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IMPORTANT CONTACT INFORMATION

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Center for Global Study and Engagement

Dickinson College
P. O. Box 1773
Carlisle PA 17013-2896
TEL. 717-245-1341
FAX: 717-245-1688
E-mail: global@dickinson.edu
Web site: www.dickinson.edu/global-campus/

Major Emergency Protocol:

If you need to contact the Center for Global Study and Engagement after hours for emergency assistance in a very serious situation, call the Dickinson College Public Safety 24-Hour Hotline (**001-717-245-1111**), identify yourself and the program, describe the emergency briefly, and give a number for call back. The operator will locate the proper Center for Global Study and Engagement staff, who will return the call.

GENERAL INFORMATION

General College and Center for Global Study and Engagement Policies

College Non-Discrimination Policy:

Dickinson College is an academic community that values justice, free inquiry, diversity, and equal opportunity. It is a fundamental policy of Dickinson College to respect pluralism and to promote tolerance, civility, and mutual understanding within its community. On that basis, Dickinson College does not discriminate as to race, color, sex, political and religious beliefs, marital status, age, sexual orientation, national and ethnic origins, veteran's status, or disability.

Student Agreement Form (see Appendix IV):

The Student Agreement form, which applicants filled out as part of their application process, acknowledges awareness of inherent risks associated with foreign travel and that the student is participating in the program voluntarily. By signing the form, the participant agrees to release, indemnify, and hold harmless Dickinson College from and against any claim that the participant, the participant's parents or guardian or any other person may have for any losses, damages, or injuries arising in connection with participation in the overseas program. Signing this form automatically enrolls the student at no cost in the Dickinson College's "Supplemental Emergency Travel Assistance and Medical Evacuation Insurance Program." (See Appendix III for more information on this insurance.)

Conduct and Discipline Policies

What is this all about? (IMPORTANT: PLEASE READ!!)

At Dickinson, off-campus study is about becoming an active participant in the life and culture of a different locale in order to gain useful knowledge about a place and its people. By applying to a particular program, you have taken a significant step toward expanding your mind, engaging other cultures, and becoming a more active participant in our global society.

In a very real sense, you will study off-campus as an ambassador of Dickinson College. Your attitude, interactions, and presence off-campus will speak volumes about you and about us. You are privileged to be there as a full-time learner, both academically and in all other aspects of daily life.

Code of Conduct:

All students studying off-campus are expected to abide by the code of conduct as expressed in the Student Agreement that you have signed. This form is reprinted as Appendix IV of this handbook. Please read it again.

It is a fundamental expectation that students will respect the norms of the program with regard to behavior and dress and will obey laws as well as all policies and regulations of the program. It is further expected that students participating in off-campus programs will:

- attend and participate in classes and complete assignments
- observe the rules and respect the property of the program's center and/or of the host institution

Students shall respect the rights of other students whether on the program or at the host institution, as well as those of staff and faculty. Dickinson College policies regarding student conduct as outlined in the Dickinson College Student Handbook, including academic infractions such as plagiarism, apply to students studying off-campus as well.

Early Withdrawal: Process and Penalties

Student Status and Changes of Status:

All students approved to participate in a semester program off-campus continue enrollment as Dickinson students with the status of “off-campus,” and are expected to keep their commitment to participate in an semester program for the full term, and to return to campus following their semester away. To return early requires changing status, a process initiated by the Center for Global Study and Engagement.

Early return or withdrawal:

- A compelling medical or academic reason is required for leaving a program early. You should consult first with the Program Director/staff, and then with the Center for Global Study and Engagement (see page 3 for contact details). The Center for Global Study and Engagement will notify your class dean about your change in status.
- Whenever possible, students should complete the semester that has already begun. Students risk not receiving credit if they withdraw from a program mid-semester before completing scheduled instruction and examinations.
- Financial consequences for early withdrawal from programs are described in the following section, “Refund Policy and Financial Consequences for Early Withdraw,” and in Appendix V-“Refund Policy for Early Withdrawal or Cancellation” To find out financial consequences for early withdrawal from a non-Dickinson program, please consult your program provider.
- When certain of your decision, communicate your reasoning in writing to the Center for Global Study and Engagement at global@dickinson.edu. Please also request that your program’s on-site staff e-mail the Center for Global Study and Engagement confirming the last date you attended classes.
- The Center for Global Study and Engagement will then notify the campus officially of your change in status. If you are asked to follow up directly with certain offices, please do so.
- If your withdrawal occurs prior to the end of the first week of classes at Dickinson, you may be granted permission to return to campus. If so, you can contact Campus Life to arrange for housing on a last-in-line basis.
- Students returning early from studying off-campus will register during the add/drop period of the following semester.

Refund Policy and Financial Consequences for Early Withdrawal:

Early withdrawal from a program will have financial consequences. Both the \$35 application fee and the confirmation payment are non-refundable. Before making a final decision to withdraw, you should read the Refund Policy which is reproduced as Appendix V of this handbook. **These policies apply in all cases of early withdrawal from the Dickinson in New York Program, regardless of the reason for withdrawal.**

Students receiving Title IV federal financial aid will have funds returned to federal aid programs according to the policies outlined in the Dickinson College Bulletin. It is important to understand that, since the financial aid refund and the refund to the student’s account are calculated using different methods, the refund to the student account may not fully cover the required refund to the financial aid programs, and the student may end up owing funds to the college after the refund to the financial aid programs has been made.

Non-traditional Off-Campus Study:

Off-campus study in the senior year that precludes meeting the senior residency requirement requires special approval from the Academic Program and Standards Committee.

Special approval is also necessary for participation in more than two semesters of study off-campus. Petitions should be addressed to Brian Brubaker, Interim Executive Director, Center for Global Study and Engagement and should include the following:

- An essay describing how your specific off-campus study plans fit in with your overall academic goals and plans
- Letters of support from your academic advisor(s), department chair(s), on-campus coordinator, and/or Program Director, as applicable
- An audit showing in detail how off-campus courses will fit in with graduation requirements.

Program Cancellation

Program Cancellation Policy:

All decisions concerning the cancellation (or required modification) of a Dickinson College Program will be made by the Center for Global Study and Engagement and/or the host location program sponsor or institution, in consultation with responsible authorities for your program. These decisions may be based on, but not limited to, State Department warnings. In the unlikely event of an emergency program cancellation, Dickinson will make every effort to accommodate the academic needs of program participants.

