

## KEI Policies & Guidelines

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The policies outlined in this document are intended for students participating in KEI-sponsored semester, trimester (quarter), academic year, intersession and summer study and intern abroad programs. Students participating in programs led by a professor from their home institution are subject to different policies and should contact their professor and home university/college for details. Students directly enrolled in a degree program at KEI's partner institution abroad are subject to the policies of the host institution. It is the students' responsibility to familiarize themselves with KEI policies, procedures and services, including the limitations of these services.

## Application Requirements

KEI reviews applications on a rolling basis. Students are encouraged to apply early to reserve a place in the program and take advantage of the Early Enrollment discount. Applications are assessed as they are completed and programs are filled accordingly. It is the student's responsibility to make sure that the application is completed by the deadline date for the desired term of study. Completed applications take 1 day to 3 weeks to review. Applicants should read and understand the information published on the KEI website and in KEI program literature before starting the application.

In general, a complete application consists of:

- application questionnaire
- academic transcripts from the student's home university/college
- advising session (via phone or video-call) with a KEI Program Manager
- personal statement
- letter(s) of reference
- photograph (passport-style; headshot)
- \$100 USD application fee

Some programs and program options may require supplemental materials such as an internship statement, resume/CV, portfolio, writing sample, etc.

Students should familiarize themselves with the application requirements and deadlines before starting the application process. Application requirements and deadlines can be found on the KEI website by selecting APPLY NOW from the PROGRAMS Menu.

An online application can be found at [www.KEIabroad.org/apply-now/](http://www.KEIabroad.org/apply-now/).

### Application deadlines

Students are encouraged to complete their application by the designated deadline for their program location and term of study. Application deadlines for all programs can be found at [www.keiabroad.org/application-deadlines/](http://www.keiabroad.org/application-deadlines/).

### Late applications

There is no late application deadline. However, applications completed after the application deadline will be reviewed only if space is available in the program. Late applications must include a processing fee of \$150 USD, in addition to the regular application fee of \$100 USD. Applications will not be reviewed until the late application fee is received by KEI. Late applicants may also incur additional fees to cover any increases in cost of airfare, housing, excursions and other logistic services that may arise as a result of applying after the deadline. Applications completed after the *enrollment deadline* must also include the non-refundable \$500 enrollment confirmation deposit. Late applicants are encouraged to contact a KEI Program Manager prior to applying to determine if space is still available.

### Incomplete applications

Incomplete applications (i.e. required information is missing, fees not paid, etc.) will be considered pending and held up to 30 days for completion. Pending applications cannot be held after the application deadline date. Applications that can no longer be held will be withdrawn and require a \$50 USD Reactivation Fee. Reactivation is subject to availability and program pricing at the time of reactivation. Any terms or pricing connected with the original application may be forfeited. Students whose applications are incomplete and submitted with a confirmation deposit are not eligible for any refunds.

### **Enrollment requirements**

Applicants accepted to a KEI program must complete the enrollment process by the Enrollment Deadline indicated on the KEI Admissions Notice. The enrollment process consists of submitting all of the enrollment documents and the \$500 enrollment-confirmation deposit. Enrollment documents can be found in the KEI student portal.

- Student Agreement
- Course Approval Form
- Health & Wellness Form
- Supplemental Information Form
- Transcript Request Form
- Photocopy of passport (data page)
- Enrollment Confirmation Deposit of \$500 USD
- Program-specific forms

### **Enrollment deadlines**

The enrollment deadline depends on the date of admission to a KEI program. Students must submit their enrollment documents and confirmation deposit within 2 weeks of the admissions date or by the Final Enrollment Deadline, which is determined by KEI based on the program location and term of study. The admissions date and enrollment deadline will be indicated on the KEI Admissions Notice.

### **Early enrollment**

Applicants who apply and enroll before the application deadline and make payments on time will have the \$100 USD application fee applied toward their program fee.

To be eligible, applicants must:

- Complete the application and enrollment process, including payment of the \$100 application fee and \$500 enrollment confirmation deposit, prior to the application deadline for your program.
- Submit all program payments before the appropriate deadlines.
- Submit the \$100 application fee with their application. If applying close to the application deadline, submit the \$500 enrollment confirmation deposit and enrollment documents with the application.

KEI reserves the right to cancel this promotion at any time. The Early Enrollment promotion may be combined with the Refer-A-Friend, Travel Free and Group Discount promotions as well as KEI grants and payment plans.

### **Registration requirements**

After enrolling in the program, KEI may notify students of additional requirements that are specific to their program. (Note that not all programs have additional requirements.) To complete the program registration process students must submit final payment, or make other payment arrangements, by the registration deadline date.

### **Registration deadline**

The program registration deadline depends on the date of acceptance to a KEI program. Students must submit final payment, or make other payment arrangements, within 4 weeks of the admissions date or by Final Registration Deadline, which is determined by KEI based on the program location and term of study. The admissions date and registration deadline will be indicated on the KEI Admissions Notice.

## Program Payments

Students must submit the following payments:

- Non-refundable application fee and, if applying after the application deadline, a non-refundable late processing fee
- Enrollment confirmation deposit
- Program price

### Payment method

Payment can be made by check, money order, bill payment, wire/bank transfer and credit card (in the future). Checks and money orders must be made payable to the order of “KEI” and mailed to the address below. To make bank wire payment arrangements please contact a KEI Program Manager. Credit card payments will be charged a 3% processing fee by the credit merchant.

Knowledge Exchange Institute  
48 Broadway, Suite 2  
Haverstraw, NY 10927 USA

### Application fee

A \$100 USD non-refundable application fee must accompany the KEI Application. Applications will not be processed until the application fee is received by KEI. The application fee will be applied to the Program Price if the student meets the Early Enrollment requirements. Incomplete applications will be suspended after 30 days of inactivity and withdrawn after 60 days of inactivity. A \$50 USD Application Reactivation Fee will be charged to reactivate the application.

### Late application fee

Applications completed after the application deadline are subject to a late processing fee of \$150 USD in addition to the regular application fee of \$100 USD. Late applications will not be reviewed until both, the application fee (\$100) and late application fee (\$150) are received by KEI. Applications submitted after the enrollment deadline must also be accompanied by the \$500 enrollment confirmation deposit. Late applicants may encounter additional fees to cover any increases in cost of housing, excursions and other logistics and services that may arise as a result of applying after the deadline.

### Enrollment confirmation deposit

A \$500 USD enrollment confirmation deposit must be received by KEI no later than the enrollment deadline. The deposit confirms space in the program, reserves housing, guards against damages to the housing and to the mobile phones and, as needed, allows KEI to begin the internship search process. The enrollment confirmation deposit is refundable under conditions outlined in the Refund Policy.

### Program price

For the purposes of this document, Program Price shall refer to the total cost of the program, including the Program Fee, Customized Options, Promotional Discounts, Deductions for KEI Services, Late Payment Fees and Charges, Change of Status Fees, Application Fee, Late Application Processing Fee, Application Reactivation Fee, and any other costs incurred by KEI on behalf of the student (i.e. Quarantine Accommodation, COVID testing, evacuations, logistics, etc.). The Enrollment Confirmation Deposit is not considered part of the Program Price and shall be treated separately. The Program Price is variable and may change at any time depending on individual circumstances (i.e. late payments, early enrollment, etc.).

Students must submit full payment of the Program Price by the registration deadline, as indicated on the KEI Admissions Notice. Students using financial aid and KEI payment plans may defer partial payment of the Program Price under the conditions outlined in the Deferment of Payment and KEI Payment Plans sections of this document.

### **Program fee**

KEI's comprehensive Program Fees are published on the KEI website. KEI print literature, such as the program catalog, should not be used as a definitive reference of program fees. Students must refer to the KEI website for the most updated program information and fees.

The Program Fee includes the following items and services.

- Academic tuition and fees at the host school abroad
- Internship placement and supervision
- Access to campus facilities
- One official and one unofficial transcript
- Housing for the duration of the program
- Full or partial meals with some programs (refer to individual program information)
- Planned cultural excursions and activities
- Pre-departure advising and guides
- On-site support provided by the KEI Onsite Director
- 24/7 emergency assistance
- Onsite orientation
- Airport welcome and transfer to housing or host institution
- Medical and travel insurance
- Use of mobile phone handset or SIM card with local phone number

KEI offers a Comprehensive PLUS Fee option, which also includes the cost of airfare and meals. Students who attend universities that use a direct billing model and whose program price is higher than the cost of the KEI program may benefit from this option. Comprehensive PLUS Fees are not published in KEI literature since they are customized to individual needs. Contact a KEI Program Manager for a Comprehensive PLUS Fee quote.

Students need to budget additional funds for items not included in the program fee, including meals, phone calls, local transportation, airfare, airport tax (if applicable), school supplies and personal expenses. An estimate of these expenses is provided in the Financial Aid Budget, which is available to students after they have been admitted to the program.

### **Promotional pricing**

KEI reserves the right to offer promotional or exclusive program pricing and/or discounts for a limited time. Only those applicants who: 1) submit the required application materials; and 2) meet the stated requirements of the promotion during the specified promotional timeframe will be entitled to the promotion or discount. Applicants who complete an application prior to or after the timeframe of the promotion, will not be granted any price adjustment or refund. Students participating in group, faculty-led or custom programs are not eligible for additional discounts of any kind.

### **Customized options**

Depending on student preferences the final program price may also include costs associated with early program arrival, late program departure, extended internship and/or other costs resulting from customized options for the program. Payment of costs associated with any and all customized options must be

received by KEI not later than the registration deadline for the first term of study unless other arrangements have been approved by KEI in writing.

