

Financial Policies

****Please read this document carefully and understand its terms.***

Publication of Program Fees

Amideast Education Abroad publishes program fees for each term according to the following schedule, and comprehensive cost breakdowns will be available on the Amideast Education Abroad website by these dates:¹

Summer Term, Fall Semester, & Academic Year: December 15 of the preceding year

Spring Semester: May 15 of the preceding year

Please note that program fees are subject to change prior to published program start dates.²

Enrollment Confirmation and Confirmation Deposits (Onsite Programs)

To reserve a place in an onsite Amideast Education Abroad program, each participant must submit the following:

1. A non-refundable confirmation deposit of \$500 for programs of 7 or more weeks, and 50% of listed tuition & fees for programs of 6 or fewer weeks,
2. A signed Participation Confirmation, and
3. A completed Billing Information questionnaire.

Upon notification of acceptance to an Amideast Education Abroad program, participants will be directed to a signature form in the Applicant Portal to confirm their participation.

Participants will also be directed via the portal to a Billing Information questionnaire. Participants responsible for paying their own deposit will receive payment instructions at that time. Participants whose home institutions pay deposits will receive and email with a link to provide to the appropriate institutional representative. Please note:

- Participants must confirm their participation with Amideast Education Abroad by the date indicated in the Applicant Portal or communicated via email. Please note that a participant's place in the program is not guaranteed until they have confirmed their participation and may do so at any time after acceptance and prior to the stated deadline.
- If Amideast Education Abroad does not receive participant confirmation by the stated deadline, the applicant may not be able to participate in the program.

¹ Dates listed here are for Amideast proprietary programs. For direct enroll programs, Amideast will publish fees as far in advance as possible, and before opening a new program cycle.

² "Program start date" throughout this document is defined as the arrival date as indicated on the academic calendar that published on the Amideast website, subject to changes announced through official Amideast Education Abroad portals.





- While Amideast understands that scholarship announcements often occur after the Amideast confirmation deposit deadline, Amideast Education Abroad does not generally extend confirmation deadlines.
- All participants who are accepted to an onsite Amideast Education Abroad program, including those who are waiting for scholarship notification, must pay the confirmation deposit to hold a place in the program. If a participant chooses not to participate in the Amideast program for any reason, including lack of scholarship funding, Amideast generally will not refund the program confirmation deposit.
- Once Amideast receives participant confirmation, Amideast holds each participant responsible for the confirmation deposit and any other program fees outlined in these financial policies.
- The non-refundable confirmation deposit is not an additional fee; it is part of the published program fee and will be applied to the total program cost.
- **If the participant is responsible for paying the confirmation deposit**, payment must be made at the time the participant signs their Participation Confirmation and completes the Billing Information questionnaire. When the deposit has been received by Amideast, notification of receipt will appear in the Applicant Portal.
- **If the home institution is paying the confirmation deposit**, Amideast will not bill for the confirmation deposit in advance. Rather, Amideast will bill the home institution for the published program fees at the time invoices are sent for a given term. If this is the case, the deposit requirement will be marked accordingly in the Applicant Portal after confirmation by the home institution.

If a participant intends to enroll in more than one Amideast Education Abroad Program, the participant must confirm participation and follow the above process, submitting a confirmation deposit for each program.³

Enrollment Confirmation and Confirmation Deposits (Virtual Programs, Semester & Credit Hour Options)

To enroll in a virtual/online Amideast Education Abroad program, each participant must submit the following according to the schedule outlined in this document:

1. A non-refundable confirmation deposit of \$200 for 3, 6, 8, or 11 credit options or \$500 for the full semester option,
2. A signed Participation Confirmation, and
3. A completed Billing Information questionnaire.

Upon notification of acceptance to an Amideast Education Abroad program, participants will be directed to a signature form in the Applicant Portal to confirm their participation.

Participants will also be directed via the portal to a Billing Information questionnaire. Participants responsible for paying their own deposit will receive payment instructions at that time. Participants

³ For example, if the participant plans to participate on one summer term program and one fall semester program, the participant should return two forms and two deposits. This does not apply to participants who wish to participate in two programs in the same country during a given term (e.g., Intensive Arabic in Jordan Summer Sessions 1 and 2 or Fall and Spring semesters in Morocco).



whose home institutions pay deposits will receive an email with a link to provide to the appropriate institutional representative.

The Enrollment Verification Form, turned in with the application, will have already confirmed both the participant's enrollment status at their home institution and the rate at which credit hour options will be charged, if applicable.

