



Guide to Payment Plans and Refunds

YOUR PAYMENT PLAN: HOW IT WORKS

At Minerva BC, access to leadership development matters. While our programs are priced to reflect the value and impact they offer, we know that financial barriers can get in the way. To help make participation more accessible, we offer payment plans for the Emerging Leaders and Women Leading the Way™ programs.

Choosing a Payment Plan

We offer three standard payment plan options:

Emerging Leaders:

- 2 payments
- 3 payments
- 7 payments

Women Leading the Way:

- 2 payments
- 4 payments
- 8 payments

Our Programs Manager is available to talk through alternatives if necessary.

After choosing a payment plan, we'll send you an invoice that clearly lays out:

- The total program fee.
- Your payment schedule and other important dates.
- Your deposit amount. We require a 25% deposit to secure your spot in the program. The payment is due before the program start date on the date noted on your invoice.
- Your remaining payments. The total program fee, less the 25% deposit, will be split into equal scheduled payments based on the plan you select.

Making Your Payments

We will ask you to complete and submit Minerva BC's Payment Pre-Authorization Form. This enables us to administer payment on based your payment schedule.

Payments are processed automatically on scheduled dates. If you need to delay or stop a payment, please contact the Program Coordinator two business days before the scheduled payment date.

If payment fails or is declined, Minerva will attempt to process payment two additional times. If your payment does not go through, we will contact you for alternative payment and a 3% charge will be added to the late payment amount.



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Program Withdrawals

All payment plans, including any amounts already paid or still outstanding, follow Minerva BC's Refund Policy.

If you withdraw from the program, your payment plan still applies. This means you're responsible for completing any remaining scheduled payments, even if you're no longer participating in the program.

Notes:

The 25% deposit may be adjusted by a few cents so that the remaining payments are evenly split.

Your Pre-Authorized Form is governed by our privacy policy. Upon completion of the Payment Plan, the information will be securely deleted.



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REFUND POLICY

At Minerva BC, we are committed to providing high-quality learning experiences. If you change your mind or are unable to continue participating in a program, we will work with you to determine the best solution based on our refund policy below.

Withdrawals within two (2) weeks of the program start date: You will receive a refund for all program fees paid, less a \$100 administration fee. The start date is the first facilitated session of the program.

Withdrawals between the start date and the second session: You are eligible for a partial refund of up to 75% of the total tuition cost.

Withdrawals after the second session: Unfortunately, we are unable to offer a refund.

Program Transfers & Deferrals: You may transfer to another program cohort at no cost. If you need to delay your participation, we will hold your spot for up to one year. If you transfer to a program with a lower tuition fee, we will refund the difference.

Program Cancellation: If Minerva cancels a program (for example, due to low enrolment), you will be given the option to:

- Defer your participation to a future program,
- Transfer into another program (if one is running at the same time), or
- Receive a full refund.

To request a withdrawal, transfer, or deferral, please contact the Programs Manager.