



# SAI POLICIES

Updated: November 2018

By applying to an SAI program you agree to SAI policies. Please note that all policies are subject to change.

## APPLICATION & ENROLLMENT

Applications are accepted on a rolling basis until the posted application deadline. After the deadline has passed, SAI can accept applications as space permits. Interested students should contact SAI if the application deadline for their program has passed.

Applications are complete when all materials have been submitted and the application fee has been paid. Information regarding required materials and application fee can be found on our website. All supplemental application materials can be submitted via:

- Email: [admissions@saiprograms.com](mailto:admissions@saiprograms.com)
- Mail: SAI Programs, 7160 Keating Avenue, Sebastopol, CA, 95472, USA
- Fax: (707) 824-0198

SAI and SAI partner schools each impose certain eligibility requirements, including GPA, age, school year, language proficiency, subject experience, etc. In some cases, students may still be able to apply if they do not meet all requirements. Students who don't meet requirements should contact SAI directly.

Students are notified via email when their application is complete. Although materials need not arrive together, applications are reviewed only once they are complete. Notifications of acceptance are sent via email. Students can request that an acceptance letter be mailed to them if they require it.

Accepted students are requested to submit SAI deposits confirming their intention to pursue the program within 1 week (7 days) of acceptance. For information on SAI deposits see *Payments & Obligations*.

Upon receipt of deposits, students receive an *Enrollment Confirmation*. This confirms that the student is enrolled in the program. Students are advised not make any other purchases related to their study abroad program (for example flights) before they have received an Enrollment Confirmation.

## Home School Approval

All students are required to obtain any necessary approvals from their home school for studying abroad. This may include meeting with academic and study abroad advisors, as well as filling out required paperwork.

## Class Registration

Class registration occurs after enrollment confirmation. Students are responsible for meeting with their home school advisor (if applicable) to gain approval for their selected courses. SAI provides a Course Approval Form for students' use in gaining approval. Students are encouraged to keep a copy of the signed Course Approval Form in their own records.

# PAYMENTS & OBLIGATIONS

SAI program fees are listed on the SAI website. Students are subject to the fees listed on the site on the date of application to their specific program.

There are four main payment stages: application fee, deposits, 50% program fee, and program fee balance.

## Application Fee

All new applications require an application fee. Application fees are **non-refundable**. SAI is unable to process an application until an application fee has been paid.

SAI application fees are as follows:

- \$100 for all programs except Master's Degrees
- \$125 for all Master's Degrees

## SAI Deposits

All students are required to pay SAI deposits to confirm their intention to pursue the program. SAI deposits are due within 1 week (7 days) of acceptance. Please note that course registration and housing assignments (if applicable) are completed on a first come first served basis, based on the date deposits are paid. SAI deposits are the following:

### Confirmation Deposit (non-refundable)

The confirmation deposit holds a student's place in the program; a student's place is not held until this payment is submitted. The confirmation deposit amount is deducted from the final program cost.

Confirmation deposits are charged as follows:

- \$500 each, for all programs except Master's Degrees
- \$1,500 for all Master's Degrees

### Security Deposit (refundable)

The refundable security deposit is used to cover any charges incurred abroad, including housing damages and school fees. Security deposits, less any charges, are refunded within 90 days of program completion. Students are invoiced for any charges that exceed the amount of the security deposit. Security deposit refunds are issued via a mailed check made out to the student. In the event that a refund check must be re-issued, a \$50 re-issue fee is deducted from the replacement check.

Security deposits are charged as follows:

- \$300 each, for all programs except Master's Degrees (security deposits are not collected for Master's Degrees)

### Housing Supplements

Students choosing to upgrade SAI housing (including private room supplement and cleaning services supplement) must submit all housing supplement fees along with SAI deposits. Housing supplement requests are not guaranteed; in the event that SAI is unable to fill the request, the housing supplement will be refunded.

## Multiple Programs Deposits

Students enrolling in SAI programs that combine two or more programs or terms (for example, Academic Year programs [2 semesters]) are required to pay the following deposits, all due upon acceptance.

- *Confirmation deposit (non-refundable)*: \$500 per program or term.
- *Security deposit (refundable)*: \$300 total, refunded at the completion of all programs or terms.

Students enrolling in two or more separate SAI programs that are not offered as SAI combinations must pay the deposits for each program, due upon acceptance.

