



SAI POLICIES

Updated: March 2024

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

APPLICATION & ENROLLMENT

Application

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

Enrollment

Upon acceptance, students receive next steps for completing their enrollment into the program. Students are asked to submit SAI deposits, to confirm their intention to pursue the program, within 1 week (7 days) of acceptance, and no later than the posted *Enrollment Closing Deadline*. 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 to 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:

- \$120 for all on-site programs except Master's Degrees
- \$140 for all Master's Degrees
- \$50 for all virtual programs

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, and no later than the posted *Enrollment Closing Deadline*. 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 applied toward the final program cost.

Confirmation deposits are charged as follows:

- \$500 each, for all on-site programs except Master's Degrees
- \$1,500 for all Master's Degrees
- \$250 for all virtual programs

Security Deposit (refundable)

The refundable security deposit is used to cover any charges incurred abroad, including, but not limited to, housing damages, utility overages, 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 on-site programs except Master's Degrees (security deposits are not collected for Master's Degrees)
- Security deposits are not collected for virtual programs

Housing Supplements

Students choosing to upgrade SAI housing (including private room supplement and homestay 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.

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 deposit payment date.
- Virtual programs do not have a 50% payment deadline.

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 a 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, American Express 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 by the posted deadline. Students who are unable to meet the deadline may be granted an extension of two weeks or to the SAI liability deadline (whichever comes first) by filling out the online *Financial Aid Deadline Extension Request form*.

Any SAI program balance that is not covered by financial aid must be 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, they remain liable for any penalties as reflected in the Cancellation Policy.

SAI SERVICES

Health Insurance

All SAI students enrolled in on-site SAI programs automatically receive student health insurance coverage by CISI, Cultural Insurance Services International. 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 an additional travel gap plan directly through the insurance provider. Please note that no refund of insurance is granted for early departure or dismissal from a SAI program.

Passports and Visas

It is the sole responsibility of the student to ensure that all necessary travel documents are procured and in their possession prior to program start. Passports are required for international travel 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 360° & Select Services

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

- **SAI 360° Services:** provides SAI's full array of services, including airport pickup, orientation, housing, excursions and activities, health insurance, 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.

Communication

As a safety measure, all SAI students enrolled in on-site programs are asked to have a working cell phone number on which they can be reached while they are abroad. This allows SAI staff to contact the student in an emergency. Some students choose to add an international plan to their current US provider, while others, with the help of SAI on-site staff, arrange for a local cell phone service upon arrival.

Housing

360° 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. 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 housing configurations are designated as female, male, and in some locations, gender-inclusive

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.

Please note that SAI housing is offered as part of the SAI program package. Housing is not available to students not currently enrolled in a SAI program; if a student withdraws from a SAI program, they withdraw from SAI housing.

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 their 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 with a reduction to the housing services portion of their Program Fee. For these students, SAI can provide recommendations for housing that suits their needs, but the student is fully responsible for securing their 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 receive a reduction in the housing services portion of their Program Fee, and will be fully responsible for securing their own housing.

ACADEMICS

Course Registration

Course 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.

Course Enrollment

Students are made aware of Add/Drop and Withdrawal deadlines for their host program upon arrival. Students are responsible for obtaining approval for any course changes (before or after the Add/Drop period) from their home school, and filling out any required paperwork. Additionally, students must notify SAI of any such changes.

Academic Accommodations

SAI is committed to providing all students with a comfortable, challenging and non-discriminating academic environment. Students requiring academic or accessibility accommodations are encouraged to discuss them with their SAI Admissions Counselor, who can explain what will be available at their host program of choice. Please note that SAI host schools provide varying levels of accommodations, and some may not have the same level of services and facilities that are available at US institutions. Documentation detailing any accommodations should be submitted to SAI at least 30 days prior to program start.

Academic Credit

SAI offers US credit for all undergraduate coursework through a US accredited university. Students receive a host school transcript, as well as an official US transcript through SAI's partner school of record with US accreditation. Some SAI host schools have US accreditation; in these instances, students receive one US transcript. For information regarding the school of record for each host school, please see our website.

Graduate coursework and Master's degrees are awarded as host school academic credit, although in some instances US credit can be attained. An official transcript is issued at the completion of the students' SAI program.

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

Please note that SAI cancellation policies may differ for students attending SAI programs from a home school that has a billing arrangement with SAI (in which student's partial or full SAI payment is made to their home school instead of SAI).

Cancellation: Undergraduate, Gap, High School & Career Programs

Enrollment Cancellation

Check-in day is considered the start of the term. The application fee and confirmation deposit are **not refundable** at any time. 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 and application fee). 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

Program cost includes all costs associated with enrollment (including program add-ons and any optional or additional fees).

Please note that failure to meet any travel requirement, including obtaining a passport or visa, is not considered grounds for a refund of SAI program fees.