Program Fees

Payment of Fees/Financial Aid

The total cost of the program for the 2014 spring semester is \$28,606. Dickinson will provide you with a \$2,801 'board credit' with which you can purchase food, a transportation stipend of \$560, and a cultural stipend of \$150. Students at Dickinson College will receive invoices from the Student Accounts Office that show credit for the \$300 confirmation fee and any applicable amounts from your financial aid package. Your student account will be charged the full comprehensive fee for the semester and then a credit of \$3,511 will be applied. For students who receive full financial aid, you will notice a surplus (or credit) on your account after aid is applied. You will need to request that the credit on your account be refunded to you (most commonly in the form of check) so that you can deposit it into your personal bank account and have access to it during your time in NYC. If you are a student who receives partial financial aid or pays for most of your comprehensive fee, you will notice that the board credit amounts to a reduction in charges that you must pay for your semester in New York. It is expected that you will use the excess money available to you for your food expenses while studying off-campus. **Please note that no routine food stipends will be dispersed in New York; you must plan to have access to these funds for your food purchases while studying off-campus.**

The program fee includes the following: tuition and fees, dormitory housing, a local transportation subsidy/academic travel allowance. Not included are: travel costs to/from New York, required health and accident insurance purchased in the U.S., books, clothing, personal entertainment, vacation travel and other personal expenses.

Arrangements for any type of monthly payment plan options should be made as soon as possible through Tuition Management Systems (1-800-722-4867, x 775, or www.afford.com).

If the balance due on your account is not paid by the deadline noted on the billing, or if special arrangements have not been made with Student Accounts (Tel. 717-245-1953 or email: stuacct@dickinson.edu), you will not be allowed to participate in the program.

PROGRAM PREPARATIONS

Things to Take Care of at Dickinson

Declaring a Major:

Before you can study off-campus you must officially declare a major. The applicable text from the Dickinson College Bulletin reads as follows:

“A student must be accepted for a major field of concentration by the time he or she earns junior standing. A student who does not have a declaration of a major on file in the Registrar’s Office by the end of the semester in which the 16th course (counting towards the degree) is completed may be required to withdraw from the college.”

To declare a major you must complete the necessary paperwork available from the Registrar’s Office. The declaration of a major is only official when the completed paperwork has been turned in to the Registrar’s Office. A conversation with someone in the major department about your intentions is NOT sufficient. To avoid being dismissed from your off-campus program, be sure to attend to this well before your departure.

Now is an appropriate time to look over the requirements for your major(s)/minor/general education. Make sure to note courses that you need to take while abroad, especially if you are planning to double major.

Career Center Resources:

The Career Center offers a variety of resources to help assist you before you go abroad or while you are abroad. Please see the important information below about Career Center resources that you can utilize. The Career Center is available to assist you in any way possible while you are abroad.

- **Resume/Cover Letter/Personal Statement Reviews:** If you would like to have a resume, cover letter, or personal statement reviewed, just email it to career@dickinson.edu.
- **Phone or Skype Appointments:** If you would like to speak with a counselor – either email or call (717-245-1740) to schedule a phone or Skype appointment. Be sure to schedule the appointment for Eastern Standard Time and please provide a phone number or Skype address where you can be reached.
- **Skype IM:** You can IM the Career Center with quick internship questions that do not need an appointment. IM between 2-4 EST, W-F. Screen name: InternshipIM
- **Career Center Updates:** You will continue to receive emails from the Career Center about upcoming events, programs, deadlines, etc. Pay attention to these emails – there may be opportunities that you can take advantage of.
- **Career Center Website:** Periodically review our website, www.dickinson.edu/student-life/resources/career-center/, for resources, and Dickinson Connect (available through the Gateway portal) for job and internship postings, interviews and events, job fairs, on-campus employment, scholarship and fellowship information, and volunteer opportunities.

Graduate & Professional School Advice

Studying abroad during the junior year and beginning graduate school immediately after graduation from Dickinson can be accomplished - with careful planning. But, before you make the decision to apply, here are some things you should consider:

1. What are your career goals? Do you need an advanced degree to accomplish them? This is important, irrespective of studying abroad.

2. Will you have enough time to prepare for the entrance exams you need to take? Are you willing to spend time doing that while abroad?
3. Some students find that trying to prepare for graduate or professional school while abroad is a difficult challenge. For those students, delaying graduate school might be a good idea. Graduate school will always be available, but this might be your only chance to study abroad, so make the most of it.

The typical timeline for applying to graduate/professional school is available at www.dickinson.edu/student-life/resources/career-center/content/student/Grad-School-Timeline/. Review the timeline to see what you can do before, during and after your abroad experience. If you are studying abroad for the fall semester only, you should be able to follow this timeline easily. In either case – one or two semesters abroad - you should plan to meet with the Graduate and Professional Studies advisor in the Career Center during the spring semester of your sophomore year to make sure you are on track.

If you are applying to medical, dental or veterinary school – or any of the allied health professions – be aware that your deadlines will likely be earlier, so plan to adjust your own timeline. For more information on applying to these professional degree programs, go to www.dickinson.edu/student-life/resources/career-center/content/student/Pre-Health-Program/. For individual questions related to health related applications during your year abroad, please consult the Career Center Pre-Health Advisor by emailing swarnerd@dickinson.edu.

Taking entrance exams - the GRE, MCAT, LSAT, GMAT, PCAT, DAT, etc. – before you return to campus for your senior year is always a good idea. The GRE Subject Test is paper-based and only available in October, November and April. It is administered on the Dickinson campus. However, do not take any exam before you have thoroughly prepared for it. Schools will have access to all of your scores, not just your highest ones! For more information on the entrance exams, go to www.dickinson.edu/student-life/resources/career-center/content/student/Graduate-and-Professional-School-Exams/.

For more information on applying to graduate or professional school, go to www.dickinson.edu/student-life/resources/career-center/content/student/Students/.

Internship Advice

If you plan to undertake an internship upon your return, you can search and apply to opportunities while you are abroad. You can search online by going to Dickinson Connect through the Gateway portal. Login instructions are on the left hand side of the page. Additional resources and information about the internship program can be found on www.dickinson.edu/student-life/resources/career-center/content/student/Students/. You will find registration options and deadlines on this page. If you have questions about the internship program, please email career@dickinson.edu.