## SAI Program Fee

After paying SAI deposits, students receive notification of their program fee balance and due dates. Final program fee and due dates may vary for the following reasons:

- Some SAI affiliated schools have special payment arrangements in which students either (1) pay the full cost to their home school; or (2) pay a portion of the cost to SAI and the rest to their home school.
- Students from SAI affiliated schools may receive discounts, thereby reducing their program cost.
- Payment due dates may be amended for students who are accepted after the 50% or 100% payment due dates. In these instances, payment will be due within five (5) business days of the student's acceptance.

The program fee is divided in two payments:

**50% of Total Program Fee:** Students receive by email the details regarding their 50% of total program fee amount and its due date. This 50% due date may differ for late applicants who have paid the deposits after their regular due date.

Students utilizing financial aid from their home school for an SAI program are able to defer this 50% program fee payment. Students must communicate to SAI their intention to utilize financial aid and complete required forms in order to defer this payment.

**Balance of Total Program Fee:** Students receive by email the details regarding their balance of total program fee amount and its due date.

## Payment Methods

The following payment methods are available:

- Personal check, money order or cashier's check made payable to SAI Programs, mailed to: SAI Programs, 7160 Keating Avenue, Sebastopol, CA 95472 USA. Be sure to note student's full name on the check.
- Online payment by Visa, MasterCard or E-check. Convenience fee applies.
- Bank wire transfer. For wiring instructions please contact SAI.

Students receive a confirmation of payment once payments have been processed.

## Returned Payments

Payments made via check or e-check that are returned due to inaccurate information or insufficient funds will be charged a \$25 fee for processing.

## Late Payments

SAI reserves the right to move an application to *inactive* or *cancelled* status if payment deadlines are not met. Students may be held responsible for any costs already incurred by SAI on their behalf. SAI may impose a late payment fee on students who wish to reactivate their applications.

## Financial Aid

Students who currently receive federal, state, or institutional financial aid may be able to use some or all of their aid toward the cost of their SAI program. This includes scholarships, grants and personal loans. Only a student's home university can confirm that the financial aid they receive may be used to fund their study abroad program.

Financial aid students have two options for payment of SAI program fees:

- Pay in full for the SAI program and reimburse oneself when financial aid is disbursed. These students follow SAI's regular payment schedule.
- Defer payment of the SAI program fee balance (i.e. the amount that aid will cover) until financial aid is disbursed. Only the amount covered by financial aid may be deferred. Students wishing to defer payment must complete and return the SAI Financial Aid Verification Forms by the deadline as well as complete any required paperwork from their home school.

Financial aid students may not defer the following payments:

- Application fee
- SAI deposits
- Housing supplements (if applicable)

Financial aid students are responsible for ensuring that all forms are submitted on time and that any amount not covered by financial aid is paid to SAI by the regular payment due dates.

Financial aid students are bound by the SAI Cancellation and Withdrawal Policy. If a student withdraws from a program before all fees are paid, she or he remains liable for any penalties as reflected in the Cancellation Policy.

# SAI SERVICES

## Health Insurance

SAI students automatically receive student health insurance coverage by GeoBlue, an independent licensee of Blue Cross Blue Shield. Coverage is provided for the duration of the SAI program only. In cases where students are enrolled in consecutive programs with a gap under 1 month, coverage will extend to cover the gap. For larger gaps, students can enroll in the additional Travel Gap Plan directly through the insurance provider. Please note that the SAI health insurance policy is available for students age 19 and under. For students 20 to 64 years of age coverage is optional, with an additional fee.

No refund of insurance is granted for early departure or dismissal from an SAI program.

## Passports and Visas

It is the sole responsibility of the student to ensure that all necessary travel documents are procured and in his or her possession prior to program start. Passports are required and student visas may be required. SAI will provide advice and assistance with travel and visa requirements, but students assume complete and full responsibility for verifying any and all entry requirements and obtaining a passport or student visa, if required. Failure to meet any travel requirements, including obtaining a visa, is not considered the basis for a refund of fees.

## Pre-Departure Requirements

Students may be required to submit additional pre-departure materials. Materials differ with each program, but may include visa and/or passport scans, travel details, health information, and course approval forms. Students receive information regarding these materials from their SAI Admissions Counselor. Failure to submit required materials may result in a hold on a student's account.

## SAI Signature & Select Services

SAI offers two service models to reflect the different needs of students:

- **SAI Signature Services:** provides SAI's full array of services, including airport pickup, orientation, housing, excursions and activities, health insurance, cell phone rental, and on-site staff available 24/7.
- **SAI Select Services:** provides SAI's most important services, including orientation, on-site staff, health insurance, and 24/7 emergency support.

Specific services vary by program; please see the SAI website for more information.

