The Course Program Fee pays for:
1. 4 credits (undergraduate for undergraduates; graduate for graduate students).
2. 60+ hours of instructional time.
3. Round-trip airfare between MSP and New Delhi.
4. International health insurance in India.
5. Breakfast every day and nearly all other meals in India (listed on Schedule in India).
6. Group classes at the University of Minnesota and in India.
7. Lodging in India: Each YWCA room and Sadhaka Grama Ashram cottage has twin beds, private bathroom, shower, Western toilet; students choose their roommate and room with each other.
8. Group ground transportation in India.
9. Consultation and Pre-Pancha Karma treatments at Ayurveda Center in India.
10. Group sightseeing in India.
11. Service tips and payment for Group activities.
12. Much more!

The Center for Spirituality & Healing Payment Policy:
1. Once you are accepted into the course, you automatically are considered confirmed and must pay the $1,000 non-refundable deposit. If you cancel the course for any reason, including failure to obtain your passport and visa approval, no part of the deposit will be refunded.

2. You are strongly advised to buy travel insurance in case you can't travel to India. Travel insurance is not included in the Course Program Fee. You must make these arrangements on your own. International health insurance is included in the Program Fee.

3. The Learning Abroad Center will charge your UMN student account for the deposit and the balance of the Program Fee. In November, 2015, the Learning Abroad Center will charge you for the $1,000 deposit. Because the course is attached to Spring Semester, you don't need to pay the balance of the Program Fee until February, 2016, when Spring Semester tuition is due.

4. If you cancel the course for any reason, you must pay the non-refundable $1,000 deposit AND your portion of any non-recoverable costs. Non-recoverable costs include but are not limited to housing, meals, round-trip airfare, ground transportation, classes, excursions, etc.

5. You are responsible for obtaining your passport and visa in a timely manner. Failure to obtain these required materials will jeopardize your participation and is NOT grounds for a refund.

I have read and understand the statements above: ________________________________
Date: ________________________________