I, the undersigned, understand that my participation is wholly voluntary, certify that I am 18 year of age or older, and have agreed to participate in the SIT Study Abroad program identified below (the “Program”). In consideration of the SIT Study Abroad’s agreement to permit me to participate in the program, the receipt and sufficiency of which is hereby acknowledged, I hereby agree to the following conditions of participation:

PERIOD OF ENROLLMENT
The period of enrollment for students ordinarily begins the day of the specified program start date and concludes on the specified program end date. These dates are published in the letter from the director of your program.

SERVICES
Program fees, as billed by SIT Study Abroad, covers all scheduled program expenses during the period of enrollment. Students are expected to pay for the following additional expenses: domestic and/or international travel to the program start location; food and lodging prior to arrival at the orientation site on the date scheduled; baggage insurance; fees for passports, visas, tourist cards, and identification cards; preprogram medical expenses (e.g., inoculations) and prophylactic medicines; travel expenses as part of the Independent Study Project; expenses for student books and supplies, tips, laundry, telephone calls, sim cards and cell/smart phones, postage, gifts, beverages that are not a customary part of meals, and all other such expenses. Fees have been established based on all known circumstances at the time of calculation, and no change in them is expected. However, due to the nature of SIT Study Abroad programs and the economics of host countries, SIT reserves the right to change its fees without notice. In the event of a fee increase, students will be provided with a reasonable amount of time prior to the program start date and not less than ten (10) days from the date of notice, in which to withdraw. In the absence of notice of withdrawal, students will be committed to the program. Late fees for expenses incurred by SIT Study Abroad may be billed to the student.

PAYMENT OF FEES/PROMISE TO PAY
I understand that when I register for any class at SIT Study Abroad or receive any service from SIT Study Abroad I accept full responsibility to pay all tuition, fees and other associated costs assessed because of my registration and/or receipt of services. I further understand and agree that my registration and acceptance of these terms constitutes a promissory note agreement (i.e., a financial obligation in the form of an educational loan as defined by the U.S. Bankruptcy Code at 11 U.S.C. §523(a)(8)) in which SIT Study Abroad is providing me educational services, deferring some or all of my payment obligation for those services, and I promise to pay for all assessed tuition, fees and other associated costs by the published or assigned due date.

I understand and agree that if I drop or withdraw from some or all of the classes for which I register, I will be responsible for paying all or a portion of tuition and fees in accordance with the published tuition refund schedule below and as updated from time to time at SIT Study Abroad http://studyabroad.sit.edu/admitted-students/withdrawal-and-cancellation/.

WITHDRAWAL AND CANCELLATION
Notification of withdrawal from an SIT Study Abroad program must be submitted in writing.

The confirmation deposit ($2,500 for IHP/Comparative programs and $400 for all other programs) credited towards the student's program fee is nonrefundable and may not be transferred to another semester. Payment of the balance of the program fee is due on the following dates:

July 15 for fall semester programs
December 15 for spring semester programs
May 15 for summer programs

Students are expected to pay the program fee according to this schedule. If payment is not made on schedule, the student will be withdrawn for nonpayment.
For IHP/Comparative programs, enrolled students who withdraw prior to 90 days before the start of the program forfeit one-half of the acceptance deposit ($1,250). After that time, no refunds of the $2,500 acceptance deposit will be given.

**WITHDRAWAL REFUND PROCEDURES**

After acceptance to the program, refunds in the event of withdrawal from a program will be made according to the schedule below. Refunds will be calculated from the time SIT is notified by the student or by the last date of association with the program, whichever is later. The amount of the total refund will be determined by the Office of the Registrar. Any outstanding airfare costs will be refunded at the discretion of the airline carrier and/or SIT. After the refund amount has been determined, balances will be refunded or invoices issued for outstanding funds.

