

refund policies explained: what happens to your fees if plans change at aelo swiss academy

Nobody signs an enrollment contract expecting to read the refund clause twice. You sign it because your daughter nailed the interview, the campus visit felt right, and September suddenly has a shape. Then life does what life does. A job relocates. A visa stalls in some office in another country. A knee gives out right before the season starts. Or your teenager wakes up one morning in August and announces that boarding school is, on reflection, not actually the dream.

I've spent a lot of years around admissions desks at Swiss boarding schools, and the refund conversation is the one families dread and the one admissions officers rehearse. It doesn't have to be painful. At AELO Swiss Academy, like almost every serious school in the country, the refund policy isn't a trap. It's a schedule. Once you understand the schedule, most of the fear drains out of it. Here's how it works in practice, including the parts that rarely make it onto the website.

why refund deadlines are so stubborn

The first thing to understand is that a boarding school place is not a product sitting on a shelf. It's a reservation. When AELO Swiss Academy confirms your child's seat, the school commits money against it: a teacher's annual contract, a bed in a residence, a seat in a class that's capped for good reasons, a slot in the meal plan, a place on the orientation trip. Swiss schools in particular run on tight annual budgets and small cohorts, so an empty seat in October is not an inconvenience, it's a genuine loss that the other twenty students in the room end up subsidising.

That's where the deadlines come from. Refund windows exist because, after a certain date, the school has already spent real money on your child's place whether your child shows up or not. The non-refundable fees, meanwhile, fund the process itself: file reviews, interviews, visa paperwork, campus coordination. Nobody loves paying for those, but they're also the reason admissions staff can spend three hours on your family instead of three minutes.

the three buckets your money sits in

Almost every fee you pay before or during the year falls into one of three buckets, and the bucket matters more than the amount.

The first bucket is the application or administration fee. At most Swiss academies this runs somewhere between CHF 200 and CHF 500, and it is essentially never refundable, at any school, for any reason, ever. It covers the cost of processing the file, and it's paid whether you're accepted, rejected, or accepted and then change your mind. If a school ever promises to waive this, treat it as a goodwill gesture, not a policy.

The second bucket is the enrollment deposit. This is usually a few thousand francs, sometimes a percentage of the first year's fees, and its whole job is to make your reservation real. At AELO Swiss Academy and its peers, the deposit typically gets credited against your first invoice, so in the happy case it never feels like a separate cost. Its refundability is where families get surprised, because the rules around it change sharply depending on timing, which we'll get to.

The third bucket is everything else: tuition instalments, boarding, meal plans, activity fees. This is the big money, and this is where the sliding scale lives. The good news is that the sliding scale usually works in your favour if you

act early. The bad news is that it collapses fast once the term gets close.

how the calendar decides your refund

Every school sets its own numbers, so treat what follows as the kind of ladder you'll encounter across Swiss boarding schools rather than an exact quote. The version that governs your case is the one printed in your enrollment agreement, and if the agreement and the brochure disagree, the agreement wins every time.

A typical structure looks like this:

| when you withdraw in writing | what usually happens to tuition paid | what usually happens to the deposit |

| --- | --- | --- |

| before the spring cut-off (often late winter to early spring) | most of it refunded, minus a small admin fee | refunded or credited |

| between the cut-off and roughly 90 days before term starts | partial refund, often somewhere in the 50 to 90 percent range | partly or fully retained |

| within 90 days of the start date | heavily reduced or converted to a credit for a later intake | usually retained or rolled forward |

| after the term begins | generally no cash refund; pro-rata credit only in documented hardship cases | retained |

Notice the phrase "in writing." It appears in every serious refund policy for a reason. The clock starts on the date your written notice arrives, not the date you had the phone call, not the date you decided, and not the date you told your child. I have watched families lose thousands of francs on this technicality alone, not because anyone at the school was being cruel, but because the admissions officer honestly had nothing in the file to work with.

