



Mutual Friends Student Exchange, Inc

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School-age Student Agency Agreement

The sections of this document describe the terms and conditions of the agreement between the student program participant, the student's natural parents and Mutual Friends Student Exchange, Inc. (MFSE) – the agency. This agreement enumerates:

- The behavioral expectations MFSE places upon the student participant
- The duties of MFSE under this agreement
- The obligations, financial and otherwise MFSE places upon the student and his/her natural parents

It is the responsibility of each party to this agreement to fully understand, agree and comply with the terms of this agreement.

Summary of the MFSE Program Rules and Policies

Every student entering the Mutual Friends program shall be provided with an MFSE Handbook upon their arrival in the United States. This handbook further explains the agency's expenses, financial policies, student rules and policies as well as procedures for acquiring any necessary special permission, filing a complaint, reporting an emergency, requesting a move, etc. Students are expected to familiarize themselves with the MFSE Handbook so that they can remain fully compliant with the agency's rules and policies. Student behavior is expected to be indicative of a positive attitude, a moral character and in line with American cultural expectations.

MFSE Agency Rules

1. Mutual Friends Student Exchange, Inc. shall act as the student's legal guardian while he/she is in the United States. The student may not leave the guardianship of the agency by independently attempting to locate a new host family or agency. Host parents are required to remain under contract with MFSE.
2. MFSE expenses and financial policies, as outlined in the MFSE Summary of Expenses, contained herein, shall apply. MFSE shall provide usual and customary services, as defined herein, in exchange for this program fee. The costs for all additional and ancillary services provided by MFSE or its contracted partners shall be the liability of the student and/or his/her natural parents.
3. MFSE shall act as a liability hedge to protect our host families and schools from liability for student actions, however, any liabilities incurred by the student shall be the responsibility of the student and/or his/her natural parents. Natural parents are responsible to make timely payment to MFSE to cover any liabilities incurred by their student.
4. The natural parents of the student, in signing this agreement, attest that they have adequate money necessary to fulfill the contractual obligations of this agreement in support of their student.
5. MFSE Shall be the final authority in all matters concerning the student.
 - a. The student must respect and obey the decisions of MFSE.
 - b. MFSE shall make all decisions regarding placement.
 - c. MFSE shall be the final decision-maker regarding all requests for permission, travel or consent.
 - d. MFSE shall have the authority to enact or affect the behavioral modification of the student.
 - e. MFSE shall have the authority to dismiss the student from the program.

Prior to Arrival

6. The student shall not arrive to participate in the MFSE program until all necessary paperwork is complete, health insurance is in place and until tuition and necessary financial obligations have been met.

7. All required MFSE paperwork must be filled out accurately and completely truthfully depicting the student and his/her situation. Information must be up-dated in a timely fashion upon request. Failure to accurately disclose information regarding the student's behavior, character or history could result in expulsion from the program.
8. Students shall have health insurance coverage in place throughout the entire duration of their stay in the United States as follows:
 - a. The minimum coverage shall be \$100,000.00 or more.
 - b. The maximum deductible shall not exceed \$500.00.
 - c. The insurance shall not exclude activities in which the student wishes to participate.
 - d. The student shall not participate in any activity for which insurance coverage is excluded.
 - e. The student's medical history shall be accurately portrayed to the insurance carrier.
 - f. If MFSE provides insurance by request or due to lack of sufficient coverage, the student or his/her natural parents shall be responsible for the cost of the insurance we provide.
9. Students are expected to arrive and depart from Harrisburg International Airport (MDT) unless other arrangements are approved in advance.
10. MFSE requires notification of flight plans, including arrival time and flight number, by email at least 72 hours in advance. Confirmation of information from MFSE must be received prior to departure.
11. Students are expected to arrive on time (no earlier than 1 week prior) to begin the semester and to depart shortly after the spring semester ends (no later than 1 week after). Students may not leave the program during the course of the academic-year without agency consent.
12. MFSE requires an English-speaking adult contact or agent. Students shall not be the only conduit of information between MFSE and their parents.
13. Students shall not bring any of the following for participation in the MFSE program:
 - Alcohol
 - Tobacco products in any form (except with consent)
 - Pills, medicines or other preparations except with doctor's prescription and prior MFSE permission
 - Pills, medicines or other preparations in non-English language containers
 - Diet pills, energy drinks, nutritional supplements, etc.
 - Pornographic material
 - Any substances or materials the student may not legally possess in the United States
 - Incense, Fabreeze, room deodorizers, etc.
 - Very fragrant colognes and perfumes
 - Candles
 - Electric blankets (without prior consent of host parents)
 - Very expensive jewelry or electronics or excessive amounts of money

