

NWC Summer Study Abroad Program Policies

RELEASE AND INDEMNIFICATION AGREEMENT FOR NWC SUMMER STUDY ABROAD PARTICIPANTS

Upon acceptance, participants will be asked to sign a Participant Release form, which states the following:

I, the above named Participant, have voluntarily applied to participate in the above activity or trip. I acknowledge that the nature of the activity or trip may expose me to hazards or risks that may result in my illness, personal injury or death, and I understand and appreciate the nature of such hazards and risks which may include, but not be limited to, the risk of civil unrest, the risk of arbitrary imprisonment by military, political or revolutionary activities, the risk of inadequate health care facilities, the risk of kidnapping, the risk of travel and all other risks not listed above.

Please be advised that it is the policy of Northwestern College that ransom or extortion will not be paid if demanded, nor will North-western College yield to other demands issued through the use of hostage-taking.

In consideration of my participation in the activity or trip, I hereby accept all risks to my health including the risk of injury or death that may result from such participation. I hereby release the above named Institution, its governing board, officers, employees and representatives from any and all liability to myself, my personal representatives, estate, heirs, next of kin and assigns for any and all claims and causes of action for loss of or damage to my property and for any and all illness or injury to my person, including my death, that may result from or occur during my participation in the activity or trip, whether caused by negligence of the Institution, its governing board, officers, employees, or representatives, or otherwise. I further agree to indemnify and hold harmless the Institution and its governing board, officers, employees and representatives from liability for the injury or death of any person(s) and damage to property that may result from my negligent or intentional act, or omission while participating in the described activity or trip.

I further understand and agree that Northwestern College and/or the program director has and/or will establish rules consistent with the mission of Northwestern College and/or necessary for the proper implementation of the above-referenced activity or trip. I understand and agree that infractions of the rules, misconduct, or culturally inappropriate behavior will result in revocation of my participation in the above-referenced activity or trip. In the event my participation in the above-referenced activity or trip is revoked, I will return home immediately at my own expense and understand that there will be no refund of the costs associated with participating in the above-referenced activity or trip.

Furthermore, Northwestern College and its authorized representatives have my permission to authorize medical treatment, including administration of medication, anesthesia, emergency surgery or hospitalization for me as is deemed necessary by Northwestern College or its authorized representatives and the attending physician. I, along with my parents/guardians, agree to assume complete financial responsibility for all medical bills incurred by me. By affixing my signature below, I do hereby represent and affirm that I have sufficient health, accident, disability, and hospitalization insurance to cover myself during participation in the program.

**** In addition, a parent or guardian for the program participant will be asked to sign a similar release form.*

CONFIRMING PARTICIPATION

In order to reserve a spot in a summer study abroad program, a student must make a firm commitment to the program. Participants must sign and return the NWC Participant Release and Payment, Cancellation and Refund Policy Acknowledgement and submit a \$250 non-refundable deposit by mid-February or the date printed on the acceptance letter (whichever is earlier). Non-NWC students pay a nonrefundable deposit of 100% of the airfare. The deposit will be applied to the final program fee. After making a firm commitment, program plans will be made and expenses incurred on behalf of confirmed participants, including the purchase of airfare. Please note that, once purchased, airfare is often non-refundable. Should students decide to cancel their participation in the program, they may keep the ticket and make their own arrangements with the airline company.

PAYMENT, CANCELLATION, AND REFUND POLICY

Payment Policy

The final program fee will be determined in late March. All program fees advertised or discussed prior to the final program fee are tentative and subject to change.

After the final program fee is determined, participants will be billed separately and in a timely manner. A specific payment deadline date, generally May 1, but in all cases prior to the program's start date, will be noted in the billing.

In all cases, even for those participants who have or are applying for loans, all program fees must be paid in full prior to departure. Therefore, if a participant's loan money is not available by the payment deadline, an alternative method of payment must be made.

Participants who have not paid in full will not be allowed to participate but will remain responsible for all expenses incurred on their behalf.

Refund Policy

A participant who withdraws from the program after accepting participation forfeits their deposit and will be responsible for all non-recoverable expenses that have been incurred on their behalf or that the institution is obligated to pay on their behalf. This may include airfare.

Non-recoverable expenses may include but are not limited to on-site meals, room reservation deposits, excursion tickets and entry fees, on-site transportation costs, airline tickets or deposits, bus rental fees, and payments to guides. Thus, even if a participant has not yet been billed or paid in full the program fee balance or does not attend the program, s/he may be responsible for paying non-recoverable program costs. Therefore, it is in the participant's best interest to notify the faculty leader in writing immediately upon making a decision to withdraw from a program.

Refunds will not be given to a participant who is dismissed from the program for any reason (academic, conduct, or other, e.g. chapel dismissal) and any additional costs associated with an early return will be the responsibility of the participant. Note that a student may be dismissed from the time of acceptance and through the on-site portion of the program. Students who are dismissed prior to departure for academic, conduct, or other reasons shall remain liable for costs incurred on their behalf.

Participants who choose not to participate in non-mandatory program activities will not be refunded that portion of the program fee.

Certain expenses related to the study abroad program (such as passport and immunization costs) are the responsibility of the participant and remain the responsibility of the participant regardless of the status of the program or the participant's actual participation. NWC will not assume responsibility for these expenses for any reason.

