Student Fees 2018/19

Quick Guide

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Tuition Fees Payment Policy for 2018/19

Tuition Fees and how to pay

The purpose of this policy is to explain the process for paying your tuition fees, the options that are available to make your payments and the sanctions that we apply if you default. It is the legal basis of the contract between us and you for the payment of your fees.

This policy applies to anyone studying on our courses except International Students as there is a separate policy for these students.

How do we set our fees?

When we are setting fees we set them so that:

- We comply in line with Government guidance.
- Each fee is fair compared to other fees in The College.
- They are competitive compared to fees in other organisations.

We usually set our fees before the start of the academic year. Occasionally, this is not possible, but we will never increase the fee for your course after you have enrolled with us.

How will you know what you will have to pay?

We know that paying fees is a big commitment for our students and we believe that we should be very clear about what you will have to pay.

Once we have set our fees we publish them on our website. You can ask us at any time if you are not clear about what we will be charging you.

We will also tell you about any help you may be able to get towards paying your fees, for example, Student Finance Support or instalment options.

Funding options for 19+ year old students

If you are aged 19 or over and you fall into any of the following categories, you may be entitled to government funding to help pay your tuition fees (evidence will need to be supplied to the Enrolment Team when you enroll on your course):

Progression Entitlement

- Student who:
  - Is aged between 19-23 years at the start of the course
  - ***and*** has no qualifications or previous qualifications lower than a Full* Level 2

- ***and*** is studying Level 1 course in order to progress onto a Full Level 2 qualification
- Cannot be used on English, Maths or ESOL qualifications

Level 2 Entitlement

- Student aged between 19-23 years at the start of the course
- Student's **FIRST** Level 2 qualification
- Course must be a Full* Level 2 qualification and listed on the ESFA Level 2 Entitlement list
- Cannot be used on ESOL qualifications

Level 3 Entitlement

- Student aged between 19-23 years at the start of the course
- Student's **FIRST** Level 3 qualification
- Course must be a Full* Level 3 qualification and listed on the ESFA Level 3 Entitlement list

Employment Prospects Entitlement

- No age restrictions for courses at Levels Entry, 1 or 2 only
- Student must want to be employed (if unemployed) or to progress into more sustainable employment (if employed)
- Student must be in one of the following categories:
    1. In receipt of JSA (including NI credits only)
    2. In receipt of ESA (Work-Related Activity Group)
    3. In receipt of Universal Credit and earning less than £338 (individual claim) or £541 (household claim) a month (All Work-Related Requirements Group or Work Preparation Group or Work-Focused Interview Group)
    4. In receipt of any other state benefit(s) AND either unemployed OR working fewer than 16 hours a week and earning less than £338 (individual claim) or £541 (household claim) a month
    5. Released on temporary licence (RoTL), studying outside a prison environment and not funded by the Ministry of Justice

Low Wage Entitlement

- No age restrictions for courses at Levels Entry, 1 or 2 only
- Student must want to progress in work or their chosen career

Student must be employed with a gross annual salary of less than £15,736.50

Adult maths and English

- All adult students over the age of 18, not in receipt of Level 2 maths and/or English are entitled to a full tuition waiver on course fees.

**Please refer to the course information sheets on the College website to ascertain whether your course constitutes a full level qualification.*

When must I pay my fees?

You will tell us how you want to pay your fees when you come to enrol with us. You will not be allowed to enrol until you have either:

- paid all your fees in full, *or*
- paid a deposit and signed a direct debit agreement for the balance, *or*
- provided evidence that another organisation is paying your fees, such as a letter from your employer asking us to send them an invoice, *or*
- provided evidence that you have approval from the Student Loan Company for an Advanced Learner Loan, *or*
- provided the evidence we need to claim Government funding in situations where you do not have to pay tuition fees (we will tell you what to bring if this applies to you).

If another organisation has agreed to pay your fees, but then does not do so, you will become liable to pay them instead. This also applies if you tell us that you have applied for an Advanced Learner Loan but you do not complete your application or if your application is later refused.

