

Loft Terms of Agreement

Updated March 2026

Cancellations and Refunds for classes and events

Refunds are limited to 85%* of the class or event price and are only available within designated timeframes. Transfers may be made for 100% of the original class or event price. All cancellations, refunds, and transfers must be requested by these relative dates:

- Up to one day before the start of a single/double session class;
- Before the second class meeting of a multi-week class;
- Up to one day prior to a general ticketed event
- No fewer than 28 days before a conference or festival

Refunds or transfers of any kind cannot be made after the above dates have passed. The Loft also cannot provide refunds for missed classes, events, or gift certificates.

More details are available below the Code of Conduct. Please refer to the information in the Year-Long Writing Project section for the details about cancellations and refunds for that program.

**The 15% administrative fee helps offset administrative and processing costs as well as lost revenue for a place in the class or event that wasn't left available to other students or audience members.*

Cancellations and Refunds for Events

For in-person events (one-time ticketed admissions): advanced tickets guarantee a general admission seat and help cover the Loft's costs to host the event. Advanced tickets are non-refundable.

Loft Mission, Vision, and Core Values

Mission

The Loft advances the power of writers and readers to craft and share stories, to create and celebrate connections, and to build just, life-sustaining communities.

Vision

We envision a world where the power of the word liberates minds, deepens relationships, and inspires movements for people and planet. As an antiracist organization, the Loft develops literary experiences for writers, readers, and storytellers because racism dehumanizes people, and poetry and stories deepen our connection to our shared humanity. Recognizing the relationship between race, power, and resources, we prioritize the engagement of BIPOC/marginalized communities and work for the equitable distribution of our power and resources.

Core Values

- **Creativity:** We advance the craft and capacity of writers to create across diverse forms and platforms. We are adaptive and cultivate the conditions that allow for our imaginations and our humanity to thrive.
- **Connection:** Our literary experiences cultivate belonging and inclusivity. We recognize our interdependence and accountability to community. We draw on the wisdom of our ancestors to build resilience and consider the impact of our actions on future generations.
- **Justice:** We recognize that oppression, colonization, and extractive economies threaten life in our communities and on our planet. We are committed to antiracist, equitable, and life-sustaining practices in our literary offerings and our approach to work.
- **Care:** We center people and promote a culture of wellness in all aspects of our work.
- **Courage:** We meet discomfort, fear, complexity, anxiety, trauma, and uncertainty with radical openness, generosity of spirit, and love. We continually evolve our skillfulness. We recognize the value of generative conflict. We cultivate trust-based relationships with people and values-based relationships with money.
- **Curiosity:** We play, practice, and experiment. We recognize that joy and ongoing learning are necessary for innovation, restoration, and resilience.

Code of Conduct

The Loft is committed to providing a harassment-free space for all students, conference attendees, staff members, volunteers, and program participants regardless of gender identity and expression, sexual orientation, physical ability, appearance, race, ethnicity, age, religion, class, or identity. We expect participants to treat each other with respect in all interactions.

Harassment could include:

- deliberate intimidation
- repeated disruption of classes, lectures, or discussions
- unwelcome physical contact
- unwelcome sexual attention

- verbal comments or displayed images that harmfully reinforce structures of oppression
- written contact, such as sexually suggestive or obscene letters, notes, invitations
- verbal contact, such as sexually suggestive or obscene comments, threats, slurs, epithets, jokes about gender-specific traits, sexual propositions
- visual contact, such as leering or staring at another's body, gesturing, displaying sexually suggestive objects or pictures
- Continuing to express sexual or social interest after being informed directly that the interest is unwelcome
- Using sexual behavior to control, influence or affect the career, salary or work environment of another

Harassment does not include respectful disagreement or critique in good faith. Reading and writing, by their nature, include exposure to controversial, challenging, and sometimes offensive language.

Anyone asked to stop harassing behavior is expected to comply immediately. Those violating these expectations may be expelled at the discretion of Loft staff.

If you are experiencing harassing behavior, report it to a staff member or teaching artist as soon as possible. All incidents will be brought to the Loft's executive director. She will follow the Loft's harassment protocol which may include removing an offender from a program without a refund, reimbursement, or pay.

Loft Harassment Protocol

All complaints of sexual harassment and retaliation for reporting or participating in an investigation will be directed to the executive director either in writing or by requesting an individual interview. If the executive director is the subject of the complaint, the Chair of the Board of Directors must be notified. All complaints shall be handled as confidentially as possible. The complaints will be promptly reviewed and resolved.

When the Executive Director receives a complaint she will take the following steps.