Students withdrawing before the first half (50%) of the semester is over will realize an adjustment of tuition, room, and board, excluding the nonrefundable deposit, according to the following schedule:

**Program Changes**

<table>
<thead>
<tr>
<th>Date of withdrawal</th>
<th>Percentage of adjustment</th>
</tr>
</thead>
<tbody>
<tr>
<td>The day of the program’s specified start date</td>
<td>100% refund minus the deposit</td>
</tr>
<tr>
<td>During the first 10% of the term</td>
<td>90% refund of tuition, room, and board</td>
</tr>
<tr>
<td>Between 11% and 20% of the term</td>
<td>80% refund of tuition, room, and board</td>
</tr>
<tr>
<td>Between 21% and 30% of the term</td>
<td>70% refund of tuition, room, and board</td>
</tr>
<tr>
<td>Between 31% and 40% of the term</td>
<td>60% refund of tuition, room, and board</td>
</tr>
<tr>
<td>Between 41% and 50% of the term</td>
<td>50% refund of tuition, room, and board</td>
</tr>
<tr>
<td>After 50% of the term</td>
<td>No refund of tuition, room, and board</td>
</tr>
</tbody>
</table>

Although SIT will attempt to maintain its programs as described in its publications, SIT reserves the right to terminate or alter a program at any time and for any reason, with or without notice. Normally in the event of termination or cancellation, refund procedures shall follow those set forth above in the Withdrawal Refund Procedures section.

**Period of Enrollment**

The period of enrollment for students ordinarily begins the day of the specified program start date and concludes on the specified program end date.

I have read the terms and conditions of the published tuition refund schedule and understand those terms are incorporated herein by reference. I further understand that my failure to attend class or receive a bill does not absolve me of my financial responsibility as described above.

**COMMUNICATION**

Method of Communication: I understand and agree that SIT Study Abroad uses e-mail as an official method of communication with me, and that therefore I am responsible for reading the e-mails I receive from SIT Study Abroad on a timely basis.

Contact: I authorize SIT Study Abroad and its agents and contractors to contact me at my current and any future cellular phone number(s), email address(es) or wireless device(s) regarding my delinquent student account(s)/loan(s), any other debt I owe to SIT Study Abroad, or to receive general information from SIT Study Abroad. I authorize SIT Study Abroad and its agents and contractors to use automated telephone dialing equipment, artificial or pre-recorded voice or text messages, and personal calls and emails, in their efforts to contact me. Furthermore, I understand that I may withdraw my consent to call my cellular phone by submitting my request in writing to SIT Study Abroad Student Accounts office at student.account@sit.edu or in writing to the applicable contractor or agent contacting me on behalf of SIT Study Abroad.

Updating Contact Information: I understand and agree that I am responsible for keeping SIT Study Abroad records up to date with my current physical addresses, email addresses, and phone numbers contacting the office of the Registrar at registrar@sit.edu. The linked procedure is incorporated herein by reference. Upon leaving SIT Study Abroad for any reason, it is my responsibility to provide SIT Study Abroad with updated contact information for purposes of continued communication regarding any amounts that remain due and owing to SIT Study Abroad.

**METHOD OF BILLING**

I understand that SIT Study Abroad uses electronic billing (e-bill) as its official billing method, and therefore I am responsible for viewing and paying my student account e-bill by the scheduled due date. SIT preferred payment method is by

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Student's initial required
check. Checks can be done electronically or by credit card. Credit card transactions incur an additional fee of 2% of the amount charged. Both payment types can be processed through the portal. I further understand that failure to review my e-bill does not constitute a valid reason for not paying my bill on time. E-bill information is available at https://webadvisor.worldlearning.org.

**COLLECTION OF FEES**
My account will be sent to collections and I will be responsible to pay all collection agency fees, which may be based on a percentage at a maximum of 33.3333% of my delinquent account, together with all cost and expense, including reasonable attorney’s fees, necessary for the collection in full of my delinquent account and all costs of collection.

