

Richard Huish College

**Fees policy implementation procedures for the academic
year 2020/21**

For courses starting on or after 1st August 2020 to 31st July 2021

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1. Tuition fee setting guidance for curriculum and delivery teams

- 1.1 For ESFA funded programmes for Adults, where full funding is not available (see ESFA eligibility) we will set our fees in line with expectations of an assumed 50% contribution from the learner/employer/sponsor. The Director of Apprenticeships and Adult Skills when determining the fees structure for their offer, must seek to maximise the tuition fee payable. Where fees are set below the assumed level approval must be first secured from the Vice Principal Finance (VPF) prior to any communication of the fee being made.
- 1.2 Fees chargeable for apprenticeships are expected to be in line with the published guidance and funding band tariffs. Where the funding band maximum tariff value fails to achieve our required margin Huish reserves the right to charge a higher fee, subject to market conditions making this higher fee viable.
- 1.3 For those students aged over 19 accessing the Advanced Learner Loans, we will set our tuition fee at the maximum amount of Loan available for the learning aim. Registration and/or examination fees and materials (including essential kit and uniform costs) will be assumed to be included within the maximum Loan value available. Where appropriate and either the relevant Assistant Principal/Director of Apprenticeships and Adult Skills can justify a competitive advantage a lower fee may be set but only after approval has been sought from the VPF.
- 1.4 At the time of compiling these detailed procedures the ESFA Funding Guidance was still in draft form, consequently these procedures may be subject to change if any material amendments are made to that guidance. Whilst every attempt has been made to capture the eligibility criteria and fee setting rules within this document there may be a need to refer to the ESFA Funding Guidance for more complex cases. In any event the ESFA Funding Guidance will take precedence when determining an individual's eligibility for funding and the setting and collection of tuition fees.

2. Students aged 16-18 funded by the Education and Skills Funding Agency (ESFA) and students aged 19-24 with a ALS or EHCP

- 2.1 Home and EU students aged under 19, or in the case of students with an EHCP or ALS up to and including age 24, on 31 August in the first year of the course will not pay tuition fees for the duration of their course whilst they remain under 19 (or up to and including age 24 EHCP/DSA holders) at the start of their programme (qualification aim). They will not be charged the awarding body registration/examination/assessment fee where the student meets or exceeds the college attendance target of 93%.
- 2.2 We reserve the right to charge students, in line with ESFA guidelines, for the following: -
- Awarding Body examination fees for inadequate attendance or completion of work has not been achieved
 - Awarding Body examination fees for students who fail without good reason to sit the examination where the institution has paid the fee
 - Awarding Body examination fees for students who resit an examination resulting from an initial examination failure or with the aim of achieving grade improvements
 - Clothing or equipment (unless for health and safety) fees
 - Non course-specific photocopying and printing fees including computer printouts
 - Disciplinary fines (such as late return of library books, lost locker keys/ID cards)
 - Leisure and other non-academic fees (where the activity is not a requirement of a course syllabus)
 - Travel, board, lodging and extra activities associated with trips / visits
- 2.3 Where a student falls below the attendance target Huish reserves the right to request a contribution towards the awarding body registration/examination/assessment cost for the first and any subsequent sitting.
- 2.4 Where a student fails to attend a pre-agreed examination and cannot produce either a medical certificate or evidence of significant extenuating circumstances confirming that they were unfit/unavailable to attend Huish reserves the right to charge for any re-sit.
- 2.5 There may be a requirement for some students to make a Disclosure and Barring Services application in order to undertake and complete their studies; students will be informed of this requirement prior to enrolment. In all circumstances the cost of the DBS application will be borne by the student.
- 2.6 Fees will not be charged for Health and Safety equipment where it is essential for learning to take place.
- 2.7 There will be no charge for mandatory trips and visits costs that are deemed essential to the completion of the qualification. We will expect to recover the costs of non-mandatory trips from all students that choose to take part.
- 2.8 Students aged 18 on or before the 31st August that start a two year programme (e.g. a linear A-level or extended diploma) will be eligible for free tuition for the duration of the two years

- 2.9 Students aged 18 on or before the 31st August that start a full-level 3 programme will be eligible for free tuition. If a student decides to 'top-up' their qualification to an extended diploma (or equivalent) and are aged 19 or over (excluding students aged 19-24 with an EHCP or ALS) on or before the 31st August they will either need to make an application for Advanced Learner Loan support or pay the advertised course fee.
- 2.10 Huish delivers an extensive programme of activities that are not funded by the ESFA that all students are expected to participate in. For a two-year Level 3 Programme of Study a mandatory fee of £80 is payable. For a one-year Level 2 Programme of Study the mandatory fee is £40.
- 2.11 Students accessing the Huish Performance Sport Programme will be informed of the associated fees at interview and enrolment.

