



## Tuition Fee and Refund Policy

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## **1. Introduction**

- 1.1. 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 both the needs of the student and the College. The policy also provides a fair and equitable process for securing refunds;
- 1.2. The information applies to students who have loans approved by student Finance England (SLC), 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).

## **2. Policy**

- 2.1. 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;
- 2.2. 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/>;
- 2.3. 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 SLC funding; EU students with settled status or pre-settled status may receive SLC funding, subject to eligibility criteria;
- 2.4. The tuition fee is subject to increase in compliance with regulatory bodies guidelines, i.e.: OfS;
- 2.5. In addition to Fees, students may be required to pay Charges. Charges would include the following:
  - 2.1.1. Unit repeat fees is applicable, if a student repeats any units or offered alternative units in order to complete his/her qualification credit value;
  - 2.1.2. Additional program costs, i.e. cost that the students may necessarily incur in order to meet the requirement of study including printing costs;
  - 2.1.3. Library fines, e.g. for overdue book loans;
  - 2.1.4. Debt collection costs;
  - 2.1.5. Administrative charges;
  - 2.1.6. Extra-curricular activities, i.e. Field trips, competition entries;
  - 2.1.7. Any other liabilities to the College incurred by the student.

## **3. Bursary Payments**

- 3.1. Please note LCC does not offer any bursaries to students.

## **4. Payment of Tuition Fees**

### **4.1. students with funding from the student Loan Company**

- 4.1.1. students must have applied for the funding for their programme with student Loan Company (SLC) prior to registration;



- 4.1.2. students with SLC funding must provide their “Payment Advice” receipt to the College, as evidence of their eligibility for funding;

#### **4.2. Self-funded and Sponsored students**

- 4.2.1. students who cannot or do not wish to obtain funding from the student Loan Company, can pay through one of the following sources:
  - a) An employer or other recognised sponsor
  - b) The student or his/her family or other
- 4.2.2. 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;
- 4.2.3. The College will only accept student enrolments upon receipt of the relevant payments or sponsor authorisation.

#### **4.3. Single Payment**

- 4.3.1. 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;
- 4.3.2. 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.

#### **4.4. Paying by Instalments**

- 4.4.1. If the student does not wish to pay all the tuition fees at once, s/he can opt to pay an initial deposit and pay the balance in up to 10 instalments;
- 4.4.2. 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 the payment plan and payments made to date.

#### **4.5. Overdue or Unpaid Fees**

- 4.5.1. If any student does not follow the payment plan, the following actions will take place:
  - a) 1 month in arrears – No letters of any type will be issued.
  - b) 2 months in arrears – College/Class access and Computer Log-in will be suspended.
  - c) 3 months in arrears – The outstanding fees will be tranSLCrrred 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.
- 4.5.2. A penalty charge of £10 will be applied at the discretion of the College for excessively late payments.

### **5. Refunds**

#### **5.1. Refunds for students with Funding from SLC**



- 5.1.1. students in receipt of a Tuition Fee Loan from SLC are not entitled for a refund on any overpayment of tuition fees. Any overpayments will be paid directly by the College to SLC;
- 5.1.2. SLC 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 SLC remain identical;
- 5.1.3. SLC requires notification of a change of circumstance if students change their programmes of study in any of the following ways:
  - a) Withdrawing from a programme;
  - b) Suspending studies;
  - c) Resuming studies after having suspended studies within the same academic year;
  - d) Repeating a period of study;
  - e) Changing the mode of study;
  - f) Transferring to a new programme or to another HE Provider;
  - g) Updating information regarding the programme, year and the tuition fee amount.
- 5.1.4. If a student believes that it is necessary to submit a change of circumstance form, then the College's IT and Monitoring department should be contacted;
- 5.1.5. Once a change of circumstance has been processed, SLC will re-claim any overpaid fees directly from the College. Repayment calculations will be based upon the fee liability weeks [Table below]. Once SLC has re-claimed the money from the College, the tuition fee loan owed by the student to SLC will be reduced. If a student begins the programme under self-funding and is later reassessed as eligible for SLC funding, then the student may apply directly to the College for a refund of the payments made during the self-funded period.