How can I pay my fees?

You can pay your fees in the following ways:

- Credit or debit card
- Bank transfer:
  Bournemouth & Poole College (Lloyds Bank, Bournemouth) Sort code: 30-91-08
  Account Number: 03308206
  Reference: Student ID (Please provide the student ID as a reference so that we know where to allocate the payments).
- Cheque (but not post-dated cheque)
- Cash
- HE Student Loan (HE courses only)
- Advanced Leaner Loan (students aged 19+ on a course that is eligible to accept the loan)
- Online (for selected courses)

You can make your payments in the following places:

- At your enrolment session.
- At your enrolment session.
- By visiting the Enrolment Teams based at the Lansdowne and North Road Receptions
- By telephoning the Enrolment Team on 01202 205611 (credit / debit card only.)

Payment terms

If you are under the age of 18 when you enrol, you will not usually pay tuition fees but you may be expected to pay other fees, for example a contribution towards a planned educational visit, books etc. If so, you will have been informed about this when you were offered a place at The College and will need to pay these fees in full at enrolment. These fees for 16-18 year olds are non-refundable after 6 weeks from the start date (See Category 1 on the Refund and Liability Policy below).

You must have a valid National Insurance number in order to claim government funding for your tuition fees. You may be liable to pay the full tuition fees without this information.

You may be able to pay your fees in Direct Debit instalments (depending on the cost and duration of the course). If you choose this option when you enrol, you will have to pay 20% of the total fee as a deposit and sign a direct debit agreement for the remaining balance. The agreement will be based on equal monthly instalments, commencing the month after you enrol and the final instalment will be taken before your course is due to finish.

All payments (with the exception of online payments and direct debits) are arranged through the Enrolment Team at The College who can be contacted on 01202 205611 or by visiting the Enrolment desk in the Reception area.

Where fees are payable, any student who has not paid or brought in sufficient evidence at enrolment will not be guaranteed a place on the course. Students retain ultimate responsibility for the payment of their fees, even where they have a student loan or sponsorship agreement in place.

The Student Finance Team is also available to help and advise any student who may be concerned about their payments or about any financial support they could be entitled to. For more information, pop into The Link at both North Road and Lansdowne sites or email studentfinance@bpc.ac.uk

Advice on Funding

You should always tell us straight away if you are having problems keeping up with your payments, particularly if you think that a direct debit request will be rejected by your bank or card company because we always pass on to you any bank charges that we incur. In this instance please contact the Outstanding Fees Team on 01202 205949 (North Road & Fulcrum courses) or 01202 205893 (Lansdowne courses).

If you tell us that you are having problems we will try to help you to make alternative arrangements. If you do not do so and your payments fall behind we will take action against you. Action will start with removing your access to resources and if escalated, this will finally lead to your suspension/exclusion from The College. Your debt will be referred to our external debt collection agency which may lead to Court action being taken against you. This will incur an additional standard 10% charge as well as any other costs involved tracing you in order to recover the debt. However, we will do this only as a last resort and we would prefer to work with you before your account is escalated to our external debt collection agency to ascertain an amicable solution.

Consumer Rights for the 2018/19 Academic Year:

All students over the age of 18 are entitled to a 14 day 'cooling off' period, whereby they are eligible for a full refund of fees paid on a 2018/19 course and will not be liable for course fees within the first 14 days from the point that they are offered a place on the course.

Bournemouth and Poole College strives to provide fair and realistic expectations to all of its students and, as such, has made the decision to extend the point from which the 14 day cooling off period commences to the actual start date of the course*. This allows all adult students 14 days from the start date of their course to withdraw without incurring any fee liability. In addition, we will offer a full refund of fees already paid should you decide to leave within this period.

After the 14 day cooling off period you will be expected to accept liability for your fees, depending on the course type, as listed in the Refund and Liability policy below.

Please note this does not mean you have 14 days to pay the fees once the course has started. Fees must still be either paid in full or a Direct Debit must be set up <u>before</u> you start the course.

