



St. George's University Why Wait Terms and Conditions

The Terms and Conditions listed below apply to all prospective medical students of St. George's University (SGU) interested in participating in SGU's Why Wait Opportunity aimed at allowing students to begin medical school in a January or April term. If those who take advantage of the Why Wait Opportunity are admitted into a U.S. or Canadian medical school while in their first term at SGU and matriculate into that U.S. or Canadian school in the fall of the same year, SGU will refund their tuition and administrative fees.

1. Students must sign and acknowledge the Terms and Conditions for SGU's Why Wait Opportunity prior to withdrawal from SGU in order to be eligible.
2. Students must matriculate into SGU (Grenada campus only) during a January or April term and in order to receive the SGU refund, students must matriculate into a U.S. or Canadian medical school during the immediately following August term of the same calendar year (for example, a student who matriculates into SGU in January or April 2021 and then matriculates into a U.S. or Canadian medical school in August 2021 will qualify for the refund).
3. The SGU refund is defined as tuition and administrative fees only; the refund does **not** include travel, books, health insurance, or housing.
4. In order to receive the SGU refund, students must provide documentation of matriculation into a U.S. or Canadian medical school prior to the completion of the first term at that respective institution.

Acceptable documentation includes the following:

- a. An official transcript issued by the U.S. or Canadian medical school showing the student registered in the immediate August term following matriculation into SGU's 4 Year MD program; or
 - b. A letter on official school letterhead stating that the student is registered in the U.S. or Canadian medical school to take classes in the immediate August term following matriculation into SGU's 4 Year MD program; and
 - c. Submit an official request to be withdrawn from SGU's 4 Year MD program.
5. Students who borrow U.S. Department of Education federal loans for the January or April 2021 term agree to reduce their loan debt by the amount attributed to tuition and fees.
 - a. SGU will return that money to the U.S. Department of Education on behalf of the student.
 - b. Should these students choose to withdraw prior to the end of the first term, SGU will perform the required recalculation of eligibility for federal loans and return the unearned funds to the U.S. Department of Education.

By signing below, the student acknowledges, understands and accepts all of these Terms and Conditions and agrees to participate in SGU's Why Wait Opportunity pursuant to these Terms and Conditions.

Student (printed): _____

Date: _____

Student (signature): _____

Date: _____