

POLICY SPECIFICATION MANUAL & AGREEMENT

STEM FELLOWSHIP PROGRAMS TERMS OF USE & REIMBURSEMENT POLICY

1. INTRODUCTION, SCOPE & BINDING NATURE

Welcome to STEM Fellowship. These Program Terms of Use and Conditions ("Program Terms"), in combination with our Privacy Policy, Website Terms, and respective registration materials, constitute a legally binding agreement between STEM Fellowship, the participating Student, and their Parent/Guardian (collectively referred to as "you," "your," or "participant"). These terms govern enrollment, academic expectations, fees, cancellation, intellectual property, confidentiality, and liability for all educational pathways offered by STEM Fellowship.

By completing program registration, submitting fees, accessing Google Classroom, or participating in any course sessions or conferences, you represent that you have read, understood, and agree to be fully bound by these terms. If you do not agree to these terms or our Privacy Policy, you cannot be admitted to or participate in any STEM Fellowship program.

2. DEFINITIONS & TERM DEFINITIONS

- **Student:** The individual enrolled and officially admitted to participate in any STEM Fellowship educational course, challenge, or internship pathway.
- **Guardian:** The parent or legal guardian who acts on behalf of a Student who is under the legal age of majority in their province of residence, binding both themselves and the Student to these Terms.
- **Account:** The personalized digital profile registered on STEM Fellowship's Website, Google Classroom, Discord, Cisco Networking Academy, Zotero, or other tools to access the programs.
- **Credentials:** Unique account log-in details, usernames, and security passwords associated with student portals and third-party tools.
- **Content:** Any research materials, texts, viewpoints, manuscripts, abstracts, literature reviews, citations, code, tables, slide presentations, pitches, videos, or graphics created or submitted in connection with the programs.
- **STEM Fellowship Materials:** Any and all curricula, templates, worksheets, slides, online lectures, recorded webinars, or proprietary materials owned or licensed by STEM Fellowship.
- **Third Party Provider:** Any independent entity cooperating in program delivery, including university venues (University of Toronto, University of Calgary, INRS, Collège de l'Ouest de l'Île), platforms (Cisco Networking Academy, Underline.io, Zotero, ResearchRabbit), or journal publishers (Canadian Science Publishing).

3. PROGRAM OFFERINGS & REGISTRATION PROTOCOLS

STEM Fellowship offers three distinct flagship program tracks designed to cultivate advanced academic skills, computational thinking, data analytics, and scientific writing:

3.1 2-Week Summer Scholarly Writing Internship (Scholarly Viewpoint Challenge - SVC) An intensive program for high school (Grades 9-12) and 1st-2nd year undergraduate students. Focuses on research methodologies, scientific literature review, citation management (Zotero), and scholarly argumentation, incorporating direct PhD mentorship and AI-assisted scientific drafting tools (such as Elicit and ResearchRabbit). Delivered in two pathways: (a) a self-paced online curriculum during June and July, or (b) an intensive, in-person, instructor-led classroom course at Hart House, University of Toronto, from August 17-27, 2026. Daily attendance is mandatory for the in-person pathway. In-person participants must complete a 7-minute scholarly presentation at the Catalyst Showcase.

3.2 National High School Big Data & AI Challenge (HSBDC)

An experiential inquiry program for high school and CEGEP students utilizing open-access satellite data, environmental datasets, and machine learning models to analyze climate and ecological problems. The 2026–2027 challenge theme is 'Preserving Biodiversity and Advancing Land's Environmental Resilience Using Open Data, Satellite Intelligence and AI'. Participants analyze satellite imagery, wildfire indices, and socioeconomic data to formulate evidence-based land management solutions. Tracks include: (a) the **Scholar Internship Pathway** (80+ hours of blended learning, including Cisco Networking Academy Data Science with Python certification, university academic lectures, and active graduate mentorship); and (b) the **Independent Research Pathway** (a student-led, self-paced, autonomous track for teams of up to five, utilizing recorded online resources).