**This does not apply to courses that are two weeks or less in duration. For these courses the 14 day cooling off period will commence from the point that you are offered a place on the course.*

Refund and Liability Policy for 2018/19

Refund and Liability Policy for FE Funded and Full Cost Courses

All enrolled students, including students who withdraw prior to the end of their course, will be liable to pay the following fees:

Course Type	Withdrawal date	Fee liability (You will be liable for this % of the total fee)
Category 1 Government funded courses lasting more than 24 weeks (except Apprenticeships)	Any time up to and including 2 weeks after the start date	0%
	Between 2 and 6 weeks after the start date	10%
	More than 6 weeks after the start date	100%
Category 2 Government funded courses lasting more than 2 weeks but less than 24 weeks (except Apprenticeships)	Any time up to and including 2 weeks after the start date	0%
	More than 2 weeks after the start date	100%
Category 3 Full Cost courses (courses not attracting Government funding, except courses with a duration of two weeks or less – see Category 4)	Any time up to and including 2 weeks after the start date	0%
	More than 2 weeks after the start date	100%
Category 4 Government funded courses and full cost courses lasting 2 weeks or less (except Apprenticeships)	Any time up to and including 2 weeks after the offer date	0%
	More than 2 weeks after the offer date	100%
Category 5 Apprenticeships	Any time	Number of months remaining divided by total month duration

Category 1:

Where a funded course lasts more than 24 weeks, students who withdraw before the course start date or within 2 weeks of the start date will not be liable to pay fees. Students who withdraw 2 to 6 weeks after the course start date will be liable to pay 10% of the fees. After 6 weeks of the course start date, students will be liable to pay 100% of the fees.

Advanced Learner Loan – The Student Loans Company (SLC) will only pay the fees based on the duration of a student's attendance. If a student decides to withdraw between 2 and 6 weeks from the course the SLC will stop payments to The College. The fee liability amount will only be paid by the SLC once the loan has been approved. If a student decides to withdraw from the course after 6 weeks, the SLC will stop payments to The College and the student will be directly liable for the remaining balance of the course fee. Students who have applied for an Advanced Learner Loan will also be liable for fees under this category if the loan application remains incomplete or is later declined by the Student Loans Company.

Category 2:

Where a funded course lasts more than 2 weeks but less than 24 weeks, students who withdraw before the start date or within 2 weeks of the start date will not be liable to pay fees. After 2 weeks of the course start date students will be liable to pay 100% of the fees.

Category 3:

Full cost courses are courses that are not funded by the government. As a result we rely on the direct payments of students and specific student numbers to run the course. Students who withdraw before the start date or within 2 weeks of the start date will not be liable to pay fees. After two weeks of the course start date students will be liable to pay 100% of the fees.

Category 4:

Where a funded or full cost course lasts 2 weeks or less students who withdraw before the offer date or within 2 weeks of the offer date will not be liable to pay fees. After two weeks of the offer date students will be liable to pay 100% of the fees and will not be entitled to a refund

Category 5:

Apprenticeships – Fee liability is worked out based on the number of months the student attended.

Refunds

If you believe you are due a refund and your situation reflects the conditions stated in the fee liability policy above you will have up to 3 months from your last date of attendance to submit a refund request application. If we believe you are due a refund we will also contact you and send you a refund request form to complete within the 3 months. If we do not hear from you during this time any requests after 3 months will become void and applications for refunds may not be considered.

All refund requests should be emailed to the Fees Team on fees@bpc.ac.uk stating your name, student, ID and course title, as well as the reason/circumstances for requesting a refund. If for any reason you are unable to email, please call 01202 205949 or 01202 205893. You will receive a response within 10 working days advising whether your refund request has been accepted and, if not, the reason(s) it has been declined will be provided. If your request is accepted you will be emailed a refund request form* and it is your responsibility to complete the form and return it to us (the return address will be provided) within 3 months from your last date of attendance.

*If you have paid for a course online and you are entitled to a refund, you will not be required to complete a refund request form as our refund process for these type of payments is automated.

