

Refund / Cancellation / No-Show / Transfer / Course Exam Failure Policy: CardiacEd.com/HCTA/ECC, Inc.

Please understand that this policy is in place, and non-negotiable, as there are expenses generated to provide our programs.

This policy applies to individuals registering for courses, programs, and seminars for: CardiacEd.com, Emergency Cardiac Care, Inc, and The Healthcare Training Academy (HCTA). This policy applies to programs taken either: online, in-person, or a combination of both. This policy is effective the moment you submit your registration for any of our programs.

If you are a corporation/organization, please contact us for our corporate version of this policy.

*Due to a vast outlay of expenses in providing courses, we therefore reasonably and detrimentally rely upon your tuition payment to fund the operations of your course; because we are primarily a non-profit entity **we cannot extend any refunds if you are a no show, cancel, or transfer that is outside the scope of this policy.***

REFUND / CANCELLATION / NO-SHOW / TRANSFER POLICY:

- **No show:** There is no refund for any student registered in any course/seminar/program and is a "No Show", for whatever reason. Students will be listed as a no-show under the following circumstances: Late/Tardy for a course, failure to complete and bring required course pre-requisites to the course, or if you do not show for your course.
- **Incomplete required course pre-requisites:** Some courses have required pre-course pre-requisites: (i.e. American Heart Association programs, such as: ACLS, BLS, PALS--both provider and instructor programs). If your course/program has required pre-requisites that **MUST** be completed and brought with you to the course (see the prerequisites section either on our website or confirmation email). If those pre-requisites are not fulfilled, by you, then you will be listed as a no-show for the course and no refund will be permitted. We required that you bring any and all pre-requisites with you. These pre-requisites are verified at the start of your program.
- **Late/Tardy for a course:** Students who are tardy for a program are marked as absent/no-show and are not eligible for refund or transfer to another course (we recommend you arrive 20-30 minutes before the start of your course. Note: please allow ample travel time as traffic can be quite heavy). Many of the programs we offer, (i.e. American Heart Association programs, IV Course, seminars, etc) have required content that you must be present at the time it is presented; we are bound to not permit entry to the course for those who are tardy.

TRANSFER: If you cannot attend the course/program for which you have registered, for whatever reason, (i.e. illness, scheduling conflict, etc), then please contact us at least **4 BUSINESS days BEFORE the course to arrange a transfer to another date/time --a \$50 transfer fee will apply.** Your request **MUST** be received within our business hours (M-F 9am-3pm EST). We cannot transfer your registration to another person. You cannot transfer your registration to another person. Once you transfer to another course/date you are not permitted a cancellation at a later date. You will be charged the above transfer fee for each transfer.

CANCELLATION: Cancellation with at **LEAST 4 full business days' notice PRIOR to the course (excluding seminars- where there are no refunds permitted): \$50 Administration fee is retained; unless less paid separately, plus any cost for course supplies (i.e. textbooks) is also retained;** any balance remaining is refunded to the student. If you are registered for a seminar: There are no refunds once your registration and payment has been processed.

Cancellation within 1-3 business days BEFORE the course (or on the day of the course) = no refund. Transfers are not eligible for cancellation.

Cancellations and transfers must be via **phone (732) 579-8690 Ext 220 or Ext 224.** Our business office is open Monday - Friday 9am - 3 pm EST. We must receive your request **between these times.** Note: We do handle many phone calls daily; therefore, please leave a message if we are not able to answer your call. **All phone calls to our office are logged and recorded for QA purposes.** Please do not email a cancellation/transfer request as at times emails may end up in a junk/spam folder.

Cancellation, or a transfer of your course registration, where scholarship funds/discounts/credits, etc have been applied towards your tuition **WILL** result in those funds being forfeit. Once forfeit, your course(s) will have a balance due for the scholarship amount forfeited. You cannot use any credits, scholarship funds, etc at a later time.

We are not able to waiver this policy as our instructional staff, equipment, etc is finalized 4 business days before the course. Therefore, we are not able to be flexible with this policy.

If your course includes an online component there are absolutely **NO** refunds once you have been granted access to the online portion of the course. Books/Textbooks maybe returned for credit **if unopened** (original seal must be fully intact) and textbook is in resell condition.

REFUNDS: Processed at the end of the month in which they are approved. Refunds are via CHECK only and mailed via USPS.