
**Financial Agreement for Students on
College of Charleston Study Abroad Programs**

- I, THE UNDERSIGNED (DEBTOR), HEREBY ACKNOWLEDGE my indebtedness for program expenses that I will incur as a result of my intention to participate in the College of Charleston study abroad program. I assume full responsibility for this sum, as well as tuition, fees, and all other charges as a result of my attendance at College of Charleston.
- Financial Aid-**
I understand and agree that if I am seeking financial aid to pay for the program/tuition costs, it is my sole responsibility to apply for these funds in a timely manner through the Office of Financial Assistance and Veteran Affairs (<http://finaid.cofc.edu/>).
- Payment Policy-**
I also understand and agree that if I do not make timely payments on my bill to the Office of the Treasurer:
- A hold will be placed on my records and I will be prevented from registering for future semesters, graduating, and/or securing an official transcript until the amount is paid in full along with any other charges which may accrue on such outstanding balances.
 - College of Charleston may report this delinquency to a credit bureau.
 - My account will be placed at a collection firm and/or litigation will be pursued if my entire indebtedness (including all collection fees, attorneys' fees, and other costs and charges necessary for the collection of my debt) is not paid by the set deadline.
 - I shall immediately inform the College of Charleston Office of the Treasurer of any address changes.
 - I consent to communications by College of Charleston with my spouse, parents, and/or other references concerning this transaction.
 - I hereby assign my current or prior semester student financial aid, including Stafford Direct Loan proceeds, yet to be received, as satisfaction toward my indebtedness.
- Withdrawal Policy-**
Regardless of my sources of funds, I am aware that there are non-refundable, non-transferable expenditures related to my participation in this program as well as penalties for withdrawing from this program. I acknowledge and accept full liability for all expenses made on my behalf in preparation for my participation in the program as well as all penalties assessed. Depending on when I file a written statement of withdrawal from the program with the Center for International Education the following schedule applies:
- **Sixty (60) days** prior to departure or earlier: \$50 plus any expenses incurred on my behalf
 - **Thirty (30) to fifty-nine (59) days** before departure: \$250 plus any expenses incurred on my behalf

- **Fifteen (15) to twenty-nine (29)** days prior to departure: \$500 plus any expenses incurred on my behalf
- **Fourteen (14)** days or less prior to departure or thereafter: Full program fee

Furthermore, I understand that in those instances when airline tickets and/or other services have been purchased by College of Charleston on my behalf, I will be responsible for any cancellation penalties arising out of my withdrawal from the program. I further understand that I will be responsible for negotiating directly with the appropriate agencies regarding any penalties or refunds caused by my withdrawal from the program.

Program Fee-

I am aware that my program fee is the following and it does not include tuition nor its associated fees (choose your program from pull-down menu):

I am also aware that this program fee is an estimate at the time of advertisement and is subject to change based on currency fluctuations, changes in logistical arrangements, etc. I understand that the Center for International Education will make every effort to communicate any changes to program participants in a timely manner.

Non-Refundable Application Fee-

I understand that upon submitting this application, I am responsible for a non-refundable \$50 application fee that will go toward my program fees. This application fee will be waived only if I am not admitted into the program.

Electronic Signature-

By typing my name in this box, I certify that I have read, fully understand, and agree with the entire contents of this financial payment and refund policy:

Date I completed and signed this Agreement: