

Sutherland-Chan Schools Inc., *operating as* **Sutherland-Chan School of Massage Therapy**

Tuition Payment and Refund Policy

The fees for the diploma program are outlined on the school's website and in the admissions materials each candidate receives, as well as in the enrolment contract.

Non-Refundable Fees/Deposits

The following fees are due before the start of school and are non-refundable:

- \$120.00 Application Fee: covers the cost of application processing
- \$500.00 Tuition Deposit (\$1500.00 for international students): secures a space in the class and is typically paid within a week of signing the student contract

This deposit is part of the total tuition owing for Term 1, meaning that the amount owing on the first day of school is net this deposit.

Cooling Off Period Exception

Notwithstanding the above non-refundable fees policy, an individual has the right to rescind and withdraw from the enrolment contract <u>within 48 hours</u> of signing it. This decision to rescind must be delivered to the Admissions Coordinator in the form of a written, signed statement.

In this specific situation, the person is entitled to full refund of all fees paid, including the Application Fee, any tuition deposit or payment that has been made, and cost of any books or equipment, so long as they are returned in pristine condition.

Tuition Payments and Refunds

Tuition for each term is due on the first day of the term. The amounts due during the program are indicated in Sutherland-Chan's admissions package, on the school's website, in the student contract, and are discussed in interactions with the Admissions Coordinator.

When a student withdraws or is expelled after paying their tuition, the school will issue any refund owing based on the time frame and calculation formula mandated by the Ministry of Colleges and Universities (see Appendix A).

Such refunds will be paid within 30 days of the notification of withdrawal, or the expulsion. If the student is being funded by OSAP, the refund will be sent to the National Student Loan Centre (NSLC).

In the case where an enrolled student does not show up to attend classes at the beginning of a term, or stops attending without notifying the school of an intention to withdraw, any refund owing will be paid out within 45 days of the first day of term, or of the last day of attendance, as applies to the case. If there has been no contact with the school, the refund will be mailed to the student's address as provided on the enrolment contract.

Any books or equipment the student purchased from the school can be returned for refund:

- if returned within 10 days of the date of withdrawal/expulsion
- if returned in the same condition as when they were purchased

Sutherland-Chan is not responsible for books or equipment purchased from Know Your Body Best or other vendors.

Late Payment of Tuition and Other Fees

If a student has not paid their tuition before or on the first day of term (Orientation Day), the Finance Office Coordinator (FOC) will send the student an invoice by email with an attached letter requesting payment within one week.

- <u>After one week</u>, the student will receive a reminder letter (via email) that refers to Sutherland-Chan's tuition payment and payment plan policies and references the sections on the consequences of failure to pay. The letter will distinguish non-OSAP students and students with OSAP issues/delays versus confirmed OSAP students in good standing.
- After two weeks (three weeks for confirmed OSAP students in good standing), the FOC will
 email another reminder letter asking the student to meet; the purpose is to ensure the
 student pays the amount owing or signs a payment plan. The student is reminded of the risk
 of suspension for non-payment of tuition.
- <u>After four weeks</u>, the FOC will issue a letter warning of suspension for non-payment of fees if the student does not either pay the amount owing or meet with the FOC to sign a payment plan by the specified date. This letter will be sent by email and placed in the student's school mailbox.
- <u>After six weeks</u>, the student will be suspended from school until payment is made. The FOC will both send this letter by email and place a copy in the student's mailbox.
- After eight weeks, the student will be officially withdrawn from the program. This letter will
 be issued by the Assistant Director of Education and Registrar and sent by post as well as by
 email.

Adjustments to this timetable can be made, at the discretion of the Finance Office Coordinator, if the student has a verifiable dated guarantee, in writing, of funding due to be received during the term.

In all instances, timely engagement and communication with the FOC is important to securing the school's cooperation.