MFSE Rules Regarding American Law

14. Students shall not violate any U.S. or state or local laws.
15. Students shall not bring, purchase, possess or consume alcoholic beverages. Students cannot legally be in the presence of anyone under the age of 21 who possesses or consumes alcoholic beverages.
16. Students shall not bring, purchase, possess or consume tobacco products in any form. Students cannot legally provide tobacco products to anyone under the age of 18. Providing cigarettes to underage friends is illegal.
17. Students shall not bring, purchase, possess or consume any medications, vitamins, diet pills, sports drinks, exercise supplements, energy potions, pain patches or the like, legal or otherwise, without express written permission from the agency.
18. Students suspected of being under the influence of any intoxicant shall be taken, at their own expense, to a hospital emergency room for testing and observation.
19. Students are expected to treat others with respect regardless of age, gender, race or social standing. Hazing, bullying and harassment based upon age, gender, religion, medical condition or race are illegal in the U.S.
20. Pornography, in some forms, is illegal in the U.S. and is strictly forbidden in any form.

21. Students shall not violate the terms of their visas. Students who are ineligible for employment in the United States shall not seek or accept a paying job while in our program.

Student Responsibilities

22. Students and/or their parents are responsible for any personal expenses incurred on their behalf by either the agency or host parents. Students are expected to have adequate funds to cover these expenses at the time the expense is incurred. Students shall not borrow money from their friends or host parents or expect host parents to pay for them.
23. Students are expected to notify their MFSE Rep to address any problems which might arise. Students shall not gossip or complain about their host family, school, program rules or the agency. If a student has a legitimate complaint, it is to be addressed with the agency directly so that it can be resolved.
24. Students are expected to learn to communicate in English. Upon initial arrival, students are expected to avoid, as much as possible, the use of their native languages until they begin to "think in English". This process generally takes 2-3 months but it is worth the effort since it will make school easier and their experience more enjoyable.
25. If a student should encounter an emotionally, physically or sexually abusive situation, that student should report the incident as soon as possible.

Rules Regarding Host Parent Supervision

26. Host parents are expected to provide supervision and implement and support agency rules and policies.
27. Students must make their whereabouts known to their host parents at all times.
28. Students shall accept the authority of their host parents. Students are expected to adhere to host family rules, routines and interpretations of MFSE policies.
29. Students shall not lie to host parents – honesty is expected at all times and in all situations.
30. Host parents have the authority to establish appropriate rules regarding food consumption, utility usage, and visitation rules for friends.
31. Students shall interact with host family members appropriately and respectfully.
32. Students shall make every effort to learn and follow American manners and customs.
33. Students shall participate in host family activities such as family outings, church or social gatherings.
34. Students are expected to include host parents in the planning process to avoid conflicting plans and to ensure transportation availability – this is very important when taking the TOEFL or SAT. Students shall communicate plans and transportation requests with host parents at least 24 hours in advance. Students who have not included their host parents in planning may not be provided with transportation.
35. Students are expected to adhere to host family preferences regarding the use of i-pods, musical devices, computer games and the like. Students are expected to interact with others during mealtimes, family activities and short car rides.
36. Students are expected to be in bed by 11 PM on weeknights and by 12 AM on weekend nights. Host parents are able to adjust expectations according to student maturity.
37. Host parents have the authority to inspect the student's room and belongings and to confiscate and/or control computers and/or other student belongings that are inappropriate or used inappropriately.
38. Students shall interact with their friends and peers in public or supervised situations. Host parents shall have the authority to monitor, judge and, if necessary, restrict the student's relations.
39. Students shall not engage in any sexual relationship or in behavior that suggests in any way that it might permit or lead to a sexual relationship. Students are not to receive visits from their boy/girl-friends or "cousins" while in our homestay.
40. If problems arise with the student's placement, the student shall participate in a 30-day remedial action plan to remedy the situation. A positive attitude towards preserving the placement is expected. Students who lack a positive attitude towards this process or demand to be moved without participation in a remedial action plan shall be assessed a \$500.00 move fee.