3.3 National Inter-University Big Data Challenge (IUBDC)

A four-month, interdisciplinary team-based computational challenge for undergraduate and graduate university students. The 2026 theme is 'Equitable Health Technologies: Overcoming Biases and False Inferences in AI Diagnostics and Drug Discovery'. Students leverage clinical trial data, genomic databases, and public health statistics to audit AI diagnostics and propose techniques to mitigate demographic biases and diagnostic errors. Culminates in regional and national conferences inviting oral three-minute thesis (3MT) presentations and research poster showcases.

4. FEE STRUCTURE, PAYMENT METHOD & CANCELLATION DEADLINES

4.1 Fees and Payment Methods

All program fees must be paid in full before your registration can be finalized. Spots in selective and mentored pathways are limited and are assigned strictly on a first-come, first-served basis. Payments must be sent via electronic Interac E-transfer or PayPal to info@stemfellowship.org.

For money transfers, the message field MUST contain: (1) the Participant's Full Name, (2) the Participant's Email Address, and (3) the specific Program Name (e.g., "Scholarly Writing Internship 2026" or "HSBDC Scholar Internship 2026"). The resulting transaction confirmation code must be entered on the online registration form to complete submission.

SVC Scholarly Writing: Instructor-Led	Grades 9–12	Registration Deadline: July 30, 2026. Program: August 17–27, 2026.
SVC Scholarly Writing: Self-Paced	Grades 9–12	Registration Deadline: June 30, 2026. Program: July, 2026.
HSBDC: Scholar Internship Pathway	High School & CEGEP	Deadline: Oct 18, 2026. Cancellation deadline: Oct 17, 2026.
HSBDC: Independent Research Track	Teams of up to 5 students	Registration Deadline and Program start: Oct 18, 2026.

IUBDC: English Health AI Track	Undergrad & Graduate	Registration Deadline and Program start: May 3, 2026.
IUBDC: Francophone Health AI Track	Undergrad & Graduate	Registration Deadline and Program start: Jan. 07, 2027
Optional Full Paper Publication	Registered Teams (All Tracks)	Optional Underline.io publication pathway (via Google Classroom).

4.2 Cancellation and Refund Policy

Registration fees reflect extensive organizational subsidies made possible through corporate and academic donors. Participants are not entitled to refunds except under the following highly restricted conditions. Refund requests must be submitted in writing to info@stemfellowship.org:

- A 100% full refund will be granted for written cancellation requests received at least two (2) weeks prior to the program start date.
- An 80% refund will be granted for written cancellation requests received less than two (2) weeks prior to, but before, the program start date.

Absolutely no cancellations are accommodated, and all fees are fully forfeited for requests made after the program start date.

Furthermore, personal preferences regarding courseware, conference locations, mentors, or teammate pairings are strictly ineligible for refunds. If a student decides to withdraw due to dissatisfaction with their assigned regional conference venue (e.g., Toronto vs. Calgary vs Montreal), the full program fee remains non-refundable.

In the event that an entire regional conference or university facility is forced to cancel or shut down, students may be eligible to receive a partial, pro-rated refund at the sole discretion of STEM Fellowship, provided that the majority of the program has not yet been delivered.

5. REIMBURSEMENT & TRAVEL EXCLUSION POLICY

CRITICAL NOTICE REGARDING FINANCIAL REIMBURSEMENT:

STEM Fellowship operates as a non-profit organization and does not cover, subsidize, pay for, or reimburse students, teams, parents, or guardians for any personal expenses incurred in connection with participating in any online curriculum, regional workshops, or physical academic conferences. This strict exclusion policy applies without limitation to: commercial transportation, flights, train or bus fares, taxi/rideshare fees, fuel, ambulance or emergency medical transport, hotel or motel accommodations, personal meals, and any accessibility accommodations or specialized logistics. While physical attendance at regional or national conferences is highly encouraged and is mandatory to compete for monetary awards (e.g., Top Poster, Top Presentation, Top Manuscript), attendance remains entirely optional. Abstract publication in the official conference proceedings and the indexing of research is guaranteed for all registered and qualified student team submissions, completely independent of whether the team physically travels to or attends the conference events.

