(800) 927-5159 www.calregionalti.com

School Performance Fact Sheet Calendar Years 2019 & 2020

#### **Clinical Medical Assistant**

**Program Length: 320 Hours** 

### **On Time Completion Rates (Gradation Rates)**

(Includes data for two calendar years prior to reporting)

Calendar Year	Number of Students Who Began Program	Student Available for Graduation	Number of On-Time Graduates	On-Time Completion Rate
2019	0	0	0	0
2020	17	17	8	47%

Student Initials: \_\_\_\_\_ Date: \_\_\_\_

Initial only after you have had sufficient time to read and understand the information.

# Clinical Medical Assistant

**Program Length: 320 Hours** 

**Student Completing Within 150% of the Published Program Length** 

Calendar Year	Number of Students Who Began Program	Student Available for Graduation	150% Graduates	150% Completion Rates
2019	0	0	0	0
2020	17	17	9	53%

Student Initials: \_\_\_\_\_ Date: \_\_\_\_

Initial only after you have had sufficient time to read and understand the information.

#### **Clinical Medical Assistant**

**Program Length: 320 Hours** 

**Job Placement Rates** (includes date for the two calendar years prior to reporting)

Calendar Year	Number of Students Who Began Program	Number of Graduates	Graduates Available for Employment	Graduates Employed in the Field	Placement Rate % Employed in the Field
2019	0	0	0	0	0
2020	17	11	11	5	45%

You may obtain a list of the employment positions determined to be within the field for which a student received education and training by contacting the school administration.

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Gainfully Employed Categories (includes data for the two calendar years prior to reporting)

Part Time vs. Full Time Employment

Calendar Year	Graduates Employed in the field 20 to 29 hours per week		Total Graduates Employed in the Field
2019	0	0	0
2020	1	4	5

**Single Position vs. Concurrent Aggregated Positions** 

Calendar Year	Graduates Employed in the field in a single position	Graduates Employed in the Field in Concurrent Aggregated Positions	Total Graduates Employed in the Field
2019	0	0	0
2020	5	0	5

**Self-Employed / Freelance Positions** 

Calendar Year	Graduates Employed who are self employed or working freelance	Total Graduates Employed in the Field
2019	0	0
2020	0	5

**Institutional Employment** 

Calendar Year	Graduates Employed in the field who are employed by the institution, an employer owned by the institution, or an employer who shares ownership with the institution.	Total Graduates Employed in the Field
2019	0	0
2020	0	5

Student Initials: \_\_\_\_\_ Date: \_\_\_\_

#### **Clinical Medical Assistant**

**Program Length: 320 Hours** 

License Examination Passage Rates (continually administered examinations)

Calendar Year	Number of Graduates in Calendar Year	Number of Graduates Taking Exam	Number Who Passed First Available Exam	Number Who Failed First Available Exam	Passage Rate
2019	0	0	0	0	0
2020	17	13	9	4	69%

Licensure examination passage data is not available from the state agency administering the examination.
We are unable to collect data from graduates.
Student Initials: Date:
Initial only after you have had sufficient time to read and understand the information.

#### **Clinical Medical Assistant**

**Program Length: 320 Hours** 

Salary and Wage Information (includes date for the two calendar years prior to reporting)

Annual Salary and Wages Reported for Graduates Employed in the Field

Calendar	Graduates	Graduates	\$25,001	\$30,001	\$35,001	\$40,001	No Salary
Year	Available	Employed	to	to	to	to	Information
	for	in the	\$30,000	\$35,000	\$40,000	\$45,000	Reported
	Employment	Field					_
2019	0	0	0	0	0	0	0
2020	11	5	1	1	2	0	1

A list of sources used to	o substantiate salary di	sclosures is avail	able from the scho	ool. To obtain this list,
please ask an institution	nal representative for a	copy of this list.		
Student Initials:	_ Date:			

Initial only after you have had sufficient time to read and understand the information.

## **Cost of Educational Program:**

Total Charges for the program for students completing on-time in 2019: \$2,995

Total charges may be higher for students that do not complete on-time.

Total Charges for the program for students completing on-time in 2020: \$2,995

Total charges may be higher for students that do not complete on-time.

	Student Initials:	Date:	_
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Student Name - Print

Student Signature

(800) 927-5159 www.calregionalti.com

#### **Federal Student Loan Debt**

Students at CalRegional Training Institute are not eligible for federal student loans. This institution does not meet the U.S. Department of Education criteria that would allow its students to participate in federal student aid programs.