IM about Internships

Now you'll be able to IM the Career Center with quick questions about internships. IM via Skype between 2-4 pm Wednesdays – Fridays EST and Amity Fox, the internship coordinator, will get back to you. **Screen name:** InternshipIM You can also schedule Skype appointments if you'd like to have a face-to-face meeting. Just IM Amity or e-mail at foxa@dickinson.edu to schedule an appointment.

Job Search Advice

You can start your job search while you are abroad! The Career Center has many resources available online to assist you, and networking – the number one job search method – can be very effective electronically. One of the first steps in job searching is researching organizations to which you will want to apply, and learning their application processes. Some application deadlines will approach as early as the fall semester senior year; it is important to conduct research prior to returning to campus in the fall. A key resource to utilize in your research is Vault, available through the Student Resources tab in Gateway. Check out many other job search resources at www.dickinson.edu/student-life/resources/career-center/content/student/Career-Research/.

Networking Advice

Networking is one of the most effective methods of job searching! Take the opportunity to meet and talk with as many people as possible who are working in your desired industry. Additionally, individuals who work in industries that are not of interest to you can also be of assistance in putting you in touch with people who can help. The primary networking tool available through the Career Center is Dickinson Works. This is a database of alumni who have agreed to provide career-related information or assistance to other Dickinsonians. Please note – this is NOT a job searching database, although networking can sometimes turn into a job lead, the primary purpose is to assist you in connecting with alumni in your desired career field and learning from them. More information on how to use Dickinson Works can be found on the main page of the Gateway portal.

Time spent abroad could be viewed as a networking opportunity. If you plan to network during your time abroad, you might want to consider having business cards made before leaving the U.S.

On-Campus Student Employment When You Return

Departments and offices on-campus are continually seeking student employees and are often looking to fill positions a semester ahead of time. Make sure you check the on-campus student employment section of DickinsonConnect the semester before your return.

Using DickinsonConnect

DickinsonConnect is the online recruiting system that will help you to:

- Apply and sign up for on-campus interviews
- Apply to resume referrals
- Search for jobs (full-time, part-time or summer opportunities)
- Conduct an employer search
- Search for internships
- Search on-campus student employment
- Search for graduate scholarships and fellowships
- View and sign up for events/programs
- Upload resumes and cover letters easily from a Microsoft Word file for employers to review
- Manage and edit your job/internship preferences (job type, level or location).

DickinsonConnect is available 24 hours a day, seven days a week. Students must complete a user profile in DickinsonConnect before being able to utilize the system.

Getting started with DickinsonConnect is quick and easy. To begin, follow these basic steps:

1. To access your account, current students should do so through Gateway
 - Log into your Gateway account.

- Click on the "Student Resources" tab.
 - Click on the "DickinsonConnect" **link**
2. All students are pre-registered to use the DickinsonConnect system. But if you are having problems, please contact the Career Center office at recruit@dickinson.edu.
 3. After you have successfully logged in for the first time, your student profile will appear and must be completed before you will have full access to the system. **Note:** There are several tabs that required fields (indicated by *) must be completed – make sure to fill in all required fields.
 4. After your profile has been completed, you will see the Student Home Page. Here, you will be able to view Announcements, Upcoming Events and additional resource links.
 5. The links on the left side and top of the page will allow you to navigate and to utilize the DickinsonConnect system.

For assistance on using the system, click on the  *Resource Library* link on the left side of page and click on the + sign beside the Using DickinsonConnect folder to view the folder contents. There are several files listed to help with most questions you may have. If you would have questions not covered in any of the files, please feel free to contact the Career Center at recruit@dickinson.edu

Legal Matters

Absentee Voting:

To vote by Absentee Ballot, you need to register to vote before leaving. Check with the Board of Elections or the Secretary of State in your home state about the procedures for voting by Absentee Ballot. It is important to get this information before leaving since there are usually several steps involved with specific due dates for the Absentee Ballot. Remember to make a note of your Party, Ward, District, and Voter Registration Number.

The Federal Voting Assistance Program offers extensive information about registering to vote by absentee ballot online at <http://www.fvap.gov/>.

International Students take note!

Please note that your visa status does not automatically allow you to work for compensation while you are interning in New York!

You may be eligible for CPT if you meet the conditions set out in the policy description and application form--available to you on the Int'l Student Services Blackboard site. Even under CPT, F-1 students are NEVER allowed to work more than 20 hours per week when classes are in session. Any violation of the employment regulations is taken VERY seriously by the government and will result in your student visa being terminated. Violations for unauthorized employment are not allowed appeals for reinstatement. You should be doing EVERYTHING possible to follow the employment guidelines which have been presented to you.

Please contact Gwen Moore, Coordinator for International Services, if you have any questions: mooreg@dickinson.edu.

Health Matters

Health Insurance:

You are required to maintain your primary health insurance while studying off-campus. This cost is not included in the program fee.

Medical Check-ups:

Before departing for your program, you should visit your physician, gynecologist, eye care specialist, and dentist. Make sure you are in good health before studying off-campus so that you can avoid any potential problems.

Special Accommodations:

The accommodations available to students with disabilities at Dickinson may not be available to students studying off-campus. For you to fully assess whether you will be able to successfully complete an off-campus study program, we encourage any student with special needs to review the program descriptions and to visit websites about the community in which you will be living and learning. If you wish to have assistance from the College in helping you to assess your ability to succeed in studying in a particular program or in identifying programs where more support may be available, you are encouraged to disclose your situation on the medical forms you completed during the application process or to come talk to the Center for Global Study and Engagement. Such disclosure is completely voluntary. If you participate in an off-campus program, you will be expected to fully participate in the program. Therefore, you need to inform yourself about the demands of the program in order to plan ahead and to prepare to cope with your health needs in a new environment.

Arrival Information

Students studying on the Dickinson-in-New York program will be staying at the de Hirsch Residence located on Manhattan's upper-east side, located at: 1395 Lexington Avenue New York, NY 10128.

Students may arrive anytime after 2pm on Monday, January 14, 2013, and should arrive by the end of the day on Saturday, January 19, 2013. There are no planned events during the week of January 14; however, students may find arriving a week early helpful for scheduling interviews with potential internship sites and getting acquainted with the city. If you arrive after hours and the resident's office is closed, the security station at the main entrance will have your room key. You will need to show identification to receive your room key.

