



**LADO INTERNATIONAL INSTITUTE**  
**POLICY 6.2**  
**Cancellation and Refund**  
**Effective Date: 07/31/23**

**1.0 INTRODUCTION**

LADO International Institute's Main Campus is licensed as a Post-Secondary School by the state of Virginia. LADO's refund policy complies with applicable State laws of Virginia and ACCET regulations and policies (Document 31). Written policies pertaining to cancellations, withdrawals and terminations are stated in the student Application/ Enrollment Agreement and school literature.

**2.0 GENERAL INSTRUCTION**

- a) In all cases, refund payments are determined using the refund schedule below and are calculated based on the student's last date of attendance.
- b) All eligible refunds will be administered within 40 calendar days from the date LADO receives notifications of the students' request. Written notification is preferred but not required. All refunds must be requested within 180 days from the date of F-1 visa or change of status approval, or from the date that the student gives withdrawal notification from classes.
- c) Registration fees for all ESL programs and for the TEFL Certificate Program are non-refundable unless a scheduled class offering is cancelled by LADO subsequent to a student's enrollment, in which case the student is entitled to a credit on future enrollment, or a refund of the registration fee provided it is the student's first session.
- d) If the U.S. Government rejects a student's F-1 visa application, the applicant is entitled to a full refund of the I-20 Deposit paid to LADO. All other additional fees paid to the U.S. Government, courier fees, and other applicable fees paid to LADO to secure the application are non-refundable.
- e) If an applicant is granted F-1 status and enters the United States on an I-20 issued by LADO, but subsequently either cancels prior to the start of his/her scheduled program, or fails to attend class (no show), then LADO reserves the right to retain all the tuition charges for the first four weeks of the program to which the student is enrolled and any actual housing costs if applicable in addition to a maximum of \$500 for non-refundable charges including any application/registration fees, courier fees, bank processing fees for credit cards and wire transfers, and travel cancellation insurance if applicable. The student is entitled to the remaining balance. All remaining refund balances shall be credited either to the original source of payment or by check to the student at a U.S. address.

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- f) A bank processing fee will be deducted from the refund balance as follows: 3% for refunds processed by credit card and \$25 for refunds processed by wire transfer.

### 3.0 **CHARGES OTHER THAN TUITION**

All extra costs such as books, supplies, equipment, laboratory fees, rentals and any charges not included in the tuition that are clearly itemized in the enrollment/application documents are non-refundable. These non-refundable charges are limited to those materials that are attributable to the portion of the program attended by the student.

If applicable, students are bound by the terms as defined in any student housing agreements.

#### 3.1 Tuition

##### *a. Course/Program Cancellations*

If LADO cancels a course subsequent to the student's enrollment, LADO will refund all monies paid by the student for the cancelled course.

##### *b. Cancellations for "no-shows"*

If a student cancels his/her scheduled course, the student will receive a full tuition refund provided the student has not yet attended a class.

For more details regarding refunds for F-1 students, please refer to section 6.0 below, Refund Policy for F-1 Students

##### *c. Cancellations after Registration Period. Automatic Drop for Excessive Absences*

- I. In order to expedite a refund after the registration period begins, it is recommended that the student notify LADO verbally or in writing of their wish to withdraw from a course. A student who fails to provide such notice will be automatically withdrawn in accordance with the schedule discussed in Section d) I. below.
- II. Refunds are based the last day the student attended the class (LDA) When determining the number of weeks completed by the student, a partial week is determined to be the same as if a whole week were completed, provided the student was present for at least one day during the scheduled week. A session week begins on the first day of scheduled classes for any given program and are not to be confused with calendar weeks. The prorated amount is determined by the ratio of the number of weeks in series of instruction completed by the student to the total number of weeks of instruction offered. No part of the tuition will be refunded after 75% of the session has been completed.

- III. In all cases, the refund due is based on the refund schedule below. The student's current balance is calculated on refund forms using the student's last date of attendance.
- IV. All refunds will be paid within forty (40) calendar days from the date LADO receives notification of the student's request to withdraw from a course (see *documented drop date* in the next section).

***d. Student Drops Out of Course without Notifying LADO***

- I. LADO makes the determination that a student has automatically dropped out of a class session due to excessive absences if the student misses one-half of the session in consecutive absences without notice of withdrawal to LADO. This would be after:
- The ninth (9<sup>th</sup>) consecutive absence without notice in the ESL Intensive Program
  - The twelfth (12<sup>th</sup>) consecutive absence without notice in the intensive TEFL Certificate Program
  - The fourteenth (14<sup>th</sup>) consecutive absence without notice in the ESL Semi-Intensive Program
  - The sixteenth (16<sup>th</sup>) consecutive absence without notice in the Semi-Intensive TEFL Certificate Program
  - The fourth (4<sup>th</sup>) consecutive absence without notice in the ESL Saturday Program.