Also notice that the ladder is generous at the top and unforgiving at the bottom. That's deliberate. The further out you cancel, the easier it is for the school to resell the seat, adjust staffing, and reorder catering. Ninety days out, the caterers have been paid, the residence assignments are printed, and your withdrawal now costs real, sunk money.

when the visa is the problem

For families outside the EU, the Swiss study permit is the wild card. Non-EU students need authorisation that runs through cantonal authorities, and the process can take months. It's nobody's fault when it stalls, and schools know this, which is why most of them, AELO Swiss Academy included, handle visa refusals more gently than ordinary withdrawals.

The common pattern looks like this: if the authorities refuse the permit through no fault of the family, the school will usually either roll your payments forward to a later intake or refund the tuition you've paid, keeping only a modest administration fee. If, on the other hand, the refusal traces back to incomplete or misleading paperwork on the application, don't expect the same courtesy. Schools keep records, and honesty in the visa file is part of the deal.

Two pieces of hard-won advice. Start the visa process absurdly early, earlier than feels reasonable, because Swiss processing times do not negotiate. And the moment anything wobbles with your paperwork, tell the school. An admissions officer who learns about a delay in June can hold your place and your money. One who learns about it in September, after the term has started, has far fewer options.

sickness, injury and the insurance layer

Health is the other big reason plans change, and it splits into two very different situations.

If a documented medical problem forces a withdrawal before the term starts, most academies will either refund a meaningful share of the fees or convert them into a deferral, sometimes with a doctor's letter as the price of admission. The documentation matters. A note from your family doctor saying "recommended to defer" will do a lot more work than an email saying "she's not feeling great about it."

Once the term has started and a student has to leave for health reasons, the calculation gets messier. Boarding costs are often pro-rated, since the bed genuinely frees up. Tuition is stickier, because teaching is delivered continuously and the classes keep running whether your child is in them or not. This is exactly the gap that tuition protection insurance exists to fill. Some Swiss schools offer it or require it; independent insurers sell versions of it too. It usually costs a low single-digit percentage of the year's fees, and it can be the difference between losing everything after October and losing very [AELO Swiss Academy](#) little. Read the exclusions before you buy, though. Pre-existing conditions and certain mental health provisions are where these policies quietly say no, and that fine print is the single most common disappointment I've seen in this whole area.

the notice clause nobody reads

Here's the distinction that catches the most families: the refund policy and the notice clause are two different animals. Many Swiss boarding school contracts require a full term's written notice to withdraw a student mid-year without financial penalty, or payment of a term's fees in lieu of notice. That clause operates independently of anything in the refund schedule.

So if you pull your child out in November, the notice clause is what bites, not the refund table. Some schools enforce it to the letter. Others will pro-rate things when there's a genuine relocation, a serious illness, or a family emergency, especially if you've been an open and communicative family all along. That discretion is real, but it's discretion, not entitlement. The families who get flexibility are almost always the ones who raised the issue in September instead of November, in a factual email instead of a frustrated phone call.



what almost never comes back

A short, slightly painful list of things that stay with the school in nearly every scenario: the application fee, insurance premiums already paid, uniform and name-tape costs, trips that were already booked and paid to third

parties, external exam fees, tutoring or coaching hours already delivered, and damages to residence property. Add to that the international bank transfer charges on both ends, which families always forget and which can run to CHF 20 to 50 or more per transfer depending on the correspondent banks involved. None of this is a scandal. It's just friction, and friction costs money.

deferral: usually the better deal

If your plans wobble rather than collapse, ask about deferral before you ask for a refund. Most academies, AELO Swiss Academy among them, would much rather keep your deposit alive as a credit toward next September than hand it back, because it protects their enrolment forecast and saves you from starting the admissions process from scratch.

