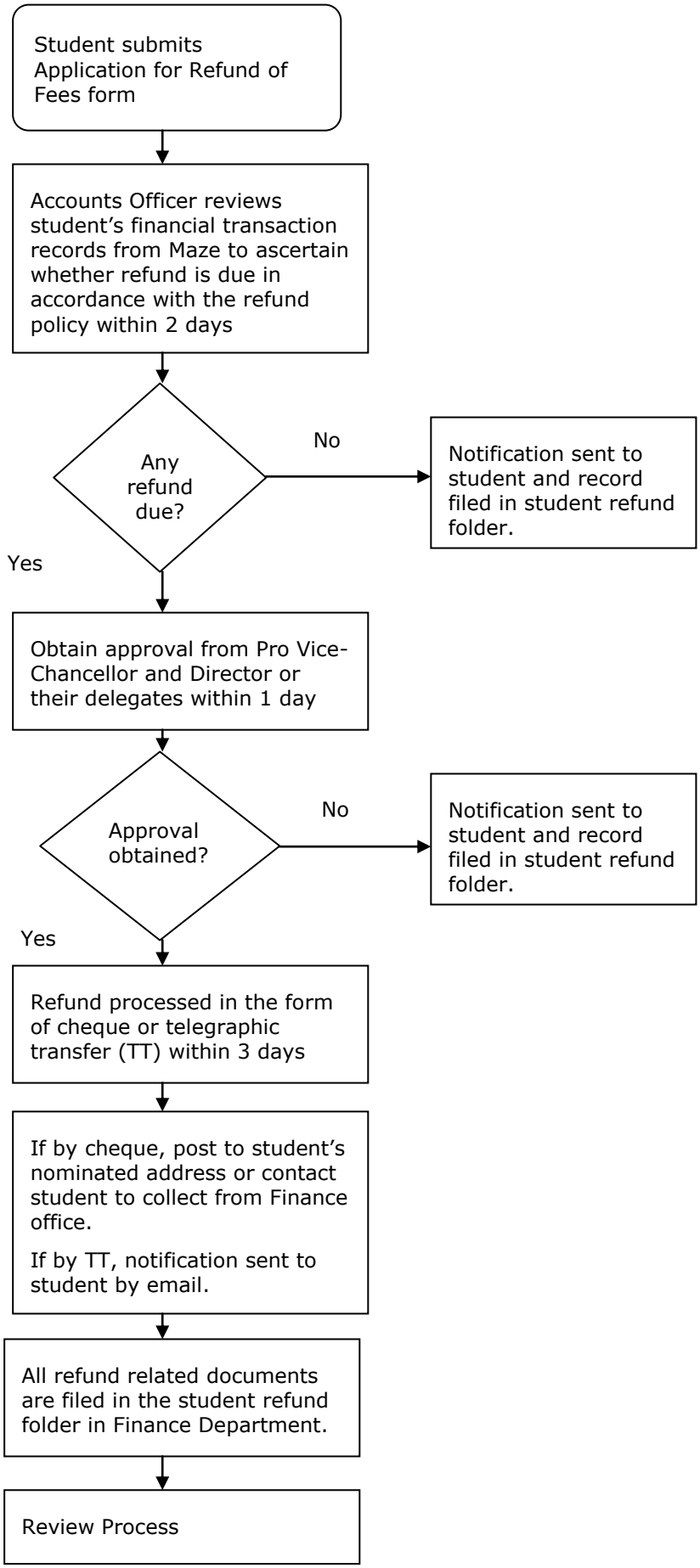Student Refund Process