## PAYMENT POLICY FOR KANSAS STATE EDUCATION ABROAD

# BACKGROUND AND PARTICIPANT FINANCIAL RESPONSIBILITY

## INDEPENDENT VERSUS AFFILIATED VERSUS FACULTY-LED PROGRAMS

This Payment and Refund Policy applies to all study abroad programs as described below. Different fees apply depending on the type of program. Independent and Affiliated programs are not supervised or controlled by Kansas State University. Affiliated programs are programs for which there is an exchange agreements or other similar agreement between Kansas State University and a foreign host institution or third party service provider that allows students to enroll in a foreign institution and/or program, while Independent programs are unaffiliated, i.e., when there is no exchange agreement or other similar agreement with Kansas State University and the student must only make arrangements for enrollment directly with the host institution (but may independently make arrangements with Kansas State University for transfer of credit). Faculty-Led programs are those study abroad programs that are directed by Kansas State University faculty and/or staff.

### AN ESTIMATE IS NOT A GUARANTEE

Kansas State University Education Abroad provides an estimate of costs and expenses for Independent, Affiliated, and Faculty-Led education abroad programs. A participant's particular study abroad experience may be more or less expensive than the estimate produced by Kansas State University Education Abroad, depending on the participant's personal expenses and choices. Before departing for the program, the participant is encouraged to obtain a study abroad program cost estimate sheet from Kansas State University Education Abroad, but must understand that such estimate is not a guarantee and is not otherwise binding on the University.

#### FINANCIAL AID

It is each participant's responsibility to finalize arrangements or disbursement of all financial aid and scholarship money, if any, as well as the terms regarding acceptance of those funds.

#### NON-REFUNDABLE

All deposits and payments, including without limitation Kansas State University Education Abroad Administrative Fee, the MLANG Placeholder Course Fee, and any applicable Program Fees (all described below), costs and expenses, associated with the participant's study abroad program become <u>non-refundable and non-transferable</u> at the time the participant's application status becomes "committed" (as defined below for the applicable programs), unless specifically stated as an exception below.

## DESCRIPTION OF FEES

1. **Kansas State University Education Abroad Administrative Fee** is a fee collected for all Affiliated programs, Faculty-Led programs, other programs for which a student will receive academic credit at Kansas State University, and those other programs in which participation in the program is required for the participant to complete their academic program major. When a participant pays the Administrative Fee, it indicates the participant's intent to participate in the applicable education abroad program. Depending on which program, the Administrative Fee covers different services and facilitation provided by the Education Abroad. For example, it may cover education

abroad advising, processing of applications, orientation, workshops, materials, processing, and other related services, as applicable to the type of program.

2. The **\$25 MLANG Placeholder Course Fee** (sometimes referred to as the **Registrar's/Cashier's Fee or Enrollment Fee**) is assessed by the Cashier's Office to the participant's KSIS account to keep a study abroad participant in active student status and is applicable to all education abroad programs for which students will receive credit from an institution abroad and transfer such credit back to Kansas State University. The participant must pay such fee in order to transfer credit from an institution abroad.

3. Participants of Faculty-Led Education Abroad Programs must pay a "**Program Fee**" to Kansas State University. The Program Fee is a fee charged for travel, accommodation, international health insurance when required for the applicable program and applicable participant, and other costs and expenses that are in addition to the regular tuition and fees. It includes the Kansas State University Education Abroad Administrative Fee.

4. Health insurance fees. International health insurance is required for students in Affiliated and Faculty-Led programs. For Faculty-Led programs, the insurance fee (when applicable) is collected as part of the Program Fee. For Affiliated programs, participants must purchase international health insurance, either through Chubb International Insurance, the application for which is available through and payment is made through Kansas State University Education Abroad, or through the participant's host program provider if the insurance policy is equivalent. Participants of an Independent program are encouraged to purchase international health insurance, but not required. For more information on who must and may purchase international health insurance, please see <a href="http://www.k-state.edu/abroad/current-students/before/healthandsafety.html">http://www.k-state.edu/abroad/current-students/before/healthandsafety.html</a>

5. The participant is responsible for and obligated to pay all applicable fees at the time the participant's status becomes "committed" (further defined below). At that time, fees are due and owing, and no refunds or adjustments will be made, regardless of whether Kansas State University has yet posted or collected the applicable fee. Applicable fees for Independent, Affiliated, and Faculty-Led programs are charged to the participant's KSIS account at or before the beginning of the intended study abroad term.

6. Any **late fees or collection** costs that result from a participant's failure to timely make any payment due, or otherwise from the participant's action or inaction, is the participant's sole responsibility and chargeable to the participant. For example, if Kansas State University is charged collection fees on a payment due from a participant, those fees will be charged to the participant.

## ADDITIONAL APPLICABLE POLICIES FOR INDEPENDENT AND AFFILIATED PROGRAMS

Once Independent or Affiliated program applicants have completed all required application materials, an Education Abroad staff member will review the application and make an acceptance decision. If accepted, the participant must then finalize participation in a study abroad program by clicking on the "commit" button on their online application. By completing this step, the participant becomes "**committed**" for the applicable Education Abroad Program.

Independent and Affiliated programs often have costs in addition to any applicable fees explained above, including without limitation funds due to a host institution and/or third party program provider. Expenses associated with Independent or Affiliated program participation are the participant's responsibility, are subject to specific program guidelines, and it is the participant's responsibility to be aware of those deadlines.

Kansas State University tuition deadlines for Affiliated program participants, if applicable, are the same as regular university deadlines.

## ADDITIONAL APPLICABLE POLICIES FOR FACULTY-LED KANSAS STATE UNIVERSITY PROGRAMS

By (1) completing the application, and (2) being accepted by the faculty leader and Education Abroad, the participant's application for a Faculty-Led education abroad program is considered complete and the participant is "accepted." The participant is then responsible for changing the status of their application from "accepted" to "committed". Once an applicant changes the application status to "**committed**", the applicant is responsible for the Program Fee even if the applicant withdraws from the program.

The Program Fee is non-refundable and non-transferable. In the limited circumstances below, however, a refund may be available to participants of Faculty-Led Education Abroad Programs: If the minimum number of students for a Faculty-Led education abroad program is not met and the Kansas State University Education Abroad cancels the program for that reason, all participants will receive a full refund of the Program Fee, including Kansas State University Education Abroad Administrative Fee.

□ If a Faculty-Led education abroad program is cancelled at any time for any other reason, including without limitation for safety reasons and other reasons outside the control of Kansas State University, only those costs and expenses refunded to Kansas State University by third-party program providers will be refunded to participants.

□ If the participant withdraws from participation in the Faculty-Led education abroad program for any reason (see withdrawal procedures at http://www.k-state.edu/abroad/about/policies.html), the participant will not be reimbursed for any Program Fees except to the extent the costs and expenses associated with the withdrawn participant can be recovered from third-party program providers. The withdrawn participant also remains responsible for the Program Fees not yet paid by the participant to the extent payments have already been made by, or charges are due from, Kansas State University as a result of the participant's commitment to the program.

Tuition for Faculty-Led programs is assessed as follows:

(a) If the participant enrolls in the course prior to the official start date of the corresponding term, tuition will be due the first day of regular classes for that term;

(b) If the participant enrolls in the course after the official start date of the corresponding term, tuition will be assessed on the 15th of the month, and due the 15th of the following month.