



TUITION FEE AND REFUND POLICY

Audience	Policy	Version Number and Month	Next Review Due	External Reference Points:
External (Website)	Tuition Fee and Refund Policy	V1, July-2018	July 2019	<p>CMA. UK higher education providers – advice on consumer protection law. CMA33, March 2015.</p> <p>OfS. Regulatory Advice 2: Registration of current providers for 2019-20, Feb 2018</p> <p>OfS Regulatory Framework, February 2018..</p>

AIMS

The purpose of this document is to inform all new and returning Students registered on London Churchill College (LCC) programmes about the College’s policy and procedures for tuition fees, which take account of both the needs of the Student and the College. The policy also provides a fair and equitable process for securing refunds.

The information applies to Students who have loans approved by Student Finance England (SFE), individuals who are self-funding and those who have Sponsors. The process that has been developed is compliant with guidance provided by the Competition and Marketing Authority (CMA), the Office for Students (OfS) and the Quality Assurance Agency (QAA).

POLICY

- LCC is committed to ensuring that all prospective and current Students and staff members have access to the College’s current Tuition Fee and Refund Policy
- The Fees applicable to each program, mode of study, and Student tuition fee status for each academic year are published on the website at <https://londonchurchillcollege.co.uk/fees-for-uk-eu-Students/>
- The payment of tuition fees must be paid in pounds sterling and a Student is liable for full tuition fee upon registration, excluding Home/EU Students with SFE funding.
- Tuition fee is subject to increase in compliance with regulatory bodies guideline i.e.: OfS
- In addition to Fees, Students may be required to pay Charges. Charges would include the following:
 - i. Additional program costs i.e. cost that the Students may necessarily incur in order to meet the requirement of study such as- printing cost.
 - ii. Library fines e.g. for overdue book loans
 - iii. Debt - collection costs



- iv. Administrative charges
- v. Extra-curricular activities i.e. Field trip, competition entries
- vi. Any other liabilities to the College incurred by the Student

PAYMENT OF TUITION FEES

Students with funding from the Student Loan Company

- A Student must have applied for the funding for their program with Student Loan Company (SLC) prior to their registration.
- Students with SFE funding must provide their “Payment Advice” slip to the College, as evidence of their eligibility for funding.

Self-funded and Sponsored Students

Students who cannot or do not wish to obtain funding from the Student Loan Company, can pay through one of the following sources:

- An employer or other recognised sponsor
- The Student or his/her family

All Students must enrol at the start of their program, and each subsequent year. At that time they must either provide an acceptable written guarantee from an official sponsor accepting responsibility for all fees due or make full payment of their fees and any registration fees for the academic year concerned or elect to pay by instalments.

The College will only accept Student enrolments upon receipt of the relevant payments or sponsor authorisation.

Single Payment

Self-funded and Sponsored Students have the option to pay their annual fees in one instalment. This should be paid within 30 days of the program start date.

If whole fees are not paid within 30 days of the start date of the program or other notified date, the Student will incur supplementary charges as detailed below.

Paying in Instalments

If the Student does not wish to pay all your tuition fees at once, then they can opt to pay an initial deposit and pay the balance in up to 10 instalments.

It is the responsibility of each Student or Sponsor to ensure that the College receives payments by the due date irrespective of whether an invoice has been issued. The College will not send letters reminding the Student of outstanding fees. However, the Student may request a copy of their payment plan and payments to date.

Overdue or Unpaid Fees

If you do not follow the payment plan, the following actions will take place:

- 1 month in arrears – No letters of any type will be issued.
- 2 months in arrears – College/Class access and Computer Log-in will be suspended.
- 3 months in arrears – The outstanding fees will be transferred to a Credit Agency for collection and they will add a 10% fee to the amount outstanding. Your Oyster discount will be cancelled with TfL.



A penalty charge of £10 will be applied for excessively late payments at the discretion of the Director of IT and Monitoring.

