ADDENDUM

This addendum revises MIAT College of Technology Catalog, Volume 11 dated March 4, 2015
Effective: October 22, 2015
Admission Requirements and Procedures

Persons interested in obtaining additional information about MIAT College of Technology and its program offerings should contact MIAT College of Technology to speak with an Admissions Representative. Admissions Representatives will provide general information about MIAT College of Technology and based on this discussion will determine if the prospective student should be scheduled for a Student Interest and Motivation Assessment (SIMA). During the SIMA, Admissions Representatives will explain admissions requirements, review program information, career opportunities, employment assistance, educational costs and conduct a tour of the facilities. In the event a SIMA is conducted offsite, a tour of the facilities is required prior to starting training. All prospective students interested in attending MIAT College of Technology must participate in a SIMA with an Admissions Representative. After meeting with an Admissions Representative, prospective students interested in applying to MIAT College of Technology must complete an Application for Consideration and any additional required documentation to begin the application process as well as submit a $25 application fee. All Applications for Consideration will be accompanied by an Admissions Representative’s recommendation to the Admissions Committee detailing the applicant’s strengths and potential challenges as it relates to successfully completing the selected training program and/or obtaining meaningful employment upon graduation.

The applicant will then, with the assistance and guidance of MIAT College of Technology support personnel, begin the post-application process. Admissions requirements include proof of high school graduation, academic evaluation, and background evaluations.

The following admissions requirements will be reviewed by the Admissions Committee prior to enrollment:

**Proof of Graduation**

Applicants must provide documentation of high school graduation or its equivalent. Satisfactory documentation includes, but is not limited to:

a. Copy of the high school diploma or equivalent, such as a General Equivalency Diploma (GED)

b. Copy of a high school or college transcript indicating high school graduation status

c. Copy of form DD-214 indicating graduation status

d. Copy of a letter indicating graduation status and graduation date from an appropriate school or state official

All documentation must be in English or have been translated to English by a recognized translator. Admissions documentation for students from foreign countries must be translated and certified to be at least equivalent to a U.S. high school diploma.

**Academic Evaluation**

Applicants must complete an academic evaluation recognized by MIAT College of Technology. The evaluation offered on campus is the Wonderlic Scholastic Level Exam (SLE) and the Career Programs Assessment Test (CPAT). MIAT College of Technology also recognizes the Scholastic Assessment Testing (SAT) and American College Testing (ACT) scores and those results must be within three years of the date of application.

a. Wonderlic SLE minimum acceptable score for the Aviation Maintenance Technology-AAS, Airframe and Powerplant Technician program, Global Logistics and Dispatch program and Aircraft Dispatch program is 15.

Wonderlic SLE minimum acceptable score for the Energy Technology-AAS, Energy and Industrial Technician program, Wind Power Technician program and HVACR Technician program is 14.

Wonderlic SLE minimum acceptable score for the Continuing Education in Non-Destructive Testing – Ultrasonic courses is 14.

b. SAT minimum acceptable score is 375 in Math and 350 in reading.

c. ACT minimum acceptable score is 16 in Reading and 17 in Math.
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d. CPA minimum acceptable score is a composite score of 142 and a score of 45 in the Numerical Skills section.

Based on extenuating circumstances, the Campus President or Director of Training may waive the minimum standards of the Wonderlic SLE, SAT, ACT or CPA upon presentation of acceptable documentation demonstrating that the applicant has the ability to successfully complete the training program.

All courses are taught in English therefore; applicants must be able to speak, read, write and understand English. Applicants for whom English is a second language may be required to demonstrate English communication skills by way of the Test of English as a Foreign Language (TOEFL) exam or other acceptable documentation of ability to read, write and understand the English language.

Background Evaluation

All applicants are required to complete an authorization and disclosure form permitting MIAT College of Technology to conduct a secure background evaluation. These evaluations are conducted to identify potential employment limitations and advise applicants prior to investing in the training. This also helps to ensure the safety of our current student population, staff and faculty. Background evaluations include, but are not limited to:

a. Social security number verification
b. Driving record verification
c. Sexual and/or violent misconduct
d. Use of aliases
e. State and national criminal history

MIAT College of Technology reserves the right to deny or rescind admission based on criminal and/or motor vehicle records that contain one or more convictions for serious criminal and/or motor vehicle offenses. Additionally, MIAT College of Technology reserves the right to deny or rescind admission based on incomplete or falsification of information. Information obtained may be only as accurate as the state and national information on file and may occasionally contain discrepancies. Therefore, prior to starting the background evaluation, applicants are required to read a summary of their rights according to the Fair Credit Reporting Act which will include information on how to dispute any discrepancies indicated in the information provided by state and federal agencies in the completed background evaluation.