Please note:

- Participants must confirm their participation with Amideast Education Abroad by the date indicated in the Applicant Portal. Please note that a participant's place in the program is not guaranteed until they have confirmed their participation and may do so at any time after acceptance and prior to the stated deadline.
- The confirmation deposit is required of participants enrolling in virtual/online Amideast Education Abroad programs and **if the participant is paying the deposit**, it is due at the time the Participation Confirmation is signed and Billing Information questionnaire completed. When the deposit has been received by Amideast, notification of receipt will appear in the Applicant Portal.
- Participants enrolling in a credit hour option are limited to 11, 8, 6, or 3 credits. No other combination of credits is available.
- Participants enrolling in a credit hour option will be invoiced at the appropriate rate per the number of credit hours indicated in the application, unless they have notified Amideast in writing to change their credit hour option.
- The non-refundable confirmation deposit is **not** an additional fee; it is part of the program fee and will be applied to the participant's total cost.
- **If the home institution is paying the confirmation deposit**, Amideast will not bill for the confirmation deposit in advance. Rather, Amideast will bill the home institution for the program fees at the time invoices are sent for a given term. If this is the case, the deposit requirement will be marked accordingly in the Applicant Portal after confirmation by the home institution.

Program Fee Invoices

Amideast Education Abroad sends invoices for the balance of the program fees to the appropriate billing parties for each confirmed participant⁴ approximately one to two months prior to the start of the program. Please note:

- Program fees are billed by term (summer, fall, and spring), even if the participant is participating in an academic-year program or in programs for two or more consecutive terms.⁵
- The invoice(s) will be sent *via email* to one of the following two parties as the participant and/or home institution have confirmed on the Billing Information questionnaire:

⁴ Participants who are not yet accepted and confirmed when Amideast sends general invoices will be sent theirs upon confirmation.

⁵ For example, participants in an academic-year program will be billed for the full advertised fall term fee prior to departure in the fall and for the difference between the full fall fee and the published academic year program fee prior to the start of the spring term.



- **To the Participant**

In the absence of any other instructions, the invoice will be sent to the participant directly. Participants billed directly by Amideast are responsible for maintaining their own accounts. If a parent or other designee will be managing payment of fees on behalf of the participant, it is the participant's responsibility to ensure that all invoices and other billing information are forwarded appropriately. Please note that the Family Education Rights and Privacy Act (FERPA), a U.S. federal law, prohibits Amideast from communicating billing information to parents/families of participants unless a participant completes a FERPA Waiver Request Form in their Applicant Portal.
- **To the Home Institution**

If the Billing Information questionnaire indicates that the participant's home institution will be responsible for payment of program fees, the invoice will be sent to the home institution representative designated on the form. It is the sole responsibility of the participant to contact a representative of their home institution to inquire about the home institution's own billing and payment policies and to ensure that this representative completes the designated Amideast Education Abroad forms.⁶
- The "Billing Party" may only be changed if both the institution and participant agree to the change in writing (email is acceptable).
- Program fees must be paid in full by the dates designated on the Amideast invoice. Failure to pay according to designated dates prior to the start of the program will result in the participant being automatically withdrawn from the program in accordance with the Late Fees section below. Participants anticipating the use of financial aid to fund all or part of the cost of participation in the program may be able to defer payment of the program fee as outlined in the Financial Aid Deferrals section below.
- The participant is ultimately responsible for ensuring that the program fee is paid in full. The participant is responsible for communicating with the study abroad and/or financial aid office at their home institution about billing. The participant is also solely responsible for understanding home institution enrollment requirements for the use of federal or institutional aid.

Special notes about Direct Enroll programs:

- In addition to the notes above, please be aware that, due to the nature of Amideast's relationships with the partner institutions which administer Direct Enroll programs, it is likely that the participant will be billed directly for certain fees by the partner institution. These may include, but are not limited to, fees relating to visas, campus health insurance, course overloading, and housing security deposits. Fees directly billed by the host university are likewise subject to change without notice.
- If a participant elects to stay in a single room instead of a double room (where available), the participant should expect to be billed directly by the host university for the difference between the cost of the single and double room. The participant may confer with their Home Institution

⁶ Note that the individual at the home institution who is familiar with billing processes for study abroad programs is usually someone in the study abroad or international programs office. At some institutions, bursars or student accounts offices may be the appropriate contact points.



as to the responsible party for such a fee, however please note that Amideast will not be able to invoice for this cost.