### **Deductions for KEI services & program components**

Students who decide not to participate in KEI-arranged housing, cultural activities and certain program components (KEI provided medical/travel insurance, mobile phone, etc.) may request a deduction for these services/items. Requests must be made in writing prior to the enrollment deadline. Requests will be considered if the student demonstrates that arrangements have been made for similar components (housing, insurance, mobile phone, etc.) to the satisfaction of KEI. KEI reserves the right to deny all requests.

The amount of each deduction depends on the program and term of study. All deductions will be applied towards the program price. Students participating in multiple term programs will have the deductions applied towards the last term of study. KEI reserves the right to deny any and all requested deductions. KEI will not grant partial refunds for housing and cultural activities before or during the program.

### **Multiple term & multiple location programs**

Multiple term programs consist of two or more consecutive terms of study at the same host institution. Academic year programs are multiple term programs within the same academic year. Multiple location programs apply to any combination of programs that include study at two or more host institutions during consecutive terms of study.

KEI provides discounts for most multiple term and multiple location programs. The discount is applied to the last term of study. The amount of the discount depends on the program location(s), terms of study and student preferences.

Students applying for multiple term programs, academic year programs and multiple location programs must adhere to the payment procedures and policies specified in this section (in addition to the general payment procedures outlined in this document).

- If applied for at the same time, students need to complete only one application (for the first term of study). Students must inform KEI of their intention to study abroad for multiple terms and/or multiple program locations during the application process.
- If applied for at the same time, only one \$500 enrollment confirmation deposit must be submitted by the enrollment deadline for the first term of study.
- The program price for the first term, plus 10% of the program price for each consecutive term (prior to the calculation of any and all deductions) must be received by KEI not later than the registration deadline for the first term of study. The program price for each consecutive term must be received by KEI not later than the registration deadline for the corresponding term(s) of study.
- Students who plan to use financial aid, scholarships and/or KEI payment plans to pay a portion of the program price must make separate payment arrangements with KEI for each term of study. All outstanding balances for the first term must be paid in full not later than the registration deadline for the second term of study. All outstanding balances for the second term must be paid in full not later than the registration deadline for the third term of study. This policy continues for all subsequent terms.
- It is the student's responsibility to ensure that all payments are received by KEI on time. Late payments will be assessed a \$200 fee.

**Change of status**

Change of status refers to any modifications made to the program location(s) and/or term(s) of study as specified in the student's original application. Accepted students who want to change the status of their program must submit a request via email to KEI by the enrollment deadline. Requests received after the enrollment deadline are subject to a \$300 USD fee. The KEI Onsite Director must also be notified if the student is already abroad. KEI staff will work with the host institution(s) to facilitate approved changes, and notify the student's home university. KEI reserves the right to deny any and all change of status requests.

**Deferment of payment**

Students using financial aid may defer payment of the program price until after the registration deadline without incurring late payment fees. Payment may be deferred subject to the following rules and regulations:

1. The following requirements must be met:
  - The student must be eligible to receive financial aid. Rules of eligibility are determined by federal, state, local and institutional authorities.
  - The student's home university or lending institution must approve the use of aid for the KEI study abroad program.
  - The disbursement date of the financial aid award must be after the program registration date.
2. Students must submit the following documents no later than the registration deadline:
  - KEI Financial Aid Disbursement Form - to be completed by the student's Financial Aid office
  - KEI Deferment Agreement - to be completed by the student and cosigner
  - The cosigner must be the student's parent, legal guardian, or credible individual, and approved by KEI in advance.
3. The \$100 application fee and all fees associated with a late application cannot be deferred.
4. The \$500 USD enrollment confirmation deposit cannot be deferred.
5. Costs associated with customized options cannot be deferred unless approved by KEI.
6. Any amount of the program price not covered by financial aid is the responsibility of the student and must be paid by the registration deadline.
7. If the financial aid award is disbursed to the student, it is the student's responsibility to ensure that payment is received by KEI within 14 days of the disbursement date noted on the Financial Aid Disbursement Form.
8. If the financial aid award is disbursed to the student after the KEI program start date (most cases), the student must make payment arrangements prior to departure for the program and obtain approval from KEI.
9. Late payments are subject to additional fees and charges, as described in the Late Payments Fees & Charges section of this document and in the KEI Deferment Agreement.

10. If the financial aid award is disbursed directly to KEI and the amount of the award exceeds the amount owed by the student, KEI will send a refund check for the difference within 30 days of receiving the funds. Checks will be mailed to the student's permanent address, as indicated in the KEI application.
11. KEI reserves the right to deny deferment of payment.

### **Program budgets for financial aid recipients**

KEI provides a Program Budget for Financial Aid Recipients, which is intended for use by the Financial Aid office at the student's home university, for the purposes of calculating eligibility for financial aid. This document is not intended for calculating actual program costs, and, therefore, should not be used as a basis for the calculation of refunds. KEI does not provide an itemized breakdown of program costs.