**BILLING ERRORS**
I understand that administrative, clerical or technical billing errors do not absolve me of my financial responsibility to pay the correct amount of tuition, fees and other associated financial obligations assessed because of my registration at SIT Study Abroad.

**RETURNED PAYMENTS/FAILED PAYMENT AGREEMENTS**
If a payment made to my student account is returned by the bank for any reason, I agree to repay the original amount of the payment plus a returned payment fee of $25.00. I understand that multiple returned payments and/or failure to comply with the terms of any payment plan or agreement I sign with SIT Study Abroad may result in cancellation of my classes and/or suspension of my eligibility to register for future classes at SIT Study Abroad.

**PROGRAM CHANGES**
Although SIT Study Abroad will attempt to maintain its programs as described in its publications, SIT Study Abroad reserves the right to terminate or alter a program at any time and for any reason, with or without notice. Normally in the event of termination or cancellation, refund procedures shall follow those set forth in the Student Handbook.

**AIR TRANSPORTATION**
Students are responsible for arranging and purchasing air and/or ground tickets to and from the specified program start and end locations. In some cases where programs have additional air travel during the program, SIT Study Abroad, as the student’s agent, arranges for scheduled air transportation through an airline or travel agent. Students agree that SIT Study Abroad assumes no responsibility or liability for death or injury to the student or for loss of or damage to property (including baggage) resulting from the provision of air transportation and other services. The passenger contract in use by the airlines, when issued, will constitute the sole contract between the airline and the passenger. SIT Study Abroad will designate the times and ports of departure for any group transportation during the program and will arrange for assembly at the designated times and places. Each student is solely responsible for any missed connections due to failure to assemble in a timely manner. SIT Study Abroad will be in no way liable for the cost of alternate transportation or for any losses resulting from the student’s failure to use the designated transportation. Upon departure, the student must present a passport or travel document which matches the name on the passenger manifest.

**MEDICAL REVIEW AND VISA PROCEDURES**
Participation is contingent upon the review of Student’s completed medical forms by SIT Study Abroad’s designated physician(s). Failure to disclose complete and accurate information on the medical form may result in dismissal from the Program. SIT Study Abroad normally requires that all students participating in their study abroad programs show medical and psychological stability, as determined by SIT Study Abroad, for no less than six months prior to the group’s departure date.

The student is responsible for complying with all visa procedures and deadlines as outlined by SIT Study Abroad. Failure to completely and properly comply with such procedures may result in withdrawal of an offer of admission and forfeiture of a space on the program.

**PROGRAM RESTRICTIONS AND DISMISSAL**
Certain activities deemed potentially dangerous to individual safety and program integrity are not permitted and are grounds for dismissal. These include, but are not limited to: motorcycling, hitchhiking, surfing, driving, parachuting, bungee-jumping, hang-gliding, riding in private airplanes, rock climbing, white water rafting, and scuba diving. SIT Study Abroad also prohibits students from participating in, attending, or otherwise engaging in political protests, rallies, demonstrations, or acts of civil disobedience at any time while on the Program. In addition, students may not operate or ride on any two- wheeled motor driven vehicle (e.g., motorcycle, moped, motorcycle taxi, etc.) or other kinds of recreational motorized transports, except where the transportation is operated by a third-party service provider engaged by SIT Study Abroad for excursion or group activities.

SIT and its employees assume no responsibility whatsoever in connection with losses or other damages resulting from and, in its sole discretion, reserves the right to dismiss any student for the following reasons: failure to participate fully in all program components, failure to observe published policies or procedures, failure to disclose material information.
Failure to comply with the program restrictions and other SIT Study Abroad policies and procedures, whether or not resulting in dismissal, may preclude a student from participation in future SIT Study Abroad programs.