The date LADO makes this determination (the 9<sup>th</sup>, 12<sup>th</sup>, 14<sup>th</sup>, 16<sup>th</sup>, 4<sup>th</sup> day, consecutive absence respectively) is the student's documented drop date for that session

- II Refunds are calculated based on the last day of attendance. Other than during the first week of the student's first course of study, in which the student has three (3) days to cancel and receive a full refund, refunds will be calculated on the basis of the number of weeks completed by the student. Note: The institution considers a partial week the same as if a whole week was completed if the student is present for at least one day during the scheduled week.

**4.0 REFUND SCHEDULE**

- 4.1 Intensive Program - Morning/afternoon/Evening- (4-week program, 5 classes per week, 18 days of class per session):

If a student withdraws any day within the 1<sup>st</sup> scheduled week of classes, 75% of the tuition paid will be refunded.

If a student withdraws any day within the 2<sup>nd</sup> scheduled week of classes, 50% of the tuition paid will be refunded.

If a student withdraws any day within the 3<sup>rd</sup> scheduled week of classes, 25% of the tuition paid will be refunded.

No tuition refund applies during the 4<sup>th</sup> scheduled week of classes (after the 16<sup>th</sup> scheduled class), since more than 75% of the program is completed in the fourth week of class.

4.2 Semi-Intensive: Morning and Evening (8-week program, 4 classes per week, 29 classes per session):

If a student withdraws any day within the 1<sup>st</sup> scheduled week of classes (other than the first three days of the first course of study), 87.5% of the tuition paid will be refunded.

If a student withdraws any day within the 2<sup>nd</sup> scheduled week of classes, 75% of the tuition paid will be refunded.

If a student withdraws any day within the 3<sup>rd</sup> scheduled week of classes, 62.5% of the tuition paid will be refunded.

If a student withdraws any day within the 4<sup>th</sup> scheduled week of classes, 50% of the tuition paid will be refunded.

If a student withdraws any day within the 5<sup>th</sup> scheduled week of classes, 37.5% of the tuition paid will be refunded.

No tuition refund applies on or any time after the 21<sup>st</sup> scheduled class. since more than 75% of the program is completed in the fifth week of class.

4.3 Saturday (8-week program, 1 class per week, 8 classes per session):

If a student withdraws after the 1<sup>st</sup> scheduled Saturday of classes, 85.5% of the tuition paid will be refunded (7/8 of tuition).

If a student withdraws after the 2<sup>nd</sup> scheduled Saturday of classes, 75% of the tuition paid will be refunded (6/8 of tuition).

If a student withdraws after the 3<sup>rd</sup> scheduled Saturday of classes, 62.5% of the tuition paid will be refunded (5/8 of tuition).

If a student withdraws after the 4<sup>th</sup> scheduled Saturday of classes, 50% of the tuition paid will be refunded (4/8 of tuition).

If a student withdraws after the 5<sup>th</sup> scheduled Saturday of classes, 37.5% of the tuition paid will be refunded (3/8 of tuition).

No tuition refund applies on or any time after the day of the 6<sup>th</sup> scheduled class since more than 75% of the program is completed in the fifth week of class.

#### 4.4 Workshops (12 hours of class per session):

Refunds of tuition from any elective Workshops are calculated applying proportional rates as in the other programs, as follows:

If a student withdraws any time within 3 hours of class, 75% of paid tuition will be refunded. If a student withdraws any time within 6 hours of class, 50% of paid tuition will be refunded.

If a student withdraws any time within 9 hours of class, 25% of paid tuition will be refunded.

No tuition refund applies on or any time after 10 hours of class.

#### 4.5 TEFL Certificate Program- Intensive (5-weeks program, 5 classes per week, 24 classes per session):

If a trainee withdraws any day within the 1<sup>st</sup> scheduled week of classes (other than the first three days of the first course of study), 80% of the tuition paid will be refunded.

If a trainee withdraws any day within the 2<sup>nd</sup> scheduled week of classes, 60% of the tuition paid will be refunded.

If a trainee withdraws any day within the 3<sup>rd</sup> scheduled week of classes, 40% of the tuition paid will be refunded.

If a trainee withdraws any day within the 4<sup>th</sup> scheduled week of classes, 20% of the tuition paid will be refunded.

No tuition refund applies during the 5<sup>th</sup> scheduled week of classes (after the 20<sup>th</sup> scheduled class), since more than 75% of the program is completed in the fourth week of class.