In addition to on-time payment of tuition as above, students are also required to stay current with other fees they may incur, for example, parking fees, library late fines, etc. A student who has any outstanding payments owing at the end of term will not receive their term transcript, may lose access to the scheduled grades appeal process, and will not be enrolled into the next term until all fees are paid.

Payment Plans

The option of having a tuition payment plan is available to students of the school's diploma program. A student can apply to set up a payment plan during the admission process or at any time while in school. In order to apply, the student must request a meeting with the Finance Office Coordinator and, during this meeting, present the case and propose a viable plan.

The following conditions apply:

- The school has the right, at the discretion of the FOC, to agree or not agree to a request for a payment plan.
- Approval of a payment plan request is based on financial need or special circumstance only.
- The FOC has the right to ask to see documentation that verifies the student's reasons for requesting the payment plan.
- Payment plan decisions are made on a case-by-case basis, based on the merits and the verification provided.
- The payment plan must include a timetable for scheduled payments of specific amounts, and must be signed by the student.
- No fees or interest payments are applied to the payment plan unless the student defaults.

Payment Plan Default

A student will be in payment plan default at any point that a scheduled payment is missed.

A missed payment immediately incurs a late penalty of 6% interest, compounded monthly.

- After one week from the missed payment due date, the FOC will issue a letter warning of suspension for non-payment of fees if the student does not pay the amount owing or meet with the Finance Office Coordinator within a week. This letter will be sent by email and placed in the student's school mailbox.
- After two weeks, the payment plan is considered void and the full amount of outstanding tuition becomes due. The FOC will send a letter by email and place a copy in the student's school mailbox. This letter will include a suspension warning.

- <u>After three weeks</u>, the student will be suspended from school until payment is made. The FOC will both send this letter by email and place a copy in the student's mailbox.
- After five weeks, the student will be officially withdrawn from the program. This letter will be
 issued by the Assistant Director of Education and Registrar and sent by post as well as by
 email.

A student may apply to the Finance Office Coordinator to adjust the payment plan schedule. Such requests may be accepted at the FOC's discretion, assuming there is strong merit or persuasive new circumstance.

Payment plans must be completed before the start of final exams for each term. Any exception to this timeline must be approved by the Management Team.

I have read and understand these policies and pr	ocedures.	
Printed Name and Signature	 Date	

			Program total Instructional weeks	Total Instructional weeks by term
				Term 1
			1 2	2
			3	3
			4	4
		D	5	5
			6 7	6
			, 8	7 8
		R E	9	9
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		Ū	11	11
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		N D	13 14	13 14
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Y	N		24	9
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		R	37	4
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		N	41 42	8 9
		D	43	10
		A	44	11
		В	45	12
		L _	46	13
		E	47	14
			48 49	15 16
				Term 4
			50	1
			51	2
			52	3
—				Term 4
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		,	54	5
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	R	MORELE	54 55 56	5 6 7
Y	E	REFUNDABLE	54 55 56 57	5 6 7 8
E	E M	REFUNDABLE	54 55 56	5 6 7
E A	E M A	REFUNDABLE	54 55 56 57 58	5 6 7 8 9
E	E M A I		54 55 56 57 58 59 60 61	5 6 7 8 9 10 11
E A R	E M A I N		54 55 56 57 58 59 60 61	5 6 7 8 9 10 11 12
E A	E M A I N		54 55 56 57 58 59 60 61 62 63	5 6 7 8 9 10 11 12 13
E A R	E M A I N I		54 55 56 57 58 59 60 61 62 63 64	5 6 7 8 9 10 11 12 13 14
E A R	E M A I N		54 55 56 57 58 59 60 61 62 63	5 6 7 8 9 10 11 12 13
E A R	E M A I N I		54 55 56 57 58 59 60 61 62 63 64 65	5 6 7 8 9 10 11 12 13 14 15
E A R	E M A I N I	REFUNDABLE	54 55 56 57 58 59 60 61 62 63 64 65 66	5 6 7 8 9 10 11 12 13 14 15 16