### **KEI payment plan**

KEI Payment Plans allow students to pay a portion of the program price in monthly installments without incurring late fees and interest. Students must complete the KEI Payment Plan Agreement and the Financial Information Form. To be considered, both documents must be signed by the student and a cosigner (parent/legal guardian or credible individual approved by KEI) and returned to KEI no later than the registration deadline.

The maximum allowed amount for the payment plan is \$2,000 USD per term of study. In general, payment is divided into four monthly installments of \$500 USD, which must be received by KEI not later than the installment due date. Late payments are subject to additional fees and charges, as described in the Late Payments Fees & Charges section of this document and in the Payment Plan Agreement.

### **Late payment fees & charges**

Students who have not paid in full or made alternate payment arrangements 30 days prior to the program start date may be prohibited from participating. Students maintaining an outstanding balance during the program, including failure to make timely payments according to the Deferment Agreement and/or KEI Payment Agreement may be dismissed from the program. The student will also forfeit the enrollment confirmation deposit, any and all KEI grants, scholarships and promotional discounts, and will incur additional late fees of \$10 USD dollars (or the maximum amount allowed by law) for each day that the payment is not received following the payment deadline. In addition, program transcripts will not be released until the outstanding balance is paid in full.

KEI reserves the right to transfer any outstanding balance to an attorney or collection agency authorized for collection by KEI. Such action may affect the credit rating of the student and cosigner and may result in additional administrative, collection, and legal fees that will be added to the program price.

## **Program Refunds**

The KEI refund policy is based on the premise that students have thoroughly researched their options and given careful consideration to choosing a program abroad prior to applying, enrolling and registering in a KEI program(s). Furthermore, KEI expects students to read and understand KEI services, policies and procedures before enrolling in a program. KEI makes financial commitments on behalf of students starting with the date of acceptance. Under no circumstance will KEI refund portions of the program price that have been used to pay program expenses on behalf of the student. All refunds are under the sole discretion of KEI.



### **Enrollment confirmation deposit**

Students are entitled to a refund of the \$500 enrollment confirmation deposit, provided they meet the following requirements:

- Registered and participated in the KEI program
- Paid the Program Price and all fees to KEI by the deadline dates for each payment
- Caused no damage to the housing
- Returned housing keys
- Returned all library books or other materials provided by host campus
- Incurred no excessive utility bills
- Returned mobile phone and/or SIM card in good working condition to the KEI Onsite Director
- Completed the KEI program evaluation within 60 days of program end date
- Completed the Security Refund form within 60 days of program end date

Refund amounts are at the discretion of KEI. Refunds are disbursed after the on-site staff verifies that all damages, excessive utility bills and extra charges have been settled. Depending on location, verification of costs can take up to 3 months. Refunds will be mailed to the address provided on the Security Refund form. Students using a KEI Payment Plan to pay a portion of the KEI program price will have the refund amount deducted from the last scheduled payment(s), if applicable. Students who do not pay their program fee or payment plan installments by the required payment deadlines forfeit the deposit refund and remain liable for any remaining balance owed.

### **Cancellation, withdrawal & dismissal**

The refund policy described in this section applies to cancellation, withdrawal and dismissal from the KEI program, including single term, multiple terms, academic year and multiple location options. Cancellation is a decision by the student to remove him/herself from the program for any reason prior to the program start date. Withdrawal is a decision by the student to remove him/herself from the program for any reason once the program has started. Dismissal is a decision by KEI to remove the student from the program at any time due to behavioral or academic misconduct, or late payments.

- Cancellations and withdrawals are effective the same day KEI receives the request in writing. Requests must be sent to KEI by email and confirmed by KEI. Telephone requests will not be accepted. Dismissals are effective the day KEI issues written notice to the student.
- Students enrolled in multiple location and/or multiple terms must submit a separate notification of cancellation and/or withdrawal for each term of study. For the purposes of the Refund Policy, individual terms of study making up a multiple term and/or location program are treated as separate single term programs.
- The \$100 Application Fee and \$150 Late Application Fee are not refundable.
- The \$500 enrollment confirmation deposit is not refundable.
- If a student is dismissed from the program for academic or behavioral reasons no refund will be granted for the balance of the program price and enrollment deposit. All KEI grants, scholarships and promotional discounts will be withdrawn, and the program price will be adjusted accordingly.
- If KEI receives written notification of cancellation 45 or more days prior to the term's start date, students will receive the following: (1) 50% of the program price for that term less application fees and deposit; (2) pro-rated refund for any portion of fees associated with customized options.

- If KEI receives written notification of cancellation or withdrawal less than 45 days prior to the session start date, no refunds will be granted for the program price and deposits. KEI may consider a partial refund for the program price if the student can demonstrate, with proof, death in the immediate family or medical reasons for the cancellation or withdrawal. The amount of the refund, if any, will be decided solely by KEI.
- Students who have not paid the program price in full at the time of cancellation, withdrawal or dismissal are responsible for making full payment to KEI within 30 days of notification.
- Any and all refunds are under the complete and sole discretion of KEI.