Students need to provide their own transportation to New York and the de Hirsch Residence, which is located at the corner of East 92nd Street and Lexington Avenue. Once in the City, the easiest way to reach de Hirsch is by the subway. The 4, 5 and 6 lines all stop at 86th Street and "Lex" or 94th Street and Lex—both stops are just a short walk from the de Hirsch.

Students are asked to confirm their intended arrival date with the Center for Global Study and Engagement. Once the de Hirsch Residence has this information, their 24-hour security officer will have a room assignment and key waiting for you when you arrive.

You must be present for an on-site orientation and welcome reception at the Baruch College Study Abroad Office (137 East 25th Street, the on the 8th floor). This event will be held during the last week of January (21-25); details on the exact date and time will be forthcoming.

THE PROGRAM

The City of New York:

New York City is without a doubt one of the world's most dynamic metropolises. In addition to being home to an unparalleled variety of art and cultural opportunities, New York is one of the most important economic hubs in the United States and the world. A high concentration of financial firms, coupled with numerous other retail, marketing, strategic and commercial enterprises, make New York an ideal location for Dickinson's international business and management students to gain real-world insight into business while studying off campus.

Students live in a convenient and well situated uptown neighborhood, attend school at Baruch College in midtown and can intern nearly anywhere in the greater New York metropolitan area. With these resources, students are able to make the most of this incredible "world city." Central Park, MOMA, the Guggenheim Museum and 5th Avenue are just a few of the iconic New York attractions a short distance from the de Hirsch Residence.

The rich and diverse culture available in the City, coupled with speakers, concerts and presentations offered both through Baruch College and the 92nd Street YM & YWCA present infinite opportunities to learn about, enjoy and engage with New York and, indeed, the world.

Baruch College (CUNY):

Baruch College, located in the heart of midtown Manhattan, is part of the City University of New York (CUNY) system. The college has more than 14,000 students, 10,000 of whom study business. Baruch's urban campus includes the Newman Library, with more than 400,000 volumes and 2,500 periodicals dedicated to business, as well as the Wasserman Trading Floor, the most advanced simulated trading floor of its kind.

At Baruch College you will have an orientation familiarizing you with Baruch's facilities and services. You will have full access to the College's Newman Library, which serves the Zicklin School of Business with an impressive number of periodicals, journals and financial databases. You will have access to the fitness center and academic support services. Once you have gone through the on-site orientation, you will receive a Baruch College ID card. Please keep this ID on you at all times so that you can access these services. You will also be registered for a Baruch College email account. Please forward this account to your Dickinson account or vice versa. It is important that you receive emails from Baruch so that you are aware of any schedule changes, campus news or updates about special speakers on campus. Any event open to a Baruch undergraduate student should also be available to you.

ACADEMIC INFORMATION

The Tentative 2014 Program Calendar (These dates are subject to change):

18 January 2014*	Students are expected to move in at the de Hirsch Residence 1395 Lexington Avenue New York, NY 10128 no later than this date. Since rent is paid for the entire month, students may move in as early as January 2; however, students will not receive additional board or cultural credits to cover this period.
Week of 20 January 2014	On-site orientation events with Dickinson staff and alumni mentors (Times and Dates TBD)
23 or 24 January 2014	On-site orientation with Baruch College's Study Abroad Office and Lunch with Dickinson College Alumni
23 January 2014	Evening event with mentors
27 January 2014	First day of classes at Baruch College
12 February 2014	Lincoln's Birthday, Baruch Closed HOLD for Career Center Networking Event
17 February 2014	President's Day, Baruch Closed
14 - 22 April, 2014	Spring Break HOLD <u>two</u> days for Career Center Networking Events
15 May 2014	Last Day of Classes
16-23 May 2014	Examination Period
30 May 2014	Final day to check-out date from the de Hirsch Residence

*Note that students may arrive a few days earlier if they wish to check into the de Hirsch Residence early in order to take advantage of being in New York for internship interviews, etc.

Academic Culture:

Baruch College is representative of a classic urban campus and is host to one of the most diverse student bodies in New York. Although the College supports many academic disciplines, it is best known for its business and art curricula. This academic orientation and the urban campus make for an academic culture that is dramatically different from that of Dickinson. Students do not live "on campus" and many work full time outside of school. Although these characteristics lend themselves to a student culture that views its undergraduate education as just one facet of its busy life, students do engage in school-related social and athletic activities. Furthermore, the active "off-campus" undertaking of many students provides a great opportunity for learning more about the city and networking. As with its students, many contributing faculty at Baruch also work outside of the College in their respective fields. This provides Dickinson students with a great opportunity to learn from faculty who are also practitioners.

Some courses at Baruch are large lecture-based classes, while others are offered in a seminar style, more on the scale of those at Dickinson.

Course Selection and Independent Study:

Dickinson students have the opportunity to enroll in any two undergraduate courses offered at Baruch provided they have taken courses fulfilling the necessary pre-requisites. Students may not enroll in

accounting courses specific to any CPA program, any 4000-level finance course, nor may they enroll in graduate-level courses at the Zicklin School of Business.

Students will be registered for courses prior to their arrival at Baruch College. Course registration may be confirmed with the Study Abroad Office at the welcome reception.

All students must also select a Dickinson faculty member to serve as their independent study advisor. The independent study project is done in conjunction with the participant's internship experience and accounts for half of your academic credit from the program if you successfully complete the study.

Library Resources

Students have full access to the Newman Library. Additional information about the library and its holdings can be found on-line at <http://newman.baruch.cuny.edu/index.php>.

If the libraries at your off-campus site do not have the resources you need, or if you have trouble getting the assistance you need for your research projects, please remember that you can access all the resources and services from Dickinson College Library no matter where you are. All you need to do is to go to the Dickinson Global Library page (http://lis.dickinson.edu/Library/Research/Global_Library/LibraryResourcePage.htm).

You can access the page on the library website under “For Students,” or “For Faculty,” or “Doing Research.”

From the Dickinson Global Library page, you will find detailed information on

- How to find journal articles through the online databases
- How to find books and have them sent to you
- Research resources available online such as subject guides and online reference works
- And most important of all, how to get in touch with a Dickinson College librarian via phone, email, and instant messaging and get the assistance you need.

The library liaison to all Center for Global Study and Engagement programs is Yunshan Ye. He can be reached at 717-245-1838 or yey@dickinson.edu.