41. Students shall not independently locate a new host family and move – all host families must be approved by MFSE.
42. If the host parent requests the student's removal due to lack of respect, poor behavior or unwillingness to adhere to the rules, MFSE shall have the authority to dismiss the student from the program or relocate the student to a new host family at the discretion of the agency. Students shall be assessed a \$500.00 unwarranted move fee if moved at the request of the host parents due to behavior or attitude.
43. MFSE will not locate a new host family or school for a student during the semester unless there are legitimate reasons why the placement is deemed inappropriate. Students wishing to transfer families or schools in the following academic-year should notify MFSE by May 1.

School Rules and Policies

44. MFSE cannot make application to any school until accurate paperwork is received, including immunization records, dental and medical examinations and records from the student's previous school.
45. Students are expected to adhere to the dress and appearance code of the school in which they are enrolled and to follow host parent expectations regarding appearance. Students shall not come to participate in the MFSE program with only jeans and T-shirts; at least one formal outfit is required.
46. Students are expected to adhere to the agency's academic policy:
 - a. Illegal absence or tardiness from school can result in disciplinary action by the school, legal fines and possibly the revocation of the student's I-20.
 - b. Students must attend school on a daily basis unless they have a genuine medical excuse – school cannot be legally missed because a student is "too tired". Sleeping in class shall not be tolerated.
 - c. Students are expected to be on-time for school or for the bus to school. Students who chronically miss the bus will be dismissed from our program.
 - d. Any student missing 10 or more days of school in any given semester shall be subject to dismissal from the MFSE program.
 - e. Students are expected to be prepared for, and have a good attitude about school and to achieve at least a C average.
 - f. If the school believes that additional English or academic tutoring is necessary, the agency will find a provider for the necessary services at a cost to the student.
47. While students are encouraged to participate in school sports and clubs and to make American friends, participation in school sports, extra-curricular activities and/or visitation with friends requires physical eligibility, good academic standing and adequate supervision.
 - a. Participation in athletics generally requires a PIAA physical examination to be completed by a physician. Students wishing to participate in sports must make their wishes known to their host parents at least one month in advance so that they will be able to begin on time.
48. Students who are dismissed from their school are subject to dismissal from the MFSE program for immediate return to their home country.

General Rules and Policies

49. Students shall not participate in any high risk activity without permission from their natural parents or any activity excluded from coverage by their health insurance provider. Natural parents cannot give consent for participation in excluded activities. See our Handbook for more details.
50. Students shall not travel or otherwise be without adult supervision except with written consent from their natural parents.
51. Students may not obtain body piercings or tattoos in the U.S. while participating in our program.
52. Students are expected to adhere to the MFSE Riding Policy whenever traveling in a car:
 - a. Seatbelt use is required by law in the United States, whether in the front or back seat. Students are responsible for any fines incurred if they are seen riding without a seatbelt. Seatbelt fines are about \$175.00.
 - b. Throwing trash from a car is illegal and prohibited; it can carry fines of \$1,000.00.

- c. Students are required to have consent from their host parents to ride with non-family drivers. Hitchhiking is strictly forbidden.
 - d. Students shall not ride with intoxicated drivers.
 - e. Students shall not drive any motorized vehicle on a public road in the U.S. without agency approval; even if licensed to drive in their home country.
53. Students are expected to adhere to the computer policy established by the agency or any modifications of this policy made by their host parents.
- a. Students are expected to limit their computer use to a maximum of 2 hours per day.
 - b. No internet access is permitted in bedrooms.
 - c. Computers are to be shut down before bedtime.
 - d. Host parents are authorized to remove problem computers.
54. Students are expected to adhere to the telephone policy established by the agency or any modifications of this policy made by their host parents.
- a. Students should not, as a rule, place or receive calls after 10 PM.
 - b. Telephones are not permitted overnight in students' bedrooms.
 - c. Problem telephone will be removed from the student.
 - d. Calls from home should not be so excessive as to interfere with the student's homework time, routine or host family activities.
55. Student communication with home shall not become excessive since this tends to contribute to homesickness. Communication with home shall not interfere with the student's homework, bedtime schedule or host family activities.