1. Interview people involved as well as any witnesses
2. Ask any employee/volunteer/program participant found to have violated this policy to immediately stop the offending behavior
3. Respect issues of confidentiality and due process

4. Follow appropriate disciplinary action including warnings, reprimands, suspension, discharge, removal from event without refund, reimbursement, or pay according to the findings of the complaint research
5. Involve the police when necessary or requested
6. If sexual harassment has occurred, hold the harasser legally liable for their actions under state or federal anti-discrimination laws or in separate legal actions

Any program participant/staff/volunteer/contractor bringing a sexual harassment complaint or assisting in investigating such a complaint will not be adversely affected in terms and conditions of employment, or discriminated against or discharged because of the complaint. Complaints of such retaliation will be promptly investigated.

More Details for Loft Programming

LOFT CONFERENCES AND FESTIVALS

Loft events and conferences require more advanced planning and investment to bring in visiting authors and professionals. For this reason, you may receive an 85% refund for conferences or festival events up to 28 days prior to the event. Within 28 days, the Loft cannot provide refunds. You must call 612-215-2575 28 days prior to the start of a conference or festival to receive a refund.

LOFT CLASSES

Please make sure the class starting date and time are on your calendar. In most cases you will not hear from Loft staff or from the teaching artist until the first day of class.

If you need to cancel you may receive an 85% refund. You must call 612-379-8999 one business day before the start of a single/double session class; before the second class meeting of a multi-week class; or before the second week of an online class begins. Refunds or transfers of any kind after this time frame cannot be made. The Loft also cannot refund students for missed classes.

If a class is canceled due to low enrollment or for other reasons, Loft Staff will notify you 3-7 days in advance via email from edu@loft.org, and ask if you would like a transfer to a different class or a refund of 100% of your tuition.

If you are signing up a minor for a class, you give permission for your registered child/children to participate in all class/workshop activities on and off The Loft Literary Center's property. Note: All face-to-face classes and workshops will take

place in The Loft Literary Center's classrooms and performance areas at Open Book, 1011 Washington Avenue South, Minneapolis, MN 55415 unless otherwise noted in the class description. If you have any concerns please notify the education office.

IMPORTANT: Please note that the Loft is not able to provide any kind of child care either before or after classes, so PLEASE make sure your child or teen is picked up at the specified class end time. The Open Book building is a public space. Having your child or teen wait for you in the coffee shop or elsewhere in the building is outside of our designated classroom space and they will not be supervised by Loft staff.

Online classes provide access to your class website beginning on the start date and lasting for the duration of the class. In most cases there is a grace period of five days granted at the end of class but no further access is included. You will receive instructions on accessing the online class at least three days before the official start date.

LOFT MANUSCRIPT CRITIQUE

Our reviewers come endorsed by one of the leading literary organizations in the country, but each sets their own timeline and offerings. Please look through individual review pages for details on their offerings.

Purchase Details

Once you purchase a service through our website with one of the reviewers, you will receive a receipt by email with further instructions.

- If you signed up for a manuscript critique, you can immediately send the manuscript to manuscripts@loft.org. It is helpful to also send a note about the work telling the reviewer a little bit about the work and your goals for the manuscript.
- If you signed up for coaching (such as the college essay coaching) simply wait for the coach to contact you and schedule an appointment.

The email will be sent to the email listed in your shopping cart, so ensure that it is correct. If you do not receive this email after making the purchase, check your spam folder and folders to make sure it did not get filtered. If you still don't see it, contact manuscripts@loft.org.

Purchase Agreement

- All editorial services entail respect for your intellectual property and confidentiality for both your work and the feedback you receive.
- Your purchase guarantees the services listed such as an editorial letter and a follow-up by phone or email; anything else (such as reading further drafts) is at the discretion of the reviewer.
- We do the best we can to estimate a fair turnaround time, but can only guarantee a specific return date if you contact us in advance to check on editor availability. Email manuscripts@loft.org with a description of the manuscript, the length, and a few pages.
- If the reviewer cannot meet the promised turnaround time (plus a reasonable grace period), we will let you know, along with a projected date when you can receive your feedback. You have the option of accepting the new turnaround time (with no discount or rebate), canceling the product and receiving a refund, or transferring to a different reviewer (which may involve additional payment or a partial refund).
- We recommend standard manuscript formatting for all prose projects, including picture books: letter-sized paper, one inch margins, 12 pt. Roman font (e.g., Times New Roman), double-spaced, paragraphs indented .5".
- The length of the reviewer's reply is an estimate and may be slightly shorter or slightly longer depending on the needs of the manuscript and the issues to address.
- Reviews of manuscripts are subjective by nature. There are no refunds for feedback that you disagree with. Refunds will only be considered if the feedback does not meet reasonable standards of quality and professionalism.
- It is highly recommended you share a brief note about your goals for the critique with your manuscript so the reviewer can best help you. You are welcome and encouraged to contact us (manuscripts@loft.org) with a note about your goals before you sign up, to confirm the editor feels those goals are realistic.

