



Your Fees Your Responsibilities

**Home and EU Students: Student
Tuition Fees: Payment and Debt**

Arrangements

2018/19

Helping you with every step.

Introduction

This document contains important information about your tuition fees, when they become due, how they should be paid, and what to do if you have trouble paying your tuition fees. It should help you understand:

- How to pay for your tuition fees for the whole academic year.
- Terms and conditions relating to payment of your tuition fees, tuition fee debts and any sanctions that may be applied.
- What to do if you have difficulties in paying your tuition fees, or if you decide to withdraw or interrupt from your studies.
- The process to follow if you wish to submit a complaint or appeal in relation to these arrangements.

This document is relevant to you as a student, regardless of whether your tuition fees are being paid by a loan from the Student Loans Company, whether you are paying them yourself, or a Sponsor is paying them on your behalf.

If you have applied for a tuition fee loan to pay for your tuition fees, the Student Loans Company will pay them directly to the College on your behalf.

If you are having problems paying your tuition fees, you should let us know as soon as possible. The College will be sympathetic and assist where it can. However, in order to maintain quality of teaching and to ensure fairness of treatment for everyone else, the College must act to recover any debts.

Who to Contact

If you have any questions, please contact the Finance Department at the College:

Accounts Receivable Section
Finance Department
Uxbridge College
Park Road
Uxbridge
Middlesex
UB8 1NQ

Email: finance@uxbridgecollege.ac.uk

Telephone: 01895 853333

Overview

1. Important information for all students

- a) By accepting an offer of a place on one of our courses, you, the 'student' entered into a legally binding contract with HCUC College ('the College'). You accept and agree to be bound by these terms and conditions and the payment plan ('terms') which form part of the Student Contract cannot be varied under any circumstances.
- b) The College's admissions process is subject to the Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013. You have the right to cancel your acceptance by informing the College in writing within 14 calendar days after you have completed the online or manual registration process or from the official course start date, whichever is later. If you cancel within this period you will be entitled to a full refund of any deposit/fees which you have paid. If you cancel after this period the College retains the right to charge a proportion of the annual course fee as indicated in the Refund Withdrawal Policy. The College's withdrawal process can be used to communicate your cancellation of the agreement.
- c) Tuition Fees are subject to change each year due to inflation, and the College will endeavour to inform you at the earliest opportunity of any changes. It is the student's responsibility to ensure they are able to pay for their course prior to enrolment. Enrolment will not be permitted unless prior year debt is paid in full. Please check the website for current course fees.

Scope

This policy applies to all students enrolled on a course with HCUC College only from 1st August 2018 to 31st July 2019.

The Policy

2. Communications with students

- a) . We will also hold your address, email and phone details for further communication.
- b) Students can contact the Finance Department (contact details above) to access financial information.
- c) Financial correspondence in relation to fees that are due for payment or that have become overdue will be sent using e-mail, letter and text message.

How to pay your tuition fees

When should I pay?

As a student of the College, you are responsible for the payment of your tuition fees for each year of your programme, regardless of how you are funding and paying for your tuition fees.

Tuition fees become due on the first day of study and before commencing study at the College you must either:

- pay in full, or
- have in place an arrangement to pay (either via a loan from the Student Loans Company, via an instalment plan, or via a payment from your Sponsor).

How should I pay?

If you are paying for your tuition fees yourself:

If you are paying your tuition fees yourself, payments can be made by the following options:

- Payment in full

- **3 termly instalments payable at enrolment, the start of January and the start of April.**

You can pay in person at the College, or by phone on 01895 853363.

The College accepts Visa and MasterCard debit and credit card payments and bank transfers.

If you are paying for your tuition fees via a Student Loan:

If you have applied for a tuition fee loan and have received confirmation of that loan from the Student Loans Company, then the College will be paid directly by the Student Loans Company, usually in termly instalments, of 25%, term 1, 25% term 2, 50% term 3.