Housing Information

The Participant is required to live in Amideast-provided housing and is not permitted to live in self-arranged accommodations. If the Participant wishes to live with natural family located within the host city metropolitan area for the duration of their Program, the Participant must notify Amideast Education Abroad HQ staff at edabroad@amideast.org more than six (6) weeks before their Program begins. Amideast Education Abroad onsite staff must be permitted to conduct a home visit for health, safety, and security purposes before the Participant's request may be granted. Participants will be required to sign a Housing Waiver releasing Amideast of all responsibility regarding the Participant's living arrangements and will be refunded 50% of the Program's Room & Board fee. If, at any point before or during the Program, the Participant requires Amideast to locate them an Amideast-provided Host Family, the Participant will be billed the full Room & Board fee. If a Participant begins their Program in Amideast-provided accommodations and chooses at any point to relocate to the residence of their natural family, no refund of Room & Board will be given, and the Participant will be required to sign the Housing Waiver. Natural families will not receive Host Family stipends. The Participant is not permitted to rent or arrange accommodations and/or stay the night in any place other than those provided by or vetted according to the circumstances described above by Amideast within the greater metropolitan area of the host city.

Housing Deposit:

- This only applies to onsite programs and is only available in select locations. It applies to Amideast-provided apartments, apartment-style hotels, and dormitories on Direct Enroll programs, and does not apply to host family accommodation. Participants living in an Amideast-arranged apartment or apartment-style hotel must pay a refundable housing deposit of \$400, for which Amideast will invoice participants during pre-departure preparations to confirm housing arrangements. Participants who live with host families do not pay a housing deposit.
- Participants living in a dormitory as part of a Direct Enroll program will be asked to pay a refundable housing security deposit. The amount of the deposit may vary by partner institution, please refer to the applicant portal for more information.

The housing deposit is considered separate from both the program confirmation deposit and the published tuition and fees. In almost all circumstances, the housing deposit must be paid directly by the participant (not by the home institution).⁷

- Housing deposits for Amideast-arranged accommodations will be refunded directly to the party who originally paid it within 2–3 months of the conclusion of the program if the apartment is clean and there has been no damage other than normal wear and tear. Amideast reserves the right to retain some or all of the housing deposit to pay for repairs or excessive cleaning to an apartment.
- Housing security deposits for dormitories on Direct Enroll programs will may have their own refund timelines and conditions. Please refer to the applicant portal and housing handbook for more information.

⁷ Exceptions to this policy are made when Amideast and a home institution agree, in advance, to an alternative arrangement.



Housing and Insurance Charges for Multiple Terms (Onsite Programs)

Academic Year and Summer Sessions 1 & 2 Participants: Academic-year participants (those who enroll in a spring semester directly following a fall semester) do not have to pay additional fees for health/evacuation insurance and housing for the time period between the two terms. Amideast will permit academic-year participants to stay in Amideast-provided housing during the break between terms and will enroll such participants in program-provided insurance from the start date of the fall semester to the final day of the spring semester program. This policy also applies to participants who participate in two summer session terms, for whom Amideast will provide housing and insurance from the start date of the first session to the final day of the second session.

Spring-to-Summer, Summer-to-Fall, and/or Spring-to-Fall Participants: Amideast will charge participants who enroll in all other consecutive terms, such as a spring semester and the following summer term or a summer term the following fall semester, as well as participants who enroll in non-consecutive terms, the additional cost for housing and health insurance during the time period between the two terms if participants request such housing and insurance from Amideast.

Please note:

- Amideast will not automatically arrange housing and insurance but will do so at the request of the participant. Participants are not required to stay in Amideast-provided housing or be enrolled in program-provided insurance during the spring–summer or summer–fall gaps.
- **However, multiple-term participants who wish to arrange for Amideast housing during the time between programs must also be enrolled in program-provided insurance.**
- Participants who wish to make arrangements for housing and/or health insurance must email Edabroad@amideast.org by October 15 (Fall-Spring), March 15 (Spring-Summer and Spring-Fall), or July 1 (Summer-Fall) to initiate the process of making proper arrangements for housing and insurance.⁸
- Amideast Education Abroad will invoice the participant the additional housing and insurance costs, which must be paid in full prior to the conclusion of the first term unless Amideast Education Abroad and the participant agree in writing to an alternate payment schedule.
- Dormitories at partner institutions in our Direct Enroll programs may have their own policies for participants participating on multiple terms. Please refer to the housing handbooks offered by the partner institution for more details.

Acceptable Methods of Payment

Payments from Participants and/or Their Parents

- Personal checks, money orders, or cashier's checks:

⁸ Note that available housing accommodations may vary from term to term. Depending on the study abroad destination, participants may need to move from a shared apartment to a host family or vice versa or may need to temporarily or permanently move host family placements. Housing availability between terms is limited, and Amideast is unable to guarantee housing will be available between non-consecutive terms in particular; in such cases, we reserve the right to deny a participant's request for housing between terms and will not charge the participant if Amideast-arranged housing is unavailable.



