



We have the following suggestions to make for paying the Programme Fees. Please check through the options and then pay online, or send a cheque (payable to Spiritual Growth Ministries Trust), or arrange automatic payment through your bank.

For New Zealand resident participants who cannot pay the full fee, a subsidy of \$500 is available from Spiritual Growth Ministries through the support of the Christian community in Aotearoa. To apply for a subsidised fee please request the 'Application for Fee Subsidy' form from the administrator. You will be asked to write a letter to SGM outlining your situation and stating the level of fees you can manage.

Joanne Garton
SGM Administrator
36 Buller Crescent, Manurewa, Auckland 2102
NEW ZEALAND

Email: admin@sgm.org.nz
Ph: 0064 09 267 5957

Second Year Fees Payment

Option 1:

Pay the full second year fee of \$2,735 by 31 January 2019:

FULL: 1 X \$2,735.00

Or Option 2:

Pay in three instalments of \$912 on:

December 31st 2018
February 28th 2019
April 30th 2019

FULL: 3 X \$912.00

Or Option 3:

Set up a monthly automatic payment of \$228 starting in January 2019. Final (12th) payment would be made in Dec 2019. (Or continue your AP payments from last year.)

FULL: 12 X \$228.00

... or pro rata subsidized amounts where these have been approved ...

Account Name: Spiritual Growth Ministries Trust Account Number: 03 0166 0198782 00

Policies re Refunds and Additional Payments

Please note these policies. While they may seem irrelevant now, they are important.

Refunds

If notice of withdrawal is received **in writing** by the course co-ordinator **before** March 1st, the fees paid for that year will be refunded less the Application Fee, and \$100 costs.

If notice of withdrawal is received **in writing** by the course co-ordinator between March 1st and June 1st, the fees paid for that year will be refunded less the Application Fee, and \$500 costs.

Fees will not be refunded for withdrawals after June 1st. **Where fees are being paid by automatic payments continuing payments for the outstanding portion of fees is required.**

Extension – Year 3 and beyond

A fee of \$400 is payable if a participant needs to extend his or her written or practical work beyond 31 March of their third year. This payment is due on April 1st of the third year and subsequent years if course work is not completed.