3 Students aged 19 and over funded by the ESFA – The ESFA

- 3.1 Students whose programme is co-funded by the ESFA will be charged a tuition fee calculated by reference to the weighted funding rate of the learning aim. This tuition fee will usually be equivalent to 50% of the weighted rate, accepting that the nature of this particular market may make us uncompetitive at which point a prevailing market price can be charged (subject to being able to prove course viability).
- 3.2 Where a student commenced a programme/qualification in a prior year that was more than one year in duration (a two-year extended diploma for example), the annual tuition fee level charged for the year in which they started will be honoured in 2020/21.
- 3.3 Subject to providing satisfactory and current evidence and a full assessment, the following categories of home students and citizens of a country within the European Economic Area (EEA) are entitled to **tuition fee** remission:

The table on the following page is taken from the ESFA Funding Guidance, it summarises eligibility for tuition fee remission alongside where there is an expectation that the learner contributes to or pays in full for their learning.

For funding purposes, the ESFA defines a learner as unemployed if one or more of the following apply.

- They receive Jobseeker's Allowance (JSA), including those receiving National Insurance credits only.
- They receive Employment and Support Allowance (ESA).
- receive Universal Credit, and their take-home pay as recorded on their Universal Credit statement (disregarding benefits) is less than £338 a month (learner is sole adult in their benefit claim) or £541 a month (learner has a joint benefit claim with their partner)
- They are released on temporary licence, studying outside a prison environment, and not funded by the Ministry of Justice.

We may also use our discretion to fully fund other learners if both of the following apply. The learner:

- receives other state benefits (not listed in paragraph 155) and their take home pay (disregarding benefits) is less than £338 a month (learner is sole adult in their benefit claim) or £541 a month (learner has a joint benefit claim with their partner), and
- wants to be employed, or progress into more sustainable employment, and their take-home pay (disregarding benefits) is less than £338 a month (learner is sole adult in their benefit claim) or £541 a month (learner has a joint benefit claim with their partner), and you are satisfied identified learning is directly relevant to their employment prospects and the local labour market needs
- if a learner is employed, or self-employed, and would normally be co-funded for provision, up to and including level 2. The learner may be fully funded if they satisfy the learner is eligible for co-funding, earns less than £17,004.00 annual gross salary

Government contribution table

The level of government contribution for ESFA funded AEB is as follows.

Provision	19- to 23-year-olds	24+ unemployed	24+ other
English and maths, up to and including level 2 (Must be delivered as part of the legal entitlement)	Fully funded*	Fully funded*	Fully funded*
Essential Digital Skills Qualifications up to and including level 1	Fully funded*	Fully funded*	Fully funded*
Level 2 (excluding English and maths) (First full level 2 must be delivered as part of the legal entitlement)	Fully funded* (first and full)	Fully Funded	Co-funded+
Learning to progress to level 2	Fully funded^ (up to and including level 1)	Fully funded	Co-funded+
Level 3 (First full level 3 must be delivered as part of the legal entitlement)	Fully funded* (first and full)	Loan-funded	Loan-funded
	Loan-funded** (previously achieved full level 3 or above)		
Traineeship#	Fully funded (including 16- to 24-year-olds##)	N/A	N/A
English for speakers of other languages (ESOL) learning up to and including level 2	Co-funded+	Fully funded	Co-funded+
	Fully funded – Unemployed		
Learning aims up to and including level 2, where the learner has already achieved a first full level 2, or above	Co-funded+	Fully funded	Co-funded+
	Fully funded – unemployed		
Learning aims up to and including level 2, where the learner has not achieved a first full level 2, or above	N/A	Fully Funded	Co-funded+
<p>Provision *Must be delivered as one of the English and maths, Digital entitlement and/or first full level 2 or first full level 3 qualifications required as part of the legal entitlements. ^Must be delivered as entry or level one provision from local flexibility. # Excludes flexible element where funding depends on age and level. ## 16- to 18-year-old learners must be eligible under the ESFA's young people's residency requirements. ** Availability of loans at level 3 does not replace the legal entitlement to full funding for learners aged 19 to 23 undertaking their first full level 3. + Low wage flexibility may apply, refer to paragraph 157.</p>			