NOTE: Participants are responsible for contacting the NWC financial aid office and any other relevant offices in obtaining guidance and information regarding how withdrawal or dismissal from a program will affect financial aid and loans.

NOTE: NWC reserves the right to make any changes in itineraries, travel arrangements, housing, excursions, activities or other arrangements made necessary by factors beyond its control. Such changes are not grounds for withdrawal from or cancellation of the program. NWC is not responsible for flight delays, missed connecting flights, long layovers, or any expenses related to such delays.

Cancellation Policy

The safety and security of all program participants, faculty and staff are of paramount importance to NWC. For this reason, NWC may choose to cancel a program in a location where the U.S. State Department has issued a travel warning or where NWC deems a location unsafe. In addition, the summer study abroad program fees are partly determined by the number of participants, and in all cases a minimum number of participants is needed in order to run the program. For this reason, NWC may choose to cancel a program due to low enrollment.

If NWC cancels a program prior to departure due to safety and security reasons, all program fees and deposits paid, minus any credits (such as for airfare) that can be directly transferred to students, will be refunded to participants.

If NWC cancels a program after the program has started due to safety and security reasons, every effort will be made to recover and refund all possible costs to students. Additional expenses incurred for an early departure may need to be deducted from any refund provided.

If NWC cancels a program due to low enrollment, all program fees and deposits paid will be refunded to students.

NOTE: NWC assumes no responsibilities for the financial risks associated with participation in its study abroad programs and assumes no responsibility for the financial losses of program participants.

NOTE: Because full refunds are often not possible, participants may wish to consider purchasing trip cancellation insurance or other insurance (baggage, theft, trip delay insurance, and so on) which may provide desired coverage. Participants should also be aware that these types of insurances may not cover all areas of possible program cancellation. The purchasing of any additional insurance is at the discretion of participants.

WITHDRAWING FROM A PROGRAM

Withdrawing from a Program

Requests to withdraw from a program must be in writing. The date that the request is received and signed by the faculty leader will be considered the withdrawal date.

INFORMATION REGARDING FINANCIAL AID

Financial Aid may be available (aid is typically in the form of loans). Students should see the financial aid office for more information. How much, if any, loan money is available to a student depends on their own financial situation.

Beginning in the summer of 2010, the Pell Grant (for Pell-eligible students) could be used for summer study abroad programs. Please note, however, that according to new federal regulations, students may receive only one Pell Grant in one year instead of two awards as it was previously. Whether or not a student is eligible for the Pell Grant is based on their FAFSA.

FUNDRAISING AND STUDY ABROAD

Northwestern College summer study abroad programs are academic, educational, credit-bearing experiences—not mission projects. Study abroad programs are for-credit opportunities that focus on broadening a student's worldview through immersion in—and academic exploration of—a different culture. Therefore, the NWC study abroad office does not sponsor nor coordinate fundraising activities to help participants cover the cost of the program fees. Payment of the program fees remains the responsibility of the participant.

IMMUNIZATIONS

Faculty leaders have the right to require that students receive certain immunizations prior to departure in order to participate in the program. The College recommends that all students consult with their own doctor and the CDC website (<http://www.cdc.gov/>) to determine what immunizations they should receive.

ALCOHOL POLICY FOR OFF-CAMPUS ACADEMIC COURSES

The purpose of study abroad programs is to offer students an opportunity to experience and engage cultures different from their own. Encountering and engaging different cultures is part of broadening their understanding of the larger world and developing their own sense of comportment within that world. In order to fully explore and appreciate another culture, students should approach the culture with an attitude that reflects our Christian faith and that is open, flexible and respectful. As they travel abroad, students will encounter cultures where attitudes toward alcohol are different from those in the United States and our own subculture, where it is an integral part of cultural sociability and cuisine, whether in larger social gatherings or around the family table.

While participating in study abroad programs the following are the policies concerning alcohol. Participants on semester abroad programs will balance the alcohol policy of the host institution and program with that of NWC's policy for students traveling abroad.

Students participating in Northwestern's Summer Study Abroad Program are expected to observe NWC standards of conduct. However, in light of the above cultural realities, adaptability is appropriate and the following will be the rules and guidelines concerning alcohol on Summer Study Abroad Programs:

- 1) Drinking is permissible in settings where it would be socially offensive not to accept a drink such as in host family situations around the dinner table, or some similar gathering within the host culture.
- 2) Alcohol is allowable only for those of legal drinking age in the host country.
- 3) Excess drinking to inebriation or inability to participate in program activities will be grounds for dismissal.
- 4) Alcohol is prohibited in dormitory rooms or settings.

The uniqueness of the study abroad experience calls for cultural accommodation and great sensitivity. No student should feel obligated to drink if he or she chooses not to. Similarly, no program participant should drink if the cultural setting would make it offensive to the hosts. The circumstances will set the stage for discerning right behavior in the balance between liberty and responsibility.

A more stringent alcohol policy, in accordance with host country culture, customs and law, may be implemented at the discretion of the faculty leader.

DOCUMENTS INCLUDED IN ACCEPTANCE PACKET 1:

- Acceptance Letter
- SSA Participant Agreement Form
- SSA Participant Release
- SSA Parent Guardian Release
- SSA Emergency Contact Form
- Payment, Cancellation, and Refund Policy Acknowledgement Form