Refund and Compensation Policy for HE Courses

Validated Courses for 2018/19

Refunds for students in receipt of a tuition fee loan from the Student Loans Company

Students funded through an HE student loan are entitled to a 14 day cooling off period from the start date of the course and will not incur any fee liability if they are withdrawn during this period of time.

Where a student wishes to withdraw (or suspend) from their programme part way through the academic year we will adjust the student's liability to the SLC (Student Loans Company) for tuition fees in accordance with the table below. It is the responsibility of the student to initiate any request for adjustment to the fee liability. Any request for reduced liability of tuition fees will be calculated based on the terms set out in the table below and from the official withdrawal (or suspension) date.

Start	Academic Year	Withdrawal dates	Liability %
Autumn (Sep – Dec)	2018-2019	First 14 calendar days from official start date	0%
		From Day 15 of the start date to 31st December 2018	25%
		From 1st January 2019 to 31st March 2019	50%
		On or after 1st April 2019	100%
Winter (Jan – Apr)	2018-2019	First 14 calendar days from official start date	0%
		From Day 15 of the start date to 31st March 2019	25%
		From 1st April 2019 to 30th June 2019	50%
		On or after 1st July 2019	100%
Other Start Dates (May – Aug)	2018-2019	1 - 14 calendar days	0%
		15 - 90 calendar days	25%
		91 - 180 calendar days	50%
		181 calendar days or more	100%

In the event of a student's direct payments and loan receipts from SLC falling short of the liability noted above, the balance of all fees and other charges must be paid to The College immediately. Please note the fee liability amount will only be paid by the SLC once the loan has been approved.

Refunds for students who pay their own tuition fees in full before or at the start of the course:

Start	**Academic Year**	**Withdrawal dates**	**Refund % of the total tuition course fee**
Autumn (Sep – Dec)	2018-2019	First 14 calendar days from official start date	100%
		From Day 15 of the start date to 31st December 2018	50%
		From 1st January 2019 to 31st March 2019	25%
		On or after 1st April 2019	0%
Winter (Jan – Apr)	2018-2019	First 14 calendar days from official start date	100%
		From Day 15 of the start date to 31st March 2019	50%
		From 1st April 2019 to 30th June 2019	25%
		On or after 1st July 2019	0%
Other Start Dates (May – Aug)	2018-2019	1 - 14 calendar days	100%
		15 - 90 calendar days	50%
		91 - 180 calendar days	25%
		181 calendar days or more	0%

Refunds for students who have a Direct Debit payment plan:
Students who have decided to pay in instalments must pay a deposit of 20% of the course fee before the course start date and enter into a direct debit agreement with us to pay the balance in a number of instalments. The number of instalments will be calculated to achieve full payment by the end of the month preceding the final month of the course. Students in this category will be refunded based on the percentage of the fees as listed in the fee liability table.

Please note, if the amount paid to date falls below the liability percentage, you will be liable for the outstanding amount. For example, if you decide to withdraw from 1st January 2019 – 31st March 2019 within the first term and your 20% deposit and first term direct debit payments equal less than 25% of the total course fee, you will be liable to pay the remaining amount.

Refunds for students whose tuition fees are paid by a sponsor

If another organisation has agreed to pay your fees but then does not do so, you will become liable to pay them instead. This also applies if you tell us that you have applied for a HE student loan but you do not complete your application or if your application is later refused. Refunds will be returned directly to your employer or sponsor, based on the percentage of fees as listed in the fee liability table.

Please note, if the amount paid by your employer/sponsor to date falls below the liability percentage, you will be liable for the outstanding amount. For example, if you decide to withdraw from 1st January 2019 – 31st March 2019 within the first term and the first term payments equal less than 25% of the total course fee, you will be liable to pay the remaining amount.

The payment of additional travel costs for students affected by a change in the location of their course

At the start of each year of your study we will make it very clear which site you will be studying at.

It is extremely unlikely that we will change the location in the course of the year but if we need to do so then arrangements will be put in place to ensure you are reimbursed any additional cost of travel that you might suffer as a direct result of the change of location.