- 3.4 There may be a requirement for some students to make a Disclosure and Barring Services application in order to undertake and complete their studies; students will be informed of this requirement prior to enrolment. Students that can claim free tuition (fully funded) will not be charged for completing the DBS application, students that pay tuition fees (co-funded) will be charged.
- 3.5 Fees will not be charged for Health and Safety equipment where it is essential for learning to take place.
- 3.6 There will be no charge for mandatory trips and visits costs that are deemed essential to the completion of the qualification. We will expect to recover the costs of non-mandatory trips from all students that choose to take part.

4 Apprenticeships

- 4.1 The Government has introduced the Apprenticeship Levy, effective from 1st May 2017. Any business with an annual salary cost in excess of £3M must now pay a levy of 0.5% into an apprenticeship service account. Employers can use this account to purchase apprenticeship training from an approved training provider. The cost of this training is, for new standards, capped by a published funding band maximum (tariff). If the apprenticeship service account is exhausted the employer can access funding up to 95% of the maximum funding band or the price agreed with the provider, the remaining 5% is payable by the employer.
- 4.2 Businesses that fall outside of the levy (non-levy payers) will, from April 2019, be able to access Government funding at 95% of the overall negotiated price, leaving them with a 5% mandatory contribution.
- 4.3 Where the Government is contributing towards an Apprenticeship they may reserve the right to withhold their contribution if the employer has not paid their contribution. Consequently we expect fees to have been paid, or a payment plan established with payments started, within one month of the apprentice starting their programme.
- 4.4 Our fees chargeable to employers will be, in most cases, in line with maximum funding band tariffs. Where there is significant competition from other providers the Board of Governors recognises that this could lead to a high degree of price sensitivity. Consequently, where competitive forces are setting the market price we will look to remain competitive by setting a price that maximizes our opportunity in a given market on the proviso that activity must at all times cover the direct costs of delivery as a minimum. Any reduction in fees has to be agreed with the VPF prior to confirmation with the employer. Conversely, where our costs are such that the maximum funding band tariff is insufficient to achieve our required margin we will look to charge a fee higher than the 5% of the maximum funding band tariff.
- 4.5 There may be a requirement for some apprentices to make a Disclosure and Barring Services (DBS) application in order to undertake and complete their apprenticeship; apprentices will be informed of this requirement prior to enrolment. In all circumstances the cost of the DBS application will be borne by either the apprentice or their employer.
- 4.6 Fees will not be charged for Health and Safety equipment (PPE) where it is essential for learning to take place within college.
- 4.7 There will be no charge for mandatory trips and visits costs that are deemed essential to the completion of the qualification. We will expect to recover the costs of non-mandatory trips from all students that choose to take part.

5 Traineeships

5.1 Huish has decided to cease its Traineeship programme delivery for 2020/21.

6 Students aged 19 and over accessing Advanced Learner Loans

- 6.1 Students aged 19-23 who have already achieved a full Level 3 qualification, subject to meeting the eligibility criteria, will be able to access an Advanced Learner Loan to fund Level 3 to 6 qualifications. 24+ students studying qualifications at levels 3 to 6, subject to meeting the eligibility criteria, will also be eligible for an Advanced Learner Loan. If the student provides evidence of a successful loan application, fees are raised to Student Loans Company (SLC). Students wishing to enrol on a Huish course who have applied (or are intending to apply) for an Advanced Learner Loan, but who are unable to provide evidence of successful loan application at enrolment, must enter into a Part Payment Agreement. We will not look to start collecting instalments until the 1st November, or two months after the enrolment date for courses starting after September. Students will remain liable for fees until they can provide the College with evidence of a successful loan application. Payment dates will be agreed annually by the VPF. We will refund any instalments paid on receipt of SLC confirmation within 10 working days.
- 6.2 The College will update the SLC of current enrolments on a monthly basis. This will inform the Student Loans Company of withdrawn learners. Change of circumstances may result in the re-assessment against the eligibility criteria and a change to the loan entitlement.
- 6.3 There may be a requirement for some learners to make a DBS application in order to undertake and complete their qualification; learners will be informed of this requirement prior to enrolment. The cost of the DBS application will be included within the tuition fee where this is relevant. If a student is already employed in a sector where a DBS application is mandatory we will expect the employer to have already completed and paid for the application on behalf of the student prior to enrolment.
- 6.4 Fees will not be charged for Health and Safety equipment (PPE) where it is essential for learning to take place within college.
- 6.5 There will be no charge for mandatory trips and visits costs that are deemed essential to the completion of the qualification. We will expect to recover the costs of non-mandatory trips from all students that choose to take part.