### **Program deferment**

Students may defer enrollment and registration in a KEI program for up to three terms of study following the original term of study as indicated in the student's application, under the following conditions.

- KEI receives written notification from the student indicating the new term of study. Requests must be submitted by email and confirmed by KEI. Telephone requests will not be accepted.
- Written notification must be received by KEI not later than the Registration Deadline for the original term of study, as indicated on the student's KEI Admissions Notice. Requests submitted after the Registration Deadline will not be considered.

Students who meet the above conditions will have their application fee, deposit and other fees already paid to KEI transferred to the new term of study. No refunds will be issued to the student under any circumstances. Students are permitted to defer their enrollment one time without incurring additional charges. Each subsequent request for deferment will be assessed a \$300 change of status fee.

### **Program suspension**

KEI reserves the right to suspend any program due to low enrollment or safety concerns. If KEI suspends a program due to low enrollment prior to the program start date, students will have the option of: (1) deferring enrollment to a different term of study; (2) enrolling in a different program location; or (3) receiving a full refund less the application fee.

If KEI suspends a program due to safety or health concerns prior to or on the program start date, KEI will: (1) refund any and all recoverable costs associated with the program with the exception of application fees and enrollment confirmation deposit; and/or (2) allow students to change their enrollment to a different program location and/or term of study without incurring the Change of Status fee.

If KEI suspends a program due to safety or health concerns after the program start date, KEI will: (1) refund any and all recoverable costs associated with the program with the exception of application fees and enrollment confirmation deposit; and (2) work closely with students, their families, home universities, host institutions and KEI-included insurance administrator to arrange travel to the student's home country. Any and all costs associated with travel, additional and/or special housing, and personal expenses that are not covered by the KEI-included insurance policy are the student's sole responsibility; KEI is not liable for such costs.

### **COVID-19 exception**

Due to uncertainties created by the COVID-19 pandemic, KEI will make a temporary exception to the general refund policy as follows. KEI will fully refund the application fee, deposit, and program fee if KEI suspends the program due to COVID-19 related health concerns prior to the program start date or the student's home university suspends support for study abroad due to COVID-19 related health concerns at

least 6 weeks prior to the program start date. This provision is temporary and limited to the COVID-19 pandemic. Any and all other refund policies, as described in this document, remain intact. Refer to the COVID Update page on the KEI website for the most updated COVID information, including refunds as they apply to the pandemic.

### **Program changes**

KEI reserves the right to make program changes before and during the course of the program. While KEI makes all efforts to run the program as described in the KEI literature, it may become necessary to make modifications to arrival and departure dates, housing, academics, on-site visits and other KEI services. In such cases, no refund or reduction in fees will be granted as long as KEI makes alternate arrangements similar to the original and students can complete the program. Determinations of similarity are under the sole discretion of KEI.

### **Protecting your investment**

KEI strongly encourages students to familiarize themselves with the KEI-included insurance coverage, including its limitations, by visiting the Health & Safety page of the KEI website, and downloading the KEI Health & Safety Guide and insurance overview.

Students should consider purchasing CFAR (Cancel For Any Reason) and/or IFAR (Interrupt For Any Reason) insurance. CFAR is a policy that protects purchases prior to the KEI program travel date. IFAR is a policy that protects purchases from the day of departure until the end of the KEI program.

## **Student Conduct & Responsibilities**

### **Health & safety**

The primary focus of KEI conduct policy is the health and safety of students while abroad. Above all, KEI students are expected to behave in a responsible manner and to exercise caution and common sense at all times to avoid injuries and harm to themselves and other participants in the program. Furthermore, students are expected to obey the rules and laws of the host institution and host country, and be aware of differences in culture and norms of behavior. KEI participants are often seen as “student ambassadors” by their host institution and community, and should conduct themselves accordingly.

The information and advice provided by KEI Program Managers and KEI publications serve as a starting point in preparing students for their program abroad. However, KEI literature and staff should not be the only source of information. It is the student’s responsibility to seek other sources of information, and to research and understand issues related to their host location, including safety, health, political, cultural and religious conditions.

While KEI provides onsite support and guidance, it is not possible to monitor student behavior at all times. Therefore, it is the student’s responsibility to behave in a sensible and cautious manner during the term of study. Each student must be an informed, aware and cautious participant when making everyday choices and decisions. Actions that jeopardize safety of the student and/or safety of other students will not be tolerated and will be addressed immediately. Reckless behavior may result in probation and dismissal from the program.

### **Medical & travel insurance**

Medical and travel insurance is mandatory for all KEI participants. KEI programs include limited medical and travel insurance for the duration of the program. Visit the Health & Safety page of the KEI website for information about the KEI-included insurance policy. It is the student’s responsibility to familiarize

him/herself with the insurance coverage, including the limitations of the policy. Students who want to purchase additional coverage should do so prior to departure for the program.

