



Sutherland-Chan School of Massage Therapy

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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.

Sutherland-Chan's Massage Therapy Program has received Preliminary Accreditation with full accreditation pending.

Tuition Payments

Refundable Fees/Deposits

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

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

The \$500.00 tuition deposit is part of the total Term 1 tuition, meaning that the amount owing on the first day of school (as indicated in the contract) is the remaining Term 1 tuition balance.

Tuition for each term is due on the first day of that 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.

Late Payment of Tuition and Other Fees

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

Late Payment Notification Process

- After one week, 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.
- After four weeks, 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 emailed to the address in the school's database.
- After six weeks, the student will be suspended from school until payment is made. The FOC will 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. The letter of withdrawal will be issued by the 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 FOC, if the student has a verifiable and dated guarantee, in writing, of funding due to be received during the term.

In addition to on-time payment of tuition, students are also required to stay current with other monies owed (e.g., parking fees, library late fines). A student who has any outstanding payments owing will not be issued their diploma until all fees are paid in full.

In all instances, timely communication with the FOC is expected.

Payment Plans

A student can apply for 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 FOC during which, they will present their 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.
- The FOC has the right to request 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 and will immediately incur 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 emailed to the address in the school's database.

- After two weeks, the payment plan is considered void and the full amount of outstanding tuition becomes due. The FOC will issue a letter informing the student as such and will include a suspension warning. This letter will be emailed to the address in the school's database.
- After three weeks, 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 Director of Education and Registrar and sent by post as well as by email.

A student may apply to the FOC 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 three weeks before the start of final exams for each term. Any exception to this timeline must be approved by the Management Team.

Refunds

The school will issue a refund within 30 days of the notification of withdrawal or an expulsion. Refunds will be mailed to the student's address as provided on the enrolment contract. If the student is being funded by OSAP, the refund will be sent to the National Student Loan Centre (NSLC).

Cooling Off Period Exception

A person has the right to cancel their enrolment contract within 48 hours of signing it. This decision 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 fees paid for the program, including the Application Fee.

Type of Refunds

Full Refund Minus Service Fee

A person is entitled to a full refund of fees paid minus a service fee if they:

- withdraw from the program more than two days after signing the contract and before the program begins; or
- do not meet the school's admissions requirements when the program starts

The service fee can be 20% of all program fees or \$500.00, whichever is less.

Partial Refund

When a student withdraws or is expelled after paying their tuition, the school will issue a refund of fees paid, depending on how much of the program has been delivered. This refund calculation formula is provided and mandated by the Ministry of Colleges and Universities (see Appendix A).

If the school cancels the contract because the student did not attend the first 14 days, the school will only keep the service fee.

Refunds of Books or Equipment

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 3rd party vendors.

I have read and understand these policies and procedures.

Student Name (printed)

Student Signature

Date

Appendix A

Tuition Refund Calculation – Standard Program

Ministry Blocks and Refund Eligibility	Total Program Weeks	S-C Weeks per Term	
Ministry Block #1	Refundable	1	Term 1
		2	
		3	
		4	
		5	
		6	
		7	
		8	
		9	
		10	
		11	
		12	
		13	
		14	
		15	
		16	Term 2
		17	
		18	
		19	
		20	
		21	
		22	
		23	
		24	
		25	
		26	
	Non-Refundable	27	Term 3
		28	
		29	
		30	
		31	
		32	
		33	
		34	
		35	
		36	
		37	
		38	
		39	
		40	
		41	
		42	
Ministry Block #2	Refundable	43	Term 4
		44	
		45	
		46	
		47	
		48	
		49	
	Non-Refundable	50	
		51	
		52	
		53	
		54	
		55	
		56	
		57	
		58	
		59	
		60	
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		70	

The table on the left illustrates the method mandated by the Ministry of Colleges & Universities for determining tuition refunds. The refund calculation process is as follows:

- When a program is longer than 52 instructional weeks, it is divided into one 52-week block and another block that comprises the remaining program weeks. In the case of Sutherland-Chan's Standard Program, which is 70 instructional weeks, it becomes a 52-week block and an 18-week block.

