

Fees and Debts Policy 2023-24

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Fees and Debts Policy 2023-24

1 Introduction

- 1.1 This document sets out the policy of ForMission College in relation to fees and debt (including student debt), along with the debt management procedures followed in furtherance of this policy.
- 1.2 This policy is to minimise levels of debt, and of bad debts, in order to protect the overall financial health of the college and to allow it to continue to invest in its activities and operations.
- 1.3 The policy covers all fees and charges payable to the college by external organisations and both current and former students for tuition, accommodation, library services and other miscellaneous services. It should be noted that where students are registered with Newman University on franchise programmes, those students will pay fees directly to Newman University, in accordance with Newman University's policies.
- 1.4 The policy is designed to ensure that all students are treated in a fair and equitable manner with respect to the payment of fees. The policy applies to all students – including part-time, full-time, Level 3, undergraduate, postgraduate, online, EU and overseas students.
- 1.5 'Students' are defined as persons registered or enrolled at ForMission College to follow a programme of study, which may or may not lead to an award or qualification. If a student leaves the college with outstanding debts owed to ForMission, then the college reserves the right to pursue payment of the outstanding debt and will employ the services of an external collection agency if this is deemed necessary.¹

2. Incentives

The college may, at times, offer incentives giving students a bursary of £250. Details of how might they qualify for this may vary between time and place - in any case however, the payment will not be made until they have completed their first term as a student.

3. Support to Students

- 3.1 In applying the policy, the college will at all times seek to be sympathetic to, and understanding of, individual students' financial circumstances. However, for the college to do so, students must engage in dialogue with ForMission if they are

¹ If a student who is registered with Newman University on a franchise programme leaves with outstanding debts owed to Newman University, this falls under the remit of Newman University's own policies.

experiencing difficulties. Action to enforce settlement of debt for outstanding fees and charges will be taken against all current and former students who have failed to engage with the college to find a solution to any outstanding debt, or who have failed to honour agreements to pay.

- 3.2 Students experiencing difficulties in paying any fees or charges should seek help at the earliest opportunity by contacting their Programme Director, or the finance department directly.

Finance can be contacted by email at finance@formission.org.uk.

- 3.3 The following provides details of tuition and accommodation fees, along with payment options.

4. Fees and Charges

4.1 Tuition Fees – Home & EU Students

Many students receive full or partial support for their fees, either from the Student Loans Company (SLC), or from an employer or other sponsoring agency. Students will be asked to provide proof of this support to ForMission staff when they register for the new academic year.

- 4.2 If proof of this is not available at the time of enrolment, then arrangements for payment of fees by the student will be required. Refund to the student will be made when proof of payment from SLC or Employer is submitted.

- 4.3 If a student receives no support, or only partial support, they will be required to make arrangements for paying their fees. Although fees become due at the start of the session, the College allows students to pay in instalments (over a maximum of 6 months from the beginning of term, although it is best to pay in one lump sum to ensure excessive transaction fees are not charged). Tuition fee rates can be viewed on the ForMission website.

- 4.4 If a student is to be sponsored then the sponsor must complete a Direct Debit Form available from the Admissions and Professional Services Manager at point of enrolment.

This must be completed and submitted at, or before, Induction Day.

- 4.5 All students who cannot provide evidence of funding or sponsorship will be asked to sign a Student Payment Plan. Should a student fail to secure funding to cover tuition fees the liability remains with the student.

- 4.6 Overseas students will be required to pay a deposit on acceptance of an unconditional offer. Payment of the balance can be made in full at enrolment or in instalments by bank transfer.

4.7 Bank Charges

Overseas students will be required to pay all fees in £ (pound sterling) to cover the full amount invoiced. Any bank charges whether levied by a foreign or UK bank are the responsibility of the student. Where a student makes a payment from outside the UK, they must instruct the bank(s) that all charges are to be added to the amount transferred. A small charge may be incurred when ForMission's bank receives an international payment, and which the student will be deemed liable. For details of charges, see: <https://www.lloydsbank.com/business/retail-business/rates-and-charges/international-services-rates-and-charges.html>

5. Discounts

5.1 Early Payment in Full Discount

For undergraduate students who are self-funded or sponsor-funded, there is a 5% discount available if fees (for the full academic year) are paid in full within one month of the start of the academic year. This only applies if the student does not receive any ForMission bursaries or scholarships.

5.2 Alumni Discount

Postgraduate students who are alumni from ForMission's BA course are eligible for a 10% discount in course fees if self-funding. This applies to students who successfully graduated from the BA course and have no outstanding fees due to the college.