CREDIT TRANSFER INFORMATION

General Policies

Students participating in an off-campus program must abide by the following course credit policies:

- Only **liberal arts classes** will qualify for transfer credit.
- Generally speaking, courses must have an equivalent at Dickinson.
- Students may not enroll in more than 8 credits (equivalent to 2 Dickinson credits) at Baruch
- Transfer credit will not be awarded for coursework that duplicates what a student has already completed at Dickinson.
- Transfer credit is awarded only for classes in which a student earns a grade of “C” or better. However, *all* courses and grades will appear on the transcript.
- Grades for courses taken at a Baruch College are recorded on the transcript, but are not included in the GPA.
- Grades assigned by the Dickinson College faculty member overseeing a student’s independent study (worth 2 credits) will be recorded on the transcript and will be included in the GPA.

What to Do BEFORE Going Abroad

Dickinson College does not formally pre-approve courses for transfer. However, students should discuss their study off-campus plans with their academic advisors prior to leaving Carlisle. Students should talk with their advisors about what may or may not fulfill Dickinson transfer credit requirements, specifically which courses taken abroad may fulfill major, minor, or distribution requirements. In some cases, conversations with appropriate department chairs may also be helpful. Departments on campus may require extra work for some courses, especially for advanced-level credit. It is the student’s responsibility to inquire about extra work required. The Center for Global Study and Engagement staff are available to answer general questions about transfer credit policies.

What to Do WHILE Abroad

Students should maintain e-mail contact with their academic advisors while abroad, especially during the first weeks of the semester when they are in the process of finalizing course schedules. To document coursework at cooperating institutions, students should keep a portfolio for each course, including a syllabus, reading list, completed projects, written work, examinations, journals, etc.

What to Do AFTER RETURNING to Campus

Upon return to the Carlisle campus, students must complete the *Enrollment in Another Institution Form*. Seniors are required to submit this form prior to the course request period for their last semester. If the form is not in the Registrar’s Office at that time, the student will not be permitted to participate in course request. Please note that this form is required **only** when a student is seeking major, minor, or distribution credit for coursework completed at a cooperating university. The form is *not* required for Dickinson Center courses, or for courses at a cooperating university for which a student is seeking only general credit. After obtaining the required signatures, the student should bring the form directly to the Center for Global Study and Engagement for approval. The form will then be forwarded to the Registrar’s Office. **Please note that this form is not required for the 2 credit independent study, which will be overseen by a Dickinson College professor.**

LIVING ACCOMMODATIONS

Students will be housed in single rooms at the de Hirsch Residence (a.k.a. 92nd Y) at East 92nd Street and Lexington (“Lex”) Avenue (http://www.92y.org/content/de_hirsch_residence.asp). Originally constructed in 1925, the de Hirsch Residence was created in collaboration with Young Men’s Centers of America (YMCA), but is now unaffiliated with the organization. The de Hirsch houses over 350 residents, many of them students, all of whom stay there for at least a month, many for the semester. The Residence is a well-known establishment for temporary housing in New York, and all residents are either studying or working full-time. The de Hirsch’s location on Manhattan’s upper-east side gives residents a safe, modest place to call home while living in one of the best residential neighborhoods in New York.

Each student has a single room, furnished with a desk, chair, twin bed, dresser and closet. The de Hirsch offers a free linen service and basic routine housekeeping. Each floor is single-sex and has a common bathroom and kitchen. Laundry facilities are located on every other floor. Drinking of alcoholic beverages and smoking are not permitted within the residence, and there are quiet hours that need to be observed. The Residence is equipped throughout with WiFi. Guests are permitted for up to four nights; the de Hirsch will provide an extra rollaway bed on request. There is a minimal fee for guests during the week; however, there is no charge for guests on Saturday nights.

You will have a mailbox at the de Hirsch similar to your HUB Box. Your address will be:

[Your Name]
De Hirsch Residence
Box #
1395 Lexington Avenue
New York, NY 10128

LIFESTYLE OFF-CAMPUS

Food and Shopping:

Students will be provided with a board credit/deduction so that they can shop for food and cook for themselves while in New York. The area immediately surrounding the de Hirsch has several neighborhood markets, a small grocery store and many other retail outlets. Each kitchen in the Residence is equipped with an oven/stove, a microwave, refrigerator and freezer. Students must provide their own flatware, silverware and pots and pans. Dickinson will also provide each student with a small 'settling-in' credit that will help you to purchase these items. Any cookware bought for the program can be kept by the student; however, if you would like to donate items back to the program so that future students can use them, please contact the Center for Global Study and Engagement.

Entertainment:

In addition to the 350+ residents who make the de Hirsch Residence their temporary home, the 92nd Y facility has many full-scale community based programs in operation throughout the year. There are art, dance, academic, primary school groups and social organizations that meet at the complex regularly. The 92nd Y also has two concert halls and hosts speakers and musicians nearly every night. On a space-available basis, excess tickets are offered to residents at a steep discount. You will receive a de Hirsch ID card and email account that will allow you to receive notices about speakers and concerts.

Of course, you are encouraged to go beyond 92nd and Lex for your entertainment. Museums, galleries, sporting events, theatre and festivals are all at your doorstep in New York. In addition, some of best food in the US – some very affordable (i.e., Chelsea Market) and some not so affordable (i.e., Le Cirque) can be found throughout the City.

A Student's Perspective

In Central Park, Brooklyn and other parts of New York there are a lot of festivals happening every week. I recommend checking the following website: <http://www.timeout.com/newyork/events-festivals>. I personally really enjoyed the variety of free events – from small festivals and events to the Philharmonic concerts in the parks. There is free ice-skating at Bryant Park and an open pool in Central Park North when it gets warmer. Great restaurants are everywhere.

Metropolitan Museum – as a student you don't have to pay to enter (but you should donate something). Take advantage of the networking events at Baruch even though they should be only for Baruch students. It is great way to meet people and companies that are looking to hire.

Transportation while in New York:

Dickinson will provide each student with a \$560 transportation credit for their semester in New York. This credit has been established based on the calculation that students will purchase unlimited ride metro cards for their stay in New York. The transportation allowance of \$560 is intended to cover 5 full months in New York (\$112 x 5 months). However, please keep in mind that neither the board credit nor the transportation stipend are intended to meet every student's personal food and transportation needs throughout their stay in New York.

Students can obtain an EasyPayXpress card that automatically renews itself every 30 days if they wish. More information on the metrocard can be found at <http://www.mta.info/metrocard/EasyPayXpress.htm>.

It is not recommended that students bring a car to New York. There will be no accommodations or advice given if you do so.