Students who do not want to participate in the KEI-included insurance must inform KEI by email before the enrollment deadline and send proof of alternate medical and travel insurance during the program. All alternate insurance policies must, at a minimum, meet the same coverage criteria as the KEI-included insurance.

Some universities in the USA require students to purchase and use institutionally-mandated medical and travel insurance. In such cases, KEI does not include medical and travel insurance.

KEI is not responsible for obtaining medical care and medication for students, nor is KEI responsible for dealing with insurance claims after medical service has been provided. Students are expected to prepare for their trip and make necessary arrangements for medical care, treatment and medication.

### **Drugs & alcohol**

Alcohol and drug consumption is subject to the laws of the host country. Students are required to accept responsibility for their own actions. If a student violates the laws of the host country, KEI cannot and will not intercede on the student's behalf. In most cases the US Consulate will also refrain from helping students that violate laws on illegal drug use and possession. In addition, KEI may place students on probation or dismiss students from the program for excessive consumption of alcohol and use or possession of illegal drugs, as determined by KEI staff.

### **Attendance**

Students are expected to attend classes and participate in planned group meetings with the KEI Onsite Director. In general, excessive unexcused absences, as determined by KEI and the host institution, may result in failing grades and/or dismissal from the program. Each host institution establishes attendance policies, and it is the students' responsibility to become familiar with and adhere to the attendance policy of the host institution.

### **Grade disputes**

Grade disputes are the sole responsibility of students. KEI will assist students in contacting the host institution and faculty, but has no authority to change grades without written consent of the host institution. All grade disputes must be resolved before program transcripts are issued by the host institution to avoid additional mail and transcript charges.

### **Housing & meals**

Students must conform to the rules and regulations as established by their accommodation host. Failure to abide by the rules and/or inappropriate conduct may result in disciplinary action on the part of the host institution, family, residence hall, landlord, host family, and/or KEI. Students asked to leave their assigned housing by the accommodation host due to misconduct, but allowed to remain in the program at the discretion of KEI, will have to vacate the assigned housing and find other housing for the duration of the program. In such an event, the security deposit will not be refunded and the student will be responsible for any additional costs incurred by KEI as a result of the housing change.

Full and partial meal plans are included with some, but not all, programs and housing options. Refer to individual program information for specifics about meals. Students with special diets should inform KEI by email, and receive a confirmation of receipt, before the enrollment deadline. KEI will use this information to provide advice on local cuisine, restaurants and shops so that students can better prepare for their time abroad. KEI is not responsible for providing specialty foods. Students with special diets are expected to make necessary arrangements on their own.

**Utility usage**

The KEI program fee includes reasonable utility expenses during the program so that students do not have to deal with local utility companies. Reasonable expenses are based on the average utility usage of a local resident, rather than what American students may be accustomed to. Students who incur utility charges above and beyond what is deemed reasonable by KEI will be responsible for paying the excess charges. These cost will be deducted from the student's deposit. If the deposit does not cover all charges, the student will be billed accordingly. KEI reserves the right to hold the deposit until all utility bills have been reviewed and settled.

**Probation & Dismissal**

Students are expected to comply with regulations, policies, procedures and laws established by the KEI, the host institution and the host country. Failure to comply may result in a warning, probation and/or dismissal of the student from the program. Reckless behavior, especially any actions that jeopardize the safety and health of the student and/or other KEI program participants, and any actions that jeopardize relations with the host institution and community, may also lead to a warning, probation and/or dismissal from the program. Any and all decisions on disciplinary action are under the sole discretion of KEI, its staff, the host institution and the authorities of the host country.

**Warning**

In most cases requiring disciplinary action, students will be given a verbal and written warning and asked to sign an "agreement of understanding." Repeated offenses may result in more severe disciplinary action such as probation or dismissal from the program. KEI may also choose to notify the student's home university, emergency contact (as specified on the KEI Application), and person or organization paying the program price (if other than the student). In some cases, especially in situations where the safety or health of others is grossly jeopardized, the student may be placed on probation or dismissed from the program without warning.

**Probation**

Students placed on probation will have limited privileges. The length of the probation period and the restrictions placed on the student depend on the severity of the situation and will be determined by KEI with the assistance of onsite staff and host institution, if applicable. The student's home university, emergency contact (as specified on the KEI Application) and person or organization paying the program price (if other than the student) may be notified of the probation.

**Dismissal**

Program dismissal is the most severe form of disciplinary action. The student will be removed from the program, withdrawn from all courses at the host institution, and forfeit all rights pertaining to KEI participants. Students will be given 10 days to make arrangements to return home. Arranging transportation home (and paying for any additional fees incurred) is the sole responsibility of the student. Housing and housing privileges will be revoked after the 10-day period. The student's home institution, emergency contact (as specified on the KEI Application) and person or organization paying the program price (if other than the student) will be notified of the dismissal. Refunds are not granted to any student who is dismissed for academic or behavioral reasons from a KEI program. Academic credit will also be forfeited.

