

FINANCIAL POLICIES

Publication of Program Fees

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

Summer, 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.

Enrollment Confirmation and Confirmation Deposits

When students are notified of acceptance to an AMIDEAST program, they receive at the same time a Participation Confirmation Form.

- Students must fill out the top section of the form, indicating their intent to enroll in the program, and then give the form to their study abroad advisor at their home institution.
- The home institution representative must fill out the remainder of the form, including information about where the invoice for program fees should be sent.
- The student should then return the Participation Confirmation Form to AMIDEAST.
- The Participation Confirmation Form must be returned to AMIDEAST within fifteen (15) days of being notified of acceptance into the program.
- AMIDEAST will hold the student's spot in the program for up to 15 days while awaiting the completed Participation Confirmation Form. If the Participation Confirmation Form is not received by AMIDEAST within 15 days, AMIDEAST reserves the right to offer that spot in the program to another applicant.

AMIDEAST requires a non-refundable confirmation deposit of \$500 from each student intending to participate in an AMIDEAST Education Abroad Program. Once the signed Participation Confirmation Form is received, the student is held 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 but is part of the published program fee.
- If the student is paying the confirmation deposit, payment must be included with the Participation Confirmation Form.
- Alternatively, if the home institution is paying the confirmation deposit, AMIDEAST will send an invoice for the confirmation deposit to the billing contact as soon as the

Participation Confirmation Form is received at AMIDEAST headquarters. In this case the confirmation deposit must be paid within twenty-one (21) days of receipt of the invoice.

Program Fee Invoices

An invoice for the balance of the program fees is sent after receipt of the confirmation deposit.

- Program fees are billed by term (summer, fall, and spring) even if the student is participating in an academic year program or in programs for two or more consecutive terms (i.e., students participating 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).
- The invoice will be sent to one of the following two locations:
 - **To the student**
In the absence of any other instructions, the invoice will automatically be sent to the student (or his/her parents) 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.
 - **To the home institution**
If the Participation Confirmation Form indicates that the student'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. In such cases, students must contact a representative of the home institution to inquire about the home institution's own billing and payment policies (NB: this will usually be someone in the study abroad or international programs office, but at some institutions the bursar or student accounts office may be the appropriate contact point).
- Program fees must be paid in full thirty (30) days before the start of the program or the student will not be permitted to attend orientation or classes. Students anticipating using 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; please see "Financial Aid Deferrals" below.
- The student is ultimately responsible for ensuring that the full program fee is paid.

Acceptable Methods of Payment

Payments from Students and/or Their Parents

1. Personal checks, money orders, or cashier's checks:
 - Make checks payable to AMIDEAST, and include the student's name, program, and semester/session.
 - Send with a copy of the invoice to:
AMIDEAST Education Abroad Programs in the Arab World

*Student Accounts
1730 M Street, NW, Suite 1100
Washington, DC 20036*

2. Visa/MasterCard credit or debit card:
 - Use the AMIDEAST credit card payment form that is attached to the invoice
 - Mail the form to the address above or fax it to 202-776-7029; it can also be scanned with the invoice and e-mailed as an attachment to edabroad@amideast.org
 - No processing fees will be assessed by AMIDEAST for payments made via credit/debit card
 - Credit/debit card payments can be accepted only via the payment form, complete with the cardholder's signature
 - Credit/debit card payments cannot be accepted over the phone

3. Bank transfer
 - Please contact AMIDEAST Education Abroad Programs in the Arab World for up-to-date wiring instructions.

Please note that AMIDEAST does **not** accept payments made electronically from personal bank accounts, or payments made by direct transfer from a personal account to an AMIDEAST account when the payer has an account at the same bank as AMIDEAST; these types of payments do not provide us with enough information to be able to track where (and from whom) the payments originated.

Payments from Home Institutions

1. Check
 - Make checks payable to AMIDEAST
 - Send with a copy of the invoice to:
*AMIDEAST Education Abroad Programs in the Arab World
Student Accounts
1730 M Street, NW, Suite 1100
Washington, DC 20036*

2. Bank transfer
 - Please contact AMIDEAST Education Abroad Programs in the Arab World for up-to-date wiring instructions.

Home institutions normally are not permitted to make payment by credit card.

Late Fees

AMIDEAST reserves the right to charge late fees when payment is not received by an invoice due date. Any participant who fails to pay in full or to submit a financial aid deferral/payment plan request two weeks before the invoice due date will be charged a \$200 late fee and is required to submit payment for all remaining fees in full.

Any student approved to participate on a Payment Plan who misses due dates will be charged a \$100 late fee for each missed deadline.

In-Country Debts

Any unpaid debts at the end of a semester that were incurred by, or on behalf of, a program participant will be billed to that student in U.S. Dollars by AMIDEAST Headquarters, and the student's grades will not be released until these debts are paid in full.

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 that amount to allow enough time for the financial aid to be disbursed.