- Make checks payable to “Amideast Education Abroad”, and **include the participant’s name, program, and semester/session in the memo line of the check**. Please also include a copy of your invoice in the envelope.
- Example of memo line: “EdAbroad, PARTICIPANT NAME, HOST COUNTRY, TERM”
- Please send the check to:
Amideast
Attn: Education Abroad Billing
2025 M Street, NW, Suite 600
Washington, DC 20036
- Visa/MasterCard credit or debit card:
 - Amideast Education Abroad maintains an online credit/debit card processing system. Billing instructions will be made available via the Applicant Portal.
 - Anyone submitting a payment using this system accepts the normal risks associated with submitting credit card information through an online system and agrees not to pursue legal action against Amideast or any of Amideast’s partners/contractors/associates if information is compromised. Amideast takes appropriate security measures to ensure the safety and confidentiality of the system but cannot fully guarantee there will never be a breach.
 - Credit/debit card payments cannot be accepted over the phone.
- Bank transfer
 - Please contact Amideast Education Abroad Programs at edabroad@amideast.org for current wiring instructions. Amideast policies around the security of fund transfers prevent us from accepting electronic payments made to Amideast from personal bank accounts other than wire transfers and ACH payments. Please do **not** attempt to pay using any other methods of electronic fund transfer.

Payments from Home Institutions

- Check
 - Make checks payable to “Amideast Education Abroad”
 - Send the check with a copy of the invoice to:
Amideast
Attn: Education Abroad Billing
2025 M Street, NW, Suite 600
Washington, DC 20036
- Bank transfer
 - Please contact Amideast Education Abroad Programs at edabroad@amideast.org for current wiring instructions. Amideast policies around the security of fund transfers prevent us from accepting electronic payments made to Amideast from personal bank accounts other than wire transfers and ACH payments. Please do not attempt to pay using any other methods of electronic fund transfer.



Withdrawals and Late Fees

All program fees must be paid in full before participation on an Amideast Education Abroad program, unless the participant has been granted a Payment Plan or a Financial Aid Deferral.⁹ If the participant has not paid their fees in full prior to the start of the program, Amideast Education Abroad will automatically withdraw the participant from the program and the participant will be responsible for any and all withdrawal fees in accordance with the Refund Policies section of this document.

Amideast reserves the right to charge late fees when payment is not received by the due date listed on the invoice.

- Any summer, semester, or academic year participant in an onsite or virtual program who fails to pay in full by the invoice due date or to submit a Financial Aid Deferral/Payment Plan request at least two (2) weeks before the invoice due date will be charged a \$200 late fee and will be required to submit payment for all remaining fees in full.
- If a due date is missed, Amideast will issue an updated invoice that includes the \$200 late payment fee. The updated invoice will serve as the first official notice of late payment. The participant will only receive two official notices of late payment, which will be delivered by email.
- If the participant fails to pay the program costs and any applicable late fees upon receipt of the second and final late-payment notice, Amideast reserves the right to transfer the unpaid balance to a collection agency. The same late-fee policy is applied to any updated invoices. If a participant without a payment plan continues to miss payment due dates, the participant may be charged a \$200 late fee for each due date missed.

Participants enrolling for a credit hour option are subject to the same schedule, at the following reduced amounts:

- Those enrolling for eleven (11) credit hours will incur late fees of \$100 each.
- Those enrolling for eight (8) or six (6) credit hours will incur late fees of \$50 each.
- Those enrolling for three (3) credit hours will incur late fees of \$25 each.

In the case that Amideast transfers a participant's unpaid balance to a collection agency, the participant will be charged an additional 30% of the most recent invoiced amount, inclusive of late fees accrued.

Any participant approved for a Payment Plan who misses a due date will be charged a late fee for each missed deadline, per the fee established for their program.

If a participant enrolling in an onsite program fails to pay the housing deposit by the due date, Amideast reserves the right to charge the participant an additional \$35 non-refundable late fee; the participant is still responsible for any damage to the apartment other than normal wear and tear.

Discounts

Participants from institutions that have standing, multi-year consortium or affiliate agreements or MoU's with Amideast Education Abroad may be eligible for limited tuition discounts, applicable on proprietary Amideast programs, which does not include Direct Enroll programs. Alumni of proprietary and high

⁹ See the relevant sections of this document for details.



school level grant programs run by Amideast Education Abroad may also be eligible for a tuition discount, which is applicable on all Amideast programs, including Direct Enroll.

Only one form of discount (based on institutional agreement with Amideast OR alumni status) may be used by a participant in a single term. Discounts based on institutional agreement may be used by a participant only once, while discounts based on alumni status do not have such a limit.