Medical Rules and Policies

- 56. Students shall be required to obtain, and be responsible for the cost, of any medical or dental treatment deemed necessary by MFSE or their school including sports physicals, dental exams, eye exams, immunizations, etc.
- 57. Students shall not participate in activities that are excluded from coverage by their insurance provider.
- 58. Students shall schedule regular appointments for medical situations and shall not use any hospital emergency room, except in the case of a true emergency. Students and/or their parents shall be responsible for hospital charges denied by insurance providers for non-emergencies.

Usual and Customary Responsibilities of MFSE

Mutual Friends Student Exchange, Inc. shall be responsible to perform the following duties and tasks and to adhere to the following policies and responsibilities:

- 1. Remain fully in compliance with all laws, rules or governmental regulations applying to our operation in the United States and in the State of Pennsylvania and/or in any other state where we operate in the future.
- 2. Maintain communication with the student's agent (if any) and to inform him/her of any necessary paperwork or problems or any other items that need to be communicated to the student's natural parents.
- 3. Maintain a website portal for the student, his/her natural and host parents and agent (if any) providing all parties with up-to-date information regarding MFSE families, schools, insurance and paperwork.
- 4. Maintain working relationships and contracts with schools and institutions endeavoring to expand the number of schools and institutions with which we can operate our programs.
- 5. Acquire completed applications and paperwork for all students to ensure the compatibility of students with our program and its expectations, safeguarding our liability so that we can continue to serve our students, their families and our schools and host families.
- 6. Make application to the desired and appropriate schools for our students.

7. Maintain ongoing communication with school personnel regarding the status of applications, the prospective program participants' I-20s or the performance or needs of the program participant acting as a conduit of communication between the school, host parents, agents and natural parents.
8. Safeguard and preserve student information so that it can be made readily available to medical providers, school personnel, government officials, et cetera, upon request for the safety of our students.
9. Act upon requests of school personnel for additional academic or English language support for program participants to ensure the academic success of our students.
10. Acquire completed applications and comprehensive references, interviews and background checks for all agency staff to ensure the safety of our students.
11. Provide adequate training and supervision of all agency staff to ensure that contracted obligations are fulfilled as promised and that quality service is provided.
12. Maintain working relationships and contracts with our own pool of host families endeavoring to expand the pool of host families available to host participants in our various programs.
13. Complete thorough reference and criminal background checks as well as in-depth interviews of prospective host parents and those 18 years or older residing in the host family's residence to ensure safe placement of minor participants.
14. Evaluate any insurance plan purchased by the student's natural parents or acquire adequate health insurance coverage suitable to the plans and activities of the program participant for high-school age and younger program participants through a reputable insurance company and make sure that program participants understand the limitations of their insurance coverage.
15. Provide adequate written guidelines, orientation, training and support to host parents to ensure the safety and academic success of program participants.
16. Establish, enforce and periodically evaluate the guidelines and procedures to be followed by host parents of program participants.
17. Establish, enforce and periodically evaluate the rules, policies and procedures of our programs to ensure the safety and academic success of program participants and to communicate any changes in our rules, policies or procedures to the student's agent.
18. MFSE shall become the temporary legal guardian of the student assuming responsibility for the student's safety and liability while the student is in the United States in order to protect our affiliated schools and host families.
19. MFSE shall invoice and collect necessary program fees and provide direction for the payment of tuition, host parent expenses, liabilities incurred by the student and the costs of any ancillary services provided on behalf of the student. MFSE shall invoice either the student's agent or natural parents in a timely fashion so that necessary obligations can be on a timely basis.
20. MFSE shall locate an appropriate host family or housing situation to meet the needs of program participants and provide the host family with a contract ensuring adequate money necessary to cover the costs of hosting.
21. MFSE shall enter into dialogue with the student and host family if complaints should arise between the student and the host family and create an action plan to try to preserve the student's placement.
22. MFSE shall ensure that domestic transportation from and to Harrisburg International Airport (MDT) is provided upon arrival and departure of program participants. (Other transportation arrangements can be made at additional cost.)
23. MFSE shall complete an orientation and supervise the placement of minor program participants through monthly check-ins with minor program participants, host families and school personnel to assess the ongoing safety and success of placement communicating the results of the check-ins to the student's agent or natural parents.
24. MFSE shall enable natural parents to track school progress through parent-portal on our website
25. MFSE shall provide program participants with a comprehensive handbook for ongoing reference describing the rules, policies and procedures of the program in which the participant is participating which shall include written guidelines and procedures to ensure that participants can identify abusive situations and know how to report such abuse.

