1. **PURPOSE**
   To allow Insworld students to defer their contracted course of study prior to the commencement date.

2. **APPLICATION**
   All students/Parent/Guardians that have a signed contract with Insworld.

3. **EXCEPTIONS**
   Deferment does not apply to students who have commenced their studies and decided to defer their contracted course of study.

4. **POLICY STATEMENT**

   4.1. Insworld allows students to defer from their contracted course of study for a period not to exceed one year in duration.

   4.2. To be considered, a Deferment Form request must be submitted for the currently contracted course of study by the student or Parent/Guardian of the student, if under 18 years of age.

   4.3. The school management will consider each request on a case to case basis taking into account any extenuating factors and will provide the student with its decision within 14 working days from the date of the request.

   4.4. If deferment is granted, the Student Contract will be terminated and any refund provided will be strictly governed by the school’s refund policy.

      4.4.1. Upon returning, the student must sign a new contract, but will be exempted from an application fee.

      4.4.2. The student will be subjected to new course fees schedule.