Debts Incurred in the Host Country (Onsite Programs)

Any unpaid debts at the end of the term abroad which were incurred by, or another party on behalf of, a program participant will be deducted from the participant's housing deposit (if applicable) or billed to that participant by Amideast. The participant's grade report or transcript will not be released until all debts incurred in the host country are paid in full. Amideast reserves the right to transfer any unpaid balance to a collection agency after reasonable attempt has been made to collect payment directly from the participant. In this event, the participant will be charged an additional 30% of the unpaid balance.

Note Regarding Overloading and/or Auditing Courses with a Materials Fee (Onsite Programs)

Participants taking a course with a materials fee (i.e., an art class, photography class, etc.) as an audit or part of a credit overload are responsible for covering the cost of the materials fee over and above the program fees, and Amideast will bill such participants accordingly after the drop/add period. Materials fees are covered by program fees for participants who take such courses as part of a regular course load.

Financial Aid Deferrals

If a portion of the participant's program fee will be paid by financial aid (scholarships, grants, loans, etc.), the participant may request a deferred payment date for the aid amount to allow time for the funds to be disbursed. Instructions for requesting a financial aid deferral will be made available via email pending participants' responses to items in the Billing Information questionnaire. Participants must request a deferral at least two (2) weeks prior to the program fee due date listed on the original invoice.

Please note:

- Financial aid deferrals can be granted extending payment until October 15 for fall term program fees, March 15 for spring term program fees, and July 1 for summer term program fees. Program fees must be paid in full by those dates.
- For participants receiving scholarships that are disbursed at a date later than the deadlines listed above, Amideast Education Abroad may consider arranging an individualized deferral or payment plan. In such a case, the participant must request a financial aid deferral along with a request for such a plan. Instructions will be provided via email to participants requesting this option.
- The participant or home institution is responsible for paying any amount above the anticipated financial aid by the original due date on the program fee invoice.¹⁰
- Amideast does not charge an administrative fee for arranging financial aid deferrals.
- It is the sole responsibility of the participant to assure that any funds from the participant's financial aid are sent to Amideast by the approved deferred payment date. Payment can be made either directly by the participant or by the participant's home institution. It is the

¹⁰ For example, if the total amount due is \$16,000 and the participant is awaiting disbursement of \$4,000 in financial aid, \$12,000 must be paid in full by the original due date. A deferral would be granted only for the \$4,000.



responsibility of the participant to discuss with their home institution and ensure that Amideast is aware of how and when payment will ultimately be made.

A participant studying on Amideast Education Abroad Programs for more than one term will need to submit a Financial Aid Deferral Request Form for each term if they wish to have payments deferred.

- Please note that Amideast Education Abroad will consider all financial aid deferral requests but is not obligated to grant approvals for all such requests. Participants requesting deferrals, and/or the payment contact designated on the Participation Confirmation Form, will be informed via email of the status of any deferral request within ten (10) business days of receipt of the request by Amideast.

The participant is responsible for making sure that any aid their home institution (or any other organization) sends to Amideast Education Abroad is received by the scheduled due date as noted on the invoice or in the financial aid deferral approval notification. Further, it is the participant's responsibility to be aware of what financial aid may or may not be available to them for participation in the program, as well as how that impacts their overall aid availability at their home institution.¹¹

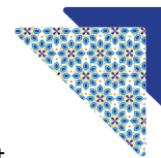
Payment Plans

Participants who wish to pay program fees in installments instead of one lump sum must submit a payment plan request per an online form at least two (2) weeks prior to the program fee due date listed on the original invoice.

Please note:

- As stated above, a payment plan may be requested in conjunction with a request for a financial aid deferral; participants who are requesting both a deferral and a payment plan (for the balance of the amount due) must complete both online forms.
- Participants attending **only one onsite summer session** are **not** eligible for payment plans.
- Participants attending two onsite summer sessions, or one onsite summer session following or preceding an onsite or virtual semester program, **may be considered** for payment plans on a case- by-case basis.
- Participants enrolling in credit hour options for the virtual program **may be eligible** for a payment plan on a case-by-case basis.
- A specific payment plan will be developed for each individual participant, based on the date the plan was requested. **In no event, however, will the final payment due date for an approved Payment Plan be more than six (6) weeks after the beginning of the program.**
- Participants studying on Amideast Education Abroad Programs for more than one term will need to submit a Payment Plan Request Form for each term in order to have their payment due dates delayed for each billing period. Amideast Education Abroad will not automatically grant a new payment plan without a new form.

¹¹ Note that a participant who is participating in an Amideast program not-for-credit in the view of their home institution will likely not be able to use financial aid from their home institution.



- Please note that Amideast Education Abroad will consider all payment plan requests but is not obligated to grant approvals of all such requests. Participants requesting payment plans and/or the payment contact designated on the Participation Confirmation Form will be informed via email of the status of any payment plan request within ten (10) business days of receipt of the request by Amideast.

