

## Tuition Refund Policy

The Creative Minds Early Childhood Education Certificate Program’s refund policy is set according to the Bylaws of the Private Training Institute Branch (PTIB). Refund entitlement is calculated based on the total fees due under the student enrolment contract, less the non-refundable registration fee.

Where total fees have not yet been collected, the Creative Minds Early Childhood Education Certificate Program and Creative Minds Early Learning Society is not responsible for refunding more than has been collected to date and the student may be required to make up for monies due under the contract.

The refund policy for both local and international students:

Circumstances when Refund Payable	Amount of Refund
<b>Before program start date</b> , Creative Minds ECE Certificate Program receives a notice of withdrawal (applies to all students)	
<ul style="list-style-type: none"> <li>· No later than seven days after student signed the enrolment contract, and</li> <li>· Before the program start date.</li> </ul>	100% tuition and all <b>related fees</b> , other than application fee. Related fees include: administrative fees, application fees, assessment fees, and fees charged for textbooks or other course materials.
<ul style="list-style-type: none"> <li>· At least 30 days before the later of:               <ol style="list-style-type: none"> <li>a) The program start date in the most recent Letter of Acceptance (international students)</li> <li>b) The program start date in the enrolment contract.</li> </ol> </li> </ul>	Creative Minds ECE Certificate Program may retain up to 10% of tuition, to a maximum of \$1,000. Creative Minds ECE Certificate Program must refund fees paid for course materials if not provided to the student.
<ul style="list-style-type: none"> <li>· More than seven days after the student and Creative Minds ECE Certificate Program signed the enrolment contract, and</li> <li>· Less than 30 days before the later of:</li> </ul>	Creative Minds ECE Certificate Program may retain up to 20% of tuition, to a maximum of \$1,300. Creative Minds ECE Certificate Program must refund fees paid for course materials if not provided to the student.

<ul style="list-style-type: none"> <li>a) The program start date in the most recent Letter of Acceptance (international students)</li> <li>b) The program start date in the enrolment contract.</li> </ul>	
<p><b>After program start date</b>, Creative Minds ECE Certificate Program provides a notice of dismissal or receives a notice of withdrawal (applies to all students, except those enrolled in a program delivered solely by distance education)</p>	
<ul style="list-style-type: none"> <li>· After the program start date, and up to and including 10% of instruction hours have been provided.</li> </ul>	<p>Creative Minds ECE Certificate Program may retain up to 30% of tuition. Creative Minds ECE Certificate Program must refund fees paid for course materials if not provided to the student.</p>
<ul style="list-style-type: none"> <li>· After the program start date, and after more than 10%, but before 30% of instruction hours, have been provided.</li> </ul>	<p>Creative Minds ECE Certificate Program may retain up to 50% of tuition. Creative Minds ECE Certificate Program must refund fees paid for course materials if not provided to the student.</p>
<p><b>Student does not attend program – “no-show”</b> (applies to all students except those enrolled in a program delivered solely by distance education):</p>	
<ul style="list-style-type: none"> <li>· Student does not attend the first 30% of the program.</li> </ul>	<p>Creative Minds ECE Certificate Program may retain up to 50% of the tuition. Creative Minds ECE Certificate Program must refund fees paid for course materials if not provided to the student.</p>

Creative Minds ECE Certificate Program receives a refusal of study permit (applies to international students requiring a study permit):	
<ul style="list-style-type: none"> <li>· Before 30% of instruction hours would have been provided, had the student started the program on the later of the following:               <ul style="list-style-type: none"> <li>a) The program start date in the most recent Letter of Acceptance</li> <li>b) The program start date in the enrolment contract</li> </ul> </li> <li>· Student has not requested additional Letter(s) of Acceptance.</li> </ul>	100% tuition and all related fees, other than application fee.
After the program start date, student withdraws or is dismissed (applies to students enrolled in a program delivered solely by distance education):	
<ul style="list-style-type: none"> <li>· Student completed up to 30% of the program.</li> </ul>	<p>Creative Minds ECE Certificate Program may retain up to 30% of the tuition.</p> <p>Creative Minds ECE Certificate Program must refund fees paid for course materials if not provided to the student.</p>
<ul style="list-style-type: none"> <li>· Student completed more than 30% but less than 50% of the program (based on evaluation provided to student).</li> </ul>	<p>Creative Minds ECE Certificate Program may retain up to 50% of the tuition.</p> <p>Creative Minds ECE Certificate Program must refund fees paid for course materials if not provided to the student.</p>

Creative Minds ECE Certificate Programs must pay the tuition or fee refund **within 30 days** after receiving notice of withdrawal or refusal of study permit; providing a notice of dismissal, or the date on which the first 30% of the hours of instruction are provided (no-show).