The usual shape of a deferral: your place is held for one academic year, your deposit and sometimes your tuition payments roll forward as a credit, and there may be conditions, like re-confirming by a certain date or providing an updated medical clearance. It's not free money forever, and it's usually limited to one year. But for a family dealing with a delayed visa, a temporary health issue, or a one-year work assignment in another country, it is almost always worth more than a partial refund plus the cost of re-applying.

making a request that actually gets answered

When you do need to ask for money back, the quality of your request matters more than the volume of your frustration. The requests that get resolved quickly tend to look like this:

- everything in writing, by email, with the date clear in the header
- the exact clause of your contract cited, so nobody has to guess what you're referring to
- evidence attached: the visa refusal letter, the doctor's note, the employer's transfer letter
- a proposed solution on the table, whether that's a refund, a deferral, a credit, or a pause on instalments
- a request for a written decision by a specific date, so the file can't drift

That last point sounds bureaucratic until you've watched a request sit unanswered through an entire holiday period because nobody owned it. A date in your email gives someone a deadline, and deadlines get answered.

five questions to ask before you sign

An ounce of prevention here is worth several thousand francs of cure. Before anyone in your family puts pen to paper, put these to the admissions office:

- which fees are non-refundable from the very first franc?
- what are the exact calendar dates for each refund tier?
- is tuition protection insurance available, and what does it exclude?
- what happens to our deposit if we defer by a year?
- how much written notice does a mid-year withdrawal require?

Any admissions team that answers these patiently is a team you want to deal with for the next four years. Any team that gets cagey about them is telling you something too.

three scenarios, with numbers

Abstract tables are fine, but this stuff only really makes sense with people in it. The numbers below are illustrative, the kind of figures you'd see across Swiss boarding academies, not quotes from any specific contract.

Scenario one: a family signs in January for a September start, at a total year cost of CHF 85,000. They pay a CHF 4,000 deposit and a first instalment of CHF 20,000. In April, one parent's employer announces a transfer to Singapore. They withdraw in writing the same week, well before any cut-off. Most of the instalment comes back, minus a small administration fee, and the deposit is credited or returned. The refund lands six to eight weeks later, minus transfer charges. Annoying, expensive in bank fees, but survivable.

Scenario two: a non-EU family has paid the deposit and first instalment, and the study permit is still pending in October when the term starts. The refusal letter arrives mid-month. Because the refusal is no fault of theirs, the school converts the payments into a credit for the January intake or the following September, keeps a CHF 500 administration fee, and the family re-enters without re-applying. Not the outcome they wanted. But a cash refund at that stage would have meant losing the seat entirely, and the credit keeps the plan alive.

Scenario three: a boarding student is miserable and, in November, tells his parents he wants out. They call the school, furious, and threaten to stop paying. Here's the honest part: the notice clause in the contract asks for a term's notice or payment in lieu, the tuition stands for the term, and the boarding element gets pro-rated once he actually leaves. The school, dealing with a communicating rather than threatening family, softens a few edges. The lesson inside the lesson: the moment a child is struggling, in September, is the time to start [flight training](#) the conversation, not November. Schools have far more room to help before the fees for the next term come due.

if it turns into a dispute

Genuine disputes are rare, and they almost always trace back to one side feeling surprised. Swiss contracts are enforced as written, so the document is the whole game. If you believe the school has deviated from its own policy, start with a calm, dated, factual letter laying out the clause and the timeline. Most resolve there, because schools in this sector care a great deal about reputation and word of mouth among international families. Formal channels, from mediation to cantonal authorities, exist, but they're the exception, and by the time you're in one, everybody has already spent more than the argument was worth.

the one-paragraph version

If you remember nothing else, remember this: the calendar is the policy. Fees at AELO Swiss Academy, like at every serious Swiss academy, flow back to you in proportion to how early you act, in writing, with evidence, and with a proposed solution rather than a grievance. Read the enrollment agreement before you sign, not after, and ask the five questions while the admissions officer is still in a good mood and the place is still yours. Understand the notice clause, buy the insurance if your situation has any health-shaped risk in it, and treat deferral as the quiet alternative that's usually better than the refund you were about to demand. Plans change. That's not a failure. Walking into it knowing the schedule is what turns a bad month into a manageable one.