Refund Policies

Withdrawal from a Program

Participants sometimes withdraw from an Amideast Education Abroad program after the Participation Confirmation Form has been signed. Once participation is confirmed, participants in onsite and virtual semesters are responsible for the confirmation deposit and the other withdrawal penalties that are outlined in this document. By confirming participation, participants acknowledge that they have read Amideast's Financial Policies and agree to pay the stated financial penalties in the case of withdrawal. Please note that the withdrawal penalties listed below apply **in all cases**, regardless of the reason for the participant's decision to withdraw from the program.

The only case in which Amideast will refund all payments received is when Amideast officially announces the cancellation of a program prior to the start of the term (please see the Program Cancellation section below).

The following policies are applicable in all cases of participant withdrawal from a program:

- The confirmation deposit paid by onsite and virtual semester participants is non-refundable from the date participants confirm their participation via the Applicant Portal. Participants must indicate in the Billing Information questionnaire if they are awaiting an external scholarship decision (e.g., Boren, Gilman, etc.) that may affect their program enrollment. If a participant cannot attend the Amideast program after not receiving any such scholarship(s), Amideast will refund the program deposit only if there is another participant available to fill the reserved spot in the program.
- If the onsite or virtual semester participant has confirmed participation for multiple programs and later withdraws from any one program, each confirmation deposit is considered nontransferable and non-refundable.
- If a participant in any semester, summer, or credit hour option opted to receive their transcript from Amideast's School of Record, the School of Record fee is non-refundable.

Amideast commits significant financial resources on behalf of program participants well before each program actually begins. That means these resources are committed in advance and are largely unrecoverable. There are thus financial penalties for withdrawal from an Amideast Education Abroad Program. When a participant withdraws from a program, Amideast will issue refunds as follows:

For all onsite semester or academic year programs:

- **If written notification of withdrawal is received more than 60 days prior to the program start date:** The participant will forfeit the \$500 non-refundable confirmation deposit, plus the School of Record fee (if applicable).



- **If written notification of withdrawal is received 45–60 days prior to the program start date:** The participant will forfeit the \$500 non-refundable confirmation deposit, plus the School of Record fee (if applicable), plus a \$1,500 administrative fee.
- **If written notification of withdrawal is received 22–44 days prior to the program start date:** the participant will forfeit the \$500 non-refundable confirmation deposit, plus the School of Record fee (if applicable), plus a \$1,000 administrative fee, plus a \$2,500 late withdrawal fee.
- **If written notification of withdrawal is received 7–21 days prior to the program start date:** The participant will forfeit the \$500 non-refundable confirmation deposit, plus the School of Record fee (if applicable), plus a \$1,000 administrative fee, plus a \$3,500 late withdrawal fee.
- **If written notification of withdrawal is received fewer than 7 days prior to the program start date:** The participant will forfeit the \$500 non-refundable confirmation deposit, plus the School of Record fee (if applicable), plus a \$1,000 administrative fee, plus a \$5,500 late withdrawal fee.
- **If written notification of withdrawal is received after the program start date:** No refund will be issued.

For the full virtual semester program:

- **If written notification of withdrawal is received 7–30 days prior to the program start date:** The participant will forfeit the \$500 non-refundable confirmation deposit, plus the School of Record fee (if applicable), plus a \$1,000 administrative fee, plus a \$1,500 late withdrawal fee.
- **If written notification of withdrawal is received fewer than 7 days prior to the program start date:** The participant will forfeit the \$500 non-refundable confirmation deposit, plus the School of Record fee (if applicable), plus a \$1,000 administrative fee, plus a \$2,000 late withdrawal fee.
- **If written notification of withdrawal is received after the program start date:** No refund will be issued.

For credit hour options:

- **If written notification of withdrawal from any or all credits is received less than 30 days prior to the program start date:** The participant forfeits all fees and owes any remaining unpaid fees. No refund will be issued for fees already paid.

For all onsite summer¹² or short-term programs:

- **If written notification of withdrawal is received more than 60 days prior to the summer term start date:** The participant will forfeit the \$500 or 50% (see page 1) non-refundable confirmation deposit, plus the School of Record fee (if applicable).
- **If written notification of withdrawal is received 31–60 days prior to the summer term start date:** The participant will forfeit the \$500 or 50% (see page 1) non-refundable confirmation deposit, plus the School of Record fee (if applicable), plus a \$500 administrative fee.

¹² For summer programs with two sessions, 'summer term' refers to the combined dates of session 1 and 2. For example, if session 1 of a summer intensive Arabic program begins on June 1, and a participant participating on session 2 of the program wishes to withdraw, the above schedule will apply from the start date of June 1, and not whatever date session 2 begins.