Student Initials: \_\_\_\_\_ Date: \_\_\_\_\_ Date: \_\_\_\_\_ Date: \_\_\_\_\_ Date: \_\_\_\_\_ Date: \_\_\_\_\_ Date student is filed with the Bureau for Private Postsecondary Education. Regardless of any information you may have relating to completion rates, placement rates, starting salaries, or license exam passage rates, this fact sheet contains the information as calculated pursuant to state law.

Any questions a student may have regarding this fact sheet that have not been satisfactorily answered by the institution may be directed to the Bureau for Private Postsecondary Education at: 1747 N. Market Blvd., Suite 225, Sacramento, CA 95834, www.bppe.ca.gov, toll-free number (888).370.7589 or by fax (916) 916.263.1897

School Official

Date:

(800) 927-5159 www.calregionalti.com

- "Number of Students Who Began the Program" means the number of students who began a program who were scheduled to complete the program within 100% of the published program length within the reporting calendar year and excludes all students who cancelled during the cancellation period.
- "Students Available for Graduation" is the number of students who began the program minus the number of students who have died, been incarcerated, or been called to active military duty.
- "Number of On-time Graduates" is the number of students who completed the program within 100% of the published program length within the reporting calendar year.
- "On-time Completion Rate" is the number of on-time graduates divided by the number of students available for graduation.
- "150% Graduates" is the number of students who completed the program within 150% of the program length (includes on-time graduates).
- "150% Completion Rate" is the number of students who completed the program in the reported calendar year within 150% of the published program length, including on-time graduates, divided by the number of students available for graduation.
- "Graduates Available for Employment" means the number of graduates minus the number of graduates unavailable for employment.
- "Graduates unavailable for employment" means the graduates who, after graduation, die, become incarcerated, are called to active military duty, are international students that leave the United States or do not have a visa allowing employment in the United States, or are continuing their education at an accredited or bureau-approved postsecondary institution.
- "Graduates Employed in the Field" means graduates who beginning within six months after a student completes the applicable educational program are gainfully employed, whose employment has been reported, and for whom the institution has documented verification of employment. For occupations for which the state requires passing an examination, the six months period begins after the announcement of the examination results for the first examination available after a student completes an applicable educational program.
- "Placement Rate Employed in the Field" is calculated by dividing the number of graduates gainfully employed in the field by the number of graduates available for employment.
- "Number of Graduates Taking Exam" is the number of graduates who took the first available exam in the reported calendar year.
- "First Available Exam Date" is the date for the first available exam after a student completed a program.
- "Passage Rate" is calculated by dividing the number of graduates who passed the exam by the number of graduates who took the reported licensing exam.
- "Number Who Passed First Available Exam" is the number of graduates who took and passed the first available licensing exam after completing the program.
- "Salary" is as reported by graduate or graduate's employer.
- "No Salary Information Reported" is the number of graduates for whom, after making reasonable attempts, the school was not able to obtain salary information.

#### STUDENT'S RIGHT TO CANCEL

The student has the right to cancel the enrollment agreement and obtain a refund of charges paid through attendance at the first class session, or the seventh day after enrollment, whichever is later. The institution shall refund 100 percent of the amount paid for institutional charges, less a registration fee not to exceed one hundred fifty dollars (\$250). A notice of cancellation shall be in writing, and a withdrawal may be effectuated by the student's written notice to the school administrative office, 4820 Business Center Dr., Suite 100, Fairfield, CA 94534, by email to info@calregional.com or by the student's conduct, including, but not necessarily limited to, a student's lack of attendance. The institution shall issue a refund for unearned institutional charges if the student cancels an enrollment agreement or withdraws during a period of attendance. The refund policy for students who have completed 60 percent or less of the period of attendance shall be a pro rata refund. The institution shall pay or credit refunds within 45 days of a student's cancellation or withdrawal. If the student has received federal student financial aid funds, the student is entitled to a refund of moneys not paid from federal student financial aid program funds.

