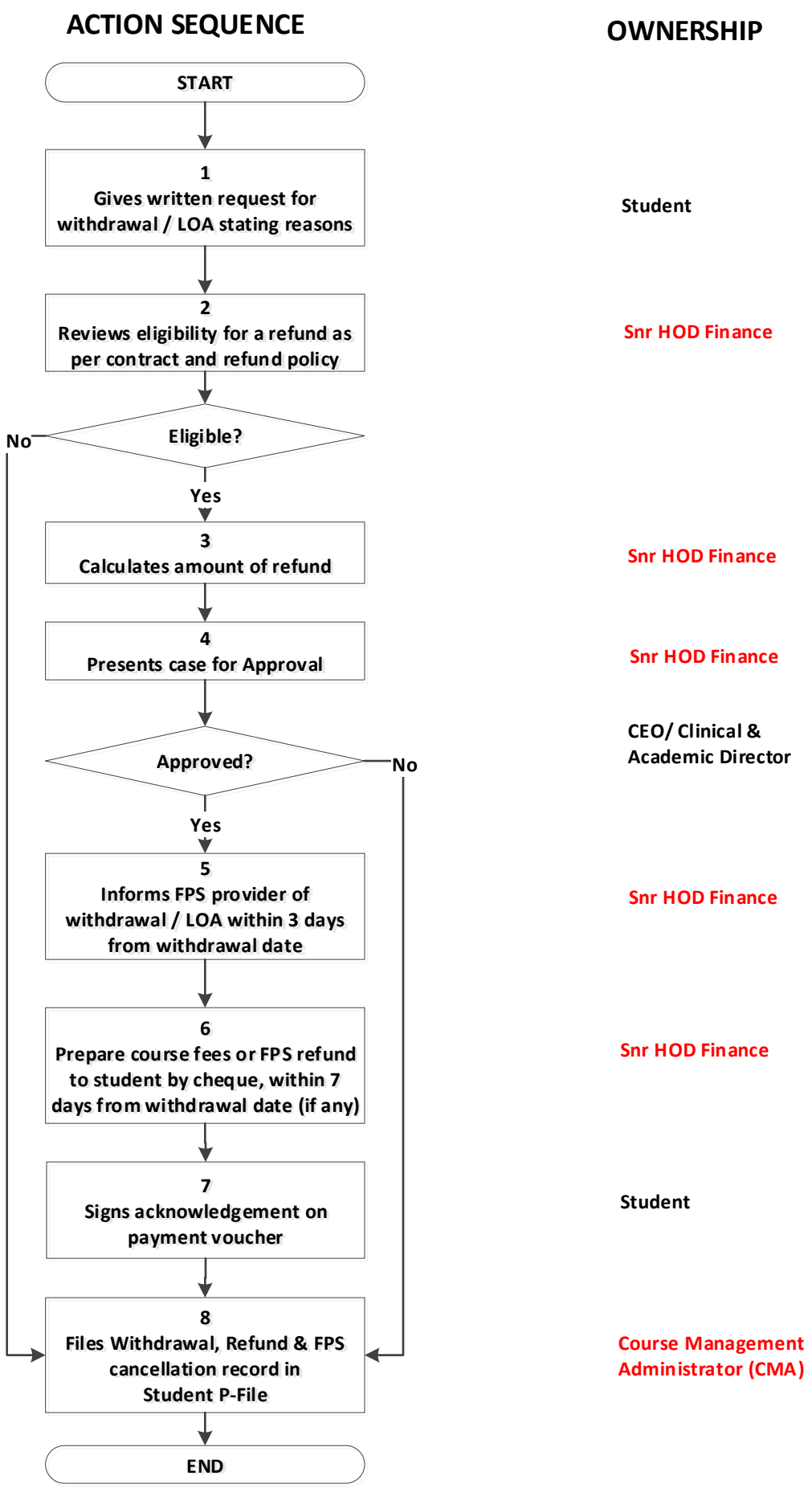Flowchart for Refund Process – STUDENT Initiated
(Note: Refund to be processed within 7 days)