

# Payment Policies

*Gretchen Brumwell Harp Studio*

## Payment Processing:

- Payments are processed securely through Square: <https://squareup.com/us/en/security>
- Payments can be made by debit card, credit card, or ACH bank payments.
- Students/parents must opt-in for automatic payments.
- Since Square holds the stored payment methods, I only see the last four digits of students'/parents' card or bank information.

## Initial Payment:

- When a student schedules a first lesson, I will generate an initial invoice for that lesson and other planned lessons during the same calendar month. That invoice must be paid in full before the first lesson.

## Recurring Monthly Tuition Payments:

- After the initial partial month of lessons, I will generate a recurring invoice for monthly tuition, due at the beginning of each month.
- **When paying the first recurring invoice for monthly tuition, a student/parent must opt-in to save the payment information, enabling future automatic payments.** Thereafter, the payment method chosen will be charged automatically at the beginning of each month.
- If you know that a scheduled automatic payment will be a financial hardship in a particular month, ***please talk to me!*** I can cancel the payment, and we can discuss options for lessons. Options include changing to a lower-cost lesson agreement or putting lessons on a temporary hold. I completely understand financial challenges and am eager to find solutions for students and their families!

## Missed Lesson Policy & Refund Policy:

- No refunds will be issued for lessons missed by the student. Lessons are defined as "missed" by the student when the student does not attend a lesson at the regularly-scheduled time, except when canceled or rescheduled by the instructor.
- Lessons missed by the instructor will either be made up or refunded. Refunds for this reason will only be issued 1) when lessons are ending for a particular student or 2) when the instructor needs to miss a significant amount of lessons, making it impractical to make the lessons up using normal means. (An example of this would be extended illness or leave of absence on the part of the instructor.)
- Lesson counts reset on September 1 each year. At the instructor's discretion, potential make-up lesson time from the previous year can roll over into the new lesson year. However, lesson time always counts first toward the current year's lesson count before counting as make-ups for lessons from the previous year.
- With my approval, it is possible to take a break from lessons without ending our lesson agreement (extended travel or health issues are typical reasons for this.) Talk to me about your situation, and I can help you navigate options. Depending on the length of the break and the lesson count status, tuition may not be due during a lesson pause.