7 International students

- 7.1 For fees purposes we classify students as Home or International. Classification is largely determined by residency. You will usually be classified as an International student if you reside from any country outside of the EU/EEA, unless you have lived in the EU/EEA for at least three years before the start date of your course and have indefinite leave to remain in the UK.

We will need to confirm your visa status during the application process.

We judge all cases against the same criteria, in accordance with the government's guidelines. You will find a useful summary of regulations in a guide produced by the UK Council for International Student Affairs (UKCISA).

For guidance on the cost of courses and eligibility, please contact the college.

- 7.2 The 2020/21 annual fee for international students attending full time Further Education level courses is £18300. This fee is also the fee that these students will pay for 2021/22. The fee includes tuition, registration, examinations (except for optional own language exams), materials, mandatory trips, enrichment and accommodation, and subsidised trips as part of the international Enrichment programme. Please note that enrolment on to the Huish Performance Sport Programmes, and some Enrichment such as DofE, Music Instrumental Lessons, will incur an additional fee, this will be communicated on application.

- 7.3 Huish offers a £200 discount for fees paid in full either by the 1st September or prior to the Confirmation of Acceptance for Studies (CAS) being issued, whichever date comes first. Should the student fail to pay fees by the due date (as stated on your official invoice) a late payment charge of £50 will be added to your charges to cover increased administration costs.

- 7.4 Huish requires a deposit of £1000 which will be returned to you at the end of your study programme providing all fees are paid to date, no damage has been caused to your accommodation, and you have no outstanding charges in any college departments (including examination resits).

- 7.5 All International students (including those on Tier 4 General Visas) must pay the full course fees (or first instalment of fees if a payment plan has been previously agreed) at the time they apply for a Confirmation of Acceptance for Studies (CAS). For students applying for a short term study visa a deposit of £1000 or full course fees (if less than £1000) must be paid at the time they apply for a Visa. (Note there is no CAS for the STSV). For courses that are beyond one year in duration the annual fee is payable when the student confirms their enrolment for each subsequent year.

- 7.6 EU students or those holding a UK passport from overseas are liable to pay accommodation costs of £9000 per year for 2020/21. This fee is also the fee that these students will pay for 2021/22.

- 7.7 EU students or those holding a UK/EU passport from overseas are liable to pay the £1000 deposit as detailed in 7.4 and 7.5 above. In addition, a European Placement Support Fee of £2000 per year for access of the services provided by the International Office and subsidised international enrichment activities applies.
- 7.8 The A Level/vocational course fees include a non-refundable deposit of £5000 to secure your place. This means that for any reason you do not to enrol at Huish, we will retain £5000 of fees received. For Huish Plus the non-refundable deposit is £3000, this means that if, for any reason, you do not enrol at Huish we will retain £3000 of the fees received.
- 7.9 If a student is refused a VISA or fails to meet our entry criteria prior to the start of the course we will refund the amount paid minus £5000 non-refundable deposit as detailed in 8.8. For VISA refusals the refund request must be submitted within 30 days of the refusal and the student must provide a copy of the refusal letter. Where the student fails to meet our entry criteria we will automatically commence the refund process on confirmation that the entry criteria will not been met.
- 7.10 Huish reserves the right to keep the full deposit if there is evidence that the refusal was due to failure to have adequate funds in place, failure to supply all the required documentation or if fraudulent documents were used.
- 7.11 Where an International Student has commenced their studies under the 2020/21 pricing structure they will remain on that pricing structure for 2021/22.
- 7.12 Fees will not be charged for Health and Safety equipment where it is essential for learning to take place.
- 7.13 Once you have enrolled you must inform the College in writing, a minimum of one term in advance if you wish to withdraw from studies or leave the course early. Failure to give such notice will result in a full terms fees being charged. If you are withdrawing before the course starts, all fees paid to date will be retained as a cancellation fees. Deposits and fees are not transferable from person to persons.