## Housing

Signature Services programs include SAI housing. Housing options differ by program; please see the SAI website for details. Students have the following housing options:

- **Standard Housing**, included in the program fee.
- **Optional Housing**, where available, which may incur an additional fee (ex. homestay with meals).
- **Alternate Housing**, where available, opting out of SAI housing to seek independent housing with a reduction in the program fee. See *Independent Housing* below.

In some programs, additional housing options may be available for a supplemental fee (for example, private room or cleaning services). Students must submit a request for these housing options. Housing supplements that incur an additional fee must be paid alongside SAI deposits. Housing supplement requests are not guaranteed; in the event that SAI is unable to fill the request, the housing supplement will be refunded.

Housing assignments are made after SAI deposits are paid, on a first come first served basis. SAI student housing is assigned as single gender housing. Under limited circumstances mixed gender housing may be available.

SAI housing may not be available to students applying less than 30 days prior to the start of a term.

Housing assignments are announced 10 - 14 days prior to program start. Full payment of program fee (or applicable financial aid forms) must be received before SAI will share housing assignments. Housing assignments are subject to cancellation if full payment of program fee is not made by the due date.

Students receive information on housing policies and tenant responsibilities upon arrival. Students who breach these policies are at risk of removal from their housing and/or program.

An inspection of student housing is conducted at check-out. Students are liable for any damages, which are deducted from the security deposit. Charges in excess of the security deposit are billed to the student.

### Independent (Alternate) Housing

SAI students may live in independent housing for the variety of reasons below. All students living in Independent Housing must sign the Independent Housing Waiver and fill out the online Independent Housing Information Form prior to arrival in country. These students are responsible for alerting SAI on-site staff if there is ever a change in their housing or contact information. See *Housing-Only Cancellation* for additional information.

**1. SAI Select Services:** Students attending programs with SAI Select Services that don't include SAI housing must seek out their own housing. SAI can provide

recommendations for housing agencies and where to look, but the student is fully responsible for securing his/her own housing.

**2. Age and Lifestyle:** Typically, SAI students living in SAI housing are under age 25. SAI students who are over age 25 may have different priorities and interests when it comes to housing and roommates. Therefore, these students may wish to seek out independent housing and be refunded for the housing portion of the Program Fee. For these students, SAI can provide recommendations for housing that suits their needs, but the student is fully responsible for securing his/her own housing.

**3. Personal Reasons:** SAI students who wish to opt out of SAI housing for personal reasons must submit a request using the online Independent Housing Request Form. If the request is approved, these students will be refunded for the housing portion of the Program Fee, and will be fully responsible for securing their own housing.

## Transcripts

All SAI programs include one official transcript, which is issued within 12 weeks from program completion. Students must submit a transcript request in order to issue the transcript (students from SAI-affiliated universities need not submit the request).

SAI reserves the right to withhold a transcript in the case of unpaid balances due to SAI, its academic institutions or any SAI agent.

Students requiring additional transcripts should follow these procedures:

- **Host school transcripts:** fill out the SAI transcript request form and submit the transcript fee.
- **US school of record transcripts:** follow instructions provided by SAI for the request with the school of record.

# CANCELLATIONS AND REFUNDS

## Cancellation: Undergraduate, Gap, High School & Career Programs

Check-in day is considered the start of the term. The confirmation deposit is **not refundable** at any time, as it secures and commits your place in the program. Further program cost liability is based on the date on which SAI receives a cancellation request using the online SAI Cancellation & Deferment Request Form. If a cancellation request is received 76 or more days before check-in day, a full refund is provided (minus the non-refundable confirmation deposit). If a cancellation request is received 75 days or less before check-in day, students are liable for the following penalties:

75 - 45 days before the start of term: 30% of program cost  
44 - 8 days before the start of term: 50% of program cost  
7 days or less before the start of term: 100% of program cost

### Housing-Only Cancellation

If an enrolled student chooses to cancel his or her Housing Request to seek private housing, the following penalties apply, based on the date that SAI receives the Independent Housing Request Form. Please note that by withdrawing from housing, students relinquish any access to SAI housing throughout the program.

76 days or more before the start of term: student is not liable for the housing cost.  
75 days or less before the start of term: student is liable for 100% of the housing cost.

SAI does not determine course offerings abroad nor is SAI responsible for course or program cancellations. The host schools reserve the right to cancel courses/programs up to four weeks prior to the start of the term should the minimum number of required students for a course or program not be met. If a course/program is canceled, students will be offered an alternate course/program. In certain circumstances SAI may be able to offer a deferment on enrollment, allowing students to register for a future term. However neither SAI nor the host schools are responsible for any fees incurred due to program cancellation (including airfare charges). For this reason, SAI strongly recommends that students always select an alternate course/program and/or purchase travel and tuition insurance.