These requirements listed above will determine acceptance or denial/rescision to MIAT College of Technology and is defined as:

1. Accepted: Applicant has met or exceeded all admissions requirements.

2. Denied/Rescinded: Applicants who fail to provide required documentation and/or achieve admissions requirements as detailed above. Applicants who have their admission denied or rescinded will be provided formal notification as to the reason(s) why and afforded an opportunity to appeal the denial decision. All appeals should be addressed to the MIAT College of Technology College Review Board, 533 NorthPark Central Drive, Houston, Texas 77073 and will be reviewed by the Admissions Review Board to determine whether the applicant has taken the necessary steps to meet the admissions requirement and/or be granted a waiver.

Admission to MIAT College of Technology is on a space-available basis. To be eligible for enrollment the applicants must execute an Enrollment Agreement and have been accepted.

Age Requirements

An applicant may begin training beforehand, but must have reached the age of 18 prior to the completion of their program.

Admission of Disabled Students

MIAT College of Technology does not discriminate against persons with disabilities who can satisfy the MIAT College of Technology admission requirements and recognizes such person's right to participate in or benefit from the educational programs offered by MIAT College of Technology. When necessary, MIAT College of Technology will make reasonable accommodations to enable students to participate in the programs offered by the College.

If an applicant or current student has a disability that might require an accommodation, written notice must be given to MIAT College of Technology so that the disability can be evaluated and reasonable methods for accommodating the disability can be investigated and developed. While MIAT College of Technology will make an effort to accommodate all disabilities, certain disabilities may not be capable of a reasonable accommodation.
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Applicants for admission should notify their admissions representative of their disability and immediately schedule a meeting with the Campus President or Director of Training. The Campus President will assist them in having their disability evaluated and in determining what reasonable accommodations can be made to enable them to participate in the programs offered by MIAT College of Technology. Some accommodations may take time to implement, and thus, applicants must give MIAT College of Technology notice of their disability sufficiently in advance of their selected start date to enable MIAT College of Technology to provide a timely accommodation. If MIAT College of Technology does not receive sufficient advance notice of a disability, the applicant’s start date may be delayed.

Students who have been attending classes and subsequently need to have a disability accommodated must notify the Director of Training at MIAT College of Technology and schedule a meeting with the Campus President. The Campus President will assist them in having their disability evaluated and in determining what reasonable accommodations can be made to enable them to continue to participate in the programs offered by MIAT College of Technology. Some accommodations take time to implement, and thus, students must give MIAT College of Technology notice sufficiently in advance of the date when an accommodation needs to be made to enable MIAT College of Technology to make an accommodation that will meet the student’s needs and avoid the interruption of their participation in a program.

MIAT College of Technology has certain facilities and services available to enable disabled individuals who are otherwise qualified for admission to MIAT College of Technology to participate in MIAT College of Technology’s educational programs. The facilities physical accommodations for disabled students include, but are not limited to: disabled student parking, wheelchair ramps for access to the facility, accessibility for disabled students to classrooms, laboratories, the Learning Resource Center, student break rooms, restrooms and support services areas at MIAT College of Technology. If the campus has multiple floors either an elevator is available or classes will be taught in floors accessible by disabled students or some other accommodations will be made.

A student who is unsatisfied with the determination made by MIAT College of Technology for reasonable accommodations and has been unable to resolve the issue through an informal discussion with the Director of Training and/or Campus President, has the right to appeal the decision. The following steps should be followed to complete the appeal process and file a formal complaint:

The complaint must be submitted in person, by US mail or by fax to the President of MIAT College of Technology. Complaints may not be submitted by e-mail. The appeal must be submitted within ten (10) days of the receipt of the decision. The submission must include:

1. Student’s name, address, e-mail and phone number
2. Date of the complaint
3. A full description of the problem
4. A full description of the efforts that have been made to resolve the issue informally
5. A statement of the remedy requested.

The President of MIAT College of Technology will review all pertinent information and may meet with the parties involved. A decision will be made within fourteen (14) days of receipt of the appeal. The President’s decision is final.

Any of the above stated deadlines may be extended for good cause. The request for extension must also be provided in writing.

Transfer and Comparable Credit Policy

Transfer credit is defined as credit for previous training from accredited or certificated educational institutions. Credit granted will be based upon the presentation of a certified signed transcript of subject hours and satisfactory grades. Credit can only be granted provided the subjects are similar in content to those offered at MIAT College of Technology. Granting of credit is at the sole discretion of MIAT College of Technology.