If you have applied for a tuition fee loan but have not yet received confirmation of that loan from the Student Loans Company, then you should contact the Finance Department at the College to let us know. You should note that if you have not received confirmation of your tuition fee loan within 3 months of starting your course, you may be invoiced directly and be required to set up an instalment plan whilst you are waiting for your loan to be approved.

If you are paying for your tuition fees via a Sponsor:

A sponsor is a third party eligible body or organisation that will be responsible for payment of tuition fees. A sponsor will typically be an employer, government body or Embassy/Consular Office.

You must notify the Finance department and provide details of your Sponsor's name and address. You should also provide a letter from your sponsor confirming the GBP value of the sponsorship that they will provide to you whilst you study at HCUC. This information should be provided during the registration process. The College will then invoice the Sponsor directly for your fees. Any portion that is over and above the amount you are being sponsored for will need to be paid by you in advance of the start of the course.

Any changes to study which affect your fees will require a new letter of sponsorship taking account of and confirming continued sponsorship for the revised fee.

Any overpayment will be refunded back to your sponsor and not directly to you.

Every student enrolled is responsible for ensuring their fees have been paid in full for each academic year. This includes if they are being sponsored. You should note that any arrangement made between you and a Sponsor to pay your tuition fees is an agreement between you and the Sponsor. If the tuition fees should remain unpaid by the Sponsor, the College will then invoice you directly.

What is included in the fee?

Registration with the College

An ID card and lanyard

Printing

Materials such as text books – please check with your course to confirm the details.

Access to all facilities at the site on which you are studying including Student Support.

Trips are not included in the fee as these are not compulsory for you to attend in order to achieve your course. Trips may be in the UK or abroad – please check with your course to confirm details.

What happens if you have trouble paying your fees

If you do have trouble with paying your fees then you should contact the Finance Department as soon as possible, and we will try our best to help you. If your circumstances have changed, you may be eligible for a College bursary or hardship payment.

What happens if my payment is late?

If your fees are not paid on time, or you have not made an arrangement to pay via SLC, a sponsor, or an instalment plan, the College will contact you by phone or email in the first instance. If you still do not make contact with the College, your tutor will be informed and your ID pass will be deactivated. You will then need to make contact with the Finance department to discuss your fees.

Your ID card will be reactivated, allowing you access to the College, providing you make arrangements for the payment of the fees.

If you do not make contact with the Finance department, even after we have contacted you, and deactivated your ID card, sanctions may be applied, and your access to the College will be suspended, with the full amount of fees becoming due immediately.

What are the sanctions?

Sanctions may include:

- Suspension of your access to College which will include withdrawal of College IT and Library facilities.
- Students with outstanding tuition fees may not be able to progress from one year of study to another, and the College will not normally confer an award or allow a student to attend a graduation or award ceremony if tuition fees are outstanding on completion.
- Students who leave the College with an outstanding tuition fee debt will not normally be eligible for readmission to any other programme offered by the College unless the outstanding debt is paid.
- The College may ultimately require a student to withdraw or interrupt from the programme of study.
- The College reserves the right to place outstanding debts into the hands of a debt collection agency and to take action through the Courts. Debt recovery fees will be charged to the student as appropriate.

If you are experiencing financial difficulties and make contact with the College, you will be referred to the relevant member of staff, and they will try to help you.

Change of Circumstances

It is important that you contact the College to inform of any change of circumstances, including, but not limited to:

- Address/telephone/mobile changes
- Changes of bank details (if on an instalment plan)
- Changes to Student Finance England entitlement
- Changes to sponsor arrangements or if sponsor will no longer be supporting tuition fees
- Changes from full-time to part-time study and vice versa
- Complete withdrawal – assumes that a student will not be returning to their course. Fees must have been paid for the term on which they enrolled; the remaining will be refunded in line with the Refund policy.
- Temporary withdrawal – assumes student will return to their course and therefore there is no refund due. The Finance department should be informed to discuss continuing fee implications.
- Withdrawal without formal notification may result in liability of full fees
- Course/Module Changes such as module additions or deletion may incur fee implications
- Full-time courses automatically attract the full-time fee

Withdrawing From Or Interrupting Your Programme

The College recognises the investment that students are making in their higher education and appreciates that there are times when, with good reason, some students may choose to withdraw early or interrupt from their studies. It is extremely important that you make any decision on withdrawal or interruption in a timely fashion so as to avoid incurring any unnecessary fee debt. At the same time, deciding to withdraw early or interrupt is a major decision with potentially far-reaching consequences for your future personal development, as well as career and employment aspirations.