SAFETY WHILE OFF-CAMPUS

Safety and Emergency Procedures

If you have a personal health emergency while in New York, two hospitals located close to the 92nd Y are:

- Lenox Hill Hospital, 100 E 77th St, NY, NY (Tel. **1-888-435-9984**)
- Mt Sinai Medical Center, E 100th St and Madison Ave, NY, NY (Tel. **1-800-637-4624**)

Overview of Emergency Precautions:

The Center for Global Study and Engagement has always taken seriously our students' safety while studying off-campus. In the wake of the September 11 events, safety concerns are even more urgent. With the continuing threat of terrorism around the world, we are obviously concerned about the global security situation and continue to monitor it and we encourage students and parents to do likewise.

We depend on a variety of sources to assess situations, including the news, on-site contacts, as well as professional colleagues and publications.

We consider it essential that students take responsibility for their own safety and we expect their cooperation. For example, students are asked to share flight itineraries with our office; students are encouraged to inform their program provider about any travel plans away from the site. Each student is given a key chain with emergency phone numbers and instructions and is asked to carry it at all times. In a serious emergency, administrative staff of the Center for Global Study and Engagement can be accessed 24 hours/day, 7 days/week.

In the event of an emergency requiring that the de Hirsch Residence be evacuated, residents are asked to immediately proceed to the nearest stairwell and exit the building.

Dickinson College is concerned about the health and safety of its students studying off-campus. We review our approach frequently and make every effort to anticipate health and safety issues.

Key Chains for Emergencies:

Lightweight key chains are distributed to all students participating in an off-campus program.

Students are asked to attach the key ring to the key(s) that they carry with them at all times. On one side of the tag is the Dickinson College 24-hour Department of Public Safety number (717-245-1111). On the reverse side is the phone number of the Center for Global Study and Engagement (717-245-1341). A Program Center number or other emergency number can be entered in the blank space. Your program

address or phone number should NOT be entered. The emergency numbers on the key chain make the following easier:

- calling for help at any time in a serious emergency
- contacting the Center for Global Study and Engagement during office hours with matters of concern
- identifying “who he/she belongs to” if injured seriously while not carrying identification.

Obviously, the first step in an emergency is to react to the emergency itself, i.e., go to the hospital, call the police, contact the Program Director or other on-site contact, etc.

Any student off-campus may call the 24-hour Dickinson College Public Safety number collect in a serious emergency and ask for assistance. The student should identify him or herself, the program, give a brief description of the emergency and provide a call-back number. The operator will locate the proper Center for Global Study and Engagement staff member, who will then return the call.

Parents and the Public Safety number:

Parents, too, may use the 24-hour Dickinson Public Safety number if they need assistance in contacting their son or daughter after hours in a serious emergency, or if their son or daughter has contacted them because of such an emergency. The procedure would be the same as above.

Requests for Contact Information:

To have emergency contact information at our fingertips, we collect emergency contact information for each student. Parents’ work and cell phone numbers and email addresses are extremely useful, should we need to contact parents quickly. We therefore ask you to cooperate with our requests for parental contact information as well as your program mailing address and phone numbers.

Personal Safety:

While off-campus, students should always be aware of their surroundings and use common sense. It is easy to fall into a false perception of safety and to let your guard down. Students can be easy targets for crimes involving theft, such as pick pocketing, purse snatching, theft of unattended backpacks or baggage, and the like. Criminals often operate around bus and train stations as well as tourist attractions (including museums, monuments, schools, subways, beaches, etc.). Safeguard your documents and money at all times! Do not walk home alone late at night. Do not make yourself an easy target. Use the buddy system or call a cab. Also, always keep the local emergency numbers for the police, fire station, and ambulance with you.

RETURNING BACK HOME

Things to Take Care of at Dickinson before Returning Home

Course Request Process when Returning to Campus:

Information regarding the course request period will be sent via e-mail to students' Dickinson e-mail addresses, announcing when the course request period will take place. Course requests will be made through the web, and the site will be accessible from off-campus.

Room Selection at Dickinson:

The following information about room selection has been provided by the Office of Campus Life. Like other offices on campus, Campus Life relies on e-mail to convey information to students away from campus. You may contact the Office of Campus Life by phone (717-245-1556) or email (campuslife@dickinson.edu). Communications will be sent to Dickinson students that are off-campus at their Dickinson e-mail address. **Remember to check your Dickinson account regularly for important messages from the College.**

- **If you are going abroad for *fall semester* and returning for *spring***, you will participate in the housing selection process on campus. Campus Life offers informational and educational materials that are available to all students so they can make informed decisions about room selection.
- **If you are going abroad for *the entire year* or for *spring semester* and returning for next fall**, it is important that you make arrangements for a housing proxy for the next year **before you leave**. Make sure that you send Campus Life the name of your housing proxy well in advance of the dates of housing selection. All students studying abroad in the Spring semester will receive an email from Campus Life reminding them to designate a proxy. This can be done by emailing campuslife@dickinson.edu. Your proxy will pick your room assignment during room selection.

If you wish to live off campus, your proxy will fill out and hand in your off-campus housing application. Applications will become available in the spring semester. NOTE: Not all students who apply will be able to live off-campus. Only a limited number of off-campus permissions will be granted.

Appendix I:	Transfer Credit Policy
Appendix II:	Memo on Health Insurance
Appendix III:	Supplemental Emergency Travel Insurance
Appendix IV:	Student Agreement Form
Appendix V:	Refund Policy for Early Withdrawal or Cancellation
Appendix VI:	Emergency Cancellation Refund Policy

APPENDIX I: TRANSFER CREDIT POLICY

Center for Global Study and Engagement Dickinson College

Credit Policies for Academic Year & Semester Center for Global Study and Engagement Programs

General Policies for All Center for Global Study and Engagement Programs:

- Dickinson students who have been granted permission to study off-campus must take a **normal full load of classes** as defined by their program or host institution.
- Only **liberal arts classes** will qualify for transfer credit.
- Generally speaking, courses must have an equivalent at Dickinson. Exceptions include classes that focus on the culture and/or history of the country in which a student is studying.
- Transfer credit will not be awarded for coursework that duplicates what a student has already completed at Dickinson.
- Transfer credit is awarded only for classes in which a student earns a grade of “C” or better. However, *all* courses for which a student has registered will appear on the transcript, along with the corresponding grades.
- Grades for courses taken at a cooperating institution (including all non-Dickinson programs) are recorded on the transcript, but are not included in the GPA (see exceptions for Dickinson and Dickinson Partner Programs below).