Appendix A: Tuition Refund Calculation

Part 1 – Standard Program

The illustration on the left shows the method mandated by the Ministry of Colleges & Universities for determining tuition refunds. Most people assume that tuition-related matters will be processed by school term or by school year, so the Ministry's approach can seem unexpected. Here is an explanation:

- When a program is longer than 52 instructional weeks, for refund calculation purposes it is divided into segments of 52 weeks or less. In the case of S-C's standard program, which is 69 instructional weeks, it becomes a 52-week segment and a 17-week segment.
- According to S-C's terms, this means that the 1st segment (the Ministry's Year 1) runs from the first week of Term 1 through the third week of Term 4, and the 2nd segment (the Ministry's Year 2) includes the fourth week of Term 4 until the end of the term.
- A student is not eligible for a refund after consuming more than half of a segment. Looking at the illustration, the blue areas show the time frames for which refunds are available, and the pink ones show the time frames when they are not.
- When a student is eligible for a tuition refund, i.e., withdraws by Term 2, Week 11 or by Term 4, Week 12, a refund is calculated.
- The calculation method is as follows:
 - > Start with the fees paid for the segment (Year 1 or Year 2)
 - > Deduct \$500 or 20%, whichever is less
 - > Deduct the amount of fees already consumed*
 - > Add in full repay of any prepaid fees for the next segment, if applicable
 - > This is the total refund
 - * prorated based on the # of weeks the student was in school before withdrawing

R E F U N D A B L	weeks 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16	## Bridge 1
E F U N D A	2 3 4 5 6 7 8 9 10 11 12 13 14 15	1 2 3 4 5 6 7 8 9 10 11 12 Term 3
E F U N D A	2 3 4 5 6 7 8 9 10 11 12 13 14 15	2 3 4 5 6 7 8 9 10 11 12 Term 3
E F U N D A B	3 4 5 6 7 8 9 10 11 12 13 14 15	3 4 5 6 7 8 9 10 11 12 Term 3
E F U N D A B	4 5 6 7 8 9 10 11 12 13 14 15	4 5 6 7 8 9 10 11 12 Term 3
E F U N D A B	5 6 7 8 9 10 11 12 13 14 15	6 7 8 9 10 11 12 Term 3
E F U N D A B	7 8 9 10 11 12 13 14 15	7 8 9 10 11 12 Term 3
E F U N D A B	8 9 10 11 12 13 14 15	8 9 10 11 12 Term 3 1
E F U N D A B	9 10 11 12 13 14 15 16	9 10 11 12 Term 3 1
F U N D A B	10 11 12 13 14 15	10 11 12 Term 3 1
U N D A B	11 12 13 14 15 16	11 12 Term 3 1
N D A B	12 13 14 15 16	12 Term 3 1 2
D A B	13 14 15 16	Term 3 1 2
A B	14 15 16	1 2
В	14 15 16	2
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	19	7
	20	8
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	22	10
	23	11
	24	12
	25	13
	26	14
	27	15
	28	16
N	20	Term 4
0	29	1
N	30 31	3
_	32	4
R	33	5
E	34	6
F	35	7
	36	8
U	37	9
N	38	10
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	45 46	17 18
	46 47	19
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Appendix A: Tuition Refund Calculation

<u>Part 2 – Advanced Standing Option for Health</u> <u>Professionals (Bridge)</u>

The illustration on the left shows the same information as it applies to the ASOHP (Bridge) option. It is a total of 48 instructional weeks, meaning that it falls within one of the Ministry's 52-week segments. The eligible refund period is withdrawal by Term 3, Week 12.

The method used for calculating the refund amount follows the same principle as for the standard program:

- The calculation method is as follows:
 - > Start with the fees paid for the segment
 - > Deduct \$500 or 20%, whichever is less
 - > Deduct the amount of fees already consumed*
 - > Add in full repay of any prepaid fees for the next segment, if applicable
 - > This is the total refund
 - * prorated based on the # of weeks the student was in school before withdrawing