

## **Payment Deadlines, Cancellation and Refund Policy**

*This policy is valid starting with the 2022-23 school year and continues indefinitely.*

**Payment:** We send invoices 60 days prior to the start of the program. Payment of full tuition/fees and room/board is due 30 days prior to the start of the program. Payment plans are available upon request.

**Refunds:** We offer refunds according to the following schedule and whether the student is withdrawing from the program or transitioning to remote learning (RL) and completing all coursework online. A transition to RL is available for any student at any time during the semester. We differentiate a student's transition to RL based on who makes the decision, whether the student is asked to transition by Pachaysana or the sending school or whether the student voluntarily makes the decision. Since we will continue with a full load of online courses, the transition to RL does not greatly affect tuition/fees.

**Remittance tax notes:** Regretfully, sending funds from Ecuador to the United States results in a remittance tax, which depending on the amount ranges from 2% to 5% (usually 3% to 3.5%). This tax will be added to the amounts listed below. For reimbursements that are entitled a 100% refund, we ask for our partner's patience (approximately 6 months after the request), allowing us to invest those funds and recuperate as much of the tax as possible, or for a good faith negotiation on sharing the tax. For our school partners, we recommend leaving your funds as a credit for your next accepted student(s).

### **Tuition-Fees Refund**

<b>Schedule</b>	<b>Student transitions to RL (Pachaysana or school decision)</b>	<b>Student transition to RL (student decision)</b>	<b>Student withdraws from program</b>
15 to 30 days before arrival	20%	15%	100%
1 to 14 days before arrival	15%	10%	95%
After arrival, before completion of orientation	10%	5%	75%
Before reaching the 30 <sup>th</sup> day of the program	5%	0%	50%
The 30 <sup>th</sup> day of the program and afterward	0%	0%	0%

### **Room/Board Refund**

<b>Schedule</b>	<b>Student transitions to RL (Pachaysana or school decision)</b>	<b>Student transition to RL (student decision)</b>	<b>Student withdraws from program</b>
15 to 30 days before arrival	100%	100%	100%
1 to 14 days before arrival	95%	95%	95%
After arrival, before completion of orientation	Pro-rated + \$150 fee	Pro-rated + \$250 fee	Pro-rated + \$250 fee
Before reaching the 30 <sup>th</sup> day of the program	Pro-rated + \$250 fee	Pro-rated + \$350 fee	Pro-rated + \$350 fee
The 30 <sup>th</sup> day of the program and afterward	Pro-rated + \$400 fee	Pro-rated + \$500 fee	Pro-rated + \$500 fee

Note: Pro-rated is not determined by the total cost divided by the amount of days. Rather, since different kinds of stays over the course of the semester incur different costs, we send a calculation of what funds remain in the students Room & Board account from the day after leaving Pachaysana's official housing. We then subtract the stated fee according to the calendar provided. Fees rise slightly over the semester because we invest part of Room & Board into community projects shortly before we move into the community. Since we transition between communities throughout the semester, our fees reflect those investments.