8 Full cost recovery and self-financing courses

- 8.1 Huish runs a number of courses which are not directly supported by Government Agencies and therefore the sole source of income for these courses are the fees charged to the learner / employer. For such activity we will charge a commercially viable rate reflecting market pricing and our delivery cost structure. In each case, the margin on income will be agreed by the Senior Management Team on recommendation from the relevant Assistant Principal/Director of Apprenticeships and Adult Skills
- 8.2 For commercial fee recovery courses, the fee will be charged once the course is confirmed as running. Generally full fees will be charged and must be paid prior to the commencement of the course. Normally this will happen at least 48 hours before the start date unless otherwise agreed by the VPF. Once the course is confirmed as running and enrolment has been confirmed with the appropriate fee paid no refund will be given.
- 8.3 Where a course is longer than two months in duration and the overall fee is over £500 we accept 50% of the fee on enrolment with the remaining 50% payable after one month of the course start date. If the fee is not paid by the due date the college reserves the right to withdraw the student from the course and refuse any certification/acknowledgement of learning.
- 8.4 Generally Materials, registration, certification/examination and other course related costs will be included in the overall fee quoted. For AAT and ACCA courses membership and examination costs are not included in the fee, these being payable directly to the appropriate body by the student.
- 8.5 Fees will be charged for Health and Safety equipment (PPE) where it is essential for learning to take place. A student can choose to purchase their own PPE, details will be provided by the course tutor to ensure that the correct PPE is purchased.
- Students will be expected to wear their PPE at all times where instructed to do so by their tutor. Any student attending college without their PPE will be refused entry to workshops/teaching spaces where this is a mandatory requirement.
- 8.6 Students under the age of 16 can access some college provision. This will be indicated on promotional literature where appropriate. The fee payable will be the prevailing fee for the course on offer.
- 8.7 Any student aged 19 or over who has already achieved a full level 3 qualification (and is therefore not eligible for Government funding) and wishes to access either a single A-level or a full programme of study will be classed as a full cost student. Fees will be considered on a case by case basis depending upon the individual requirements.

9 Helping individuals and employers pay

- 9.1 Students enrolling on courses at Huish funded by the ESFA and those students funded through the Advanced Learner Loan will have access to apply to the relevant bursary/support fund to support a contribution towards additional course related or attending college costs **(subject to availability of funds and meeting eligibility criteria)**.
- 9.2 We will continue to offer payment by instalment plans where paying the full fee up-front would create a barrier to learning. Courses where this facility is available will be clearly indicated when marketed. To help Huish avoid escalating costs associated with bad debt collection and write-off we will ask all learners to sign a declaration in advance giving us authority to check their credit reference for which a charge of £30 will be levied. In addition, at enrolment we will ask evidence to support proof of identity and proof of address. **Adults over 19 accessing the Advanced Learner Loans and HE learners are eligible for Huish part payment plans as long as the balance to be paid by the learner (not the SLC), is more than £200 and the programme is longer than 10 weeks in duration.**
- 9.3 A discount for up-front payment is available on certain college courses/qualifications, please see appendix A for more details.
- 9.4 When working with employers we will look to develop the most commercially attractive package for them. This will often include a mix of fully funded, co-funded and commercial fee recovery activity.

10 What happens where a student/sponsor has a change in financial circumstances?

- 10.1 Where learners are unable to pay their fees through unforeseen, extenuating personal or financial circumstances they will be advised and guided through various support options, this might include career development loans, student loans or assistance from our college learner support funds or Bursary. All applications are judged on their individual merit, awards made will reflect the nature of the application and the overall availability of funding support. If support is declined, learners will be expected to pay the course fee in line with this policy.
- 10.2 Where individual or employers default on a fee payment and are unable to assure Huish that this position will be resolved quickly we will implement a process of debt management which will restrict the learner and employer from further activity at Huish and will ultimately be passed to third parties for debt collection activities should payment not be forthcoming.