#### 4.6 TEFL Certificate Program – Semi-Intensive (8-week program, 4 classes per week, 32 classes per session)

If a trainee withdraws any day within the 1<sup>st</sup> scheduled week of classes (other than the first three days of the first course of study), 87.5% of the tuition paid will be refunded.

If a trainee withdraws any day within the 2<sup>nd</sup> scheduled week of classes, 75% of the tuition paid will be refunded.

If a trainee withdraws any day within the 3<sup>rd</sup> scheduled week of classes, 62.5% of the tuition paid will be refunded.

If a trainee withdraws any day within the 4<sup>th</sup> scheduled week of classes, 50% of the tuition paid will be refunded.

If a trainee withdraws any day within the 5<sup>th</sup> scheduled week of classes, 37.5% of the tuition paid will be refunded.

No tuition refund applies on or any time after the 21<sup>st</sup> scheduled class since more than 75% of the program is completed in the fifth week of class.

## 5.0 **TUTORIAL/PRIVATE CLASSES**

### 5.1 Cancellation

a) Changes in tutorial class-schedules must be made through the admissions officers. If the student cancels a tutorial class at least 24 hours in advance, there will be no charge for the cancelled class. This applies even when the cancelled class is rescheduled for a later date.

b) If the student cancels a tutorial session with less than 24 hours' notice, the student will be charged for the entire length of the missed or scheduled class, even if the student made a partial cancellation.

### 5.2 Classes Missed Without Notice

If the student misses a scheduled tutorial session without rescheduling or cancelling it, he/she will be charged for the session. LADO will notify both the student and the teacher that the class has been suspended until the student contacts the admissions officer to resume or terminate scheduled classes. If the student does not inform LADO within 15 days of his/her intention to resume classes, LADO will automatically terminate the class and will issue a refund for the remaining unused tutorial hours.

## 6.0 **REFUND POLICY FOR F-1 STUDENTS**

In the case of non-immigrant alien students who possess F-1 (student) visas, the following refund policy applies:

6.1 For initial I-20s issued by LADO, the DSO must cancel the I-20 in SEVIS, verify proof of cancellation, and submit it to corporate accounting. For Change of Status rejections, a DSO must verify denial in SEVIS prior to submitting the refund request to corporate accounting.

6.2 F-1 students must notify LADO, verbally or in writing, of withdrawal.

6.3 F-1 student enrollment agreements are subject to the same refund policies as those students in

all other intensive programs at LADO including the provisions of Section 3(d)(1) for automatic drops.

6.4 Students that cancel registration prior to the start of scheduled classes or fail to attend class:

- a) Students whose initial F-1 visa or Change of Status application have been rejected/denied are entitled to a full refund for their paid I-20 Deposit.
- b) Both students who were issued an initial I-20 from LADO but chose not to study at LADO and did not submit their I-20 documentation to the U.S. consular office abroad for processing, as well as those students who applied for a Change of Status through LADO and received approval from USCIS, but chose not to attend classes at LADO, are entitled to will receive a full refund of for their paid I-20 Deposit.

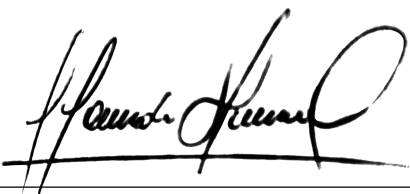
6.5 If the student was registered in the school by his/her U.S. sponsor, agent, proxy, guardian, or representative, a refund will be made to this person upon proof of payment and identification.

In order to protect the party responsible for initial deposits and tuition payments made on behalf of a student, all refunds will be issued to the original payer on file at LADO. Students who request to have their refund credited or sent to someone other than the original party on file, must provide verification that the original party has been informed of and has approved of the change.

## 7.0 **HOW REFUNDS WILL BE ISSUED**

Refunds will be issued via check, credit card, wire transfer or credit on the student's Axxess account. Credit card payments will be refunded to the original credit on file unless the credit card on file is no longer valid or LADO receives notification of a change of payment method or credit card recipient. Refunds requested by check will be paid by check as long as the student is in the U.S. or has otherwise informed LADO that U.S. checks are accepted in the student's country of residency. If the student is in his/her country of origin, the refund will be made available via credit card or wire transfer so that payment is in the legal currency of the country of which he/she is a resident. All wire transfer fees will be paid by the student or the party responsible for the student's finances.

Refunds for continuing students (e.g., students who have a leave of absence but will return to the next or a future session) may be credited to the student's Axxess account.



Claudio Herrera Krell, CEO