



**AMERICAN PROFESSIONAL
EDUCATIONAL SERVICES**

American/Backus Paramedic Program Consortium

2024-2025

Tuition & Fees Information

American Professional Educational Services

One American Way

Norwich, CT 06360

Phone: 860-886-2737

americanprotraining.com

Tuition

The American/Backus Paramedic Program Consortium offers two payment options. The first option is payment in full for the program and the second option is a payment plan. Both plans require a non-refundable deposit upon acceptance into the program.

Tuition covers: course instruction, lab materials, uniform shirts, clinical rotations with instructor (where required), liability insurance, AHA ACLS & PALS (books and cards included), NAEMT PHTLS & AMLS (books and cards included), and a membership to the National Association of Emergency Medical Technicians (NAEMT). The core textbook package is not included.

Purchasing information will be provided or they may be purchased through the program at our cost. The estimated cost is \$900.00. Students are required to purchase our specific textbook bundle and may not substitute alternative texts or resources. Students are free to purchase and utilize resources above and beyond the required textbook bundle.

Payment in Full

With this option, the student must pay the entire cost of the course prior to or on the first day of the class.

Non-Refundable Deposit	\$1,000.00
Tuition	<u>\$10,500.00</u>
Course Total	\$11,500.00

Payment Plan

This option allows the students to spread the cost of their education over their time in the paramedic program. Payments will be divided into weekly, bi-weekly, or monthly payments based on student request. This option requires a credit or debit card to be on file for payments to be applied as they become due. Any failed, missed, or late payment may be assessed a \$25 late payment fee. Payments may be started prior to full acceptance into the program to extend the payment time and all payments, minus the non-refundable deposit, will be returned should the applicant not be accepted into the program for any reason.* Once class begins, all payments must be completed within 16-months of the class start date and a course completion certificate and clearance to test for the National Registry will be withheld until payment in full for the program has been received.

Non-Refundable Deposit and Payment Plan Fee	\$1,700.00
Remaining Balance for Payment Plan	<u>\$10,000.00</u>
Course Total	\$11,700.00

With this option, the maximum monthly payment will be \$731.25.

*For example, if the applicant starts paying four months prior to the class start date, their monthly payments will be reduced to \$585.00

See below for additional funding and scholarship options.

Refunds

Students who terminate their enrollment for any reason including, but not limited to, voluntary resignation, illness, suspension, and dismissal, may be eligible for a refund. Refunds will be determined based on the refund schedule below and generally will be made within 60-days from the date of official termination from the program. Any notice of termination shall be submitted, in writing, to the Paramedic Program Director and in accordance with the American/Backus Paramedic Program Consortium Student Handbook.

Any refund will be less the corresponding non-refundable deposit and any materials already purchased for the student including, but not limited to, liability insurance, uniforms, and any activated electronic subscriptions.

- Withdrawal prior to the first day of class: 100%
- Withdrawal during the first week of class until Sunday of the following week: 80%
- Withdrawal during the second week of class until Sunday of the following week: 60%
- Withdrawal during the third week of class until Sunday of the following week: 40%
- Withdrawal during the fourth week of class until Sunday of the following week: 20%
- Withdrawal during the fifth week of class or anytime after: 0%

For any reason other than suspension or course dismissal, students have the option of transferring their enrollment to the next paramedic course for a \$750.00 transfer fee. For any student utilizing the payment plan, they have the option of continuing payments at their current rate, extending the payments by an additional 12-months, or halting payments and resuming at a later date which may be no later than the start date of the next paramedic course.

Payment plan students who are not eligible or desiring to transfer will have the refund applied to the remaining balance on their account. If this amount is less than the total amount owed, the student is responsible for that outstanding balance.

For students utilizing VA benefits to pay for the course, refunds are provided in accordance with the current VA refund requirement.

Insurance

Students are covered under the school's blanket liability insurance policy, however all students are encouraged to purchase individual professional liability insurance protection. This can be purchased from several providers, but we recommend HPSO at hpsso.com.

Students remain responsible for their actions during treatment even though they are not certified or licensed medical providers at the paramedic level. The American/Backus Paramedic Program Consortium or American Professional Educational Services, Inc. assumes no liability or financial responsibilities following negligence or malpractice at clinical or internship sites. The American/Backus Paramedic Program Consortium or American Professional Educational

Services, Inc. is not responsible for hospitalization costs or other costs incurred while attending educational opportunities related to the paramedic program. The school is not responsible for illness or injury incurred during any portion of the course.

Financial Aid

We do not offer financial aid through traditional student loan or aid lenders such as Sallie Mae. We accept the veteran educational benefits (GI Bill®), cash, credit/debit card, purchase orders from a municipality, personal and bank checks.