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School Performance Fact Sheet Calendar Years 2019 & 2020

#### **Emergency Medical Technician**

**Program Length: 206 Hours** 

### **On Time Completion Rates (Gradation Rates)**

(Includes data for two calendar years prior to reporting)

Calendar Year	Number of Students Who Began Program	Student Available for Graduation	Number of On-Time Graduates	On-Time Completion Rate
2019	0	0	0	0
2020	0	0	0	0

Student Initials: \_\_\_\_\_ Date: \_\_\_\_

Initial only after you have had sufficient time to read and understand the information.

### **Emergency Medical Technician**

**Program Length: 206 Hours** 

Student Completing Within 150% of the Published Program Length

Calendar Year	Number of Students Who Began Program	Student Available for Graduation	150% Graduates	150% Completion Rates
2019	0	0	0	0
2020	0	0	0	0

Student Initials: Date:

Initial only after you have had sufficient time to read and understand the information.

#### **Emergency Medical Technician**

**Program Length: 206 Hours** 

**Job Placement Rates** (includes date for the two calendar years prior to reporting)

Calendar Year	Number of Students Who Began Program	Number of Graduates	Graduates Available for Employment	Graduates Employed in the Field	Placement Rate % Employed in the Field
2019	0	0	0	0	0
2020	0	0	0	0	0

You may obtain a list of the employment positions determined to be within the field for which a student received education and training by contacting the school administration.

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Gainfully Employed Categories (includes data for the two calendar years prior to reporting)

**Part Time vs. Full Time Employment** 

Calendar Year	Graduates Employed in the field 20 to 29 hours per week	Graduates Employed in the field at least 30 hours per week	Total Graduates Employed in the Field
2019	0	0	0
2020	0	0	0

**Single Position vs. Concurrent Aggregated Positions** 

Calendar Year	Graduates Employed in the field in a single position	Graduates Employed in the Field in Concurrent Aggregated Positions	Total Graduates Employed in the Field
2019	0	0	0
2020	0	0	0

**Self-Employed / Freelance Positions** 

Calendar Year	Graduates Employed who are self employed or working freelance	Total Graduates Employed in the Field
2019	0	0
2020	0	0

**Institutional Employment** 

Calendar Year	Graduates Employed in the field who are employed by the institution, an employer owned by the institution, or an employer who shares ownership with the institution.	Total Graduates Employed in the Field
2019	0	0
2020	0	0

Student Initials: \_\_\_\_\_ Date: \_\_\_\_

(800) 927-5159

www.calregionalti.com

**Program Length: 206 Hours** 

#### **Emergency Medical Technician**

License Examination Passage Rates (continually administered examinations)

Calendar Year	Number of Graduates in Calendar Year	Number of Graduates Taking Exam	Number Who Passed First Available Exam	Number Who Failed First Available Exam	Passage Rate
2019	0	0	0	0	0
2020	0	0	0	0	0

Licensure examination passage data is not available from the state agency administering the examination
We are unable to collect data from graduates.
Student Initials: Date:
Initial only after you have had sufficient time to read and understand the information.

#### **Emergency Medical Technician**

**Program Length: 206 Hours** 

**Salary and Wage Information** (includes date for the two calendar years prior to reporting) Annual Salary and Wages Reported for Graduates Employed in the Field

Calendar	Graduates	Graduates	\$15,001	\$20,001	\$25,001	\$30,001	No Salary
Year	Available	Employed	to	to	to	to	Information
	for	in the	\$20,000	\$25,000	\$30,000	\$35,000	Reported
	Employment	Field					
2019	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0

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A list of sou	rces used to subst	antiate salary o	disclosures i	s available f	from the sch	ool. To obta	ain this list,
please ask ar	n institutional rep	resentative for	a copy of th	is list.			
Student Initi	als: Date:	-					
Initial only after you have had sufficient time to read and understand the information							

# **Cost of Educational Program:**

Total Charges for the program for students completing on-time in 2019: \$2,995

Total charges may be higher for students that do not complete on-time.

Total Charges for the program for students completing on-time in 2020: \$2,995

Total charges may be higher for students that do not complete on-time.

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	Student Initials:	Date:	
nitial only after you have had sufficient time	to read and understand	the information	Λn

Student Name - Print

Student Signature

(800) 927-5159 www.calregionalti.com

#### **Federal Student Loan Debt**

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School Official

Date:

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#### STUDENT'S RIGHT TO CANCEL

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School Performance Fact Sheet Calendar Years 2019 & 2020

Pharmacy Technician Program Length: 302 Hours

### **On Time Completion Rates (Gradation Rates)**

(Includes data for two calendar years prior to reporting)

Calendar Year	Number of Students Who Began Program	Student Available for Graduation	Number of On-Time Graduates	On-Time Completion Rate
2019	0	0	0	0
2020	0	0	0	0

Student Initials: \_\_\_\_\_ Date: \_\_\_\_

Initial only after you have had sufficient time to read and understand the information.