Specific Policies for Dickinson and Dickinson Partner Programs:

- Dickinson students enrolled in a Dickinson or Dickinson Partner Program abroad may receive up to a maximum of 4.5 course credits for one semester.
- Some programs require a separate pre-program orientation course that may yield an additional credit (please consult your program-specific handbook for more information).
- Please note that not all programs will provide half courses (.5 credit).
- To take more than 4.5 credits per semester, a student must petition Brian Brubaker, Director of Study Abroad. In the Director’s absence, students may also address their petitions to the Associate Provost and Executive Director of the Center for Global Study and Engagement. **If a student registers for more than the maximum credits allowed without permission of the Center for Global Study and Engagement, the course credit will not transfer.**
- Grades for Dickinson courses taught at Dickinson Centers (i.e., courses approved by the Academic Program and Standards Committee and taught by faculty approved by the Faculty Personnel Committee) are included in the GPA, *regardless* of the grade earned.
- The following courses taken at cooperating institutions have been approved as “Dickinson courses” by the appropriate academic departments. Letter grades earned will be included in the GPA for:
 - University of East Anglia (Norwich) courses in English, American studies, economics, fine arts, theatre, music, history, philosophy, and religion. Courses in sociology except for core courses 240, 241, and 330/331, for which pre-approval is required.
 - University of East Anglia (Norwich) courses in biology, chemistry, environmental science, environmental studies, geology, mathematics, and computer science.
 - All courses taken through the School for Field Studies.
 - All courses taken at the Intercollegiate Center for Classical Studies (ICCS) in Rome, Italy.

Upon return to Dickinson, students must complete an *Enrollment in Another Institution Form*. **Seniors are required to submit this form prior to the course request period for their last semester. If the form is not in the Registrar's Office by that time, the student will not be permitted to participate in the course request period.** Please note that this form is required **only** when a student is seeking major, minor, or distribution credit for coursework completed at a cooperating university or through the Dickinson in Yaoundé program. The form is *not* required for Dickinson Center courses, or for courses at a cooperating university for which a student is seeking only general credit. After obtaining the required signatures, the student should bring the form to the Center for Global Study and Engagement. The form will then be forwarded to the Registrar's Office.

Specific Policies for Non-Dickinson Programs:

- Dickinson students enrolled in a non-Dickinson program may receive up to a maximum of 4 course credits for one semester.
- To take more than 4 credits per semester, a student must petition Carla Maranto-Arnold, Assistant Director of Education Abroad. In her absence, students may also address their petitions to the Associate Provost and Executive Director of the Center for Global Study and Engagement. **If a student registers for more than the maximum credits allowed without the permission of the Center for Global Study and Engagement, the course credit will not transfer.** Students will also be responsible for any additional fees for doing this.

Upon return to the Dickinson, students must complete an *Enrollment in Another Institution Form*. **Seniors are required to submit this form prior to the course request period for their last semester. If the form is not in the Registrar's Office by that time, the student will not be permitted to participate in the course request period.** Please note that this form is required whether a student is seeking major, minor, distribution, or general credit. After obtaining the required signatures, the student should bring the form to Center for Global Study and Engagement for approval by the Assistant Director for Education Abroad. The form will then be forwarded to the Registrar's Office. Students should work directly with their host program to ensure that an official transcript is sent to the Registrar's Office as soon as possible after the program has ended.

What to Do Before Studying Off-Campus:

Dickinson College does not formally pre-approve courses for transfer. However, students should thoroughly discuss their off-campus plans with their academic advisor(s) prior to leaving Carlisle. Students should talk with their advisor(s) about what may or may not fulfill Dickinson transfer credit requirements, specifically which courses taken off-campus may fulfill major, minor, or distribution requirements. In some cases, conversations with appropriate department chairs may also be helpful. Some departments on campus may require extra work, especially for advanced-level credit. It is the student's responsibility to inquire about any extra work required. The Center for Global Study and Engagement staff are available to answer general questions about transfer credit policies.

What to Do While Off-Campus:

Students should maintain e-mail contact with their academic advisor(s) while abroad, especially during the first weeks of the semester when they are in the process of finalizing course schedules. **To document coursework at cooperating institutions, students should keep a portfolio for each course, including a syllabus, reading list, completed projects, written work, examinations, journals, etc.**

APPENDIX II: Student Agreement Form

In consideration of my selection for participation in a Dickinson College Study Abroad and/or Domestic Off-Campus Program, I hereby agree to the following conditions of responsibility:

1. I acknowledge that the Dickinson College study abroad and domestic off-campus programs represent the broad values of liberal education and bonds between cultures. As a guest in a host country or with a host family, I will strive to understand and respect norms of conduct and patterns of the host culture. I agree to represent the College responsibly and to abide by dress and cultural codes suitable to the cultures visited.
2. I agree to abide by all policies and regulations of the host institution/Program and/or the regulations of the Dickinson Center I may be attending. I understand that as a participant in a study abroad or domestic off-campus program I remain enrolled at the College and will continue to abide by all College policies, rules or regulations outlined in the *Student Handbook*. I understand that the College has the right to, and will, withdraw me from the program at any time if, in the judgment of the Associate Provost of the Center for Global Study and Engagement, on the advice of the Program Director, I have violated such policies, rules or regulations or have engaged in disruptive behavior, academic infractions, or conduct which could bring the program into disrepute or disrupt the operation of the program. I agree, specifically, that I will have no involvement with illegal drugs, will not engage in illegal or abusive use of alcohol, and will participate in all classes and scheduled activities. I agree further that a decision to withdraw me from the program is final and that I am not entitled to any refund.
3. I further agree that the College may withdraw me from the program and send me home at any time during the program at my expense if the College determines that my continued participation in the program will adversely affect my health, safety or welfare, or the health, safety, welfare or enjoyment of the program by others. I agree further that a decision to withdraw me from the program is final and that I am not entitled to any refund.
4. I understand that the procedures outlined in this section for dealing with discipline and well-being are different than those outlined in the *Student Handbook*, and I agree that the procedures outlined in this agreement shall apply while I am a participant in a study abroad or domestic off-campus program. Further, I understand that a determination made by the Associate Provost of Global Education may be the basis for further disciplinary action by the College, in addition to causing my withdrawal from the program.
5. I understand and agree that in order to be assessed and receive credit for academic work completed while studying off campus, I must participate fully in the program. I also recognize that I am expected to complete the entire program and may forfeit credit should I choose to arrive after the program begins or leave the program early without the prior consent of the Program Director, the host institution, and the Center for Global Study and Engagement.
6. I agree to indemnify and hold the College harmless from and against all claims and actions for property damage or personal injury sustained by me or any other person or entity, which arise out of my participation in the program, including but not limited to, violations of the policies and regulations of the host institution, violations of the policies, rules and regulations of Dickinson College, violations of law, and/or which are due to my sole or concurrent negligence with the College.
7. I, on behalf of myself, my heirs and personal representatives, hereby release Dickinson College and any cooperating institution and each of their officers, employees, successors and agents from any and all claims and causes of action for inconvenience, damage to or loss of property, medical or hospital care, personal illness or injury or death arising out of my participation in the study abroad program and/or travel or activity conducted by or under the control of Dickinson College or any cooperating institution.
8. I understand and acknowledge that there are risks and delays common to travel abroad and that there may be special health risks associated with living and studying in the country or area I have chosen. I understand that I have a responsibility to exercise due caution in my behavior while in the program and agree further that I am personally responsible for obtaining adequate health insurance, health information, instruction, immunizations, and prophylactic medications appropriate to my study abroad program.

