ANNA MARIA COLLEGE

Dear Students and Parents,

Recognizing the substantial investment of an education at Anna Maria College, we have concern for the student who suffers a serious illness or accident and has to leave the College for that reason before the term is completed. In many instances it means not only the loss of time invested in studies, but also the loss of the charges paid for the term.

With this in mind, the College has made arrangements to provide a Tuition Refund Plan (TRP), which is designed to minimize the risk of financial loss for students and their families if a covered illness or accident were to occur. **Please note that students are automatically enrolled in this insurance program, unless they complete the waiver online.** The Plan provides coverage for tuition, fees and housing payments made to the College. A.W.G. Dewar, Inc. offers this program at a cost of $295 for resident students and $215 for commuter students. This cost covers the full academic year.

This plan significantly extends and enhances Anna Maria College's regular refund policy. You are assured by Dewar of up to an 80% refund throughout the term, even after the College's policy has expired, for withdrawals due to medical and mental health reasons. The chart below illustrates how the TRP compliments the College's refund schedule.

If the Withdrawal Occurs before the end of:	College Refunds:	The TRP Refunds:	Student Receives:
Add/Drop deadline	100%	0%	100%
Second week of semester	80%	0%	80%
Third week	60%	20%	80%
Fourth week	40%	40%	80%
Fifth week	20%	60%	80%
Sixth week	0%	80%	80%

***Waiver instructions and details of the coverage can be found at** www.collegerefund.com.*
If after visiting the website you have any questions regarding the coverage, please call A.W.G. Dewar representatives at (617) 774-1555. Refunds for students receiving Title IV financial aid will be calculated in accordance with federal guidelines by the Financial Aid Office.

Also, please note that the plan is being made available by Anna Maria College solely as a service to students and parents. The College does not receive any compensation for the Tuition Refund Plan. All premium payments are remitted to A.W.G. Dewar, Inc. The College automatically enrolls all students, subject to waiver in individual cases, in order to be able to arrange provision of this service at a reasonable premium for those who wish to participate.

NOTE: Students are automatically enrolled in the plan, and the premium is due by August 31, 2012. Invoices for tuition and other charges will include this charge and will be sent to you in July 2012. If you DO NOT want the Tuition Refund Plan, you must waive it online on or before August 31, 2012, which will serve as a waiver of benefits offered by the plan. An online waiver is available at http://www.annamaria.edu/resources/student (this site will be re-opened each year in June).

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