



Refund Policy (Updated 12/12/2023)

Refund Request: All refund and withdrawal requests may be submitted verbally or in writing by mail, in person, or by electronic mail at info@bia.edu. Written or verbal notice of withdrawal or cancellation is requested, though not required, in order to receive a refund. The student may pick up the check in person or request delivery by mail, in which case the applicable mailing fee would apply.

Basis for Refund: Tuition refunds are based on all money received by the school from the student and the period of financial obligation, meaning the period for which the student is legally obligated to pay (this is always capped at a maximum 12-month period). The period of financial obligation is the same as the enrollment agreement, and is determined by the student's current enrollment agreement. The school charges tuition on a monthly basis and will process the refund based on this amount (as well as refund any additional payments made for future months). The school's refund policy will be applied equally and fairly to all students. For all refunds, a refund calculation form will be used to determine (in accordance with this policy) the refund amount owed to any student who cancels, withdraws, or is terminated from the school.

Refund Procedure: Upon receipt of a Refund Request above or upon notice of a student leaving the school for any reason by the school DSO/PDSO for an F1 student, or the Academic Manager/Coordinator of a non-F1 student, the Student Advisors shall proceed to fill out the Refund Request Form found in the school's Jotform archives, following the instructions contained within the Jotform. The Business Director shall ensure that all cancellations and withdrawals receive an accurate refund calculation by countersigning on the Refund Request Form, and shall issue the refund before the Due Date of Refund below.

Cancellations and No-Show: A cancellation is defined as a student who never attends classes at the school after enrolling and informs the school in advance. A no-show is a student who never attends class at the school after enrolling and does not inform the school.

Program Cancellation by the School: If the school cancels a class prior to the student's enrollment, the school will refund all money paid by the student including all non-refundable charges; this type of refund will be issued within 30 calendar days of the cancellation date.

Cancellation by the Student Prior to Class Start-Date, or No-Show: Except under the circumstance identified below, if an applicant accepted by the institution cancels prior to the start of scheduled classes or never attends class (no show), the institution will refund all monies paid, less any actual housing costs incurred by the institution and a maximum total of \$500 identified non-refundable charges including any application/registration fee, courier fees, and travel cancellation insurance, if such charges are clearly itemized in the enrollment agreement as being non-refundable.



Exception 1 (Initial I-20): If an applicant accepted by the institution enters the United States on an I-20 obtained through the institution and subsequently cancels prior to the start of scheduled classes or never attends class (no shows), the institution may retain:

- For an enrollment period of fewer than 12 weeks, all the tuition charges for up to four weeks of the first term/session, actual housing costs incurred by the institution, and a maximum total of \$500 for non-refundable charges, including any application/registration fees, courier fees, and travel cancellation insurance, if such charges are clearly itemized in the enrollment agreement as being non-refundable.
- For an enrollment period of 12 weeks or more, all the tuition charges for up to six weeks of the first term/session, any actual housing costs incurred by the institution, and a maximum total of \$500 for non-refundable charges, including any application/registration fee, courier fees, and travel cancellation insurance, if such charges are clearly itemized in the enrollment agreement as being non-refundable.

Exception 2 (Change of Status): If an applicant receives approval for a change of visa status with an I-20 issued by the institution and subsequently cancels prior to the start of scheduled classes or never attends class (no shows), the institution may retain:

- For an enrollment period of fewer than 12 weeks, all the tuition charges for up to four weeks of the first term/session, actual housing costs incurred by the institution, and a maximum total of \$500 for non-refundable charges, including any application/registration fees, courier fees, and travel cancellation insurance, if such charges are clearly itemized in the enrollment agreement as being non-refundable.
- For an enrollment period of 12 weeks or more, all the tuition charges for up to six weeks of the first term/session, any actual housing costs incurred by the institution, and a maximum total of \$500 for non-refundable charges, including any application/registration fee, courier fees, and travel cancellation insurance, if such charges are clearly itemized in the enrollment agreement as being non-refundable.

Non-Refundable Charge Cap on Cancellation by the Student Prior to Class Start-Date, or No-Show

Non-refundable charges are **capped at a maximum of \$500** during the cancellation or no-show refund calculation, any overcharge on non-refundable charges will be reduced to a \$500 charge with overpayments refunded. This cap does not apply to retained tuition for Initial I-20 or COS Students per Exception 1 and 2 mentioned in the section above. Non-refundable charges include:

1. For Initial I-20 Students:
 - 1.1. \$200 Application fee,
 - 1.2. \$20 Placement Test fee,
 - 1.3. Book fees (varies according to program).



2. For Change of Status Students:
 - 2.1. \$200 Application fee,
 - 2.2. \$250 Change of Status processing fee,
 - 2.3. \$20 Placement Test fee,
 - 2.4. Book fees (varies according to program).
3. For Transfer Students:
 - 3.1. \$200 Application fee (currently waived),
 - 3.2. \$20 Placement Test fee,
 - 3.3. \$630 1 Month Non-Refundable Tuition fee,
 - 3.4. Book fees (varies according to program).
4. For Reinstatement Students:
 - 4.1. \$200 Application fee,
 - 4.2. \$300 Reinstatement fee,
 - 4.3. \$20 Placement Test fee,
 - 4.4. Book fees (varies according to program).

and other miscellaneous fees. Book fees may be refundable upon discretion by BIA, but always subject to the return of the books.

