

# REFUND POLICY

1. If you use the pay pal system, they give us 60 days for a full refund. We will pass that on to you.
2. If you cancel after the 60 days we will refund you payment refund minus the Pay Pal service charges.
3. If you cancel within 2 weeks of the seminar, we will refund ½ your registration fees minus the cost of the pre-printed notes and any credit card finance charges.
4. If you no-show, the registration fee belongs to us.
5. If you have to cancel, we will be happy to apply 100% of your registration fees paid (minus the cost of any pre-printed notes) to the non-refundable registration price of a seminar within the next calendar year. This must be coordinated before the start of the seminar you are canceling AND you must register for the replacement seminar in a timely manner.