Transfer credit for degree programs of study

Students must complete at least 30 academic quarter hours of their degree program in residency at MIAT College of Technology. This does not apply to transfers within MIAT.

Transfer credit for diploma programs of study

Students must complete at least 25% of their diploma program in residency at MIAT College of Technology. This does not apply to transfers within MIAT.

Comparable credit

Comparable credit is defined as credit awarded for demonstrated relevant college-level education acquired through non-traditional schooling, work or other life experiences. See the Comparable Credit Handbook for
additional policies and procedures for the granting of comparable credit, available from the training department.

**Credits Accepted by MIAT**

For the awarding of transfer credit or comparable credit MIAT College of Technology reserves the right to administer an evaluation to the student to determine competency of the information or to ensure that the competencies reasonably align with the course work and program into which the credit is to be transferred.

**Transferability of credits to other institutions**

MIAT College of Technology provides information on schools that may accept MIAT College of Technology’s course credits towards their programs. However, MIAT College of Technology does not guarantee transferability of credits to any other college, university or educational institution. It should not be assumed that any courses or programs described in this catalog can be transferred to another educational institution.

The decision of whether an educational institution will accept transfer credits is made at the sole discretion of the “accepting institution.” Accordingly, MIAT College of Technology does not make any representation that credits from MIAT College of Technology will be transferable to any non-affiliated college or educational institution, nor is any representative of MIAT College of Technology authorized to make any such representation or promise of transferability.

The student is advised that MIAT College of Technology accepts no responsibility if credits earned at MIAT College of Technology will not transfer to another educational institution. It is the student’s responsibility to confirm whether or not credits will be accepted by another educational institution of the student’s choice.

**Vaccine Policy**

The MIAT College of Technology does not require a student to have vaccinations to attend classes.
Student Finance

The primary goal of the Student Finance department is to assist students whom, without financial aid, might not be able to attend school.

Several financial aid sources are available to qualified applicants. Interested applicants should contact the Student Finance department early so a financial plan can be developed. MIAT's Student Finance department will provide the following information:

- available financial assistance including information on all federal, state and institutional financial aid programs
- the deadline for submitting applications for each of the financial aid programs available
- details regarding cost of attendance and refund policy
- the criteria used to select financial aid recipients
- the formula to determine financial need
- the resources considered in calculation of need
- the amount of financial need that is met

Determining Financial Need

A student's financial need is used to determine what financial aid a student may be eligible to receive under the financial aid programs administered by the United States Department of Education (USDE). Financial need is the difference between the cost of attendance (as defined by the regulations governing the financial aid program), less the financial resources available to the student. The cost of attendance includes tuition and fees, and may include other costs such as books, supplies, room and board, personal expenses, transportation and related expenses of the student's dependents, if any. Financial resources may include parent's contribution, if the student is a dependent; if the student is married; the earnings of the applicant and/or spouse; public assistance, savings or other assets and taxable and non-taxable sources of income.

All Title IV financial aid awards are made for one academic year or less. The amount of financial aid a student is eligible to receive can change each academic year. To continue eligibility for Title IV financial aid, a student must submit all required financial aid documents each academic year, continue to demonstrate financial need, and:

1. Remain in good standing with MIAT College of Technology
2. Maintain Satisfactory Academic Progress (“SAP”)
3. Not have a drug-related criminal conviction which renders them ineligible.

Cost of Attendance/Eligibility Amount

The USDE has established a formula to calculate the amount of Title IV financial aid a student is eligible to receive. A student’s Title IV financial aid may not exceed the “cost of attendance” as defined by applicable Title IV regulations. The information contained in the Free Application for Federal Student Aid (FAFSA) will be used to make this calculation. MIAT College of Technology will provide the student with a preliminary estimate of the Title IV financial aid the student may be eligible to receive. This preliminary estimate will be based on the information provided to MIAT College of Technology by the student or the student’s parent. MIAT College of Technology cannot guarantee that the estimates provided will be the amount the student is ultimately determined to be eligible to receive. The failure of the student or the student’s parent to provide any required or requested information necessary to make an application for or to receive financial aid could prevent the student from receiving such financial aid. The amount of financial aid a student is eligible to receive can change each academic or financial aid award year. MIAT College of Technology makes no guarantee of the amount of financial aid a student will receive, if any. The determination of whether a student is eligible to receive and the amount of such aid, if any, a student may receive is made by the USDE and MIAT College of Technology does not have any influence over that determination.