26. MFSE shall continue to work to ensure that the Mutual Friends program is able to adequately assist student participants in reaching their educational goals.

MFSE Summary of Expenses

Application Deposit

MFSE shall collect a \$500.00 non-refundable deposit at the time of application. Students who apply and do not enter the program will forfeit their deposit. The application deposit will be used to make application to the schools selected at the time of application, if any, and to begin health insurance coverage, if required. Any remainder will be used to offset the first semester agency fee.

Program Fees

MFSE program fees are due for payment prior to the beginning of each academic semester; by August 1 for the fall semester and by January 1 for the spring semester. The program fee covers the agency's operational expenses. For the 2011-12 academic year MFSE's program fee is \$1,500.00 per semester or \$3,000.00 for the academic year. A 10% discount shall be applied if both semesters are paid in full by August 1 (\$2,700.00 if paid in full by August 1).

Hosting Fees

Hosting fees help host families defray the costs associated with hosting and are to be paid by the student directly to the student's host parents. Hosting fees should be paid upon the student's arrival through the remainder of the month the student arrives and, thereafter, are to be paid in full monthly increments on or about the first day of each month. Hosting fees for the 2011-12 academic year are tentatively scheduled at \$25.00/day for partial months or \$720.00/month. If it should become necessary to increase the hosting fee during the course of the year due to the extreme volatility in consumer prices in the United States, MFSE shall notify the student and his natural parents through 30-day advanced written notice.

School Tuition

Tuition is generally due in full, for the entire academic-year, upon acceptance to the school you choose and should be paid no later than August 1. MFSE will provide the exact details about how tuition can be paid directly to the school through the agency's website or by invoice. Tuition varies greatly among the schools we serve; MFSE agrees to locate a school where tuition does not to exceed the maximum tuition indicated below.

Tuition expenses are subject to change at the discretion of the institution itself. Mutual Friends Student Exchange quotes tuition only as a guideline to approximate the costs of the various institutions we serve and cannot be responsible for fluctuations in actual price.

Students with Exceptional Needs

Students with exceptional needs are either more difficult to place due to their behavior or habits or present a greater liability to host parents or the agency. These include students who have a history of breaking agency rules and students who are 18 years of age or older and wish to drive a car or use tobacco products. MFSE charges an additional per semester program fee for students with exceptional needs.

Additional Costs and Fees

Mutual Friends Student Exchange, Inc. shall, under the following circumstances, charge the following additional fees:

Late payment fee:	\$50.00 plus \$10.00/day
Early arrival/late departure fee:	\$40.00/day
Health insurance:	At cost
Student remains with host family over the summer:	\$500.00 plus hosting fees
Tutoring service fee:	\$40.00/hour
Additional transportation fee:	\$1.00/mile (car) or \$2.00/mile (van)
MFSE overseas agency	varies according to agency and services rendered
Unwarranted move fee:	\$500.00
Late request to move/switch schools:	\$500.00
Program Reinstatement:	\$1,000.00

Fees for ancillary services shall be invoiced to the student's agent or parents for payment within 30 days.

Agency fees are subject to change without further notice.