Pharmacy Technician Program Length: 302 Hours Student Completing Within 150% of the Published Program Length

Calendar Year	Number of Students Who Began Program	Student Available for Graduation	150% Graduates	150% Completion Rates
2019	0	0	0	0
2020	0	0	0	0

Student Initials: Date:

Initial only after you have had sufficient time to read and understand the information.

# Pharmacy Technician Program Length: 302 Hours

**Job Placement Rates** (includes date for the two calendar years prior to reporting)

Calendar Year	Number of Students Who Began Program	Number of Graduates	Graduates Available for Employment	Graduates Employed in the Field	Placement Rate % Employed in the Field
2019	0	0	0	0	0
2020	0	0	0	0	0

You may obtain a list of the employment positions determined to be within the field for which a student received education and training by contacting the school administration.

(800) 927-5159 www.calregionalti.com

Gainfully Employed Categories (includes data for the two calendar years prior to reporting)

**Part Time vs. Full Time Employment** 

Calendar Year	Graduates Employed in the field 20 to 29 hours per week	Graduates Employed in the field at least 30 hours per week	Total Graduates Employed in the Field
2019	0	0	0
2020	0	0	0

**Single Position vs. Concurrent Aggregated Positions** 

Calendar Year	Graduates Employed in the field in a single position	Graduates Employed in the Field in Concurrent Aggregated Positions	Total Graduates Employed in the Field
2019	0	0	0
2020	0	0	0

**Self-Employed / Freelance Positions** 

Calendar Year	Graduates Employed who are self employed or working freelance	Total Graduates Employed in the Field
2019	0	0
2020	0	0

**Institutional Employment** 

Calendar Year	Graduates Employed in the field who are employed by the institution, an employer owned by the institution, or an employer who shares ownership with the institution.	Total Graduates Employed in the Field
2019	0	0
2020	0	0

Student Initials: \_\_\_\_\_ Date: \_\_\_\_

(800) 927-5159

www.calregionalti.com

### **Pharmacy Technician**

# **Program Length: 302 Hours**

License Examination Passage Rates (continually administered examinations)

This program does not require state licensure

Calendar Year	Number of Graduates in Calendar Year	Number of Graduates Taking Exam	Number Who Passed First Available Exam	Number Who Failed First Available Exam	Passage Rate
2019	0	0	0	0	0
2020	0	0	0	0	0

		•		•	•		
2020	0	0		0	0	0	
Licensure ex	amination passag	ge data is not av	vailable fror	n the state	agency admi	nistering the	e examination.
We are unab	le to collect data	from gra	aduates.				
	als: Date						
Initial only	Initial only after you have had sufficient time to read and understand the information.						
	Pharmacy	Technician	P	rogram	Length: 30	2 Hours	
Salary and	d Wage Inform	nation (includ	des date for	the two ca	alendar years	prior to repo	orting)
•	ry and Wages F				•		G,
Calendar	Graduates	Graduates	\$15,001	\$20,00	1 \$25,001	\$30,001	No Salary
Year	Available	Employed	to	to	to	to	Information
	for	in the	\$20,000	\$25,000	0   \$30,000	\$35,000	Reported
	Employment	Field					
2019	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0
A list of sour	rces used to subst	antiate salary d	disclosures i	s availabl	e from the sch	ool. To obta	ain this list,
please ask ar	n institutional rep	resentative for	a copy of th	is list.			
Student Initials: Date:							
Initial only after you have had sufficient time to read and understand the information.							
Cost of Ed	lucational Pro	gram:					
Total Charge	es for the progran	n for students c	ompleting o	on-time in	2019: \$2,995		
Total charge	c may be higher t	or students the	t do not con	nnlata on	tima		

Total charges may be higher for students that do not complete on-time.

Total Charges for the program for students completing on-time in 2020: \$2,995

Total charges may be higher for students that do not complete on-time.

Student Initials:	Date:
Student initials.	Daic.