INDEPENDENT TRAVEL

Independent travel during the program is restricted and requires prior written authorization from the Academic Director. Independent travel is defined as travel arranged for and conducted by a student which is not part of an SIT Study Abroad (or IHP) scheduled group activity or an approved homestay activity. Each program may have regional or country-specific policies with respect to independent travel by students that are listed in the pre-departure materials and local student handbook, and also communicated during the orientation sessions and throughout the program. Violations of those program or country-specific policies may result in dismissal from the program. Students traveling independently before, during and after a program assume total responsibility for themselves. World Learning, SIT, and its employees assume no liability for individuals before the program start date or after the program end date or while on Independent Travel.

A student who travels independently or leaves the scheduled program at any time without obtaining written authorization in advance from the Academic Director may not be allowed to return to and may be withdrawn from the program. The normal refund schedule will apply, and travel expenses incurred due to a premature return to the USA from abroad, either alone or accompanied, must be borne by the student.

Travel specifically for the purpose of completing an independent study project (ISP) and during the ISP period must be approved in advance by the Academic Director. Deviations from a planned ISP itinerary must be communicated immediately to SIT staff and if not approved will be considered Independent Travel.

FAMILY PLACEMENTS

SIT Study Abroad’s overseas programs seek to foster increased cross-cultural understanding in students by immersing them in cultures different from their own. SIT Study Abroad homestays are based on daily life in a family and community. Students are expected to assume roles as family members, respecting and following host family rules as well as World Learning rules, and obeying all applicable community, local, state, and national laws and regulations. SIT Study Abroad reserves the sole right to make host family placements. Placements are not restricted based on any local characteristics, such as regional accents or dialects, ethnic character of the community, types of industry, economy, or climate, etc.

INSURANCE

For the duration of its programs, SIT Study Abroad provides students with emergency illness and accident insurance. Details of this coverage are specified in our illness and accident policy, which all students should read carefully. This insurance should be considered as supplemental secondary coverage to the student’s own personal insurance. SIT strongly advises students to consult their own advisors regarding health insurance coverage for the duration of program.

PUBLICITY

I understand that future SIT Study Abroad publicity materials, including but not limited to its website, may include statements made by Participants and/or Participants’ photographs, film or video images, and voices, and I consent to SIT’s free and perpetual use of any statements, photographs, likenesses, film and video images, and voices in any medium, including those that SIT obtains from any Participant, parent, or other source.

HEALTH GUIDELINES, TRAVEL ALERTS, TRAVEL WARNINGS, COMPLIANCE

Students should review carefully (a) the applicable health guidelines for Students’ Program (the “Health Guidelines”) found at http://studyabroad.sit.edu/admitted-students/health-guidelines, (b) the US Department of State consular information concerning travel to, in, and around Participant’s Program country (the “Travel Warnings” and “Travel Alerts”), found at https://travel.state.gov/content/passports/en/alertswarnings.html, and (c) the Safety Statement found at http://studyabroad.sit.edu/documents/studyabroad/safety-statement.pdf. In signing this form, the Student agrees that he/she has read and understands the Health Guidelines and the Travel Advisory and is responsible for complying with any recommended or required immunizations, precautions, and procedures set forth in the Health Guidelines and the Travel Advisory. In addition, the student agrees to comply with these Conditions and with the policies and procedures of SIT Study Abroad as communicated to Student from time to time and in (d) the Student Handbook (found at http://studyabroad.sit.edu/documents/studyabroad/student-handbook.pdf)
ASSUMPTION OF RISK
Student understands that his/her participation in the Program is wholly voluntary. Although SIT Study Abroad has made every reasonable effort to assure students’ health and safety while participating in the Program, there are unavoidable risks in travel overseas, including, but not limited to, (a) those identified in the Health Guidelines, the Travel Advisory, and these Conditions, and (b) those associated with strikes, civil unrest, terrorism, military or para-military action, wars, insurrections and other armed conflicts, criminal activity and violence, force majeure, weather conditions, public health risks, governmental actions or omissions, acts of God, industrial or commercial accidents, motor vehicle accidents, food safety risks, allergic reactions, insect-borne or water-borne illnesses, all and other possibly dangerous conditions beyond the control of SIT Study Abroad. In signing this form, the Student acknowledges that he/she is aware of and understands the risks and dangers of travel to, in, and around Student’s Program country, and international travel generally, including the dangers to Student’s health and personal safety posed by the risks described in (a) and (b) above. Student hereby assume, knowingly and voluntarily, each of the risks described in (a) and (b) above and all of the other risks that could arise out of or occur during the Program and Student’s travel to, from, in, or around Student’s Program country.