Seek advice before deciding to interrupt or withdraw early

Should you decide to withdraw, the refund of fees section of the fees policy will apply.

Approved refunds will be paid in the same method and to the same account as the money was originally received. Evidence of payment and copy bank statement will be required to verify details.

Under no circumstances will cash be paid for refunds. This is to comply with money laundering regulations and no exceptions can be made.

The date of withdrawal will be the date at which a completed withdrawal form is authorised by the appropriate School Director. It is the student's responsibility to formally notify the College of their withdrawal at the point at which they leave the course.

What Happens Next

Once Student Records receives the fully completed change of circumstance Form the following will happen:

1. Student Records will update your College record to show your interruption/withdrawal with effect from either the future date you indicate on your form, or the submission date of your request.
2. Student Records will send you formal confirmation of your interruption/withdrawal.
3. The College's Finance Department will calculate the tuition fees you owe according to the interruption/withdrawal date shown on your record.
4. If you are SLC funded, Student Records will inform the SLC of your interruption/withdrawal, together with the date of leaving and details of any change of fee liability.

Your Tuition Fee Liability

Once you have decided that you wish to interrupt or withdraw from your studies prior to the stated programme end date, then the following fee liability applies:

In Term 1:

In line with the Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013, if you are a new student and you interrupt/withdraw within the first two weeks of your Course/Programme's term start date, which can be found via the link below, then the College waives the full tuition fees and you are not liable for any tuition fee (loan) debt.

Term dates are available at: http://www.uxbridge.ac.uk/images/pdf/Key-Information/College_Calendar_2018-19_Web.pdf

If you are a new student and you interrupt/withdraw after two weeks from your Course/Programme's term start date, then you are liable for 25% of the annual tuition fee amount, which will be paid to the College by the Student Loans Company (SLC) for SLC-funded students or which will otherwise be a debt that you personally accrue (e.g. if you are self-funding). If you are sponsored and your sponsor has paid in full, 75% will be refunded.

If you are a continuing student and you interrupt/withdraw at any point in Term 1 and before the start of term 2, then you are liable for 25% of the annual tuition fee amount, which will be paid to the College by the Student Loans Company (SLC) for SLC-funded students or which will otherwise be a debt that you personally accrue

(e.g. if you are self-funding). If you are sponsored and your sponsor has paid in full, 75% will be refunded.



In Term 2:

If you are either a new student or a continuing student and you interrupt/withdraw at any point in Term 2 and before the start of term 3, then you are liable for 50% of the annual tuition fee amount, which will be paid to the College by the SLC for SLC-funded students or which will otherwise be a debt that you personally accrue (e.g. if you are self-funding). If you are sponsored and your sponsor has paid in full, 50% will be refunded.



In Term 3:

If you are either a new student or a continuing student and you interrupt/withdraw at any point in Term 3, then you are liable for 100% of the annual tuition fee amount, which will be paid to the College by the SLC for SLC-funded students or which will otherwise be a debt that you personally accrue (e.g. if you are self-funding). If you are sponsored and your sponsor has paid in full, no refund will be made.

Please note: If you should interrupt from your programme and then return at a later date, you will also be liable for tuition fees for the academic year in which you return. The level of fees due will depend on the date of your return and the programme stage you return to. For more information, you should contact the Finance department

NB: If you have a loan with the SLC, you should note that the SLC will use the date of interruption/withdrawal to reassess your entitlement to loans/grants. A new notification letter will be sent to you by the SLC once the reassessment has taken place.

Retrospective withdrawals shall not be permitted. As stated previously, it is the student's responsibility to notify the College of their withdrawal at the point at which they intend to leave the course.

