Circumstances when Refund Payable	Amount of Refund	
Before program start date, institution receives a notice of withdrawal (applies to all students)		
 No later than seven days after student signed the enrolment contract, and Before the program start date. 	100% tuition and all <u>related fees</u> , other than application fee. Related fees include: administrative fees, application fees, assessment fees, and fees charged for textbooks or other course materials.	
 At least 30 days before the later of: a) The program start date in the most recent Letter of Acceptance (international students) b) The program start date in the enrolment contract. 	Institution may retain up to 10% of tuition, to a maximum of \$1,000. Institution must refund fees paid for course materials if not provided to the student.	
 More than seven days after the student and institution signed t enrolment contract, and Less than 30 days before the later of: a) The program start date in the most recent Letter of Acceptance (international students) b) The program start date in the enrolment contract. 	he Institution may retain up to 20% of tuition, to a maximum of \$1,300. Institution must refund fees paid for course materials if not provided to the student.	
After program start date , institution provides a notice of dismissal or reall students, except those enrolled in a program delivered solely by distance.		
 After the program start date, and up to and including 10% of instruction hours have been provided. 	Institution may retain up to 30% of tuition. Institution must refund fees paid for course materials if not provided to the student.	
 After the program start date, and after more than 10%, but before 30% of instruction hours, have been provided. 	ore Institution may retain up to 50% of tuition. Institution must refund fees paid for course materials if not provided to the student.	

• Student does not attend the first 30% of the program.	Institution may retain up to 50% of the tuition. Institution must refund fees paid for course materials if not provided to the student.	
Institution receives a refusal of study permit (applies to international students requiring a study permit):		
 Before 30% of instruction hours would have been provided, had the student started the program on the later of the following: a) The program start date in the most recent Letter of Acceptance b) The program start date in the enrolment contract Student has not requested additional Letter(s) of Acceptance. 	100% tuition and all related fees, other than application fee.	
After the program start date, student withdraws or is dismissed (applies to students enrolled in a program delivered solely by distance education):		
• Student completed up to 30% of the program.	Institution may retain up to 30% of the tuition. Institution must refund fees paid for course materials if not provided to the student.	
 Student completed more than 30% but less than 50% of the program (based on evaluation provided to student). 	Institution may retain up to 50% of the tuition. Institution must refund fees paid for course materials if not provided to the student.	
PICA will pay the tuition or fee refund within 30 days after receiving notice of withdrawal or refusal of study permit; providing a notice of dismissal, or the date on which the first 30% of the hours of instruction are provided (no-show).		