11 Refunds, transfers, deferrals and late starters

- 11.1 In general terms, for any course of greater than four weeks duration, once a student has attended for more than four weeks the full fee is payable. This rule applies to all courses with the exception of self-financing activity. Where a student withdraws within the first four weeks, or fails to start, and has paid a fee a £30 administration fee will be deducted from any refund.
- 11.2 Where a student enrolls on a course that is of a duration of four weeks or less the fee is payable up-front on enrolment.
- 11.3 Where Huish cancels the course, either a full refund will be given or the student given the option to transfer any payment to a future/alternative course.
- 11.4 Refunds will not be given for full cost recovery/self-financing courses save for medical reasons supported by an appropriate medical professional opinion or where Huish cancels the course.
- 11.5 No refund will be initiated if classes are cancelled due to circumstances beyond our control
- 11.6 The college reserves the right to make such alterations to the described courses, fees, tutors, venues & services as may prove necessary. If a single class meeting is affected by venue closure due to exceptional circumstances out of our control no refund will apply.
- 11.7 Where a student feels that there are exceptional circumstances that prevent them from continuing with their studies, usually a medical condition that was unknown at time of enrolment or a significant life event, an application to have part/all of the fee waived can be made to the VPF. Each case will be judged on its merits. Applications must be made within one month of the withdrawn date held on the central student records database.
- 11.8 FE students wishing to defer will only be considered where there is medical evidence to support the deferral request. Should the course not run in the following year the student will either be offered credit against another course or a fee refund for the fee paid at the time of their deferral.
- 11.9 Where an Apprenticeship contribution is paid in full at the start of the apprenticeship, and the Apprentice withdraws early or switches employers during the programme the original employer will be reimbursed on a pro rata basis and the new employer will be charged the balance if they are a non-levy payer.
- 11.10 Late starter tuition fee arrangements for all students are as follows: -
- late starters in Term 1 will be liable to pay the full year's course fees
 - late starters in Term 2 will be liable to pay for two thirds of the full year's course fees
 - late starters in Term 3 will be liable to pay for one third of the full year's course fees

11.11 Please note that any administration fees charged (instalment plans/credit checks) will not be refundable.

12 How do I suggest improvements / complain about these procedures?

12.1 Improvement suggestions should be made to the Vice Principal-Finance.

12.2 Complaints in relation to these procedures should be made in writing to the Vice Principal Student Support. The VP Student Support will use the college complaints procedure to investigate and determine the outcome of the complaint.

APPENDIX A

Fee Remissions and Payment Plan

1. Full Payment Discount

- 1.1 The College operates a 5% tuition fee discount on full and part time further education courses of longer than 10 weeks duration if the learner pays in full at the time of enrolment (to encourage full payment). The discount does not cover any separate charges related to registration, exams, equipment, materials and uniforms.
- 1.2 This discount applies to FE level programmes (excluding students accessing the Advanced Learner Loans) for Home/EU/EEA students paying their own fees (or an employer/sponsor paying the tuition fee in full on their behalf at enrolment). The discount will not be applied to the tuition fee where an employer/sponsor requests an invoice. If a student pays their fee up-front claiming the discount and subsequently makes a successful application for financial assistance with their fee we will only support up to the discounted amount.
- 1.3 International student fees early settlement discount arrangements are outlined in 8.3.
- 1.4 Full cost recovery/self-financing course fees are not subject to this concession.

2. Fee Remission for ESFA funded courses

Please refer to sections 2 to 5 of these procedures.

2.1 Evidence required:

- For Unemployed Fee Remission learners must provide a self-declaration as to the state benefit they claim and their status relating to gaining employment.
- For learners in receipt of a low wage evidence must be provided of the learner's gross wage, this can be a wage slip or a Universal Credit statement within the 3 months of the learner's learning start date, or a current employment contract which states gross monthly/annual wages.

3. Cancelled courses

- 3.1 Where Huish cancels a course students will be entitled to a full refund. Where the course is expected to run at a later date students will be given the option to transfer. We will endeavour to give a minimum of 48 hours-notice
- 3.2 Huish will endeavour to restrict the number of cancelled courses to an absolute minimum. We cannot however guarantee that a course will run, particularly if the number of students enrolled is insufficient to make it a positive learning experience.