## Travel Documents & Arrangements

### Passport & visa

Students need a passport to participate in a program abroad. The expiration date indicated on the passport must be valid for at least 6 months after the program end date. Students who do not have a current passport must apply for one as soon as possible. In general, it takes 6 to 8 weeks to process requests for new passports, and 2 to 4 weeks to process requests for passport renewal. Students must submit a copy of their passport (pages containing the photograph and personal information) to KEI before the enrollment deadline.

In addition to a passport, a visa is required to study in most countries. KEI will provide instructions on obtaining an entry visa for US citizens. Non-US citizens must contact the Consulate of the host country near their place of residence to determine if special documents are required. Students are responsible for educating themselves on any specific visa requirements for their selected destination.

It is the student's responsibility to obtain the passport and entry visa. KEI cannot and will not intercede for those who choose not to obtain the appropriate documentation. Failure to obtain appropriate passport and visas is not grounds for refunds.

Most Consulates/Embassies require original passports and letters of invitation/admission from the host institution to process visa applications. Some Consulates/Embassies also require in-person appointments. Letters of invitation/admission often arrive just a week or two prior to the departure date. As such, students should NOT schedule any travel for at least 1 month prior to program departure date.

### Travel arrangements

KEI will advise students about the scheduled airport, arrival date and time frame for their program. Students must inform KEI of their travel arrangements, including arrival and departure itinerary no later than two weeks before the program start date. KEI does not make travel arrangements for students (with the exception of students participating in the "Comprehensive PLUS Fee" option).

### Airport welcome

A KEI representative will greet students on arrival and arrange transportation to the housing or university under the following conditions:

- Students must arrive at the designated airport.
- Students must arrive on the specified program arrival date and within the specified time frame.
- Students must inform KEI in writing of their travel itinerary at least 2 weeks prior to the scheduled arrival date.
- Students who choose not to live in KEI housing will be provided transportation to the host institution or KEI-provided housing, and must make their own transportation arrangements to their housing.

There are no exceptions to the above stated requirements. KEI is not responsible for high airfares or difficulty in finding a flight because of the specified arrival date.

Students must inform KEI of flight changes and delays of more than 1 hour. KEI will make every effort to greet delayed students, but sometimes this is not possible. For this reason, students should have sufficient funds in the local currency to cover transportation expenses (such as a taxi) from the airport to the housing or the host university campus. KEI is not responsible for these expenses due to the unpredictable nature of international air travel.

Students who do not meet the requirements for airport welcome must arrange their own transportation from the airport to the assigned housing. Students must coordinate their arrival with KEI to gain access to the housing. Students will have access to housing during regular working hours. Students arriving outside of working-hours are responsible for securing and paying for their own accommodation until KEI housing is available. Students cannot move into KEI housing prior to the scheduled arrival date, unless alternate arrangements have been approved by KEI.

### **Return transportation**

Airport transfer at the end of the program is not included in the KEI program price. Students are responsible for arranging transportation to their departure airport.

### **Accommodations**

Student accommodation is included in the KEI program price. KEI will arrange housing in a student residence hall, shared apartment, or homestay depending on the availability of options at the program location. Some program locations may offer only one housing option, while other locations may offer several options. Refer to the KEI program literature and website for specific housing options available at each KEI program location.

Housing in some program locations may be gender-inclusive, depending on the laws, regulations, and norms in the host country and at the host university. KEI will try to accommodate, but cannot guarantee, housing and roommate requests. Furthermore, housing availability in many locations is limited, and it may not be possible to change accommodations and roommates before and during the program.

It is the student's responsibility to communicate living expectations with their roommates and housemates and resolve domestic and social issues amicably. KEI is not responsible for mediating social disagreements in the housing unit, and will only intervene if there is an issue with the health and safety of students. Students who choose to leave their assigned accommodation, do so at their own expense and without a refund from KEI.

Students are responsible for their personal property during the program, including in their KEI-arranged housing. KEI is not responsible for loss and damage to personal property as a result of theft, fire, flood, or any other event. KEI recommends students purchase insurance that covers lost and damaged property during the program. Such coverage is not included in the KEI program price.

## **Privacy & Personal Information**

KEI's privacy policy describes the ways KEI collects, uses, and discloses personal information.

### **Goals**

KEI's privacy policy incorporates the following goals:

- KEI never sells, rents, or barter your information, except to comply with law;
- KEI never asks for personal information unless it is needed;
- KEI only stores personally identifiable information when required for the ongoing operation and provision of services and programs; and
- KEI never stores credit card information unless approved by the students and/or the person making payment on behalf of the student.

### **Personal information**

KEI collects personal information when people use KEI services, such as the KEI website and student portal, and communicate with KEI staff. Information collected may include, but is not limited to, name,

physical address, email address, phone number, home university, parent's and emergency contact information, photograph, gender, birth date, passport, visa, academic records, criminal record, medical record, and financial aid records.