Student Signature

(800) 927-5159 www.calregionalti.com

#### **Federal Student Loan Debt**

Students at CalRegional Training Institute are not eligible for federal student loans. This institution does not meet the U.S. Department of Education criteria that would allow its students to participate in federal student aid programs.

Student Initials: \_\_\_\_\_ Date: \_\_\_\_\_

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Student Name - Print

School Official

Date:

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- "Number Who Passed First Available Exam" is the number of graduates who took and passed the first available licensing exam after completing the program.
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#### STUDENT'S RIGHT TO CANCEL

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School Performance Fact Sheet Calendar Years 2019 & 2020

Phlebotomy Technician Program Length: 104 Hours

## **On Time Completion Rates (Graduation Rates)**

(Includes data for two calendar years prior to reporting)

Calendar Year	Number of Students Who Began Program	Student Available for Graduation	Number of On-Time Graduates	On-Time Completion Rate
2019	0	0	0	0
2020	56	56	47	84%

Student Initials: \_\_\_\_\_ Date: \_\_\_\_

Initial only after you have had sufficient time to read and understand the information.

Phlebotomy Technician Program Length: 104 Hours Student Completing Within 150% of the Published Program Length

Calendar Year	Number of Students Who Began Program	Student Available for Graduation	150% Graduates	150% Completion Rates
2019	0	0	0	0
2020	56	56	47	84%

Student Initials: \_\_\_\_\_ Date: \_\_\_\_

Initial only after you have had sufficient time to read and understand the information.

# Phlebotomy Technician Program Length: 104 Hours

**Job Placement Rates** (includes date for the two calendar years prior to reporting)

Calendar Year	Number of Students Who Began Program	Number of Graduates	Graduates Available for Employment	Graduates Employed in the Field	Placement Rate % Employed in the Field
2019	0	0	0	0	0
2020	56	47	47	12	26%

You may obtain a list of the employment positions determined to be within the field for which a student received education and training by contacting the school administration.

## Gainfully Employed Categories (includes data for the two calendar years prior to reporting)

Part Time vs. Full Time Employment

Calendar Year	Graduates Employed in the field 20 to 29 hours per week		Total Graduates Employed in the Field
2019	0	0	0
2020	2	9	12

**Single Position vs. Concurrent Aggregated Positions** 

Calendar Year	Graduates Employed in the field in a single position	Graduates Employed in the Field in Concurrent Aggregated Positions	Total Graduates Employed in the Field
2019	0	0	0
2020	8	4	12

**Self-Employed / Freelance Positions** 

Calendar Year	Graduates Employed who are self employed or working freelance	Total Graduates Employed in the Field
2019	0	0
2020	0	12

**Institutional Employment** 

Calendar Year	Graduates Employed in the field who are employed by the institution, an employer owned by the institution, or an employer who shares ownership with the institution.	Total Graduates Employed in the Field
2019	0	0
2020	0	12

Student Initials: \_\_\_\_\_ Date: \_\_\_\_

(800) 927-5159

www.calregionalti.com

#### **Phlebotomy Technician**

**Program Length: 104 Hours** 

License Examination Passage Rates (continually administered examinations)

Calendar Year	Number of Graduates in Calendar Year	Number of Graduates Taking Exam	Number Who Passed First Available Exam	Number Who Failed First Available Exam	Passage Rate
2019	0	0	0	0	0
2020	56	47	43	4	91%

Student Initials	: Date:					
Initial only aft	er you have had	sufficient time to	o read and un	derstand the inf	formation.	
		Tachnician	Duagnan	n Length: $10^4$	III	
	Phlebotomy 7	i ecimician	Program	n Lengui: 104	Hours	
Salary and V	v	<b>tion</b> (includes da	O	0		

Calendar	Graduates	Graduates	\$25,001	\$30,001	\$35,001	\$45,001	No Salary
Year	Available	Employed	to	to	to	to	Information
	for	in the	\$30,000	\$35,000	\$40,000	\$50,000	Reported
	Employment	Field					
2019	0	0	0	0	0	0	0
2020	47	12	0	0	1	1	10

2020	47	12	0	0	1	1	10		
A list of sources used to substantiate salary disclosures is available from the school. To obtain this list,									
please ask an institutional representative for a copy of this list.									
Student Initials: Date:									
Initial only after you have had sufficient time to read and understand the information.									

#### **Cost of Educational Program:**

Total Charges for the program for students completing on-time in 2019: \$2,995

Total charges may be higher for students that do not complete on-time.

