upon assessment.

#### III. Reimbursements and Discounts

### A. Employer Reimbursements

- 1. Learners receiving employer tuition assistance must arrange for payment to Capella prior to the start of their course(s).
- 2. This policy does not affect learners receiving veterans or vocational rehabilitation assistance, active armed forces learners, or learners whose employers arrange to receive an invoice directly from Capella.

#### B. Direct Bills

- Direct bills and tuition assistance vouchers are only an option when no specific grade is required by the learner's employer or third party as a condition of reimbursement. Learners must complete and submit direct bills or tuition assistance vouchers prior to the start of the course.
- 2. Direct bill invoices are created and sent after census.
- The learner will be responsible for paying any amount remaining from refusal or inability of employer or third party to pay.

# C. Employer, Military, or Educational Institution Affiliation Discounts

- Learners may be eligible for an affiliation tuition discount due to an arrangement between Capella University and their employer or a military or educational institution.
- 2. Affiliation discounts are contingent on an ongoing agreement between Capella University and the employer or military or educational institution.
- 3. It is the eligible learner's responsibility to request the applicable discount.
- Capella University will not retroactively apply a discount.

- 5. Capella University reserves the right to validate the affiliation status of all learners offered a tuition discount prior to and after applying the discount.
- 6. Learners must maintain the applicable affiliation in order to continue to receive the discount. Learners may be subject to yearly verification of their affiliation
- If a learner qualifies for more than one affiliation discount, the most favorable discount to the learner applies.
- If the learner provides evidence of the affiliation status after the requested time frame, the discount will be applied to future quarters only.
- 9. Tuition discounts do not apply to residency tuition.

#### IV. Special Business Office Hold (SBOH)

- A. All learners with an outstanding balance may be placed on SBOH.
- B. While on SBOH, learners are not granted access to university activities or academic personnel or services, including advising, mentors, courses, or the library.
- C. Access to the courseroom may be regained upon resolution of the account balance within the time lines communicated to affected learners.
- D. Learners who do not pay their outstanding account balance while on SBOH may be administratively withdrawn from the university.
- E. Learners who are administratively withdrawn for SBOH will be sent to a third party collection agency and/or reported to a credit bureau.

#### V. Three-Day Cancellation

Learners providing written notice of cancellation within three days (excluding Saturday, Sunday, and federal and state holidays) of paying any fee are entitled to a refund of all monies paid. No later than 30 days after receiving the notice of cancellation, Capella University will provide a 100 percent refund.

# VI. Collection Agency/Credit Reporting

Learners who refuse or are unable to pay an outstanding past-due balance may have their account sent to a collection agency and/or reported to a credit bureau.



#### 4.03.02 Tuition and Fee Refunds

Capella University's executive leadership is authorized to establish a tuition and fees refund structure and schedule for all university programs and activities as specified in this policy and its related procedures and schedules. Individual states may require a separate tuition refund schedule.

#### **PROCEDURES**

#### I. Tuition Structure and Fees

# A. Course Tuition

Tuition charges are structured in multiple ways, including flat-rate quarterly, tiered quarterly, and percredit tuition as outlined in the tuition and fees table. Learners in all programs pay tuition based on the program and/or courses for which they are registered and according to the tuition and fees table.

#### B. Fee:

Capella University does not provide refunds for books, supplies, or other listed fees.

Note: No refund is given for tuition paid on a quarterly basis if a learner remains registered in one or more courses. For more information about course drops and withdrawals, refer to university policy 2.02.02 Course Registration.

# II. Tuition Refund Schedule

### A. Initial Course Participation

- 1. Learners who are dropped from a course for failing to satisfy the requirement for initial course participation will be refunded 100 percent of the course tuition.
- 2. Learners who request a course drop or withdrawal as described in section VII of university policy 2.02.02 Course Registration and who have not satisfied the requirement for initial course participation will be refunded 100 percent of the course tuition.

#### B. Ongoing Course Participation

Learners who are administratively withdrawn from a course for failing to satisfy the requirement for ongoing course participation will be responsible for tuition based on the date of their withdrawal.

#### C. FlexPath Engagement

Learners who are administratively withdrawn from a course for failing to satisfy the requirement for FlexPath engagement will be responsible for tuition based on the date of their withdrawal. D. The following schedule applies to learners residing in locations other than Georgia, Iowa, Maryland, North Dakota, South Carolina, and Wisconsin:

Withdrawal or Drop Date From the Class Start Date	Tuition Refund
Through fifth calendar day	100%
6–12 calendar days	75%
Remainder of the term	No refund

#### E. Georgia Residents Refund Policy

- The refund policy applicable to Georgia learners is the Capella University institutional refund policy or the following minimum refund policy as stipulated by Georgia law, whichever is more favorable to the learner. If a Georgia applicant requests a refund within three business days after making a payment to Capella University, the applicant will receive a full refund, provided that the class start date has not passed.
- 2. Georgia learners who withdraw or are administratively withdrawn after the start date of a course but before 50 percent of the course term has passed are entitled to a pro rata refund as follows. (All percentages are based on the total number of calendar days in the course.)

% of Total Calendar Days	Tuition Refund
1 day-5%	95%
6%–10%	90%
11%–25%	75%
26%–50%	50%
51% +	No refund

As part of this policy, Capella University may retain an administrative fee of no more than \$150. This administrative cost may be in addition to the percentage of tuition, which may be retained by the institution as provided above.

3. Georgia learners should notify Capella if they wish to withdraw from a program or drop a course. Refunds are calculated using the date provided by the learner, unless the learner immediately contacts Capella requesting an earlier withdrawal date and provides acceptable verification that no academic interaction occurred after the requested date. Capella University issues the appropriate refund in full to the learner within a maximum of 30 calendar days of receiving the notification. All or a portion of the refund will be used to pay grants, loans, scholarships, or other financial aid in adherence with federal and state laws.