Types of Financial Aid

The following are the types of financial aid available to those who qualify:

FEDERAL PELL GRANT

This grant is designed to help the need based students. Federal Pell Grants are awarded by the USDE to undergraduate students who have not earned a bachelor or professional degree. The amount of the grant is determined by a standard formula and calculated by the USDE. The amount of the grant available to the student, if any, will depend on the Expected Family Contribution (“EFC”) and the cost of attendance.
Student Finance

FEDERAL SUBSIDIZED DIRECT LOAN
Federal Subsidized Loans are low interest loans that are made to eligible students by the Department of Education. The Subsidized Loan is awarded based on financial need. Interest charges are not incurred for amounts borrowed under the Subsidized Loan Program until the student enters their “repayment period,” which, as a general rule, begins six months after the student leaves school.

FEDERAL UNSUBSIDIZED DIRECT LOAN
Federal Unsubsidized Loans are loans made to eligible students by the Department of Education. The term “unsubsidized” means that interest expense is incurred from the time disbursements are made under the loan, even though no payments are due until the student enters the repayment period. The student may choose to pay the interest while in school or have the accrued interest added to the loan balance.

FEDERAL DIRECT PLUS LOAN
Federal PLUS Loans are available to parents of dependent students to help pay for the educational expenses of the student. Federal PLUS loans are not based on need, but when combined with other financial resources, cannot exceed the student’s cost of attendance. Repayment begins within 60 days of the final loan disbursement, unless the parent qualifies for and is granted a deferment by the Department of Education. Interest begins to accrue when disbursements are made.

• There is an origination fee charged on the loan amount at a rate determined by the regulations.

• The yearly limit on a Federal PLUS Loan is equal to the student’s cost of attendance minus any other financial aid received or financial resources available.

• The parent must pass a credit check to qualify for a Federal PLUS Loan.

VETERAN BENEFITS
MIAT College of Technology is approved for the training of VA eligible students. Information regarding applications for veteran benefits may be obtained in the Student Finance department or from the Department of Veterans Affairs website at www.va.gov. Approval of a student’s eligibility to receive any veteran benefits is within the sole discretion of the Veterans Administration and MIAT College of Technology has no ability to influence such determinations.

OTHER FINANCIAL AID PROGRAMS
Students may also, if eligible, receive financial aid from various other state or federal agencies, community scholarships and organizations. These include, but are not limited to: the Bureau of Indian Affairs and Vocational Rehabilitation. MIAT College of Technology may be able to provide additional information about these financial aid programs. Students should thoroughly investigate the availability of other sources of financial aid or assistance and should not rely upon MIAT College of Technology as being their sole source of all information regarding the availability of such programs, if any.

SCHOLARSHIP PROGRAMS
MIAT College of Technology participates with many organizations offering scholarship resources for those who qualify. Details are available in Career Services department.

MIAT HIGH SCHOOL SCHOLARSHIP
MIAT College of Technology makes one renewable scholarship available to every high school in the United States for graduating high school seniors who begin MIAT College of Technology in the fall of each year.

Aviation Program Scholarship Award
High school seniors interested in enrolling in an Aviation program at MIAT may apply for a $1,500 scholarship, awarded at $500 for the first academic year and renewable for the second and third academic years provided the applicant meets or exceeds all of MIAT’s professionalism, academic and attendance policies as outlined in the academic catalog.

Energy Program Scholarship Award
High school seniors interested in enrolling in an Energy program at MIAT may apply for a $1,000 scholarship, awarded at $500 for the first academic year and renewable for the second quarter provided the applicant meets or exceeds all of MIAT’s professionalism, academic and attendance policies as outlined in the academic catalog.

HVACR Program Scholarship Award
High school seniors interested in enrolling in MIAT’s HVACR program may apply for a $500 scholarship, awarded at $500 for the first academic year provided the applicant meets or exceeds all of MIAT’s professionalism, academic and attendance policies as outlined in the academic catalog.

MIAT College of Technology will provide the high school counselors with a list of all the applicants with completed scholarship applications from their respective high school and ask the counselors to determine the recipient of the scholarship. For any counselor that requests not to make the determination of the recipient, MIAT College of Technology will
assemble an Independent Scholarship Committee to review applications and determine the recipient. This scholarship award will be applied towards the tuition of each recipient.

**IMAGINE AMERICA – High School Scholarship**

Imagine America High School Scholarship is a scholarship program administered by the Imagine America Foundation. Imagine America offers one (1) $1,000 scholarships to every participating high school. Aviation maintenance students that earn this scholarship are awarded $333 for the first academic year and renewable for the second and third academic years. Energy Technology students that earn this scholarship are awarded $500 for the first academic year and renewable for the second academic year. This scholarship is awarded if the applicant meets or exceeds all of the college’s professionalism, academic and attendance policies as outlined in the academic catalog. High school students may contact their high school counselor for more information on this program or may obtain an application online at www.imagine-america.org.