9. I have read and understand the refund policies of Dickinson College as outlined in the program orientation handbook published by the Center for Global Study and Engagement, and I understand that the application fee and confirmation payments are non-refundable.

10. I understand and agree that I will provide all completed materials, forms, and payments by the due dates specified and recognize that failure to do this may result in either added costs or in my being withdrawn from the program. Further, I have read or will read and understand all general information provided on this program by the Center for Global Study and Engagement, and will attend and participate in all orientation meetings and other pre-departure briefings.

11. This agreement shall be construed in accordance with the substantive laws of Pennsylvania without regard for its conflicts of laws provisions. The Courts of the Commonwealth of Pennsylvania, Cumberland County or the United States District Court for the Middle District of Pennsylvania shall have exclusive jurisdiction over any issue or dispute arising under or out of this agreement. Still further, each of the undersigned individuals hereby consents and submits to the personal jurisdiction of the courts set forth in this provision and waivers any challenge to the venue or jurisdiction of such courts over them.

12. I grant permission to the Center for Global Study and Engagement to request on my behalf an official or unofficial transcript from the Registrar's Office at Dickinson College for the purpose of reviewing my GPA or to send the transcript directly to the institution to which I am applying. If I am from another school or have a transcript through another school, it is my responsibility to request a transcript with current information to be sent to the Center of Global Study and Engagement.

13. I grant permission to the Center for Global Study and Engagement to release my name and contact information to fellow program participants and to future students interested in applying to study off-campus.

14. In the event of a medical or mental health care situation while I am abroad, I give Dickinson my permission to contact and consult with any or all of the health care professionals I list on the Medical Background questionnaire, that will be requested of me after I have been accepted, without further consent in order to assess my ongoing ability to participate successfully in the program.

I have read and agree to the above:

Participant signature: _____ **Date:** _____

Program: _____

APPENDIX III: Refund Policy for Early Withdrawal/Cancellation

Refund Policy for Early Withdrawal From Dickinson-Sponsored and Dickinson-Partner Programs (Semester/Academic Year) Administered by the Center for Global Study and Engagement.

A student's date of withdrawal is determined by one of the following:

- 1) The date the student notifies the Center for Global Study and Engagement in writing of his/her decision to withdraw, or
- 2) The date the student is officially dismissed from the program by the Center for Global Study and Engagement, or
- 3) If a student leaves the program without notifying the Center for Global Study and Engagement, the date of withdrawal is determined by either: the mid-point of the semester or the student's last documented attendance at an academically-related activity, whichever is later.

A student who withdraws 61 days or more prior to the begin date of the Semester/Academic Year Program will receive a 100% refund, less the non-refundable confirmation payment.

A student who withdraws during the 61 days prior to the begin date of the Semester/Academic Year Program will receive a 95% refund of the Program Fee less the non-refundable confirmation payment.

A student who withdraws after the program starts will forfeit the non-refundable confirmation fee and 5% of the Semester Program Fee. Refund of the remaining Semester Program Fee will be determined on a daily pro-rata basis until 60% of the semester has been completed. No refunds will be calculated after 60% of the semester has elapsed. Weekends are included in counted days, except when part of a scheduled period of non-attendance of five days or more, such as spring break.

For example, if a semester includes 110 days from the start date through the end date and a student withdraws on the 50th day, the College will retain the \$300 confirmation payment, 5% of the semester fee and a pro-rate portion of the remaining fee.

$$\begin{array}{r} (\$ 300) \\ (5\% \times 26,705) \\ (50/110 \times (26,705 - 300 - 1335.25)) \\ \hline \text{Total retained by Dickinson} = \$11,530.55 \end{array}$$

In all cases, Dickinson also retains the right to deduct non-recoverable costs from any applicable refund. For students receiving Financial Aid, please see the "Financial Aid Refunds" section below.

Financial Aid Refunds

For students receiving Financial Aid, the financial aid refund rules apply as stated in the Dickinson College Bulletin under the Dickinson College Refund Policy. It is important to understand that, since the financial aid refund and the refund to the student's account are calculated using different methods, the refund to the student account may not fully cover the required refund to the financial aid programs, and the student may end up owing funds to the college after the refund to the financial aid programs has been made.

APPENDIX IV: Refund Policy for Emergency Cancellation

Dickinson College Semester/Academic Year Programs Administered by the Center for Global Study and Engagement

All decisions concerning the cancellation (or required modification) of a College program will be made by the Center for Global Study and Engagement in consultation with responsible authorities on campus and overseas. These decisions will be based on, but not limited to, State Department warnings. In the unlikely event of an emergency program cancellation, every effort will be made to accommodate the academic needs of program participants by offering an alternative to enable students to complete their course work. For example, one possible alternative for Semester/Academic Year programs would be to offer suitable coursework on-campus during the summer.

Students whose program is cancelled prior to the begin date will receive a full refund of the Program Fee, including the confirmation payment.

If a program is cancelled after it starts and an alternative for credit completion is offered, no refund will be given.

If a program is cancelled after it starts and an alternative credit completion is NOT offered, the student will receive a full refund including the confirmation payment.