

Welcome to our webinar. We'll begin shortly...

- All participants are muted upon entry.
- To ask questions or contribute ideas during the webinar, please use the Q&A box to communicate those to your host.
- We'll begin with some words from each of our speakers before we begin the larger Q&A and discussion segment, but feel free to begin submitting your questions any time.
- This webinar is being recorded and will be available on The Forum's website shortly.

Responding to COVID-19 #5

Refunds and Refund Policies

An opportunity to share strategies and updates, ask questions of each other, and process concerns

Agenda

- Who is “in the room”
- Introductions of the panelists
- Financial perspectives from the top – budget management and its impact
- The process to determine a refund policy
 - What is the process?
 - Who should be involved in creating one?
 - How to communicate it once determined?
- Looking ahead
- Should there be an industry-wide refund policy?
- Your questions

Polling Questions

- Types of organizations
- Where in the world people are located
- Did your organization have a refund policy in place before COVID-19?
- If yes, was that policy sufficient for your purposes?
- Was the policy sufficient from your customers' perspective?
- Have you finalized your refunds related to COVID-19?
- Will you be seeking COVID-19 assistance from government agencies?

Panelists

Elena Corbett

Director of Education Abroad
AMIDEAST

ecorbett@amideast.com



Nick Gozik

Director, Office of
International Programs
Boston College

nick.gozik@bc.edu



John Sunnygard

Associate Provost, Global Learning
and International Affairs
Western Kentucky University

john.sunnygard@wku.edu



Financial perspectives from the top – budget management and its impact

AMIDEAST

- Small, regionally-specialized “3rd party provider” within a larger organization not specialized in Education Abroad; self-sustaining department and entirely dependent on tuition and fees
- Margins very small; every expense and every enrollment matters
- Most revenue goes directly to and remains in the countries of operation, i.e. in the MENA regions of the Global South
- Costs of housing and meals and some aspects of excursions are ultimately small, especially when compared with costs of instruction and staffing, and against similar costs in non-MENA/non-Global South countries



Financial perspectives from the top – budget management and its impact

Western Kentucky University

- Student safety and well-being
- Moral obligations
- Legal obligation
- Institution reputation
- Keep office whole



Financial perspectives from the top – budget management and its impact

Boston College

- Wide implications of COVID-19 across campus; education abroad is one part
- Need to consider reputation, i.e. may need to pay out more now to maintain good will
- Need to be flexible & go beyond what we have done before for refunds
- Recognition of the emotional toll of the crisis for all involved



The process to determine a refund policy

- What are the processes?
- Who should be involved in creating policies?
- How to communicate policies once determined?

The process to determine a refund policy Boston College

- Who has been involved?
 - All levels from international office to President
- What is the process?
 - Track what others are doing
 - Collect receipts
 - Determine recoverable expenses
 - Map out refunds across programs
 - Consider most vulnerable students
- How to communicate it once determined?
 - Message to parents & students



The process to determine a refund policy

AMIDEAST

- No refunds
- Programs were not “cancelled”
- We were halfway through the semester or more when students left; very little is recoverable or uncommitted
- The chaos of the final 3 weeks of the onsite portion of the program required great expenditure of financial, material, and human resources; contingencies cost more than normal program operations

The process to determine a refund policy

WKU

- **Know** institutional priorities, capacity and needs
- Consider full ramifications of the policy
 - At home
 - Abroad
- Establish basic principles, e.g.
 - Fair to all parties
 - No one profits
 - Minimize everyone's loss
- Communicate clearly before students commit
- Student's must acknowledge the refund policy
- Advise on cancellation insurance, if available
- Transparency in all processes
- Establish an impartial appeal process

Looking Ahead

WKU

- We are a global village of educators, we perish and thrive together
- International Education will not be the same after COVID-19, our principles will help reshape the future
- Evaluate vendor policies and agreements
- Develop mutual agreement, in writing, with partners

Looking ahead

AMIDEAST

- Temporary changes to financial policies for summer and fall programs so that students and sending schools have until a week before programs start to withdraw or cancel for a full refund
- Sending institution policies and decisions pose further threats to our ability to continue operating (i.e. cancelling summer and fall education abroad programs before we have to make a call as to their viability, etc.)
- Development of hybrid (virtual) semester with individual course options for fall 2020 and beyond

Looking ahead

Boston College

- Need to more clearly articulate refund policy for cancelled programs
- Make decisions on fall programs
- Update emergency response plan



Should there be an industry-wide refund policy?

- Consider a Forum “Code of Ethics” round table on refund principles and policies
- Sharing COVID-19 related policies → Forum’s Resources
 - Send yours to dietrica@forumea.org
 - Colleagues have already begun sharing! View those policies here:
<https://forumea.org/covid-19-program-status-tracker/refund-policies-for-covid-19-related-program-changes/>

Resources on COVID-19

- [Forum Curated COVID-19 Resources](#)
- [FEMA Public Assistance](#)
- [Federal Student Aid](#)
- [International Transportation Air Association](#)
- [The World Health Organization](#)

Thank you!

Upcoming Free Forum Webinar:

- *Responding to COVID-19: Academic Continuity*, Thursday, April 16 12:00pm to 1:00pm EDT [Registration available now](#)

Link to previous *Responding to COVID-19* [webinars](#)

16th Annual Forum Conference session:

Open Forum on Developing Risk Mitigation

- There is no agenda for this session. Instead, we invite you to bring the issues that are keeping you awake at night. What are you currently focused on that wasn't planned for – COVID-19, political demonstrations, natural disasters? Come prepared to ask about and share your strategies for risk mitigation in a world of evolving concerns.

Panelists:

- Rochelle Keesler, Lafayette College
- Natalie A. Mello, The Forum on Education Abroad
- Patrick Morgan, University of Michigan
- Wendy Pedersen, University of Southern California

Wednesday,
April 22, 2020
at 4:15pm CDT