RELEASE AND INDEMNIFICATION
In signing this form, the Student, individually and on behalf of their heirs, successors, assigns, and personal representa-
tives, hereby release and forever discharge SIT Study Abroad, its employees, agents, officers, trustees, and representa-
tives (in their official and individual capacities)(the “SIT Study Abroad Representatives”) from any and all liability what-
soever for any and all damages, losses, or injuries (including death) Student sustains to Student’s person or property or both (“Losses”), including but not limited to any claims, demands, actions, causes of action, judgments, damages, expenses, and costs, including attorney’s fees and costs, which arise out of, result from, occur during, or are connected in any manner with Student’s participation in the Program, any related or independent travel, any activities, or excursions, irrespective of whether they are sponsored, supervised, or controlled by World Learning, except for such Losses as may be caused by the gross negligence or willful misconduct of the SIT Study Abroad Representatives. Student also agrees to indemnify and hold harmless the SIT Study Abroad Representatives from and against any Losses.

PERMISSION FOR EMERGENCY TREATMENT
On rare occasions, a medical or mental health emergency arises when the Student is unable to communicate. Hospi-
tal treatment and/or surgery may be required. In most cases, administration of an anesthetic, treatment of an injury, or operation upon an individual cannot be performed without the consent of the patient. To avoid delaying any procedure necessary to safeguard the health of Student, I hereby grant permission to SIT Study Abroad to authorize medical treatment such as administration of antibiotics, immunizations, anesthesia, and other medications, transfusions of blood products, and hospitalization and provision of medical treatment, or mental health counseling for Student. I further agree to indemnify and hold harmless the SIT Study Abroad Representatives from and against Losses relating to any emergency treatment of Student.

GENERAL
These Conditions represent the complete understanding with SIT Study Abroad concerning SIT Study Abroad’s respon-
sibility and liability for Participant’s participation in the Program. Should any provision or aspect of these Conditions be found unenforceable, all remaining provisions of the Conditions will remain in full force and effect. These conditions may be executed in two or more counterparts, each of which shall be an original and all of which together shall constitute one and the same instrument. Should there be any dispute concerning Participant’s participation in the Program that would require the adjudication of a court of law, such dispute or lawsuit must be filed only in a court in Windham County, Vermont, or in the United States District Court for the District of Vermont, to the exclusion of any other court or jurisdiction. These Conditions shall be governed by the laws of the State of Vermont (without regard to its conflicts of laws rules). These Conditions supersede any previous or contemporaneous understandings with World Learning, whether written or oral, and cannot be changed or amended except in writing and signed by an authorized officer or agent of SIT Study Abroad. Handwritten notes or changes to this document will have no legal effect or force.

I have shared the above information with those other parties responsible for payment or with related interest and under-
stand that, before signing these Conditions. I have the right to consult with the advisor, counselor, or attorney of my choice.

Program (Please print program title): ___________________________ Fall ☐ Spring ☐ Summer ☐

Student’s Signature: _____________________________________________ Date: ____________________

Student’s Name (Please print): ___________________________ Date: ____________________

Initial, print and sign (wet signature) and upload this document to your applicant portal
or return to applications@sit.edu | fax (802) 258-3296 | SIT Study Abroad 1 Kipling Road,
PO Box 676, Brattleboro VT 05302-0676 USA

Please make a copy of this agreement and keep with your records.