Total Charges for the program for students completing on-time in 2020: \$2,995

Total charges may be higher for students that do not complete on-time.

					Student I	nitials:	Date: _	
<b>Initial</b> on	ly after y	you have had	sufficient	time to r	ead and u	ınderstand	the inform	nation.

Student Signature

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#### **Federal Student Loan Debt**

Students at CalRegional Training Institute are not eligible for federal student loans. This institution does not meet the U.S. Department of Education criteria that would allow its students to participate in federal student aid programs.

Student Initials: \_\_\_\_\_ Date: \_\_\_\_\_

Initial only after you have had sufficient time to read and understand the information.

This fact sheet is filed with the Bureau for Private Postsecondary Education. Regardless of any information you may have relating to completion rates, placement rates, starting salaries, or license exam passage rates, this fact sheet contains the information as calculated pursuant to state law.

Any questions a student may have regarding this fact sheet that have not been satisfactorily answered by the institution may be directed to the Bureau for Private Postsecondary Education at: 1747 N. Market Blvd., Suite 225, Sacramento, CA 95834, www.bppe.ca.gov, toll-free number (888).370.7589 or by fax (916) 916.263.1897

Student Name - Print

School Official

Date:

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- "Number of Students Who Began the Program" means the number of students who began a program who were scheduled to complete the program within 100% of the published program length within the reporting calendar year and excludes all students who cancelled during the cancellation period.
- "Students Available for Graduation" is the number of students who began the program minus the number of students who have died, been incarcerated, or been called to active military duty.
- "Number of On-time Graduates" is the number of students who completed the program within 100% of the published program length within the reporting calendar year.
- "On-time Completion Rate" is the number of on-time graduates divided by the number of students available for graduation.
- "150% Graduates" is the number of students who completed the program within 150% of the program length (includes on-time graduates).
- "150% Completion Rate" is the number of students who completed the program in the reported calendar year within 150% of the published program length, including on-time graduates, divided by the number of students available for graduation.
- "Graduates Available for Employment" means the number of graduates minus the number of graduates unavailable for employment.
- "Graduates unavailable for employment" means the graduates who, after graduation, die, become incarcerated, are called to active military duty, are international students that leave the United States or do not have a visa allowing employment in the United States, or are continuing their education at an accredited or bureau-approved postsecondary institution.
- "Graduates Employed in the Field" means graduates who beginning within six months after a student completes the applicable educational program are gainfully employed, whose employment has been reported, and for whom the institution has documented verification of employment. For occupations for which the state requires passing an examination, the six months period begins after the announcement of the examination results for the first examination available after a student completes an applicable educational program.
- "Placement Rate Employed in the Field" is calculated by dividing the number of graduates gainfully employed in the field by the number of graduates available for employment.
- "Number of Graduates Taking Exam" is the number of graduates who took the first available exam in the reported calendar year.
- "First Available Exam Date" is the date for the first available exam after a student completed a program.
- "Passage Rate" is calculated by dividing the number of graduates who passed the exam by the number of graduates who took the reported licensing exam.
- "Number Who Passed First Available Exam" is the number of graduates who took and passed the first available licensing exam after completing the program.
- "Salary" is as reported by graduate or graduate's employer.
- "No Salary Information Reported" is the number of graduates for whom, after making reasonable attempts, the school was not able to obtain salary information.

#### STUDENT'S RIGHT TO CANCEL

The student has the right to cancel the enrollment agreement and obtain a refund of charges paid through attendance at the first class session, or the seventh day after enrollment, whichever is later. The institution shall refund 100 percent of the amount paid for institutional charges, less a registration fee not to exceed one hundred fifty dollars (\$250). A notice of cancellation shall be in writing, and a withdrawal may be effectuated by the student's written notice to the school administrative office, 4820 Business Center Dr., Suite 100, Fairfield, CA 94534, by email to info@calregional.com or by the student's conduct, including, but not necessarily limited to, a student's lack of attendance. The institution shall issue a refund for unearned institutional charges if the student cancels an enrollment agreement or withdraws during a period of attendance. The refund policy for students who have completed 60 percent or less of the period of attendance shall be a pro rata refund. The institution shall pay or credit refunds within 45 days of a student's cancellation or withdrawal. If the student has received federal student financial aid funds, the student is entitled to a refund of moneys not paid from federal student financial aid program funds.