Determining No-Show Status: In the event that no notice of cancellation (written or verbal) is provided, the school will consider the student a no-show after being absent for the following number of school days, excluding any scheduled school breaks: 9 consecutive school days for students enrolled in a 4-day morning or evening schedule, or 7 consecutive school days for students enrolled in a 3-day weekend schedule, or 5 consecutive school days for students enrolled in a 2-day weekday/weekend schedule. The school will complete a refund calculation on behalf of the student.

Due Date of Refund: In the event that a student fails to attend class (no-show) or cancels their enrollment prior to the class start date, a refund will be issued within 30 days of the first scheduled class date or the cancellation date (whichever is earlier) minus any applicable non-refundable fees stated in the enrollment agreement (capped at \$500). If a class is canceled by the school prior to enrollment, a full refund of all tuition and non-refundable fees will be made within 30 calendar days of the cancellation date.

Rejections: If you are a student applying for an F-1 visa outside the U.S. and your visa is denied, you may, within 30 days of the scheduled start date, defer your start date. Students whose visas are rejected are entitled to receive a full refund for any tuition prepaid, not including any non-refundable charges (capped at \$500) stipulated in the enrollment agreement. Students who are rejected for enrollment by the school will be refunded any tuition paid, not including non-refundable charges (capped at \$500) stipulated in the enrollment agreement.

Withdrawals After Start of Class: A withdrawal is defined as a student who has attended at least one class, but does not complete the program they've registered to take. An enrollment period is the period



for which a student has registered for classes on their most recent signed enrollment agreement. In the event of a withdrawal, refunds are based on the student's last date of attendance at the school, meaning the last date the student attended classes. When determining the number of weeks completed by the student, partial weeks are considered the same as if a whole week were completed, provided the student was present at least one day during the scheduled week.

During First Period of Financial Obligation

Within First 4 Weeks: For students whose last day of attendance occurs during any point within the first four weeks of the initial period of financial obligation, the school will retain all tuition charges applicable to the first four weeks.

Before or at Midpoint: If the last date of attendance occurs after the first four weeks but before or at the midpoint of the period of financial obligation, the school will retain a prorated amount of tuition.

After the Midpoint: If the last date of attendance occurs after the midpoint, the school will retain all of the charges for the current 4 week period. Any tuition paid for the balance of the program will be refunded in full.

Subsequent Periods of Financial Obligation or Enrollment Periods

Before or at Midpoint: For students who have completed the first period of financial obligation (or extended their enrollment) but whose last date of attendance occurs before or at the midpoint of any subsequent period of financial obligation, the school will retain a prorated amount of tuition for that period.

After the Midpoint: For students whose last date of attendance occurs after the midpoint of any subsequent period of financial obligation, the school will retain all of the tuition for the current 4 week period. Any tuition paid for the balance of the program will be refunded in full.

Per ACCET Document 31.ESOL, the institution may consider a partial week the same as if a whole week were completed, provided the student was present at least one day during the scheduled week.

Determining Administrative Withdrawals: In the event that no notice of withdrawal (written or verbal) is provided, the school will automatically administratively withdraw a student after they have been absent for the following number of school days, excluding any scheduled school breaks: 9 consecutive school days for students enrolled in a 4-day morning or evening schedule, or 7 consecutive school days for students enrolled in a 3-day weekend schedule, or 5 consecutive school days for students enrolled in a 2-day weekday/weekend schedule. The school will complete a refund calculation on behalf of the student.

Due Date of Refund: For enrolled students who withdraw from classes, refunds will be calculated using the last date of attendance and will be paid within 30 calendar days from the documented date of determination – meaning, the date the student gives notice of their withdrawal OR the date the student is administratively withdrawn by the school. Students who provide advance notice of withdrawal such



that the 30-day window ends before the last date of attendance, the refund will be paid within 30 calendar days from the last date of attendance. Prorated refunds will be calculated on a weekly basis; partial weeks are the same as if a whole week were completed, provided the student was present at least one day during the scheduled week.

Discounts

For students receiving a bulk discount (a discount for multiple session enrollments) that fail to attend all sessions listed in the bulk discount agreement, refunds will be subject to and calculated using the non-discounted regular pricing structure. However, if the student successfully completed enough sessions to qualify for a lower-tier bulk discount, the refund will be calculated using that lower-tier discounted rate. Refunds for any non-bulk discount given will be based on the discounted tuition amount charged.

Terminations

For students who are terminated due to violation(s) of school policy, refunds will be issued to students in accordance with the withdrawal policy stated above. Refunds will be calculated using the last date of attendance and will be paid within 30 calendar days of the documented date of determination – meaning, the date the student was terminated due to violation of the school's policies.

Unclaimed Balance

The school does not keep unclaimed balances; it makes every attempt to locate the student and make refund, or make the refund to the student's agent if applicable (in the event that payments were initially issued to the agent directly).

Agents

Students who work with a recruiting agent will be subject to the rules outlined in this refund policy. If a student initially paid their tuition and enrollment fees directly to their agent, their refund will be made directly to the agent on behalf of the student; documentation of this type of refund will be sent to the student. If a student working with an agent originally submitted their tuition payment directly to BIA, the refund will be issued directly to the student.