### Code of Conduct (HEOA)

The Higher Education Opportunity Act (HEOA) added to MIAT College of Technology Program Participation Agreement with the Department of Education a requirement that an institution participating in a Title IV loan program must develop, publish, administer and enforce a code of conduct concerning any type of loan given to a student. The code of conduct applies to the officers, employees and agents of MIAT College of Technology and is as follows:

1. MIAT College of Technology has, and always has had, a ban on revenue-sharing arrangements with any lender. The HEOA defines “revenue-sharing arrangement” as any arrangement between an institution and a lender under which the lender makes Title IV loans to students attending the institution (or to the families of those students), the institution recommends the lender or the loan products of the lender and, in exchange, the lender pays a fee or provides other material benefits, including revenue or profit sharing to the institution or to its officers, employees or agents;

2. MIAT College of Technology has, and always has had a ban on employees of the financial aid office receiving gifts from a lender, guaranty agency or loan servicer. No officer or employee of an institution’s financial aid office (or an employee or agent who otherwise has responsibilities with respect to educational loans) may solicit or accept any gift from a lender, guarantor, or servicer of education loans. A “gift” is defined as any gratuity, favor, discount, entertainment, hospitality, loan, or other item having monetary value of more than a de minimus amount. However, a gift does not include (1) a brochure, workshop, or training using standard materials relating to a loan, default aversion, or financial literacy, such as a brochure, workshop or training; (2) food, training, or informational material provided as part of a training session designed to improve the service of a lender, guarantor, or servicer if the training contributes to the professional development of the institution’s officer, employee or agent; (3) favorable terms and benefits on an education loan provided to a student employed by the institution if those terms and benefits are comparable to those provided to all students at the institution; (4) entrance and exit counseling as long as the institution’s staff are in control of the counseling and the counseling does not promote the services of a specific lender; (5) philanthropic contributions from a lender, guarantor, or servicer that are unrelated to education loans or any contribution that is not made in exchange for advantage related to education loans, and; (6) State education grants, scholarships, or financial aid funds administered by or on behalf of a State;

3. MIAT College of Technology has, and always has had a ban on contracting arrangements. No officer or employee of an institution’s financial aid office (or employee or agent who otherwise has responsibilities with respect to education loans) may accept from a lender, or an affiliate of any lender, any fee, payment, or other financial benefit as compensation for any type of consulting arrangement or contract to provide services to or on behalf of a lender relating to education loans.

4. MIAT College of Technology has, and always has had a prohibition against steering borrowers to particular lenders or delaying loan certifications.
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For any first-time borrower, an institution may not assign, through the award packaging or other methods, the borrower’s loan to a particular lender. In addition, the institution may not refuse to certify, or delay the certification, of any loan based on the borrower’s selection of a particular lender or guaranty agency.

5. MIAT College of Technology has, and always has had a prohibition on offers of funds for private loans. An institution may not request or accept from any lender any offer of funds for private loans, including funds for an opportunity pool loan, to students in exchange for providing concessions or promises to the lender for a specific number of Title IV loans made, insured, or guaranteed, a specified loan volume, or a preferred lender arrangement. An “opportunity pool loan” is defined as a private education loan made by a lender to a student (or the student’s family) that involves a payment by the institution to the lender for extending credit to the student.

6. MIAT College of Technology has, and always has had a ban on staffing assistance. An institution may not request or accept from any lender any assistance with call center staffing or financial aid office staffing, except that a lender may provide professional development training, educational counseling materials (as long as the materials identify the lender that assisted in preparing the materials), or staffing services on a short-term, nonrecurring basis during emergencies or disasters.

7. MIAT College of Technology has, and always has had a ban on advisory board compensation. An employee of an institution’s financial aid office (or employee who otherwise has responsibilities with respect to education loans or financial aid) who serves on an advisory board, commission, or group established by a lender or guarantor (or a group of lenders or guarantors) is prohibited from receiving anything of value from the lender, guarantor, or group, except for reimbursement for reasonable expenses incurred by the employee for serving on the board.

8. MIAT College of Technology has, and always has had a ban for dealing with borrowers, which prohibit the school from assigning a first time borrower’s loan to a particular lender; or refusing to certify, or delaying certification of, any loan based on the borrowers choice of a lender and/or guarantor.