- **If written notification of withdrawal is received 7–30 days prior to the summer term start date:** The participant will forfeit the \$500 or 50% (see page 1) non-refundable confirmation deposit, plus the School of Record fee (if applicable), plus a \$500 administrative fee, plus a \$1,250 late withdrawal fee.
- **If written notification of withdrawal is received less than 7 days prior to the summer term start date:** The participant will forfeit the \$500 or 50% (see page 1) non-refundable confirmation deposit, plus the School of Record fee (if applicable), plus a \$500 administrative fee, plus a \$1,750 late withdrawal fee.
- **If written notification of withdrawal is received after the summer term start date:** No refund will be issued.

In all cases:

- Any refunds will be issued to the party who originally made payment to Amideast: in most cases, to the participant (if the participant paid the program fee) or to the home institution (if the home institution paid the program fee).
- A refund of payment made by credit card will be processed as a credit back to that card account.
- In some instances, applicable financial aid regulations may require that funds be returned directly to the participant's home institution.
- Please note that the withdrawal policies and penalties also apply to multiple-term participants (academic year, two summer terms, or other consecutive terms) who opt out of participation in the second term. In this case, the participant is required to inform Amideast Education Abroad staff in Washington, D.C., in writing of their intent to withdraw from the second term as soon as possible. To avoid withdrawal fees, the participant must notify Amideast staff in Washington, D.C., before November 15 for spring programs, before April 15 for summer programs, and before May 15 for fall programs. **If a multiple-term participant withdraws on or after the dates outlined above, standard withdrawal penalties apply,** including a \$500 penalty in place of the confirmation deposit. Written notification of withdrawal must be received by Amideast Education Abroad staff in Washington, D.C. (email is acceptable); if the participant is in the host country when the participant decides to withdraw from the second term, on-site Amideast Education Abroad staff may offer advice and counsel; however, **the participant must send written notification to Amideast Education Abroad staff in Washington, D.C., for Amideast to deem it an official notification of withdrawal.**

Enrollment Deferrals

Occasionally, there are circumstances under which a participant wishes to defer their enrollment in an Amideast program to a later term. In such cases, the following policies apply:

- Amideast Education Abroad will only accept requests for program deferral to a subsequent term up to 30 days prior to the official start date of the term in which the participant originally



intended to enroll.¹³ This also applies to participants in two consecutive terms (e.g., academic year participants or spring/summer term participants) who wish to defer enrollment in either or both terms to a later term. If a participant fails to provide notification for a deferral request 30 days prior to the start of a given term, Amideast will apply the withdrawal penalties indicated in the Refund Policies section of this document.

- Participants requesting a deferral to another term need to make the request in writing via edabroad@amideast.org.
- If a participant defers to a different term and later withdraws altogether, Amideast Education Abroad will hold the participant responsible for the fees that would have applied if the participant had withdrawn at the time they originally deferred.
- Amideast Education Abroad will hold participants accountable for any financial penalties they have incurred up to the date the Enrollment Deferral Request Form is received, regardless of if they choose to withdraw at a later date.
- Amideast Education Abroad must receive the participant's confirmation deposit before considering an enrollment deferral.
- Enrollment deferrals and transference of confirmation deposits will be determined at Amideast's sole discretion; participants will be notified of all such determinations via email.

Notification Responsibilities

Notification of withdrawal from an Amideast program **must be submitted in writing**. There is no notification of withdrawal form; rather, participants must submit a statement of intent to withdraw and reason for withdrawal (email to edabroad@amideast.org is acceptable).

Please note:

- Withdrawals and deferral requests are effective only upon the date written notification is received by staff at Amideast Headquarters in Washington, D.C.
- Participants are responsible for notifying their home institution directly if they plan to withdraw or defer participation in an Amideast program.
- Questions regarding home institution policies should be directed to the home institution and participants should be aware of home institution payment policies that differ from those of Amideast.

Unpaid Balances

If a participant has an unpaid balance due, please note:

- Amideast Education Abroad and our partners **will not release grade reports and/or transcripts** for any participant who has any unpaid balance on their Amideast account or who have not completed their Amideast scholarship requirements.
- At the sole discretion of Amideast, any participant who fails to pay program fees in full by the due date on the invoice or by the payment dates listed in a financial aid deferral or payment plan approval notification **may be deemed ineligible to participate in the program**. Notification of

¹³ For example, a participant accepted to a fall program beginning on August 23 must request a deferral by July 23 at the latest.



ineligibility to participate may be delivered at any time during the program, but the participant and billing contact will receive a late payment notification via email before any action is taken.

