

The Tuition Refund Plan

Providing Families Tuition
Security Since 1930

2023-2024

DEWAR

Protect your educational investment with The Tuition Refund Plan

The cost of education today is a substantial investment, one which is likely to be your second largest next to a home purchase. If you are hurt or become ill and cannot complete the term, you stand to lose thousands of dollars.

While most colleges provide partial refunds for withdrawals, they are limited and usually effective only when you withdraw early in the term. This Plan dramatically enhances the college refund schedule and provides more generous refunds throughout the entire term.

The Tuition Refund Plan will help alleviate your financial loss and the refunded tuition may assist you in reentering college when a term must be repeated. It will provide funds which can reduce your loan obligations under government or private loan programs.

The Plan is administered by A.W.G. Dewar, Inc., Quincy, Massachusetts, now in its ninth decade of service to the educational community. Today, over 1200 leading independent schools and colleges throughout North America offer the Plan. This Plan has been specifically designed for the needs of college students and parents. It offers a unique benefit of a significant refund of term tuition and fees when you are forced to withdraw for medical reasons at any time during the term.

What the Plan covers

Injury & sickness withdrawals

- 70% of the insured term tuition and fees, less any refund or credit due you from the college, will be refunded provided your physical condition is certified by a licensed physician and forces you to completely withdraw from all classes for the balance of the term.

Mental health withdrawals

- 70% of the insured term tuition and fees, less any refund or credit due you from the college, will be refunded provided your medical condition is certified by a licensed physician and you have completely withdrawn from all classes for any condition whose diagnosis is found in the DSM-V Manual.

In both cases above, a "complete withdrawal" from the college is required. This means you have given written notice that because of your injury or sickness you will not be able to complete the term and you will not receive any academic credit. A written statement from your doctor certifying the injury or sickness and college verification will be required.

Conditions of Coverage

Your protection covers a full term from the opening to closing date. Coverage must be secured before the first day of class. This coverage refunds on a term basis only. Requests to participate in coverage will not be accepted after you start classes. Coverage ceases on the last day of formal academic instruction by the College or University due to any reason.

Room, meals or other charges that are not paid to the College or University cannot be insured.

Exclusions

Not Covered Under The Plan

- war or any act of war, declared or undeclared
- taking part in a riot
- failure to attend classes for any reason other than injury or sickness
- withdrawal when the student receives credit for an incomplete term
- nuclear reaction, nuclear radiation or radioactive contamination

NOTE: Coverage does not refund insured tuition or any other charges because of a change to online instruction or alternative learning platform.

Claims

Claim forms with full instructions are available at the college or by contacting A. W. G. Dewar, Inc. Claims should be reported within 30 days from occurrence or as soon as it is reasonably possible. You should arrange for the completion of the claim form. Benefit payment is made to the college to be credited to the student's account. Benefits not required to settle your account with the college will be refunded to you through the college.

All mental health withdrawals will be classified in accordance with the American Psychiatric Association's Diagnostic and Statistical Manual - DSM-V.

For your convenience, application can be completed online at www.collegerefund.com.

Contact Us

Website: www.tuitionrefundplan.com

Email: trp@dewarinsurance.com

A.W.G. DEWAR, INC.

4 Batterymarch Park
Quincy, MA 02169

Underwriter

Tuition Refund Plan policies are underwritten by Atlantic Specialty Insurance Company and OBI National Insurance Company. Plan policies are produced by A.W.G. Dewar, Inc., dba A.W.G. Dewar Insurance Agency, Four Batterymarch Park, Quincy, MA 02169. The name of each student is listed on a policy which is held by the school business office, not as agent for the insurance company, but on behalf of insured students and their parents. This leaflet is an outline of coverage for the ensuing academic year. Actual coverages are governed by the insurance policy on file in the school's business office. Coverage may change each academic year. A.W.G. Dewar, Inc. is the originator of the trademarked Tuition Refund Plan.

Academic year: 2023-2024

Form number: G14216 0797

Coverage code: CRP/70/70/O/NC

Refund policy

If student decides to withdraw from Lynn University, a properly filed Request for Withdrawal form establishes the date to which the university refund schedule applies. It is the student responsibility to submit a refund request in writing to the Office of Student Financial Services before a refund is issued. Refunds are calculated on the basis of total semester charges payable, after deductions for non-refundable deposits and other non-refundable charges such as lab, service and technology fees.

If the student has been awarded financial aid and withdraws prior to completing 60 percent of the term, and if Title IV financial aid has been used to pay all or any portion of the charges, the financial aid program funds will be reimbursed to the appropriate agency in accordance with a formula required by federal regulations.

Unearned Title IV funds will be returned to the Title IV Programs based on the number of days not attended. The order of refunds will be: Federal Direct Unsubsidized Loan, Federal Direct Subsidized Loan, Federal Direct PLUS Loan, Federal Pell Grant, Federal SEOG and other Title IV aid programs. If student withdraws anytime during a semester, all Lynn University grants and scholarship funds will be pro-rated. This may result in a financial obligation to the university which is payable when student withdraws.

Lynn will reduce the refund amount by any financial aid that is canceled due to the withdrawal and will mail refund checks to the permanent address on file within four to six weeks of the withdrawal date. Student will continue to be obligated for any balance that is still due after the refund of aid adjustment. By the dates listed below, student will be billed for the remainder of the semester. Any courses added subsequently will be assessed at the full rate. Drops will not be permitted after these dates for that term but student may choose to withdraw from the course. If student drops a class after these dates, students will not receive a tuition or fee credit.

Aug. 23, 2023 (Fall semester)

Jan. 10, 2024 (Spring semester)

May 6, 2024 (Summer semester)

Refundable amounts (based on accounts paid in full)

Tuition, Food and Institute for Achievement & Learning	Refund %	Fall	Spring
Prior to the first day of Block A	100 %	Aug. 19, 2023	Jan. 6, 2024
By drop/add Block A	75 %	Aug. 23, 2023	Jan. 10, 2024
By drop/add Block B	50 %	Sep. 20, 2023	Feb. 7, 2024
By drop/add Block C	20 %	Oct. 18, 2023	Mar. 13, 2024
After drop/add Block C (if number of credits already taken is 9 or more, then 0%)	0%		

Housing Charges	Refund %
Prior to Aug. 01, 2023 for Fall 2023	100 %
Prior to Dec. 1, 2023 for Spring 2024	100 %
After the above dates	No Refund

Waiving Tuition Insurance

All Lynn University students are automatically enrolled in the Tuition Refund Plan from A.W.G. Dewar. Students living on campus are billed \$341 for the year and students living off campus are billed \$255 for the year.

Lynn University strongly encourages our students to maintain enrollment in the plan. However, if you wish to waive out of the Tuition Insurance Plan, you may click [here](#).