## **5.2. Refunds for self-funding**

- 5.2.1. Refunds are granted on the basis of a student's legal right to cancel;
- 5.2.2. If for any reason a student changes mind about joining the College after accepting formally the offer of a place, s/he has the legal right to cancel the registration contract for the next 14 days without explanation;
- 5.2.3. To exercise the legal right to cancel, students must inform the College of the decision in a letter sent by post or email;
- 5.2.4. 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 the College directly;
- 5.2.5. If students cancel their contracts within the 14-day grace period and follow the procedures set out above, the College will reimburse all payments received from self-funding individuals prior to cancellation;
- 5.2.6. 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.



### **5.3. Refunds claimed for tuition purposes**

- 5.3.1. To claim a fee refund, self-funded students should submit their request in writing to the College, taking care to ensure that all documentation and evidence required has been provided. Failure to follow procedures will delay the refund payment;
- 5.3.2. students may also be eligible for refunds if they have overpaid the tuition fee or tuition fees have been reduced;
- 5.3.3. Revised fees may be applicable in the following circumstances:
  - a) Withdrawing from a programme;
  - b) Suspending studies;
  - c) Change in mode of study;
  - d) Visa refusal (International students);
  - e) Eligibility for a tuition fee discount or waiver or a bursary;
  - f) Changing status from self-funding to SLC funding or being funded by a sponsor (e.g., employer).

### **5.4. Conditions for refunding tuition payments for withdrawal**

- 5.4.1. Withdrawal can be from the entire programme, or one or more modules;
- 5.4.2. If a student intends to withdraw from a programme or module of study, s/he must notify the College formally by mail or email;
- 5.4.3. Students may claim fee refunds if the fee already paid is greater than the fee liability incurred by the withdrawal date [see Table below];
- 5.4.4. 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;

### **5.5. Conditions for refunds if tuition fees are still owed to the College**

- 5.5.1. Any self-funded student who makes a refund application to the College will be debt-checked;
- 5.5.2. If tuition payments are in arrears, then the student will be contacted by the College, and the College will confirm that the final refund amount will take into account any outstanding tuition monies owed to the College;
- 5.5.3. Any refunds due to students in excess of outstanding debts will be refunded to them in the usual way [see Table below];

### **5.6. Conditions for refunds for self-funding students**

- 5.6.1. 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;
- 5.6.2. Any refund application requesting payment to third party bank accounts will be rejected.

### **5.7. Refunds for sponsored students**



- 5.7.1. In cases where a sponsor (not SLC) 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;
- 5.7.2. 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;
- 5.7.3. students will not receive the refund unless they have been partially self-funding in respect of tuition fees. In such cases, the College's Finance Department will decide how the distribution of refunds will be made.

#### **5.8. Refunds for other academic reasons**

##### Learning Resource Centre

- 5.8.1. Students requiring to borrow books and/or study materials from the Library will be charged a £10 deposit and can request a refund of their deposit either in person or by emailing the Librarian;
- 5.8.2. The student must return all loans to the library before requesting the refund;
- 5.8.3. 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 or termination;
- 5.8.4. Librarian contacts may be obtained from College Reception.

##### Equipment deposits

- 5.8.5. The College may require deposits for equipment loaned to students. students will only be refunded equipment deposits if the College can confirm that they have:
  - a) Handed back all the equipment initially loaned to the student;
  - b) The equipment is in good condition and has not been damaged in any way;
  - c) The equipment deposit was refundable in the first instance
- 5.8.6. 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;
- 5.8.7. 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

- 5.8.8. Refunds of any other deposits or payments made by students, including external registration charges, deposits/charges for field trips, etc., 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 Finance Department if they are deemed acceptable.

#### **5.9. Processing arrangements for refunds**

- 5.9.1. 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 to 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;

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

**5.10. Fee Liabilities for Refunds**

5.10.1. 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;

5.10.2. 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;

5.10.3. The following fee liability and refund timelines apply to all registered students in all academic years:

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

5.10.4. 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;

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

**6. Complaints**

6.1. If a student disputes the amount of refund entitled to or remains dissatisfied with any other matter arising from the Tuition Fee and Refund Policy, s/he can make a complaint under the Complaints Policy and Procedure, which can be accessed at: <https://londonchurchillcollege.ac.uk/our-policies/>.

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