REFUNDS FOR STUDENTS WITH FUNDING FROM SLC

Students in receipt of a Tuition Fee Loan from Student Finance England (SFE) are **not** entitled for a refund on any overpayment of tuition fees. Any overpayments will be paid directly by the College to SFE.

SFE requires all Students to complete a Change of Circumstances form, whenever Students' circumstances change. This procedure ensures that the financial records maintained by LCC and the ones kept by SFE remain identical.

SFE requires notification of a change of circumstance if Students change their programmes of study in any of the following ways:

- Withdrawing from a programme
- Suspending studies
- Resuming studies after having suspended studies within the same academic year
- Repeating a period of study
- Changing the mode of study
- Transferring to a new programme or to another HE Provider
- Updating information regarding the programme, year and the tuition fee amount

If a Student believes that it is necessary to submit a change of circumstance, then the College's IT and Monitoring department should be contacted.

Once a change of circumstance has been processed, SFE will re-claim any overpaid fees directly from the College. Repayment calculations will be based upon the fee liability weeks [Table, page 6]. Once SFE has re-claimed the money from the College, the tuition fee loan owed by the Student to SFE will be reduced. If a Student begins the programme under self-funding and is later reassessed as eligible for SFE funding, then the Student may apply directly to the College for a refund of the payments made during the self-funded period.

REFUNDS FOR SELF-FUNDING

Refunds granted on the basis of a Student's legal right to cancel

If for any reason a Student changes their mind about joining the College after accepting formally the offer of a place, they have the legal right to cancel the registration contract for the next 14 days. No explanation is required.

To exercise the legal right to cancel, Students must inform the College of their decision in a letter sent by post or email.

To meet the cancellation period deadline, it is sufficient for Students to inform the College of the intention to cancel, prior to the end of the 14-day grace period. This can be done by completing the Withdrawal Request Form from Reception or by emailing directly the Director of IT and Monitoring (syedanuwar@londonchurchillcollege.ac.uk).

If Students cancel their contracts within the 14-day grace period and follow the procedures set out above, then the College will reimburse all payments received from self-funding individuals prior to cancellation.



Reimbursements will be paid using the same means of payment as the Student used for the initial transaction, unless other conditions have been expressly agreed with the College.

Refunds claimed for tuition purposes

To claim a fee refund, self-funded Students should submit their request in writing to the Director of IT and Monitoring (syedanumar@londonchurchillcollege.ac.uk), taking care to ensure that all of the documentation and evidence required has been provided. Failure to follow procedures will delay the refund payment.

Students may also be eligible for refunds if they have overpaid the tuition fee or tuition fees have been reduced.

Revised fees may be applicable in the following circumstances;

- Withdrawing from a programme
- Suspending studies
- Change in mode of study
- Visa refusal (International Students)
- Eligibility for a tuition fee discount or waiver or a bursary
- Changing status from self-funding to SFE funding or being funded by a sponsor (e.g. employer)

Conditions for refunding tuition payments for withdrawal

Withdrawal can be from the entire programme, or one or more modules.

If a Student intends to withdraw from a programme or module of study, s/he must notify the College formally.

Students may claim fee refunds if the fee already paid is greater than the fee liability incurred by the withdrawal date [Table, page six].

Self-funding Students who withdraw from one or more modules cannot receive a fee refund if they are still defined as “full-time” (120 credit points for a 3-term year) following the withdrawal.

Conditions for refunds if tuition fees are still owed to the College

Any self-funded Student who makes a refund application to the College will be debt-checked.

If tuition payments are in arrears, then Students will be contacted by the College, and the Director of Finance will confirm that the final refund amount will take into account any outstanding tuition monies owed to the College.

Any refunds due to Students in excess of outstanding debts will be refunded to them in the usual way [Table, page six].

Conditions for refunds for self-funding Students.

Refunds to Students will be made to the original source i.e. the country and the account from which the money was sent, where possible. This is to ensure due diligence with national guidelines and compliance with the money laundering regulations.

Any refund application requesting payment to third party bank accounts will be rejected.