- Amideast reserves the right to engage a collection agency to recover any unpaid balance on a participant's Amideast account. In the case that Amideast transfers a participant's unpaid balance to a collection agency, the participant will be charged an additional 30% of the most recent invoiced amount, inclusive of late fees accrued.

Program Cancellation

Amideast reserves the right to cancel any Amideast Education Abroad Program prior to the program start date due to insufficient enrollment or other factors beyond its control. If a program is cancelled prior to the start of the program (for any reason, including, but not limited to, low enrollment or safety and security concerns), Amideast Education Abroad will give previously accepted participants the option to apply to another Amideast Education Abroad Program that has available space, to defer to a later term, to apply to the virtual semester (if available), or to withdraw. If a participant chooses to defer or withdraw when a program has been cancelled, Amideast will refund all payments received, including the confirmation deposit, and will have no further liability to the participants admitted to the program or to their home institutions. **Amideast will not provide compensation for any costs incurred by the participant or the home institution, including, but not limited to, participant-purchased flights to the host country, local transportation, or textbooks.**

In an emergency situation, Amideast may also choose, or find itself without choice in the wake of decisions made by a number of participants' home institutions, host country governments, or other actors, to curtail onsite operations — temporarily for the duration of the academic term — for a program that is in progress. Such circumstances may include but are not limited to a natural disaster, turmoil in the host country, a disease outbreak, a U.S. State Department-issued official Travel Warning for the host country, a U.S. State Department-recommended evacuation from the host country, or for other reasons that lead Amideast to conclude that the host country poses a unique, localized risk to the health, safety, and security of participants, is not an environment in which shelter-in-place is a viable option, and/or is no longer a tenable study abroad location.

Amideast recognizes that every participant's circumstances are different and personal. In the event of a curtailment of onsite operations: if the situation allows for participants to remain safely onsite and there is no unique, localized risk that is mitigated by leaving and/or if the situation is such that leaving is not an option due to closures of borders and/or airspace, Amideast will continue to support participants wishing to remain onsite. In such circumstances, participants will be required to sign an addendum to the Amideast Education Abroad Participant Agreement and Release.

If a situation requires curtailment of an onsite Amideast Education Abroad Program after it has begun and prior to the conclusion of the academic term, Amideast will make every reasonable effort to make alternative arrangements to allow participants to complete their academic work. This may include, depending on available space and the time remaining on the original program, transfer to an Amideast Education Abroad Program in another country and/or completing the semester remotely online. If transfer to an Amideast Education Abroad program in a different location is a possibility and the participant chooses to do so, Amideast will require the participant to cover the costs of flights or other transportation to their new host country, and any academic materials required for the new program, including any textbooks. If a participant does not wish to continue in the event of a curtailment of onsite programming, they may withdraw. Whether Amideast Education Abroad and/or our partners will issue a



withdrawing participant a grade(s) of “W” or “F” depends on the withdrawal deadline per the current semester’s academic calendar.

Cancellation means that a program will not continue to academic completion. Only if alternative arrangements cannot be made to complete the academic portion of a semester will Amideast cancel a program that is already in progress. In such circumstances, Amideast will make reasonable efforts to collect documentation of participant work completed prior to the program’s cancellation. Amideast will determine if sufficient academic work was completed to warrant an award of credit and, if so, will issue Amideast grade reports for either full or partial academic credit. Such determinations may be made on a class-by-class and participant-by-participant basis, and a determination that Amideast makes for one class in a program may not be the same determination that Amideast makes for all classes in the same program.

If there is a case where an emergency situation warrants an evacuation of participants who are in the host country, Amideast will work with a crisis management assistance company to arrange for emergency evacuation. If the crisis management company deems the situation a “covered event,” the company will typically arrange and pay for covered participants’ evacuation to the nearest/most easily accessible safe haven. From the location that the crisis management company and/or Amideast determines to be the nearest safe haven, participants are responsible for all onward travel costs: either to another Amideast Education Abroad location (if offered as an option by Amideast) or to the participant’s country of residence at a later date. Amideast will not be responsible for any travel costs in the case of an evacuation beyond arrival in the determined safe haven,¹⁴ including any fees charged by airlines to change existing tickets or the purchase of new airline tickets to another Amideast Education Abroad location or to return home.

In the extreme case that a program is cancelled while in progress, participants who transfer to another Amideast Education Abroad Program of a similar duration or complete their academic program remotely will not be charged or refunded any difference in tuition and fees for the new program. A participant who does not transfer to another Amideast Education Abroad Program after a cancellation will be refunded all unspent program fees for their particular program. Amideast will determine the portion of fees that will be refunded and will make every effort to process any resulting refund(s) in a timely manner.

¹⁴ Determined by the crisis management assistance company and/or Amideast.