

# Stretch to Win Institute Student Cancellation / Transfer / Refund Policy

1. **Participant Cancellation / Transfer:** For consideration, requests must be received in writing by Institute at least 45 days prior to the Course start date, sent to [marlene@stretchtowin.com](mailto:marlene@stretchtowin.com) (U.S. Courses) or [lisa@stretchtowin.com](mailto:lisa@stretchtowin.com) (Canadian Courses).

All medical reasons for withdrawal MUST be accompanied by a signed note from a practicing physician.

If Participant cancels 45 days or more from Course start date, they may elect for a Refund or Transfer.

**(A) Refund:**

- Institute to issue a refund of Course fees paid, minus a non-refundable \$150 administrative fee.
- Refunds will be sent approximately 3-4 weeks following the scheduled Course start date.

**(B) Transfer:**

- A \$25 fee will be assessed for the first Transfer request and all tuition paid will be credited toward the new Course date (minus the \$25 transfer fee).
- A \$100.00 fee will be assessed for the second Transfer request and all tuition paid will be credited toward the new Course date (minus the \$100 transfer fee).
  - Only 2 transfer requests are allowed per Participant and the Course must be completed within 1 year from Participant's first transfer notice.
  - If the same Course is not offered within 1 year from Participant's notice, Participant must elect to receive a refund.
  - If Participant used a discount code (given in graduation packet / email) for an extra \$200 off, Participant will lose the extra discount upon transferring.

2. After the Course begins, no refunds are issued or \*transfers allowed.

**\*Illness, or travel delay:** If Participant is unable to attend day 1 due to illness or travel delay, and is not able to attend by 8:00 AM of day 2, they must request a transfer to another Course by emailing Marlene Riggs (U.S.) – [marlene@stretchtowin.com](mailto:marlene@stretchtowin.com) or Lisa Wong (Canada) – [lisa@stretchtowin.com](mailto:lisa@stretchtowin.com)

3. STWI has two separate divisions, STWI US and STWI Canada. Transfers not permissible between countries. If Participant is registered for a Course held by STWI US and they wish to change to a Course held by STWI Canada, we must withdraw you from the Course (no withdrawal fee applied). After the withdrawal is processed, **you must register online for your desired Course.** STWI will not register for you - it must be treated as a separate registration. Refund of tuition funds paid may take several days to a few weeks depending on your financial institution's policies.

**DUE TO LIMITED ATTENDANCE PERMITTED AT EACH COURSE, AND BECAUSE OF INSUFFICIENT TIME TO REGISTER OTHER ATTENDEES, TRANSFER AND WITHDRAWAL REQUESTS WILL NOT BE HONORED AFTER THE 45-DAY DEADLINE. REFUNDS/CREDITS WILL NOT BE ISSUED FOR CANCELLATIONS/WITHDRAWALS AFTER THE 45-DAY DEADLINE.**

4. If Participant has Course credit on file with Institute and the price of Course has increased since purchased, Participant will be responsible for the difference in price in order to attend the Course.
5. In the event of company-paid registration, the company has the right to cancel under the above policy. The student candidate must contact us in writing at the email address above for the cancellation to be valid.
6. International Students: Tuition payment must be in U.S. funds only, unless stated otherwise on the website course description. Students in Canada and foreign countries will be responsible for payment of any applicable custom duties and/or taxes. Canadian registrations will be paid in Canadian dollars and are subject to the applicable taxes of the region where the course is delivered.
7. Privacy Policy: All information collected will not be shared by a third party and will be kept confidential.