There are several additional funding sources which may be available to assist in funding your paramedic education.

Meritize

American Professional Educational Services has teamed up with the Meritize platform* to offer our students a unique financing option. Meritize works with students, educators, and employers to help people excel in skills-based careers.

Meritize knows you are more than your credit score, and that is why they look at your past achievements to potentially enhance your loan options.

A few reasons why the Meritize Platform is a great option for students include:

- Fixed and variable interest rates available**
- Flexible payment options, including deferring full principal and interest payments until 3 months after you complete your training
- -18, -36, and -60 month terms available for Paramedic
- Customer support available 6 days a week
- 0.25% interest rate deduction if you sign up for autopay***

Checking your loan options with Meritize has never been easier. You can fill out a short application to check your loan options without impacting your credit score.

If loan options are available to you, Meritize will request your merit information to finalize your application. This could be in the form of:

- Academic Experience (Official or unofficial transcript or HSE certification)
- Military Experience (DD214)

Want to learn more? Check out their FAQ page here: <https://www.meritize.com/students/faq/> or give them a call at 833-MERIT-4-U.

Ready to see if you qualify? Check your options here: <https://apply.meritize.com/>

*American Professional Educational Services does not endorse a particular lender, nor is it affiliated with Meritize Financial, Inc. (“Meritize”) or the Meritize platform.

Meritize Lending, LLC, NMLS ID 1661035 (NMLS Consumer Access

<https://www.nmlsconsumeraccess.org/>)

Meritize Financial, Inc. NMLS ID 1986399 (NMLS Consumer Access

<https://www.nmlsconsumeraccess.org/>)

*Terms and Conditions apply. Meritize branded loan products are educational loans issued by Meritize Lending, LLC**. Meritize reserves the right to modify or discontinue products and benefits at any time without notice. To qualify, a borrower must be a U.S. citizen, permanent resident or hold an Employment Authorization Document and meet Meritize's underwriting requirements. If approved for a loan the actual loan amount, term, payment, and APR amount of loan that a customer qualifies for may vary based on credit determination, state law and other factors. Meritize does not warrant or guarantee any claims made herein, including, but not limited to, gaining admission to a program, concerning the quality or financial strength of any educational institution, securing funding or obtaining employment. Our final loan offer may differ as a result of the school chosen and the associated cost of tuition. Not all schools are eligible for funding. Meritize does not offer educational loans in the following states: IN, ME, ND, NV, SD, VT, WI, WV, WY, PR. All rights reserved.*

Please Note: if using funding through Meritize there is a \$200 payment plan fee for the Paramedic program. This fee may be added to your borrowed amount from Meritize or paid directly to the school.

Personal Loans

Students have had success in obtaining a personal loan to help spread the educational cost over several years. We recommend students reach out to Core Plus Federal Credit Union to inquire about eligibility and options.

Workforce Innovation & Opportunity Act

Funding may be available to displaced workers and those who are underemployed. Contact the American Job Center for additional information.

VA Funding, GI Bill®

Our programs have been approved by the State Approving Agency for use of VA educational benefits. More information may be obtained at <https://benefits.va.gov/gibill/>

Joseph M. Battista Scholarship

The family of Joseph M. Battista, a newly licensed paramedic who was tragically killed while on vacation, has established a Scholarship Fund. This fund accepts applications for students interested in pursuing their Paramedic License through American Professional Educational Services. Download the application here: <https://americanprotraining.com/wp-content/uploads/2018/11/Battista-Scholarship-Application-American.pdf>

Hunters Ambulance Memorial Scholarship

The Hunter's Scholarship Fund in memory of Bill Lawton and Carol Gillooly has been established in memory of William R. Lawton of Killingworth, Connecticut and Carol A. Gillooly of Middlefield, Connecticut, who lost their lives in the line of duty as Emergency Medical Technicians when struck by a drunk driver on September 2, 1989.

The Memorial Fund has been established for the purposes of providing educational programs, training programs, and financial awards for educational related expense to individuals pursuing or furthering their education or training in the fields of emergency medical services, healthcare, and related fields in their communities, including but not limited to physicians, physician's assistants, nurses, certified nursing assistants, and police and fire personnel.

Learn more about the Hunters Ambulance Memorial Scholarship Program here: <https://www.huntersamb.com/About-Us/Events-and-Initiatives/Memorial-Scholarship/>

Connecticut Indian Council

The CT Indian Council provides education benefits to eligible tribal members of a federal or state recognized tribes including native Hawaiians and Alaska natives. Find more information here <https://www.rhodeislandindiancouncil.org/services-and-eligibility>