Enrollment Deferment

Students who have confirmed their enrollment with payment of program deposit/s may defer their enrollment to a future term that starts within one calendar year of the original term by submitting a non-refundable \$150 deferment deposit, to be applied toward the future term's tuition fee. To request a deferment, the online *SAI Cancellation & Deferment Request Form* must be received 76 days or more prior to the original program start date. Students who subsequently cancel their enrollment for the term to which they deferred are liable for the enrollment cancellation penalty of higher value (either the original or current term).

Housing-Only Cancellation

If a student chooses to cancel their Housing Request to seek independent housing, the following cancellation policy applies, 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 receives an 85% reduction in housing services cost.
75 days or less before the start of term: student is liable for 100% of the housing services cost.

Program Cancellation

SAI does not determine course offerings abroad nor is SAI responsible for course or program cancellations made by host schools. 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 prior to program start, 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.

Should a program be canceled because of Acts of God, war, terrorism, strikes or other labor actions, acts of government authorities, acts by persons who are not employees of SAI Programs, pandemics, epidemics or other health threats after the program start date, no refund amount can be guaranteed, although SAI Programs will make reasonable efforts to seek refunds from third parties for costs not yet incurred.

Cancellation: Master's and Postgraduate Programs

Enrollment Cancellation

Orientation day is considered the start of the term. The application fee and confirmation deposit are **not refundable** at any time. 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 and application fee). 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.

Program Cancellation

SAI does not determine course offerings abroad nor is SAI responsible for course or program cancellations made by host schools. 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.

Should a program be canceled because of Acts of God, war, terrorism, strikes or other labor actions, acts of government authorities, acts by persons who are not employees of SAI Programs, pandemics, epidemics or other health threats after the program start date, no refund amount can be guaranteed, although SAI Programs will make reasonable efforts to seek refunds from third parties for costs not yet incurred.

Cancellation: Virtual Programs

Enrollment Cancellation

Orientation day is considered the start of term. The application fee and confirmation deposit are **not refundable** at any time. 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 before the penalty begins (see below), a full refund is provided (minus the non-refundable confirmation deposit and application fee). If a cancellation request is received after the penalty begins, students are liable for the full program cost.

Virtual Summer programs cancellation penalty - 15 days or less before the start of term: student is liable for **100%** of the program cost.

Virtual Academic Year programs cancellation penalty - 20 days or less before the start of term: student is liable for **100%** of the program cost.

Program cost includes any and all costs associated with enrollment (including program add-ons and any optional or additional fees).

Enrollment Deferment

Students who have confirmed their enrollment with payment of program deposit/s may defer their enrollment to a future term that starts within one calendar year of the original term. To request a deferral, the online *SAI Cancellation & Deferment Request Form* must be received prior to the date that penalty begins.

Program Cancellation

SAI does not determine course offerings abroad nor is SAI responsible for course or program cancellations made by host schools. The host schools reserve the right to cancel courses/programs up to one week 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 prior to program start, 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. For this reason, SAI strongly recommends that students always select an alternate course/program.

Should a program be canceled because of Acts of God, criminal acts such as theft, war, terrorism, strikes or other labor actions, acts of government authorities, acts by persons who are not employees of SAI Programs, pandemics, epidemics or other health threats after the program start date, no refund amount can be guaranteed, although SAI Programs will make reasonable efforts to seek refunds from third parties for costs not yet incurred.

Refunds

Refunds for Enrollment Cancellation

Refunds are issued within 4 weeks of enrollment 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.

Refunds for Security Deposits

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 \$30 re-issue fee is deducted from the replacement check.

Withdrawal After Program Has Begun

Students who must withdraw from an on-site 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, complete SAI housing check-out procedures prior to departure.

Students who withdraw from a SAI program forfeit their SAI housing, and must move out of SAI housing immediately.

Students who withdraw after a 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

As a student enrolled in a SAI program, you are expected to conduct yourself in a respectful manner that contributes to a positive experience for the entire community. As a representative of your home school, and of your native country, your conduct abroad plays a significant role in cross-cultural understanding. 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 host school;
- 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; and
- Active and regular participation in courses and academic activities.

As a SAI student, you agree to the following conduct measures:

- Attend any mandatory SAI or host school events and activities;
- Abide by all local laws and public health protocols;
- Maintain full time academic status (where applicable);
- Adhere to all SAI and host school rules and regulations;
- Inform SAI staff of any occurrences that may impact individual and group health, welfare and safety, and/or academics;
- Complete the SAI Independent Travel Form whenever leaving host city overnight; and
- Abide by the SAI 12:00am curfew imposed during the first 48 hours after program arrival day.

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. Information regarding conduct found to be disruptive to the SAI program may be released to your home institution's study abroad office. The President of SAI has the authority to make the final decision on a participant's dismissal from the program.

Concerning 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 (see *Substance Abuse* below);
- Sexual misconduct and harassment; and
- Excessive absence from classes and academic activities.

Substance Abuse

SAI has a zero-tolerance policy regarding excessive alcohol consumption, drug abuse and illegal drug use, both publicly and privately. If, by any means, SAI 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.