Tuition, Fees, Books and Supplies

*A student’s tuition rate and fees will remain unchanged provided the student maintains continuous attendance.

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<th>Course</th>
<th>Tuition*</th>
<th>Additional Costs/Fees*</th>
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## DIPLOMA PROGRAMS

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<td></td>
<td>Registration Fee $250</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Drug Testing Fee $55</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Lab Fee $944</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Est Book Cost $602</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Est Training Supplies $88</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Graduation Fee $35</td>
</tr>
<tr>
<td></td>
<td>$297 Per Quarter Credit Hour</td>
<td>Total Program Cost: $14,611</td>
</tr>
</tbody>
</table>

### Third Party Exam Fees

MIAT will fund the cost of third party professional licensing exam fees up to the specified maximum amount outlined in the following chart. All exam fees are non-refundable. All third party professional licensing exams must be completed within 120 calendar days from the date of the student’s last regularly scheduled block or quarter. Students failing to complete all exams within the 120 calendar day period will be personally responsible for any and all fees incurred for any exam taken after the 120 calendar days.

<table>
<thead>
<tr>
<th>Program</th>
<th>Exams</th>
<th>Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aviation Maintenance Technology</td>
<td>General, Airframe and Powerplant: Written, Oral and Practical</td>
<td>Up to $1,050</td>
</tr>
<tr>
<td>Airframe and Powerplant Technician</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Energy Technology-AAS</td>
<td>NIULPE and Energy Industry Fundamentals</td>
<td>Up to $110</td>
</tr>
<tr>
<td>Energy and Industrial Technician</td>
<td></td>
<td></td>
</tr>
<tr>
<td>HVACR Technician</td>
<td>EPA 608 Certification, Universal R-410A and NATE Core</td>
<td>Up to $170</td>
</tr>
</tbody>
</table>

Volume 11
Make-Up

Make-up hours are charged at the rate of $6.00 per hour for any make-up time required for FAA programs.

Other Expenses

Students may purchase books, tools and training supplies from MIAT College of Technology or any other vendor. It is the student’s responsibility to have all books, tools and training supplies as needed for training. Students who provide their own tools and/or training supplies must schedule an appointment with the Director of Training prior to completion of their initial course to verify the tools and/or training supplies meet industry standards.

Cancellation Policy

A full refund will be made to any student who cancels the enrollment contract within seventy-two (72) hours (until midnight of the third day excluding Saturday, Sunday and legal holidays) after the enrollment contract is signed or within the student’s first three (3) scheduled class days.

Refund Policy – Quarter Programs

1. Refund computations will be based on scheduled course time of class attendance through the last date of attendance. Leaves of absence, suspensions and school holidays will not be counted as part of the scheduled class attendance.

2. The effective date of termination for refund purposes will be the earliest of the following:
   a. The last day of attendance, if the student is terminated by the school;
   b. The date of receipt of written notice from the student; or
   c. Ten school days following the last date of attendance.

3. If tuition and fees are collected in advance of entrance, and if after expiration of the 72 hour cancellation privilege the student does not enter school, not more than $100 in nonrefundable administrative fees shall be retained by the school for the entire residence program or synchronous distance education course.

4. If a student enters a residence or synchronous distance education program and withdraws or is otherwise terminated, the College may retain not more than $100 in nonrefundable administrative fees for the entire program. The minimum refund of the remaining tuition and fees will be the pro rata portion of tuition, fees and other charges that the number of hours remaining in the portion of the course or program for which the student has been charged after the effective date of termination bears to the total number of hours in the portion of the course or program for which the student has been charged, except that a student may not collect a refund if the student has completed 75 percent or more of the total number of hours in the portion of the program for which the student has been charged on the effective date of termination.

5. Refunds for items of extra expense to the student, such as books, tools, or other supplies should be handled separately from refund of tuition and other academic fees. The student will not be required to purchase instructional supplies, books and tools until such time as these materials are required. Once these materials are purchased, no refund will be made. For full refunds, the school can withhold costs for these types of items from the refund as long as they were necessary for the portion of the program attended and separately stated in the enrollment agreement. Any such items not required for the portion of the program attended must be included in the refund.

6. A student who withdraws for a reason unrelated to the student’s academic status after the 75 percent completion mark and requests a grade at the time of withdrawal shall be given a grade of “incomplete” and permitted to re-enroll in the course or program during the 12-month period following the date the student withdrew without payment of additional tuition for that portion of the course or program.