KEI also collects limited personal information such as name, contact information, and home university of students referred to KEI through the KEI Ambassador Internship, Refer-A-Friend program, and/or communication with university education abroad offices in the USA. Furthermore, KEI may collect limited personal information from third parties, including but not limited to, third-party verification services, credit bureaus, mailing list providers, and publicly available sources.

### **Transactional information**

KEI collects transactional information when payment is made to KEI. Such information includes, but is not limited to, date and time of the transaction, description of the transaction, payment method and payment amount.

### **Use information: cookies & web beacons**

KEI collects information about how people use KEI online services, such as the KEI website and portal, including access times, browser type, browser language and Internet Protocol addresses. KEI uses various technologies to collect information, including but not limited to, cookies and web beacons. Cookies are small data files that websites store on the user's hard drive or device memory. Among other things, cookies retain preferences and account settings, and help evaluate and compile aggregated statistics about user activity. Web beacons are clear image files that may be used to deliver cookies, count visits, understand usage and campaign effectiveness, and determine whether an email has been opened and acted upon.

### **Use of information**

KEI uses collected information to:

- Evaluate program and scholarship applicants during the application and enrollment process.
- Provide, maintain, improve and personalize services and programs.
- Provide updates and promotional content about programs and services.
- Track and analyze trends and usage in connection with KEI services.
- Process billing and collect money owed, including sending emails, invoices, receipts, and notices of delinquency.
- Protect KEI rights or property.
- Verify identity.
- Investigate and prevent fraud or other illegal activities.

### **Sharing of information**

KEI may share personal information with:

- Home and host universities in order to provide, maintain, and improve KEI services and programs, as well as to bill or collect a debt associated with KEI services and programs.
- Third parties to provide, maintain, and improve KEI services and programs, including service providers who access information to perform services on KEI's behalf, such as verification, payment and collection of debt.
- Third parties who run advertising campaigns, special offers, or other events or activities in connection with KEI services.
- Home universities, host universities and third parties if KEI believes that disclosure is reasonably necessary to comply with any applicable law, regulation, legal process, or governmental request; to enforce applicable agreements or policies; to protect the security or integrity of KEI services; and to protect KEI, our vendors, end users, or the public from harm or illegal activities.



- Students in the same program to facilitate group communication.

KEI may share personal information with a student's home university, host university, treatment facilities, family members, and other individuals and/or organizations with a legitimate interest in their wellbeing. KEI may also share name, home university and email address with other KEI students in the same program to facilitate group communication. KEI is not liable for any action by the third party resulting from the release of personal information.

KEI publicity material may include students' statements, photographs, videos and/or social media postings. By participating in a KEI program, students give KEI a non-exclusive worldwide, non-transferable, royalty-free, irrevocable license to use, copy, display and distribute their name, photographs, videos, social media postings, likeness, and statements about KEI and their KEI program in KEI's literature, website, marketing, advertising and printed materials. Furthermore, KEI may share the names and emails of past, present and future program participants with other past, present and future program participants and applicants, unless KEI receives a written request prior to the program enrollment deadline not to share such information.

### **Public information**

KEI utilizes analytics to track user activity on the KEI website and other online services. Analytics services are provided by third parties such as, but not limited to, Google. The information generated by analytics services is transmitted to and stored by third parties, and will be subject to their privacy policies. KEI does not control the third parties' tracking technologies, and how the information is collected, stored and used. KEI is not responsible for these third parties' privacy policies.

KEI also maintains a presence on social media platforms such as Facebook, Twitter, Instagram and YouTube. Any information, communications, and materials users submit to KEI via social media is done at their own risk without any expectation of privacy. KEI cannot control the actions of other users of these platforms or the actions of the platforms themselves.

### **Children's privacy**

The KEI website, literature and other materials are not intended for use by children under the age of 16. KEI does not knowingly collect personal information from children under the age of 16.

### **Security**

KEI is committed to the protection of personal data. KEI takes reasonable measures, including administrative, technical, and physical safeguards, to help protect collected information from loss, theft, misuse, and unauthorized access, disclosure, alteration, and destruction.

KEI works with third parties, such as Site 5, Terra Dotta and Google, to host and provide online services, including but not limited to, the KEI website, email, FTP, student portal and cloud. KEI also works with third parties to provide merchant services for online payments, which may require disclosure of personal and billing information to process orders and payments. These third parties utilize technology to reasonably prevent access from outside intruders. However, the transmission of information via the internet is not completely secure. Although the third parties take measures to protect personal data, KEI cannot guarantee its security. Any transmission of information to or using KEI services is done so at the users' risk.

The KEI website utilizes hyperlinks to other websites and resources. These links are provided for reference purposes only. KEI is not responsible for the content and privacy practices of the linked sites and resources. Hyperlinks to other websites and resources as well as hyperlinks to the KEI website and resources from other websites and sources does not create or imply any approval or endorsement by KEI

of those websites or sources or the products or services contained or described on those websites and sources.