Commitments to honour student bursaries

The College operates a number of bursary schemes that are agreed on an annual basis. These tend to be paid in three instalments over the academic year. Once we have agreed to pay a bursary we will honour that agreement, subject to changes in your personal circumstances that are identified in our Higher Education Bursary Scheme Policy and Procedures.

Compensation for maintenance costs and lost time where it is not possible to preserve continuation of study

It is extremely unlikely that whilst you are on your studies, a situation arises that means we are no longer able to complete your education through to the completion of you course. In that unlikely event we will reimburse any out of pocket, direct costs you might have suffered as a result.

Compensation for tuition and maintenance costs where students have to transfer courses or provider

It is extremely unlikely that whilst you are on your studies, a situation arises that means we are no longer able to complete your education through to the completion of you course. In that unlikely event we will reimburse any out of pocket, direct costs you might have suffered as a result such as travelling to study at another provider.

Franchised Courses for 2018/19

Students enrolled on a Franchised course please refer to your University's Fees Policy. You will be advised at interview whether your course is validated or franchised and the options that are available to you.

Refunds

In the event of a student's direct payments and loan receipts from SLC exceeding the balance of all fees and other charges due to us a refund may be payable to the student. It is the responsibility of the student or their sponsor to request a refund of tuition fees as a result of their withdrawal or suspension. A student can request a statement of their account with us at any time.

All refund requests should be emailed to the Fees Team on fees@bpc.ac.uk stating your name, student, ID and course as well as the reason/circumstances for requesting a refund. If for any reason you are unable to email, please call 01202 205949 or 01202 205893. You will receive a response with 10 working days, advising whether your refund request has been accepted and if not, the reason(s) it has been declined will be provided. If your request is accepted you will be emailed a refund request form and it is your responsibility to complete the form and return it to us (the return address will be provided) within 10 working days.

Complaints/Disputes Handling Policy for Fees

At Bournemouth and Poole College we pride ourselves on treating everyone with equal dignity and respect but if we get it wrong or fall below the high standard we set ourselves we want you to tell us so we can put things right.

1. Complaints can be made:

By Email:
fees@bpc.ac.uk

By Telephoning:
North Road and Fulcrum courses: 01202 205949
Lansdowne courses: 01202 205893

In Person:
North Road: (Designated Fees Advisor), Main Reception
Lansdowne: (Designated Fees Advisor), Room L117

Please note: The Fees Team staff work on a part time basis therefore you may wish to call/email to book an appointment before arriving in person. If your complaint is regarding an issue with the team please put this in writing to the Head of Operational Services.

2. Fast and fair

- We will respond to all complaints fairly and promptly
- We will acknowledge your complaint within two working days of receiving it.
- We will give you a more detailed response within 10 working days in most cases, or sooner if we can.

Every effort will be made to resolve complaints informally through a dialogue with those immediately concerned.

3. Any complaint sent directly to The Principal is referred back to the Fees Team who will deal with it. This is how formal complaints work:

The Fees Team will investigate the complaint. The Fees Team Advisor dealing with the complaint will:

- Propose an amicable resolution, or
- Dismiss the complaint as unfounded, and explain the reasons, or
- Uphold, or partially up-hold, the complaint, offer an apology and take steps to make sure a similar problem does not happen again.

We will send you a detailed response following an investigation within 10 working days. Where this is not possible, you will receive regular updates until we give you a final written response telling you the outcome. You may appeal (see below) if you are not satisfied with the outcome.

4. Appeals

If you are not happy with the result of how we handle your complaint you can appeal within 10 working days to the Administration Manager who is in charge of handling escalated complaints. You can lodge an appeal against the decision following a complaints investigation if there is evidence to show one or more of the following:

- The College has not followed the formal procedure as described in this policy document.
- Incorrect evidence has been used during the investigation of the complaint or new evidence has arisen.
- The Investigating Officer did not fully consider your personal circumstances.
- The circumstances of the complaint were not fairly considered.

5. Supporters and friends

Anyone making a complaint may use an advocate/friend (a person who speaks on their behalf) during the process.