

STUDENT REFUND POLICY

Faculty-Led Group Study Abroad Kansas State University

All course promotional materials must include the following refund and cancellation policy.

REFUNDS

The K-State Study Abroad Administrative Fee (\$150) is non-refundable unless you are *not* accepted into the program. Upon completion of course and payment of all program expenses, balance of program fees (paid by the current year's students) will be processed as follows.

- If final balance includes program fees in excess of \$50.00 per student, each participant will receive a refund check. Refund amounts will be determined by dividing the excess program fees by the number of course participants.
- Excess program fees that do not exceed a \$50.00 minimum per student will be retained and applied to program fees for the same course the following year. If the same course is not planned for the following year, the balance may be applied to cover the costs of another course going to the same location from the same academic department. If neither of these applies, the balance may be applied to cover the costs of a faculty-led group study abroad course of the academic department's choice.

CANCELLATION

- Applications and a non-refundable deposit deadline will be agreed upon by the Faculty Leader and the Coordinator for Faculty Services, as required to cover initial program fees. This deadline and a mutually agreed upon course payment schedule will be included in all promotional materials.
- If enrollment minimums are not met for the course by the deposit deadline and the course is cancelled, all participants will receive a full refund for the deposit amount (including the K-State Study Abroad Administrative Fee) and no additional fees will be assessed. However, participants should assume that deposits are non-refundable when applying. If enrollment minimums are met by the deposit deadline, the course will proceed as planned and all deposit money will be applied to the program fees on that date.
- A program may be canceled if it involves traveling to a location where the U.S. State Department has issued a travel warning, advisory or alert, or where the Study Abroad Program finds the location to be unsafe. Should a program cancellation become necessary for safety reasons prior to student departure or after students have arrived overseas, our policy is that every effort will be made to recover all costs to participants.
- Kansas State University does not assume responsibility for financial risks associated with participation in its study abroad programs. If the University cancels a program before departure or while the program is in progress for reasons beyond its control including, but not limited to such things as political unrest or danger to participant safety, only those fees refunded to K-State by service providers will be returned to participants. K-State will make reasonable efforts to obtain refunds from service providers such as hotels, airlines, and dormitories, but no refunds are guaranteed. Fees paid will only be refunded to program participants to the extent they are refunded to K-State.

In light of the forgoing, students may choose to purchase supplemental insurance. Such insurance is not required by K-State and must be purchased on an individual basis. Some of the most common types of supplemental insurance include:

- Theft insurance - usually provides coverage for the replacement costs of items stolen while abroad, such as a passport or camera.
- Baggage insurance - usually provides reimbursement for loss, theft, or damage to baggage or personal effects. Some baggage insurance policies also provide reimbursement of expenses incurred due to lost baggage such the purchase of clothes or other items.
- Trip cancellation and trip interruption insurance - usually provides reimbursement for unused, non-refundable prepaid travel expenses in the event of trip cancellation or interruption.
- Trip delay insurance - usually helps cover costs incurred if a trip is substantially delayed (generally by 12 hours or more).
- Examples of insurance providers include:

GlobalCare Insurance Services 1-800-821-2488 http://www.globalcare-cocco.com	Good Neighbor Insurance 1-866-636-9100 http://www.onlinetripinsurance.com
Travel Guard 1-800-826-4919 http://www.travel-guard.com	Trip Insurance USA 1-877-216-4885 http://www.tripinsuranceusa.com
World Travel Center 1-800-786-5566 http://www.worldtravelcenter.com	Specialty Risk International, Inc. 1-800-335-0611 http://www.specialtyrisk.com
Insurance Services of America 1-800-647-4589 http://www.insurancefortrips.com	STA Travel 1-800-781-4040 http://www.statravel.com

WITHDRAWAL

- All participants are expected to pay program fees according to the payment plan publicized. Failure to do so may result in dismissal from the course and loss of any program fees paid. In this case, only recoverable program fees will be refunded.
- Participants wishing to withdraw from the program should do so in writing by submitting the Study Abroad Withdrawal Form to the Coordinator of Faculty Services. This form can be found at the Study Abroad Program website and is also available in the Study Abroad Program Office. All recoverable program fees will be refunded to any participant who withdraws. However, any fees that have already been applied to group expenses, and cannot be recovered by the Study Abroad Program, will not be refunded to the participant.

- The closer the program is to the start date, the less recoverable costs will be available. For example, several months before a program starts, funds have usually already been paid to many hotels for deposits on housing. These deposits would be considered non-recoverable.
- The K-State Study Abroad Administrative Fee will not be refunded unless the participant's withdrawal is a result of a personal or physical emergency, as determined by the Coordinator of Faculty Services and the Director of Study Abroad.
- Unrecoverable costs may include expenses both for individual and group services. Individual expenses are items such as airline tickets or pre-paid room reservations. Group expenses may include bus rentals or payment to guides. For example, if the program budget is based on a minimum of 15 participants, and if the 15th student withdraws, then a portion of the cost for some group services also becomes an unrecoverable loss to the student who has withdrawn.
- If a student is dismissed from a study abroad program after the program officially begins, no money will be refunded.
- If a student voluntarily withdraws from a study abroad program after application to the program, but prior to the start dates of the program, the student will be refunded the program cost, excluding application charge and any portion of the program cost which is unrecoverable (pre-paid meals, pre-paid room reservation deposits, etc.) Even if the student has not yet paid the full program balance, he or she is obligated to pay the Study Abroad Program for any unrecoverable expenses incurred on the student's behalf. This may require the student to pay part of the program cost to the Study Abroad Program, even if he or she does not attend the program. It is therefore in the student's best interest to notify the Study Abroad Program immediately when making a decision to withdraw.
- If a student withdraws from the course before it starts, the effective date of withdrawal and cancellation will be the date when his/her written notice of withdrawal is received by the Study Abroad Program.
- If a student's participation is terminated by the Study Abroad Program and/or the Faculty Leader (who has authority to make decisions regarding the continued participation in the program of individuals whose conduct may necessitate disciplinary action), the student will be dismissed from the program with no refund of fees and, further, the student will be responsible for all costs and expenses associated with his/her return home.