6. PARTICIPANT CODE OF CONDUCT & ACADEMIC INTEGRITY

6.1 Safety and Venue Rules: To protect all participants, instructors, and volunteers, every student must strictly comply with all safety protocols, operational policies, and administrative mandates issued by STEM Fellowship, the regional university venues (e.g., Hart House, Hunter Hub, INRS, Collège de l'Ouest de l'Île), and provincial public health authorities. This includes building security rules, physical distancing guidelines, and sanitization mandates.

Non-compliance will result in immediate suspension, expulsion from the program, and total forfeiture of all fees paid.

6.2 Human-AI Synergy and AI-Disclosure Rules: STEM Fellowship encourages the integration of advanced, industry-standard artificial intelligence tools (such as Elicit, ResearchRabbit, and cloud-based Google Colab notebooks) into the research workflow. These technologies must be used exclusively to support literature mapping, accelerate evidence discovery, and streamline data exploration. Under no circumstances may AI tools be used to replace original student critical thinking, generate entire written drafts, or fabricate scientific arguments. Students must cultivate their own academic voice, write in a rigorous scholarly register, and strictly avoid 'AI-sounding' prose. Every manuscript submission requires a transparent AI-disclosure check and a formal methodology statement detailing how AI tools were utilized. Plagiarism, data fabrication, or un-disclosed machine generation of text constitute severe violations of academic integrity and are grounds for immediate expulsion from the program without refund.

6.3 Prohibited Restricted Actions: In addition to maintaining academic integrity, you covenant that you will not engage in any of the following restricted actions: (i) misrepresenting your identity or representing false academic affiliations; (ii) utilizing STEM Fellowship trademarks, logos, or intellectual property for commercial purposes without explicit written consent; (iii) harvesting or sharing other participants' emails, contact details, or credentials outside the direct bounds of authorized team activities; (iv) publishing false or defamatory claims regarding STEM Fellowship, its staff, or sponsors; (v) transmitting malicious software, malware, viruses, or unsolicited advertising ('spam') through Google Classroom or Discord; or (vi) posting or disseminating any material that is unlawful, abusive, harassing, defamatory, vulgar, or sexually explicit.

7. INTELLECTUAL PROPERTY, PUBLICATION RIGHTS & DATA HANDLING

7.1 Ownership of Curriculum Materials: STEM Fellowship and its licensors retain all right, title, and interest, including all Intellectual Property Rights, in all program curricula, recorded lectures, datasets, instruction slides, software templates, and STEM Fellowship Materials. Students are granted a non-transferable, non-sublicensable, revocable, and non-exclusive license to use these materials solely for their personal educational participation within the active term of their program.

7.2 License of Student Content: By submitting abstracts, manuscripts, or presentations, you grant STEM Fellowship and its designated Third Party Providers a non-exclusive, sublicensable, perpetual, royalty-free, and transferable license to use, reproduce, modify, translate, distribute, and compile your submissions for academic research, promotion, and publication. Students waive all moral rights in their submitted work in favor of STEM Fellowship.

7.3 Image, Likeness, and Media Consent: By registering, you grant STEM Fellowship and its media partners a perpetual, royalty-free, fully paid-up, irrevocable, and transferable license to record, photograph, and film you during any regional workshops or conference events. This media may be utilized, reproduced, or published in any format for marketing, donor reports, or public relations without further notification or compensation. If you do not wish to be recorded, you must notify the program organizers in writing prior to the event.