Mitigating Circumstances

In addition to the mechanism for fee refunds set out in above, consideration shall be given to making complete refunds to students who have to withdraw due to exceptional mitigating circumstances. The College shall consider each case on merit, however, please be aware that academic and financial difficulties are not normally regarded as acceptable reasons for any refund. Please refer to the list below for other examples of non-acceptable mitigating circumstances. This list is not exhaustive.

Such cases must be submitted to the Group Director of Finance and Resource Planning who shall liaise with the appropriate Head of School / Director.

Mitigating reasons resulting for a complete withdrawal, deemed non acceptable in relation to refunds:

Minor ailments and other conditions:	Ailments relieved by over the counter medication, long standing medical conditions for which special arrangements could have been made, or treatment anticipated and taken. Accidents / illness affecting relatives or friends (unless serious and the student is the sole carer)
Social:	Difficulty integrating into College life. Decision to commence with employment rather than remain in academia.
Non serious domestic or personal disruptions which could have been planned or anticipated:	Moving house, holidays, weddings, religious festivals, or other events either the student has control over the date or may choose not to participate. Change of job or normal job pressure.
Study related:	Decision to transfer to an alternative institution. Issues with predefined timetabling of modules.
Non attendance	Consistent non attendance, without approved reason, resulting in withdrawal by the College.
Misconduct	Where the student has been excluded due to misconduct

The above examples are not deemed to be valid mitigating circumstances and no refund will be paid.

Compensation Paid by the College to you

In circumstances where the College ceases to deliver an academic programme of study, and students have already commenced study on that programme, the College will consider financial compensation for students forced to withdraw from the College.

In these circumstances, students may transfer to another programme of study at this or another College. If this results in additional costs for those students, such as travel, maintenance or additional tuition fees, the College will also consider supporting students with these additional costs.

In all cases which result in refunds, costs will only be refunded to the original fee- payer / sponsor (including Student Loan Company).

Programme discontinuation resulting in student withdrawal

In the unlikely event that the College would be unable to complete the teaching for an academic year, and decides to discontinue a programme after teaching has commenced,

students (or their sponsors / SLC) would be offered a refund of any fee payments made towards that programme of study in the year of discontinuation. The refund of fees would only apply to tuition fee costs incurred in the year in which the academic programmes ceases to be offered.

Programme discontinuation resulting in student transferring to an alternative programme at this College at a different location

Where a programme is discontinued and students accept an alternative programme of study at the College which is delivered at a different location from the original course the College will provide students with adequate compensation in respect of additional travel costs that are incurred as a result of transferring programme. The College will also cover any additional tuition fees relating to the alternative programme of study.

Programme discontinuation resulting in student transferring to an alternative programme at another College or University in the UK

Where a programme is discontinued and students transfer to an alternative programme of study at another College or University, the College will utilise student transfer arrangements to enable a transfer to the new course. Where the transfer involves students receiving credit at the receiving College or University, through an approved prior learning mechanism for study undertaken at HCUC, no refund will be offered in relation to the elements of study, which count towards that credit. Refunds of tuition fees incurred at HCUC will be provided in respect of elements of study, which do not receive credit for future study at a receiving College or University.

Student bursaries

Where a student is in receipt of a College bursary and is forced to withdraw due to discontinuation of provision, the College will maintain the bursary to the end of the semester in which the withdrawal occurs, recognising that the student will not have had the opportunity to make alternative arrangements.

Maintenance costs

Where a student has to withdraw from the College due to discontinuation of provision without being able to complete the year of study, consideration will also be given to providing compensation of maintenance costs incurred in the year of withdrawal. Eligible maintenance costs would include travel costs, the cost of academic materials, and accommodation costs. The maximum refundable amount for maintenance costs will be aligned with the maximum loan available from the Student Loan Company in the year of the student withdrawal (currently £8,700 for 2018/19). Students would be asked to provide evidence of expenditure. The amount of compensation payable would be determined on a case-by-case basis taking into account duration of study completed in that year and the circumstances of each student.