- According to the Ministry, a student is not eligible for a refund after consuming more than half of any given block.** This means students are not eligible for a refund in weeks 27-52 and in weeks 62-70 of the program (shaded areas).

- When a student is eligible for a refund, the amount is calculated using the following:

$$\text{Refund} = \text{tuition paid} - \$500 \text{ or } 20\% \text{ (whichever is less)} - \text{tuition used}^* + \text{prepaid tuition}$$

* the tuition used is prorated based on the number of weeks the student was in school before withdrawing/being expelled

Example #1

- A student withdraws at the end of week 7 of the program. Assuming they had paid their Term 1 tuition in full, they would receive a refund for the remaining eight weeks (weeks 8-15) of the program minus \$500.

Example #2

- A student withdraws at the end of week 7 of the program. If they had paid their Term 1 and Term 2 tuition in full, they would receive a refund for the remaining eight weeks (weeks 8-15) of Term 1 minus \$500 plus all of their Term 2 tuition.

Example #3

- A student withdraws at the end of week 29 of the program (week 14 of Term 2). Assuming they had paid their Term 3 tuition in full, they would not receive a refund.

Example #4

- A student withdraws at the end of week 58 of the program (week 9 of Term 4). Assuming they had paid their Term 4 tuition in full, they would receive a refund for the remaining twelve weeks (weeks 59-70) of Term 4 minus \$500.

Tuition Refund Calculation – ASOHP Program

Ministry Blocks and Refund Eligibility		Total Program Weeks	S-C Weeks per Term	
Ministry Block #1	Refundable	1	1	12-Week Bridge
		2	2	
		3	3	
		4	4	
		5	5	
		6	6	
		7	7	
		8	8	
		9	9	
		10	10	
		11	11	
		12	12	
		13	1	Term 3
		14	2	
		15	3	
		16	4	
		17	5	
		18	6	
		19	7	
		20	8	
		21	9	
		22	10	
		23	11	
		24	12	Term 4
	Non-Refundable	25	13	
		26	14	
		27	15	
		28	16	
		29	1	
		30	2	
		31	3	
		32	4	
		33	5	
		34	6	
		35	7	
		36	8	
		37	9	
		38	10	
		39	11	
		40	12	
		41	13	
		42	14	
		43	15	
		44	16	
		45	17	
		46	18	
		47	19	
		48	20	
		49	21	

In the case of Sutherland-Chan's Advanced Standing Option for Health Professionals (ASOHP) Program, which is 49 instructional weeks, it falls within a single 52-week block. Again, according to the Ministry, a student is not eligible for a refund after consuming more than half of any given block. This means students are not eligible for a refund after week 24 of the program (shaded area).

When a student is eligible for a refund, the amount is calculated using the following:

$$\text{Refund} = \text{tuition paid} - \$500 \text{ or } 20\% \text{ (whichever is less)} - \text{tuition used}^* + \text{prepaid tuition}$$

* the tuition used is prorated based on the number of weeks the student was in school before withdrawing/being expelled

Example #1

- A student withdraws at the end of week 4 of the 12-week Bridge program. Assuming they had paid their 12-week Bridge tuition in full, they would receive a refund for the remaining eight weeks (weeks 5-12) of the program minus \$500.

Example #2

- A student withdraws at the end of week 4 of the program. If they had paid their Bridge and Term 3 tuition in full, they would receive a refund for the remaining eight weeks (weeks 5-12) of Bridge minus \$500 plus all of their Term 3 tuition.

Example #3

- A student withdraws at the end of week 25 of the program (week 13 of Term 3). Assuming they had paid their Term 3 tuition in full, they would not receive a refund.

Example #4

- A student withdraws at the end of week 34 of the program (week 6 of Term 4). Assuming they had paid their Term 4 tuition in full, they would not receive a refund.