Year-Long Writing Project Refund Schedule & Policies

YLWP Registration And Payment Agreements

Payments can be made online at loft.org, over the phone by calling 612-379-8999, or via our third-party payment processor Stripe. Registration and waitlists are created on a first-come, first-serve basis.

Full Payment: \$7,500 regular price or \$7,440 for friends of the Loft is due in full at the time of registration, which includes a nonrefundable \$500 deposit.

All payments must be made by a recurring credit card with an expiration date that is beyond May 2027 or a recurring electronic fund transfer from a checking account. Should a payment be returned for insufficient funds, the student may be assessed an additional \$50 fee.

Monthly Payment Plan: The student agrees to make a single payment of \$3,750 (including a \$500 dollar non-refundable deposit) at the time of registration followed by 12 monthly payments of \$320.83 beginning on the date of purchase and ending in May 2027. If the student is a Loft Friend at the qualifying level (either a monthly sustaining friend or a one time donor of \$90 or above) they will receive a \$5 discount on their monthly payments (resulting in \$315.83 per month). The total cost of this payment plan is \$7,600 for regular price and \$7540 for Loft Friends.

If you decide not to participate once registered, please notify the education department of your intention to drop by calling 612-379-8999. Please let us know as soon as possible so we can make alternative arrangements with someone else from the waitlist.

Deadline for 100% Refund (minus \$500 non-refundable fee)*:

May 27, 2026 @ 5:00 p.m. CST

*In the rare event that, after the required introductory one-on-one meeting between the student and teaching artist (which takes place before the first class meeting), one or both parties feel that the program or student/teaching artist relationship is not a good fit, the student may notify the Loft's Education Department of their decision to withdraw and receive a 100 percent refund. This is the only opportunity for any student to receive a 100 percent refund after December 18, 2024. To withdraw and claim a refund, students must notify the Education Department by calling 612-379-8999 or by email at edu@loft.org after the one-on-one meeting with their teaching artist and before the start of the first class meeting.

May 27, 2026 @ 5:01 p.m. - June 17, 2026 @ 5:00 p.m. CST

If you choose not to participate and notify the education department of your intention to drop after 5:00 p.m. CST on any of the above dates, you will forfeit the first \$3,750 of your payment if you chose the payment plan. The Loft will cancel the

remaining payments for those on the payment plan. Those who paid in full will receive a \$3,500 refund or \$3,470 if a Friend of the Loft.

No refunds after the second session of your cohort meeting.

There is no prorated tuition for anyone not wishing or unable to attend online sessions, related events, the final reading, any of the one-on-one sessions, or for missed class sessions.

Conditions for a 100 Percent Refund

In the rare event that, after the required introductory one-on-one meeting between the student and teaching artist (which takes place before the first class meeting), one or both parties feel that the program or student/teaching artist relationship is not a good fit, the student may notify the Loft's Education Department of their decision to withdraw and receive a 100 percent refund. This is the only opportunity for any student to receive a 100 percent refund. To withdraw and claim a refund, students must notify the Education Department (612-379-8999) after the one-on-one meeting with their teaching artist and before the start of the first class meeting.

Visiting lecturers and guests

The Loft reserves the right to substitute other writing professionals for any named authors or industry professionals in the event an unforeseen circumstance prevents the participation of anyone listed. There are no refunds for substituted guests. Visiting authors will either attend class in-person or via a Zoom session.

Refunds for missed sessions

There are no refunds or prorated tuition available to participants who are unable to attend a class session, conference event, final reading, or scheduled one-on-one session for any reason, including illness, vacation plans, life events, etc. It is the participant's responsibility to participate as fully as possible in all aspects of the program, obtain missed class content from the teaching artist, and reschedule missed one-on-one sessions.

Removal of disruptive students

As with any Loft class or event, the Loft reserves the right to refuse registration or participation of anyone disruptive to the class environment or disrespectful of the teaching artist, fellow students, or an equitable learning environment for all.

Additional Costs

Any additional costs associated with participation in the Writing Projects are the responsibility of the participant. Some additional costs to consider may include:

- Copy fees for manuscript printing and workshopping, and in some cases, costs for mailing (to your teaching artist or fellow students, for accessibility accommodations)
- Book purchases (though consider libraries and used book stores)
- Writing tools (laptop, notebooks, pens/pencils, etc.)
- Transportation to the Loft
- Parking costs—there is FREE parking available in the Open Book lot on a first come, first serve basis. If the lot is full, you will need to pay for parking at local meters or lots.
- High speed internet connection
- Costs associated with updating software for old computers
- Any unforeseen costs not listed here

If you have additional questions that haven't been covered here, please contact the Loft Education Department at 612-379-8999.