# F. Iowa Residents Refund Policy

- 1. Iowa regulations require Capella University to apply a separate refund policy to Iowa learners. Refund credits will be processed in two steps. Each may be reflected on separate days and/or separate monthly statements. Capella's refund will be recorded first, and Iowa's refund (if applicable) will be recorded as a second line item. All refunds will be applied within 40 calendar days of the withdrawal date.
- Iowa learners will receive a full refund of all tuition money paid if they withdraw from a course within a three-business-day cancellation period from the course start date.

% of Total Calendar Days	Tuition Refund
4th day-9%	90%
10%–19%	80%
20%–29%	70%
30%–39%	60%
40%–49%	50%
50%–59%	40%
60% +	No refund

- 3. Iowa learners who withdraw or are administratively withdrawn after the start date of a course but before 60 percent of the course term has passed are entitled to a pro rata refund as follows. (All percentages are based on the total number of calendar days in the course.)
- 4. Learners will receive the tuition credit within 40 calendar days of the withdrawal date. Learners must notify the institution of their intention to withdraw from courses either by telephone or in writing. The effective date of the withdrawal will be the date the institutions receive the proper notification.

# G. Maryland Residents Refund Policy

- Maryland regulations require Capella University to apply a separate refund policy to Maryland learners.
- 2. The minimum refund that an institution shall pay to a Maryland student who withdraws or is terminated after completing only a portion of a course, program, or term within the applicable billing period is as follows:

Proportion of total Course, Program, or Term Completed as of Date of Withdrawal or Termination	Tuition Refund
Less than 10%	90%
10% up to but not including 20%	80%
20% up to but not including 30%	60%
30% up to but not including 40%	40%
40% up to but not including 60%	20%
More than 60%	No refund

3. A refund due to a Maryland learner shall be based on the date of withdrawal or termination and paid within 60 days from the date of withdrawal or termination.

# H. North Dakota Residents Refund Policy

- North Dakota regulations require Capella
   University to apply a separate refund policy to
   North Dakota learners when written notice of
   cancellation is given by the learner in accordance
   with the following schedule.
- 2. When notice is received prior to or within 30 calendar days after completion of the first day of instruction, or prior to the completion of one-fourth of the educational services, all tuition and other charges except 25 percent thereof must be refunded to the learner.
- 3. When notice is received upon or after completion of one-fourth of the educational services, but prior to the completion of one-half of the educational services, all tuition and other charges except 50 percent thereof must be refunded to the learner.
- 4. When notice is received upon or after the completion of 50 percent of the educational services, no tuition or other charges may be refunded to the learner.

Withdrawal or Drop Date From the Class Start Date	Tuition Refund
0–7 calendar days	100%
8–30 calendar days after course start or prior to completion of one-fourth of the course	75%
One-fourth to one-half of the course	50%
Later than 50%	No refund

#### I. South Carolina Residents Refund Policy

- South Carolina regulations require Capella
   University to apply a separate refund policy to
   South Carolina learners. Refund credits will be
   processed in two steps. Each may be reflected on
   separate day and/or separate monthly statements.
   Capella's refund will be recorded first, and South
   Carolina's refund (if applicable) will be recorded
   as a second line item. All refunds will be applied
   within 40 calendar days of the withdrawal date.
- South Carolina learners will receive a full refund of all tuition paid if they withdraw from a course within a three-business-day cancellation period from the course start date.



3. South Carolina learners who withdraw or are administratively withdrawn after the start date of a course but before 60 percent of the course term has passed are entitled to a pro rata refund as follows. (All percentages are based on the total number of calendar days in the course.)

% of Total Calendar Days	Tuition Refund
4th day-9%	90%
10%–19%	80%
20%–29%	70%
30%–39%	60%
40%–49%	50%
50%–59%	40%
60% +	No refund

As part of the percentage breakdown, Capella may retain a one-time administrative fee of no more than \$100. Learners will receive the tuition credit within 40 calendar days of the withdrawal date.

- 4. Learners pay tuition for each residency they attend. Learners are responsible for the cost of their travel, accommodations, food, and other expenses associated with residencies. Federal financial aid may not cover these costs, so it is the learner's responsibility to budget for these expenses. Payment is due prior to the start of each residency.
- J. Wisconsin Residents Refund Policy
  - 1. Wisconsin regulations require Capella University to apply a separate refund policy to Wisconsin learners. Refund credits will be processed in two steps. Each may be reflected on separate day and/or separate monthly statements. Capella's refund will be recorded first, and Wisconsin's refund (if applicable) will be recorded as a second line item. All refunds will be applied within 40 calendar days of the withdrawal date.
  - Wisconsin learners will receive a full refund of all tuition paid if they withdraw from a course within a three-business-day cancellation period from the course start date.

3. Wisconsin learners who withdraw or are administratively withdrawn after the start date of a course but before 60 percent of the course term has passed are entitled to a pro rata refund as follows. (All percentages are based on the total number of calendar days in the course.)

% of Total Calendar Days	Tuition Refund
4th day-9%	90%
10%–19%	80%
20%–29%	70%
30%–39%	60%
40%–49%	50%
50%–59%	40%
60% +	No refund

As part of the percentage breakdown, Capella may retain a one-time administrative fee of no more than \$100. Learners will receive the tuition credit within 40 calendar days of the withdrawal date. Learners must notify the institution of their intention to withdraw from courses either by telephone or in writing. The effective date of the withdrawal will be the date the institutions receive the proper notification. All or a portion of the refund will be used to pay grants, loans, scholarships, or other financial aid in adherence with federal and state laws.