- Financial aid deferrals can be granted until October 15 for fall program fees, until March 15 for spring program fees, and until July 1 for summer program fees.
- Program fees must be paid in full by those dates.
- In order to apply for a deferral, the participant and the participant's financial aid office must complete a Financial Aid Deferral Request Form.
- For students receiving scholarships which disburse funds at a date later than October 15, a specific payment plan may be arranged with AMIDEAST. In this case a student must submit a Financial Aid Deferral Request form along with a written request for a specific payment plan.
- The student or home institution is responsible for paying any amount above the anticipated financial aid by the due date on the program fee invoice (e.g., if the total amount due is \$12,800 and the student is awaiting disbursement of \$4,000 in financial aid, \$8,800 must be paid in full by the original due date; the deferral would be granted only for the \$4,000).
- AMIDEAST does not charge an administrative fee for financial aid deferrals.
- It is the participant's responsibility to make arrangements for financial aid to be sent to AMIDEAST by the approved deferred payment date. Payment can be made either directly by the student or by the student's home institution, and the student must discuss with his/her home institution how and when payment will ultimately be made.
- Students studying on AMIDEAST Education Abroad Programs for more than one term will need to submit a Financial Aid Deferral Request Form for each term in order to have their payments deferred for each billing period.
- Please note that approvals of financial aid deferral requests are not automatically granted. Students requesting deferrals (and the payment contacts designated on the

Participation Confirmation Form) will be informed via email of the status of their deferral request within ten (10) business days of receipt of the forms by AMIDEAST.

- Ultimately, it is the participant's responsibility to ensure that all program fees are paid and that any aid being forwarded from the home institution (or any other organization) is sent to AMIDEAST by the scheduled due date as noted on the invoice or in the financial aid deferral approval notification.

Payment Plans

Participants who would like to pay program fees in installments instead of in one lump sum must complete a Payment Plan Request Form and submit it at least two weeks prior to the program fee due date listed on the invoice.

- The payment plan may be requested in conjunction with a financial aid deferral request; students who are requesting both a financial aid deferral and a payment plan (for the balance of the amount due) must submit *both* forms.
- Summer program participants are not eligible for payment plans.
- A specific payment plan will be developed for each situation, based on the date the plan was requested. **In no event, however, will the final payment due date be more than four (4) weeks after the beginning of the program.**
- Students 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 payments deferred for each billing period.
- Please note that approvals of payment plan requests are not automatically granted. Students requesting payment plans (and the payment contacts designated on the Participation Confirmation Form) will be informed via email of the status of their request within ten (10) business days of receipt of the forms by AMIDEAST.

Refund Policies

Withdrawal from a Program

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

- The \$500 confirmation deposit is non-refundable from the moment the signed Participation Confirmation Form is received.
- If a student opted to receive his/her transcript from AMIDEAST's institution of record, the institution of record fee is non-refundable after the final invoice has been sent, and the student will be held responsible for payment of this fee even if he/she withdraws from the program.
- AMIDEAST commits significant financial resources on behalf of program participants well before each program actually begins (e.g., advance tuition payments, hiring of faculty, apartment rent and/or host family payments, etc.). When a student withdraws from a program, AMIDEAST will issue refunds as follows:

- **If written notification of withdrawal is received more than 60 days prior to the program start date:**
The student will forfeit the \$500 non-refundable confirmation deposit, plus the institution of record fee (if applicable).
- **If written notification of withdrawal is received 30-60 days prior to the program start date:**
The student will forfeit the \$500 non-refundable confirmation deposit, plus the institution of record fee (if applicable), plus a \$1000 administrative fee.
- **If written notification of withdrawal is received less than 30 days prior to the program start date:**
The student will forfeit the \$500 non-refundable confirmation deposit, plus the institution of record fee (if applicable), plus a \$1000 administrative fee, plus a \$1500 late withdrawal fee.
- **If written notification of withdrawal is received after the program start date:**
No refund will be issued.
- Once AMIDEAST has determined the amount of the total refund, balances will be refunded or invoices issued for outstanding funds.
- Any refunds made will be issued to the student (if the student 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.
- Note that in some instances, applicable financial aid regulations may require that funds be returned directly to the agency or organization granting the financial aid.

Enrollment Deferrals

Occasionally there are circumstances under which a student may wish to defer his/her enrollment in an AMIDEAST program to a later semester or term. In such cases the following policies apply:

- The \$500 confirmation deposit can be applied toward the cost of participation in a future program only if the deferring student's spot on the original program can be filled by another student.
- Requests for program deferral to a different semester are only accepted up until one month prior to the advertised program start date for EACH of the semesters that the participant originally applied for.

Notification Responsibilities

- Notification of withdrawal from an AMIDEAST program must be submitted in writing. There is no Notification of Withdrawal Form, simply a statement of withdrawal suffices (email is acceptable).
- Withdraws and deferrals are effective only upon the date written notification is received by the AMIDEAST Headquarters in Washington D.C. Students are responsible for notifying their home institution directly if they plan to withdraw or defer. Questions

regarding home institution policies should be directed to the home institution and students should be aware of home institution payment policies which differ from those of AMIDEAST.

Unpaid Balances

- Grade reports and/or transcripts will not be released for any student who has an unpaid balance.
- At the 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 ineligibility to participate may be delivered at any time during the program, but students and billing contacts will receive a late payment notification via email before any action is taken.
- AMIDEAST has the right to go to a collection agency if the student fails to pay the balance for a program he/she has already completed.

Program Cancellation

AMIDEAST reserves the right to cancel an AMIDEAST Education Abroad Program 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) accepted students are given the option to apply to another AMIDEAST Education Abroad Program which has available space, to defer to a later term, or to withdraw. If a student chooses to defer or withdraw, AMIDEAST will refund all payments received including the deposit but will have no further liability to the students admitted to the program or to their home institutions.

If an emergency requires that an AMIDEAST Education Abroad Program be canceled after it has begun and prior to the conclusion of the academic term, AMIDEAST will make every reasonable effort to make alternative arrangements in order to allow students to complete their academic work. If alternative arrangements cannot be made, AMIDEAST will make reasonable efforts to collect documentation of student work completed prior to the program's cancellation. AMIDEAST will share this information with the home institutions of students enrolled in the program so they will be able to decide whether to grant their students full or partial academic credit for work completed.