4. Tuition/ Registration fees/ exam fees and instalment plans

4.1 Prior to Huish agreeing to an instalment plan for a learner, we reserve the right to undertake a credit check; this carries a charge of £30 that has to be paid by the student at enrolment and is non-refundable

- If a course is more than £200 and 10 weeks in duration an instalment plan of up to 3 instalments is available. A deposit of 25% must be paid at enrolment followed by three equal instalments thereafter, usually commencing one month after the course start date and monthly thereafter. Where course fees are over £750 and a student can provide evidence that a 3-month instalment plan would create a barrier for them we will consider extending the plan to six months (an instalment becoming due every two months as opposed to one). In all circumstances fees have to be paid in full by the end of the course/programme.
- Equipment/materials/uniform fees are eligible for inclusion within an instalment plan. Where it is the intention that the student keeps the above they will not have title until all instalments have been paid in full.
- The first payment must be made on enrolment; the remaining payments are due on the agreed dates included on the part payment agreement from this date.
- A direct debit mandate must be completed by the learner at the time of enrolment for all instalment plans. If a direct debit instalment fails then the debt immediately becomes liable in full from the learner.
- Instalment plans are not available for companies where they are sponsoring a student/students
- If a learner withdraws, before all instalments have been received, we will still require all future instalments to be paid and will seek to recover any outstanding balance on their account.

4.2 Students aged 19 and over accessing Advanced Learner Loans

- Where a prospective student chooses to access an Advance Learner Loan and decides to pay some or all of the fees themselves then an instalment plan is available if the fee is over £200 and 10 weeks or longer in duration. In this case an instalment plan over 3 instalments is available.
- Prior to Huish agreeing to an instalment plan for a learner we reserve the right to undertake a credit check, this carries a charge of £30 that has to be paid by the student at enrolment and is non-refundable
- Where a learner has not yet applied for a learning loan or has not yet received confirmation that the SLC will be paying the fee then support will be provided by Student Services to ensure that the loan is in place before the learner is enrolled.

- Where a learner withdraws from their programme and has already received a learning loan, assuming that the learner has attended for more than four weeks, the balance of any fee not met by the SLC will become payable by the student.

5 Employer/Sponsor payments

- 5.1 The learner is ultimately liable for their course fees.
- 5.2 If a learner's employer or sponsor is paying all or part of the fees the employer/sponsor has to complete the Huish sponsor form, signed by a senior responsible person of the organisation such as a Company Director. Until this is received the learner is liable for the fees and can set up instalment plans in line with this policy. In signing the sponsor form the sponsor/employer will remain liable for the fees identified on the form regardless of any change in circumstance/relationship with the student.
- 5.3 If the learner's employment circumstance changes and they are no longer employed by the company originally supplied as the sponsor, the employer/sponsor will remain liable for any outstanding fees.

6 Default on instalment plans/payment of fees

- 6.1 If a learner defaults on their instalment plan Huish will communicate with the learner requesting payment. Initially this will be carried out by the Finance team
- 6.2 If after 7 days the learner has not paid or agreed when payment will be made the instalment plan will be cancelled and the full amount of the course will become immediately payable.
- 6.3 Course managers working in collaboration with Learner Services and the Finance Team will be provided with a list of all learners who have defaulted on their payments. They will be required to work with the Finance Team, tutors and learners in collecting the fees. Meetings should be held with individual learners to provide support. Any special arrangements for payment of fees must be approved by the Finance Team.
- 6.4 Learners may be removed from the course if they fail to make payment for their course fees, accreditation of learning and certification may also be withheld. Outstanding balances may be pursued through the Small Claims Court; students will be advised that this may affect their ability to secure credit in the future. Any future enrolments will be prevented if the learner has any outstanding debt on their account.**
- 6.5 If fees are still not collected the curriculum area will incur the cost/provision of the bad debt being written off so as to reflect the true income generated by the respective area.
- 6.6 Where Huish incurs additional costs arising from our debt recovery procedures (referral fees to debt recovery agencies and/or legal representation costs) we will pass these costs onto the learner and seek to recover them alongside the original outstanding debt.