The Personal Expenses of the Student

The student and/or his/her natural parents shall be responsible for the student's personal expenses and spending money. Money lending and borrowing is forbidden. Host parents are not to be expected to lend students money or cover ancillary expenses. Examples of personal expenses not included in the MFSE program fee include, but are not necessarily limited to:

- Phone calls
- Postage
- School supplies
- Activities
- Music lessons
- Tuition
- Uniforms
- Haircuts
- Eye glasses
- Class trips
- Books
- Medical expenses
- Clothing
- Insurance expenses
- Sports equipment
- Food when away from home
- Certain transportation needs
- School fees for sports, etc.
- Legal liabilities
- School application fees

Additional Student Liabilities

Additionally, the student and/or his/her natural parents shall be responsible for:

- Any legal fees or fines acquired due to misbehavior or negligence
- Costs resulting from excessive property damage done by the student

Program Fee Refund Policy

MFSE semesterly program fees shall be refunded as follows only if the student leaves early due to a family crisis or emergency. There shall be no refunds available when a student is dismissed from our program due to poor behavior or for any other reason. Tuition refunds are completely at the discretion of the school.

If the student departs on or before:	Refund:
September 30 or February 28	50%
October 31 or March 31	30%
November 30 or April 30	10%
After December 1 or May 1	No refund

Payment of Program Fees and Incurred Expenses

All payments to Mutual Friends Student Exchange, Inc. are to be made in U.S. dollars. Payments should be made on time and for the full amount due, otherwise late or partial payments shall incur a \$50.00 plus \$10.00 per day late payment fee. Returned Checks shall incur a \$100.00 fee, plus late fees and the reimbursement of any expenses incurred by Mutual Friends Student Exchange, Inc. due to the returned check.

If Mutual Friends Student Exchange, Inc. engages the services of an attorney or collection agent the student and/or his/her natural parents will be liable for payment of the costs of the services engaged while attempting to collect monies owed to us.

Payment to MFSE can be made by wire transfer, ACH transfer or personal check as follows:

Check Payment Information:

When paying by check, please make sure to allow adequate time for mail service delivery. Checks should be drawn in U.S. dollars, made payable to Mutual Friends Student Exchange, Inc. and mailed to:

Mutual Friends Student Exchange, Inc.
1745 Furnace Hill Road
Denver, PA 17517 USA

Wire Transfer Information:

Name of institution: Pennsylvania State Employees Credit Union (PSECU)
Address: 1 Credit Union Place, Harrisburg, PA 17110
Phone (wires): 717-234-8484 ext. 3868
Routing number: 231381116
Name of accountholder: Mutual Friends Student Exchange, Inc.
Account number: 0453272577

Program Information and Agreement

This Agreement is hereby established based upon the foregoing rules and policies, for participation in the MFSE School-Age Student Placement Program, and according to the financial obligations enumerated herein, between Mutual Friends Student Exchange, Inc. and the Parties identified in the space below.

Student name		Parent's home address	
Name of Student's Father			
Name of Student's Mother			
School requested (if any)		School-year	
<input type="checkbox"/> Student has health insurance <input type="checkbox"/> Student needs health insurance	<input type="checkbox"/> Student will not smoke <input type="checkbox"/> Student wishes to smoke	<input type="checkbox"/> Student will not drive <input type="checkbox"/> Student wishes to drive	Host parent per diem
Program Fee	Annualized Hosting Fee	Maximum Acceptable Tuition	Total

Acceptance

I/we, the prospective student and his/her natural parent(s) or guardian(s), in signing this document, indicate that we have read, fully and completely understand, are in total agreement with, and fully intend to follow, and be contractually bound by, the aforementioned rules and policies, including the rules and policies regarding behavior, finance, provision of accurate information and liability, of the Mutual Friends Student Exchange program.

I/we fully understand that Mutual Friends Student Exchange, Inc. has the authority to dismiss students from its program for failure to provide accurate information about the student and his/her behavioral, academic or medical history, failure to provide necessary paperwork, failure to make timely payment(s), violation of any of the rules enumerated or outlined herein, the suspicion that the student's natural parent(s) or guardian(s) lack the ability to financially cover the student's potential liability and/or for any other reason that MFSE believes might increase the agency's exposure to liability were the student to remain in the MFSE program.

Signature of exchange visitor	Date
Signature of father or legal guardian	Date
Signature of mother or legal guardian	Date