7. A full refund of all tuition and fees is due and refundable in each of the following cases:
   a. An enrollee is not accepted by the school;
   b. If the course of instruction is discontinued by the school and this prevents the student from completing the course; or
   c. If the student’s enrollment was procured as a result of any misrepresentation in advertising, promotional materials of the school, or representations by the owner or representatives of the school.

A full or partial refund may also be due in other circumstances of program deficiencies or violations of requirements of requirements for career schools and colleges.
8. **Refund Policy for Students Called to Active Military Service**

A student who withdraws from the College as a result of the student being called to active duty in a military service of the United States or the Texas National Guard may elect one of the following options for each program in which the student is enrolled:

a. If tuition and fees are collected in advance of the withdrawal, a pro rata refund of any tuition, fees, or other charges paid by the student for the program and a cancellation of any unpaid tuition, fees, or other charges owed by the student for the portion of the program the student does not complete following withdrawal;

b. A grade of incomplete with the designation "withdrawn-military" for the courses in the program, other than courses for which the student has previously received a grade on the student's transcript, and the right to re-enroll in the program, or a substantially equivalent program if that program is no longer available, not later than the first anniversary of the date the student is discharged from active military duty without payment of additional tuition, fees, or other charges for the program other than any previously unpaid balance of the original tuition, fees, and charges for books for the program; or

c. The assignment of an appropriate final grade or credit for the courses in the program, but only if the instructor(s) of the program determine that the student has:

   i. satisfactorily completed at least 90 percent of the required coursework for the program; and

   ii. demonstrated sufficient mastery of the program material to receive credit for completing the program.

9. The payment of refunds will be totally completed such that the refund instrument has been negotiated or credited into the proper account(s), within 60 days after the effective date of termination.

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1. **Refund Policy – Clock Programs**

Any applicant or student may cancel their enrollment by notifying MIAT College of Technology at any time prior to or during training. Notification should be in writing. Additionally:

1. If an applicant provides written notification to the school within three (3) days of the date of signing the Enrollment Agreement that they do not intend to enter school, all monies paid will be refunded within thirty (30) days of that notification.

2. An applicant who cancels their enrollment more than three (3) days after the date of signing the Enrollment Agreement but before starting classes, will receive a refund within thirty (30) days of all monies paid with the exception of the application fee.

3. If an applicant is denied admission to the College for any reason, all monies paid by the applicant will be refunded within thirty (30) days of the denial.

4. Applicants who have not visited the school facility prior to enrollment will have the opportunity to withdraw without penalty within three (3) days following either attendance at a regularly scheduled orientation or following a tour of the school facilities and inspection of equipment. Any monies paid will be refunded within thirty (30) days.

5. Once a student has started classes, refunds will be made to the student or private assistance program(s) within thirty (30) days from the date of determination of the last day of attendance or to Title IV Federal Student Aid programs, as identified below, within forty-five (45) days from the date of determination of the last day of attendance.

6. In cases where a student does not return from an approved leave of absence, refunds will be made using the documented date of the student’s expected return to school from that leave of absence. Refunds will be made to the student or private assistance program(s) within thirty (30) days from the date that the student was expected to return to school and to Title IV Federal Student Aid programs, as identified below, within forty-five (45) days from the date of the student’s expected return to school.

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1 More simply, the refund is based on the precise number of hours the student has paid for, but not yet used, at the point of termination, up to the 75% completion mark, after which no refund is due. Form PS-1040 provides the precise calculation.
Any clock hour student who is withdrawn, suspended or terminated from school at any time after starting classes may have a financial obligation to the school for a pro-rated cost of tuition and fees charged and any books or tools received. This charge is based on the hours attended as determined by their last date of attendance and as detailed below.

If the last date of attendance is during the first 60% of the payment period, which is 450 hours, the school will refund a pro-rata amount of the tuition and fees as follows:

<table>
<thead>
<tr>
<th>Payment Period Remaining</th>
<th>Refunds Due</th>
</tr>
</thead>
<tbody>
<tr>
<td>90-99.9%</td>
<td>90%</td>
</tr>
<tr>
<td>80-89.9%</td>
<td>80%</td>
</tr>
<tr>
<td>70-79.9%</td>
<td>70%</td>
</tr>
<tr>
<td>60-69.9%</td>
<td>60%</td>
</tr>
<tr>
<td>50-59.9%</td>
<td>50%</td>
</tr>
<tr>
<td>40-49.9%</td>
<td>40%</td>
</tr>
<tr>
<td>0-39.9%</td>
<td>0%</td>
</tr>
</tbody>
</table>

Tools and books delivered to the student become the property and responsibility of the student. Tools and books are not returnable or refundable once received by the student.

