



## International Education Programs

### ***TRAVEL REFUND POLICY FOR UNDERGRADUATE FULL SEMESTER, SHORT TERM, SUMMER AND IMMERSION PROGRAMS***

#### **WHY A REFUND POLICY?**

Study Abroad programs require financial commitments to ensure adequate capacity for participants. Each participant must sign a contract for the specific program to be attended. Charges include the academic program, transportation, room, board and other costs such as visas, health insurance, etc.

The following charges are not refundable:

- Program deposit of \$300
- Transportation arrangements
- Some fees paid to providers for services depending on cancellation or withdrawal date (academic programs, room, board, insurance, etc.)

The residual amount is refundable as stipulated by the specific program contract, provided the withdrawal is approved by the Program Committee. Special consideration may be approved upon appeal to the Program Committee for medical emergencies or unforeseen hardship.

Often, the University must commit non-recoverable monies prior to the deadlines for student payment of program fees and these will be the student's responsibility to pay should cancellation occur.

If for some reason a student cancels from a program at any time after being accepted, or withdraws once the program has begun, it is the student's responsibility to:

1. Notify both the Director of the program and the International Education Programs Office by completing a Study Abroad Withdrawal form immediately, and
2. Pay the university for any non-refundable, non-recoverable payments already made on their behalf.

#### **WHAT COMPRISES A REFUND?**

The refund policy for students participating in St. Mary's sponsored study abroad programs involves two categories:

1. Refunds due to program cancellation as authorized by St. Mary's Administration,
2. Refunds due to the withdrawal from the program by the student.

## **1. Program Cancellation by St. Mary's Administration**

This type of cancellation may be due to unforeseen situations either on campus or abroad, that require the Administration to cancel the program. Should this happen, St. Mary's will make every effort to accommodate the student to be able to complete all academic work for that semester, term or summer program. Otherwise a refund of St. Mary's tuition and fees for the program in question will be considered as per the University's refund policy (See University catalogue for refund policy). The amount may vary depending on the program, program costs, and/or number of credits, if any, the student can complete during that period of time abroad.

There are other circumstances that may require the Administration to cancel the student's participation in a study abroad program. These include academic suspension, violation of the St. Mary's Student Code of Conduct, pending balances in the student's account and others. Under these conditions the student will be responsible for all expenses incurred on his/her behalf and no refund will be applicable.

## **2. Withdrawal from the program by the student**

Any student who chooses to withdraw from the program after been accepted and prior to departure, or terminates his/her participation during the program on his/her own terms is subject to St. Mary's refund policy, excluding tuition dollars already paid to the program providers. This will depend on the program providers refund policies if available (refunds for tuition and fees abroad are handled differently and are often non-existent). If the student withdraws due to an emergency, the refund will be pro-rated as per the University refund policy (Please see the Emergency Exemption Policy below).

Because each program is served by different providers and differs in structure, length of time, location and costs, the refund policy will reflect those programs differences more specifically, so that what may be included in one may be excluded in the other.

### **Refundable items**

These vary depending on the program, the program provider abroad, and services that can be cancelled without penalty. Otherwise they would be pro-rated. Typically refunds would include the following:

#### **Spain Semester:**

- ✓ Tuition – pro-rated according to the St. Mary's refund policy
- ✓ Insurance abroad
- ✓ Lodging and Meals with Spanish families - Pro-rated if the program has already began
- ✓ Other program costs depend on the time of cancellation

#### **London Semester:**

- ✓ Tuition – pro-rated according to St. Mary's refund policy
- ✓ Insurance abroad
- ✓ Grocery allowance
- ✓ Lodging – Pro-rated if the program has already began
- ✓ Other program costs depending on the time of cancellation (i.e. transportation pass)

### **Innsbruck and other summer programs:**

- ✓ Tuition – pro-rated according to St. Mary’s refund policy
- ✓ Insurance abroad
- ✓ Other program costs depending on the time of cancellation (i.e. Eurail Pass)

**NOTE:** **Airline tickets** are non-refundable, but usually can be used within a year from the date of issue. Fees will be added for any changes made, including the new date of travel, and the current cost of the ticket. **Monthly transportation passes abroad** may be refunded if they have not been purchased at the time of cancellation.

### **PRE-DEPARTURE, NON-EMERGENCY REFUND POLICY**

|                        |                         |
|------------------------|-------------------------|
| 60 days or more        | 100%                    |
| 59-31 days             | 75%                     |
| 30-21 days             | 50%                     |
| 20-11 days             | 25%                     |
| <b>10 days or less</b> | <b><u>No refund</u></b> |

**NOTE:** *The number of days may vary depending on the length of the program, such as summer, short term and immersion programs. The Director of those programs will provide the student with the fitting refund rates.*

Non-refundable expenses include: non-refundable deposit; airline tickets; program fees such as: accommodations, local transportation passes, and other miscellaneous costs of living overseas that have been paid in advance by the University.

**NOTE:** *Students are advised to look into the coverage and cost of a Travel Insurance Policy that might cover some of those expenses.*

### **EMERGENCY EXEMPTION POLICY**

This policy applies specifically in **emergency** cases defined as follows:

**Full refund (100%) will be granted under the following emergency situations:**

1. **State Department Advisory** issuing travel warning, which advises U.S. citizens not to travel to the program location, or if already there, they are advised to leave. This policy will apply if the program has not begun. If the program is in progress and is suspended, the refund will be pro-rated as stated on the Refund Policy below.
2. **Family Emergency.** This constitutes sudden serious illness or death of immediate family members. Immediate family constitutes parents, adoptive parents, children, siblings, and grandparents. This policy will apply if the program has not initiated. If the program has begun and a family emergency arises, the refund will be pro-rated as stated in the Refund Policy below.
3. **Medical Emergency.** This constitutes a sudden and serious illness that requires hospitalization and/or surgery, or an accident that may prevent the student’s participation in the program. This policy applies up to the time of departure and thereafter. If the program has begun, the refund will be pro-rated as stated in the Refund Policy below.

***Pro-rata refund will be as follows:***

- 100% - First week of the program.***
- 75% - Second week of the program***
- 50% - Third week of the program***
- 25% - Fourth week of the program***
- 0% - After the fourth week of the program***

**NON-REFUNDABLE DEPOSIT POLICY**

Once the student has been accepted in the program, a **non-refundable deposit of \$300** will have to be paid by a set deadline. The deposit will be applicable to the total cost of the program unless the student withdraws after being accepted. If the deposit is not paid by the due date, the student will be dropped from the program and will have to wait to apply again the following academic year.

**AIRLINE TICKET CANCELLATION POLICY**

In order to secure group travel at low cost airfare, the University contracts with an airline or travel agent for specified number of seats and non-refundable air tickets. At the same time there are deadlines for deposits and payments to be made for the number of travelers in the group which the University advances on behalf of the participants.

As soon as the airline group reservation has been contracted and the deposit paid for each traveler, the student will be responsible for full payment of the non-refundable airline ticket, should s/he withdraw from the program or immersion under any circumstances. An airline ticket commitment form will be signed by each participant once s/he has been accepted in the program or immersion.

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The signature below signifies that the student has read and understands this policy.

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Study Abroad Program

\_\_\_\_\_

Non-Refundable Deposit Deadline

\_\_\_\_\_

Student Name (Print)

\_\_\_\_\_

StMU ID

\_\_\_\_\_

Student Signature

\_\_\_\_\_

Date

*Updated July 2009*