## Cancellation: Master's and Postgraduate Programs

Orientation day is considered the start of the term. The confirmation deposit is **not refundable** at any time, as it secures and commits your place in the program. Further program cost liability is based on the date on which SAI receives a cancellation request using the online SAI Cancellation & Deferment Request Form. If a cancellation request is received 46 or more days before the start of the term, a full refund is provided (minus the non-refundable confirmation deposit). If a cancellation request is received 45 days or less before the start of the term, students are liable for the following penalties:

45 - 30 days before the start of term: 10% of program cost  
29 - 8 days before the start of term: 50% of program cost  
7 days or less before the start of term: 100% of program cost

If either the Consulate refuses a student visa (written proof required), the host school cancels a course/program, or if a student has applied for a loan and been denied (written proof required), \$1,000 of the confirmation deposit will be refunded. \$500 of the confirmation deposit is not refundable.

SAI does not determine course offerings abroad nor is SAI responsible for course or program cancellations. The host schools reserve the right to cancel courses/programs should the minimum number of required students for a course or program not be met, up to:

- Elisava: two weeks prior to the start of the term
- All other: four weeks prior to the start of the term

In certain circumstances SAI may be able to offer a deferment on enrollment, allowing students to register for a future term. However neither SAI nor the host schools are responsible for any fees incurred due to program cancellation (including airfare charges). For this reason, SAI strongly recommends that students purchase travel and tuition insurance.

## Refunds

Refunds are issued within 4 weeks of cancellation, in the same form the payment was made (check, credit card, or e-check). Refund checks are issued to the student (unless requested otherwise), while credit card and e-check refunds are issued to the card used for the payment.

## Withdrawal After Program Has Begun

Students who must withdraw from an SAI program after the program has begun should follow these steps:

- Contact SAI staff to discuss the reasons for withdrawing and inform SAI staff of the exact date and time of departure from the host city.
- Contact home university (if applicable) to discuss any financial or academic consequences (i.e. students who have received financial aid may have to pay it back; students may have to add another semester in order to graduate). Submit to SAI proof of contact with home school advisor.
- Complete any forms and permissions for withdrawal required by host university.
- Complete the SAI Official Withdrawal Form, provided by SAI staff.
- If applicable, turn in SAI housing keys and cell phone prior to departure.

Students who withdraw after an SAI program has begun are not entitled to refunds, reimbursements or credit of any kind. In accordance with the SAI Cancellation and Refund Policy, all program, tuition, and housing costs and fees are non-refundable once the program has begun.

# SAI CODE OF CONDUCT

All students attending an SAI program are required to abide by all rules, regulations and procedures established by SAI and the hosting school. As a representative of your home college or university and your native country, your conduct abroad plays a significant role in the cross-cultural experience. SAI encourages setting goals for yourself in order to achieve the best academic, cultural and personal study abroad experience possible.

A successful study abroad program includes:

- Participating in cultural activities, field trips, excursions and workshops offered by SAI or FUA
- Being prepared – familiarizing yourself with your surroundings, learning how to pronounce your address and how to use your apartment keys, etc.
- Getting involved in the local community by joining a local sports team or musical group, attending community service events, religious ceremonies, etc.
- Being respectful of the local culture and traditions; learning the language
- Active and regular participation in courses and academic activities

SAI imposes a 12am curfew during the first 48 hours after program arrival day. Please note: SAI reserves the right to place a student on probation and/or to dismiss a student from the program on the basis of conduct that causes concern for the student's safety and well being, or the safety and well being of others.

SAI has a zero-tolerance policy regarding excessive alcohol consumption (drunkenness), prescription and illegal drug abuse, both publicly and privately. If, by any means, the SAI on-site staff becomes aware that you have engaged in excessive consumption of alcohol or use of illegal drugs, you will be immediately subject to probation or expulsion from the program. SAI strongly encourages you to avoid situations in which excessive alcohol consumption and/or drug use is present. Information regarding conduct found to be disruptive to the SAI program may be released to your home institution's study abroad office.

This conduct includes, but is not limited to:

- Violation of local laws
- Violation of host school or SAI housing rules and regulations
- Actions that, in the opinion of SAI, jeopardize your welfare or the welfare of others
- Damage to, or destruction of, school, residence, or student property
- Reckless or dangerous behavior
- The use of threats or physical violence
- Excessive alcohol consumption, substance abuse or use of illegal drugs
- Excessive absence from classes and academic activities

The President of SAI, has the authority to make the final decision on a participant's dismissal from the program.