Return of Non-Title IV Funds

After the Institutional Policy has been applied, any excess non-title IV funds will be returned to the student or the appropriate agency within 30 days of the date of determination.

Return of Federal Title IV Funds

All MIAT College of Technology students receiving Federal Title IV Grants and Loans who withdraw will be subject to calculation of earned funds up through the 60% point in the quarter or payment period for clock hour programs. All unearned Title IV Grants and Loans will be returned to the appropriate program (Pell Grant, Subsidized and Unsubsidized Loans and Plus Loans). If the withdrawal occurs after the 60% point in the quarter or payment period for clock hour programs, then the percentage of aid earned is 100%.

Students must be aware if they withdraw from their program the school must calculate the required R2T4 Federal refund policy and the student may owe the school for charges that may have been previously covered by Federal Financial Aid.

Allocations of any Title IV refunds, in accordance with federal regulations, shall be made in the following order: Federal Direct Unsubsidized loan, Federal Direct Subsidized loan, Federal Plus loan, Federal Pell Grant, Private Assistance and then the student. Per Federal regulations all Title IV refunds must be returned to the originator within forty-five (45) days of the student’s withdrawal date.

If a student withdraws from school at or before the 60% point the student may have a BALANCE DUE to the school.

If a student withdraws from school after the 60% point and is eligible for a Title IV disbursement but withdraws before the disbursement is posted to their account, the student will be notified by MIAT that they are eligible for a post-withdrawal disbursement. The student then has the opportunity to accept or decline the post-withdrawal disbursement.

Quarter Programs

To calculate the amount of Title IV Funds not earned by a student, the school must determine the last date of attendance. If a student withdraws before the 60% point (day specific), the school will calculate the percentage of aid NOT earned by the student and return the funds to the appropriate program.

Example:  Ten week Quarter = 70 calendar days  
60% point = 42 calendar days

Clock Hour Programs

The amount of Title IV funds received and the number of hours attended and or scheduled in a payment period (450 hours) determine the amount of funds earned. The Federal formula requires that the school determine the percentage of Title IV funds earned by using the following formula.

\[
\text{Amount Earned} = \frac{\text{Hours scheduled} \times \text{Hours in Payment Period}}{\text{up to and including the last day of attendance}}
\]

Amount Earned = hours scheduled up to and including the last date of attendance divided by hours in the payment period. If this amount is 60% or more, 100% of the funds received are earned. If this amount is less than 60% of the scheduled hours, than a refund calculation shall occur.
Example: A student with scheduled hours of 175 up to and including the last date of attendance in a normal payment period of 450 hours would divide 175 by 450 = 38.9%. The amount earned percentage of aid then becomes 38.9%. Title IV funds that were received by the student were $1,272.64 in a subsidized loan, $1,760.25 in an unsubsidized loan, and $2,000.00 in a Pell Grant. Total received aid of $5,032.89 x 38.9% = $1,957.79 earned aid and $3,075.10 unearned aid. The school must determine the amount of institutional charges unearned by subtracting the percentage earned 38.9% from 100% = 61.1% and multiplying this percentage by the charges for the payment period. Example rate 196.00 per credit hour x 34.5 Credit Hours = $6,762.00 plus registration fee $250.00 (first term only) and shop fees charged to date $180.00 Total $7,192.00 X 61.1% = unearned $4,394.31. After both amounts are calculated, the school must refund the lesser of the unearned Title IV or the unearned institutional charges. In this example, the school would refund $3,075.10 in Title IV Aid. The school would also refund 60% of tuition and fees $4,315.20 from the students account card. A student is only required to return 50% of the unearned grant aid that is the responsibility of the student to repay.

Cost of Education

The Cost of Education will include direct expenses such as tuition, fee, books and supplies. There are also indirect costs such as room and board, transportation and personal expenses.

The following national standardized budgets reflect the estimated indirect costs associated with the courses offered at MIAT College of Technology. You may find your expenses differ, but these standard budgets should assist you with planning. Figures are shown at a cost per month.

<table>
<thead>
<tr>
<th>Living</th>
<th>Room/Board</th>
<th>Transportation</th>
<th>Personal Expenses*</th>
<th>Indirect Costs</th>
</tr>
</thead>
<tbody>
<tr>
<td>At Home</td>
<td>$437</td>
<td>$193</td>
<td>$225</td>
<td>$855</td>
</tr>
<tr>
<td>Away from Home</td>
<td>$875</td>
<td>$193</td>
<td>$225</td>
<td>$1,293</td>
</tr>
</tbody>
</table>

*i.e. clothing, laundry, personal care, recreation*