7.4 Scholarly Journal Publication & DOIs: STEM Fellowship is committed to showcasing student research. Qualified research abstracts from SVC, HSBDC, and IUBDC teams are compiled and published in the peer-reviewed academic STEM Fellowship Journal (published by Canadian Science Publishing) as official conference proceedings. This guarantees all student authors a formal academic reference with an official, citable Digital Object Identifier (DOI). Full paper publication in the main section of the journal is subject to separate, standard double-blind peer review and standard publication fees. However, top-rated manuscripts at regional conferences may receive full publication fee waivers as program awards. Alternatively, teams may choose a full manuscript publication through STEM Fellowship's publisher portal with Underline.io for a flat fee of \$140 per team.

8. DISCLAIMERS, LIABILITY EXCLUSIONS & INDEMNIFICATION

8.1 Academic and Third-Party Disclaimers: To the fullest extent permitted by law, all STEM Fellowship programs, materials, and digital platforms are provided on an 'AS IS' and 'AS AVAILABLE' basis without warranties of any kind. STEM Fellowship assumes no responsibility and provides no guarantees regarding the performance of Third Party Providers, campus venues, or communication tools. We do not guarantee that programs will run uninterrupted, that digital portals (Google Classroom, Discord) will be error-free or immune to security breaches, or that student manuscripts will be accepted for full journal publication.

8.2 Health and Safety Risks: Attending physical sessions or conferences at university facilities carries an inherent risk of exposure to infections, illnesses, or viruses (including COVID-19). Participants assume all such safety and health risks. STEM Fellowship is not responsible for the clean, sterile maintenance of third-party university premises. Participants and their guardians must assume all costs for medical care, transportation, and ambulance services not covered by provincial healthcare.

8.3 Release and Indemnification: You agree to waive, release, and forever discharge STEM Fellowship, its directors, officers, employees, and sponsors from any and all claims, damages, liabilities, or legal expenses arising from the student's participation in the program, personal injury, illness, or property damage. Guardians agree to indemnify and hold harmless STEM Fellowship against any claims or legal fees resulting from a student's negligence, misconduct, or breach of these Program Terms.

8.4 Legal Limitation of Liability: To the fullest extent permitted by law, under no circumstances shall STEM Fellowship or its representatives be liable to any student, parent, or guardian for any indirect, incidental, special, consequential, or exemplary damages (including loss of future earnings, university admissions, or academic scholarships). **The absolute limit of STEM Fellowship's total cumulative liability for any and all claims, breaches, or actions arising under or related to these terms shall be limited to a maximum of ten Canadian dollars (\$10.00 CAD).** Your sole and exclusive remedy for any dissatisfaction with the program, staff, or terms is to stop participating in the program.

9. GOVERNING LAW, ARBITRATION & CLASS ACTION WAIVER

9.1 Governing Law: These Program Terms, their interpretation, and any legal disputes arising from your participation shall be governed by, and construed in accordance with, the internal laws of the **Province of Ontario** and the federal laws of Canada applicable therein, without giving effect to any conflict of laws rules that would direct the application of another jurisdiction's laws.

9.2 Binding Arbitration: To the fullest extent permitted by law, any dispute, controversy, or claim arising out of or relating to these terms, including their existence, validity, or termination, shall be resolved by final and binding arbitration in accordance with the Arbitration Act, 1991, S.O. 1991, c. 17, to be held in **Toronto, Ontario**. The arbitration shall be conducted before a single, independent arbitrator in the English language. The parties shall share the fees of the arbitrator and facility costs equally, and each party shall bear their own respective legal costs, except as may otherwise be allocated by the arbitrator in a final award. The arbitrator's decision shall be final, binding, and subject to no appeal on questions of fact or law.

9.3 Waiver of Class Proceedings: To the fullest extent permitted by applicable law, you hereby agree to waive any right to commence, participate in, or act as a representative plaintiff in any class action or group litigation against STEM Fellowship or its university sponsors. Any dispute must be heard exclusively through individual arbitration proceedings.

9.4 Severability: If any portion, clause, or provision of these terms is declared illegal, invalid, or unenforceable by a court or arbitrator of competent jurisdiction, the remaining provisions of these terms shall remain unaffected and continue in full force and effect to the maximum extent permitted by law.