5.3 Married Couples Discount

If a married couple are both enrolled on a ForMission course at the same time, and they are both self-funding the course, then a discount of 20% can be applied to one of the couple's course fees. If the couple are enrolled on different ForMission courses, the 20% discount is applied to the lower course fee.

6. Debt Management Procedures²

6.1 If any student falls into arrears with any fees or charges, the College will take steps to recover the debt.

6.2 Tuition Fees - Finance staff will contact the student by telephone, email or letter asking the student to contact their Programme Director within ten days in order to discuss the arrears. This should result in the arrears being paid in full, or an agreement to reschedule payments of the remaining amounts due.

6.3 If there is no response, Finance staff will arrange for access to Library and IT facilities to be withdrawn. These will only be reinstated once the arrears have been cleared in full or an agreement has been reached to reschedule the remaining amounts due.

² This applies to students who pay fees directly to ForMission. Where students are registered on franchise programmes, this falls under the remit of Newman University's own policies and procedures.

6.4 If the student fails to respond to any request for contact regarding finance, efforts will be made to contact the student in person whilst they are on the college premises. If there continues to be no response from the student, Finance staff will issue a letter informing the student that they may have their registration suspended/cancelled from the college if the debt is not cleared.

6.5 Other Student Debt

Other student debts include library fines, lost and replacement book charges, field trip costs and other debts due from students. These debts will be followed up by the relevant service or department by telephone, email, or letter. If there is no timely response, this will result in the college taking action including possible referral to a debt collection agency and court action to recover outstanding debts.

6.6 Debt from previous years

6.6.1 Undergraduates

Students with debt from the previous academic years may not be allowed to register for the new session. The decision to re-enrol is at the discretion of the Principal. Any student with debt remaining older than one academic year will not be allowed to re-enrol until this debt has been cleared in full.

6.6.2 Postgraduates

Students with debt from the previous term may not be allowed to take any additional modules unless a suitable payment plan is agreed with the Postgraduate Programme Director, which must include a payment during that term / module. Any student with debt remaining older than two terms will not be allowed to commence any further modules until the Postgraduate Programme Director is satisfied of their ability to pay their debts and future fees.

Graduation

6.7 Students with tuition fee debt will not be able to graduate from their studies and will not be invited to attend the graduation ceremony at the end of their studies unless the debt is cleared beforehand.

Withdrawal from the college³

³ If a student who is registered with Newman University on a franchise programme and withdraws/suspends their studies, this falls under the remit of Newman University's own policies.

- 6.8 All students have a two-week window after enrolment in which to withdraw without incurring tuition fee charges. An official withdrawal form, available on the college's VLE (Moodle) must be submitted to the Student Services Administrator within this period. After this two-week window, all students are liable for payment of 25% of fees. This is non-refundable on withdrawal or suspension.
- 6.9 For students enrolling in September/October withdrawal after Christmas break and before 1 April will result a payment liability of 50% of the course fees (25% as above, plus a further 25%). Withdrawal on or after 1 April will result in full fees being payable.
- 6.10 For students enrolling in January, withdrawal after 1 May and before 31 August inclusive will result in a payment liability of 50% of the course fees. Withdrawal after 31 August will result in full fees being payable.

Withdrawal date is deemed to be the date that Admissions receive a completed withdrawal form. Back dating of withdrawal date is not permitted. Withdrawal forms are available on Moodle or on request from the Student Services Administrator.

Suspension of Studies

- 6.11 Students who are suspending their studies, with the intention of returning the following academic year to complete, will pay up to liability point as detailed in 5.8 – 5.10 above. Resumption in the following academic year, at the point of suspension, will require payment of the balance of fees.
- 6.12 Other change of circumstances such as change of course or restarting at the beginning of the year of return, for example, will result in full fees being payable.

Former Students

- 6.13 If a student leaves their programme with debt still owing to the college, Finance will continue to pursue recovery of the debt. If the former student fails to make arrangements to settle the outstanding amounts, they will continue to be pursued up to and including court action and may be referred to the college's debt collection agency.

Appeals

- 6.14 If a student is not satisfied with a decision concerning payment of fees or charges, they should contact the Admissions and Professional Services Manager.

In addition, the college has a formal complaints procedure that students may wish to use – details are available on Moodle.

7. Non-student Related Debt

- 7.1 Debts not relating to students are subject to the college's standard terms and conditions. Invoices are due for payments on or before 30 days after invoice date. In

the event of non-payment, Finance staff will pursue customers by phone and letter. Continued non-payment will result in the college taking action including possible referral to a debt collection agency and court action to recover outstanding debts.

8. Review of Policy

- 8.1 The policy will be reviewed annually by the college's Quality Manager and the Senior Management Team.