REFUNDS FOR SPONSORED STUDENTS

In cases where a Sponsor (not Student Finance England) pays the fee, or part of it, on behalf of a Student, LCC will charge the Sponsor an annual fee to cover the costs of full registration.

If the Sponsor has paid a fee greater than the liability fee incurred at the time of the Student's withdrawal, then the Sponsor is entitled to a refund, providing a refund form has been submitted to the College's Finance Department.

Students will not receive the refund unless they have been partially self-funding in respect of tuition fees. In such cases, the College's Director of the Finance will decide how the distribution of refunds will be made.

REFUNDS FOR OTHER ACADEMIC REASONS

Learning Resource Centre

Membership is required to borrow books and study materials from the Library for which a £10 deposit must be made. Students can request a refund of their deposit either in person or by emailing the Librarian.

The Student must return all loans to the library before requesting the refund.

Students with credit remaining on their Printing and Photocopying Card may request a refund for the credit by emailing the Librarian. Students who have left or completed the course must do so within three months of their course completion date or the date of their withdrawal/termination.

Saheed Ola Ogidan, Librarian at Barclay Hall
s.ogidan@londonchurchillcollege.ac.uk

Anika Sultana, Librarian at Whitechapel Campus
a.sultana@londonchurchillcollege.ac.uk

Equipment deposits

The College may require deposits for equipment that they loan out to Students. Students will **only** be refunded their equipment deposits if the College can confirm that they have:

- i. Handed back all the equipment initially loaned to the Student
- ii. The equipment is in good condition and has not been damaged in any way.
- iii. The equipment deposit was refundable in the first instance

In the event that the equipment has been damaged or lost either fully or partially, the College has the right to charge the Student for the loss or damage. Costs will be deducted from of the amount of the refund owed.

Departments will provide the Student with the necessary paperwork, but this must be signed off by the Programme Leader or the refund will be refused.

Miscellaneous deposits or payments



Refunds of any other deposits or payments made by Students, including external registration charges, deposits/charges for field trips, etcetera, are normally non-refundable. Students seeking refunds for deposits or payments that are not directly covered by this Policy, should submit their request to the Programme Manager for consideration, who will forward the requests to the Director of Finance if they are deemed acceptable.

PROCESSING ARRANGEMENTS FOR REFUNDS

Refunds will be processed within 10-15 working days of receiving the refund request form, providing that all the information disclosed by the Student is correct, accurate and fulfils all requirements. Students should allow up 28 days for the refund to reach their account, bearing in mind that the length of time taken for refunds to clear beneficiary bank accounts may vary, depending upon the banking institution and/or the destination country. Students should allow reasonable time for the payment to clear their bank accounts before contacting the College.

Under normal business conditions the College will make payments once a month.

Fee Liabilities for Refunds

LCC will determine the fee liability based upon the date Students withdraw or suspend study from their programme or modules or if they change their mode of study.

Any Student who is self-funding and has overpaid fees after the fee liability has been deducted, may apply for a refund of any overpayment.

The following fee liability and refund timelines apply to all registered Students in the academic year 2018-2019.

Category of Student	Withdrawal Dates	Fee Liability	Refund
Self-funded Undergraduates. Full and part-time Home, EU, International Undergraduate	14 days – 2 weeks	0% of Tuition Fees	Full Refund
	3 weeks	25% of Tuition Fees	75% of full tuition fees paid
	4-6 weeks	50% of Tuition Fees	50% of full tuition fees paid
	7 weeks and thereafter	100% of Tuition Fees	No Refund

If a Student is paying via an instalment plan any refund due will be processed on the current active card details on file with the College.

For all other methods of payment, the Student will be required to update their bank account details. Failure to do so will result in a delay for processing the refund.



COMPLAINTS

If a Student disputes the amount of refund they are entitled to or remains dissatisfied with any other matter arising from the Tuition Fee and Refund Policy, they can make a complaint under the Student Complaints Policy and Procedure, which can be accessed at:

<https://londonchurchillcollege.co.uk/our-policies/>