

PETER SYMONDS COLLEGE
FEE PAYMENT, REMISSION OF FEES AND INSTALMENT POLICY

Date Reviewed by SMT:	May 2019
Date Approved by Governors:	June 2019
Next Review Date:	June 2021

Fees quoted are for one academic year only and are payable on commencement of a programme of study. Students will not be able to start their course unless they have paid in full, have obtained confirmation of eligibility for fee remission from the Student Support team, have written proof of approval of a student loan (HE), written proof of approval of an Advanced Learner Loan or have an authorised instalment plan.

Where students are eligible for fee remission they must have provided all the necessary paperwork on enrolment and have confirmation of eligibility before they start their course. Students have the option of paying their fees by instalment, providing they meet the terms and conditions outlined below.

Peter Symonds College reserves the right to refuse admission to students who currently have outstanding fees from a previous academic year/enrolment.

Remission of fees for Education & Skills Funding Agency (ESFA) Further Education (FE) students:

Please refer to the Charging Policy and Procedures for 2019-2020 for details.

Payment of Course Fees by Instalment

Instalment Policy for Students on HE, FE and Full Cost courses:

NB: a £25 administration fee will be charged for instalment arrangements, this is non-refundable.

Students paying their own fees can pay by up to 3 instalments providing that:

- Course fees are in excess of £100 and the duration of the course is more than 12 weeks;
- With regards to further education programmes an initial payment equal to one third of the tuition fee plus any accreditation, examination consumables, instalment arrangement and administration fees is paid on enrolment; the second instalment of one third of the tuition fee is paid on the 5th of the 2nd month after the course start date (i.e. if the course starts in September, the 2nd payment will be due on 5th November) and the final instalment of the last third of the tuition fee is paid on the 5th of the 3rd month after the course start date (i.e. if the course starts in September, the 3rd payment will be due on 5th December);
- With regards to higher education programmes an initial payment equal to one third of the tuition fee plus any accreditation, examination consumables, instalment arrangement and administration fees is paid on enrolment; the second instalment of one third of the tuition fee is paid by February 5th and the final instalment of one third of the tuition fee is paid by April 5th of each year of the course;
- Please note that instalment payments are taken on the 5th of each month, for example, in respect of further education programmes your first payment will be taken on enrolment, then you will be given a grace period during the following month and then your second and third payments will be taken on the 5th of the following two consecutive

months. With regards to higher education programmes your first payment will be taken on enrolment, the second payment will be taken on the 5th February and the third payment taken on 5th April;

- The student supplies completed instalment plan documentation, standing order mandate, written confirmation of an approved student loan (HE) a credit card, cheque or cash for the first payment. Two post-dated cheques or card details will be acceptable for the second and third instalments, made payable to Peter Symonds College;
- The student has no outstanding balance of fees from a previous year;
- The student does not have, or is not in the process of, an Individual Voluntary Arrangement (IVA); and
- The student has not defaulted on instalment/payment arrangements in a previous year.

Employer Payments & Invoices:

If your employer is paying for your course, please request an Employer Invoice Authorisation Form from Registry (or an official Purchase Order stating your name, course to be studied and the maximum amount to be charged), and enclose it with your Enrolment Form.

Paying by instalments is subject to the following terms and conditions:

1. Students who withdraw from their programme remain liable for full course fees;
2. Peter Symonds College charges an administration fee of £25 for instalment arrangements;
3. Instalment arrangements are not available for overseas students, sponsors or employers, or students without a UK bank account, unless agreed by the Director of Adult & Higher Education;
4. Fees will be collected on the agreed dates in the instalment plan;
5. Fees charged will normally be for one academic year only. For the majority of courses lasting more than 1 year, fees will be charged at the start of each year;
6. Peter Symonds College reserves the right to withhold applications for certification for students with an outstanding balance of fees;
7. If the college is unable to collect payment, the student's ID card will be deactivated and IT account suspended, unless satisfactory payment arrangements are made;
8. If the college is unable to collect an instalment payment from the student's bank account on more than one occasion, the student may be asked to leave their programme but will remain liable for payment of any outstanding fees;
9. Peter Symonds College is prepared to take action where necessary through the County Court, to recover debts from students/employers who do not adhere to payment arrangements and/or fail to respond to correspondence from Registry. This could result in a County Court Judgement against the student. NB: all County Court costs will be added to the balance due from the student/employer; and
10. Any student with a change of address must notify Registry immediately.

What happens if my tuition fee payment is late?

If you become aware that a payment will be late, you must contact the Business Manager at the Adult & Higher Education division to explain why this has occurred. If you are in genuine difficulty making your payment we will try to agree a plan of payment that is more manageable.

If you fail to submit a payment plan or if your payment plan method fails you will be contacted within two weeks of the expected payment date and asked to make immediate payment by another method. If this payment method also fails you may be charged an administration fee.

If you fail to respond or you are unable to provide an acceptable payment plan, the college reserves the right to terminate your studies. The college will then put any outstanding debt in the hands of a debt collector. Any additional costs incurred will be added to your account.

Students who continue to be in debt to the college at the end of the first academic year will not be permitted to register for the following year of their programme. Also, please be aware that if you remain in debt to the college you will be required to pay your balance before enrolling on any subsequent courses whether they are subsidised or full cost.

What can I do if I'm having difficulty paying my fees?

If you are experiencing difficulties in paying tuition fees you should seek help at the earliest possible opportunity. Initially you should approach the Student Support Manager at Reception. She will be able to provide general advice as well as information about any additional funding that may be available. You may also wish to speak to your tutor for support and advice.

It is important to keep the college informed of the developments (see above). The college will be sympathetic and assist where it can however in order to maintain the quality of teaching for everyone else the college must act to recover debts.

Payment of interest administration charges:

You will be liable to pay interest at 2.5% above the UK clearing bank base rate, per annum, on any amount outstanding /overdue against your payment plan. Interest will run from the due date to the date when the fees are paid. Registry will review the student related debt ledger throughout the year and apply interest annually, on a consistent basis.

An administration charge of £25.00 may be raised where your chosen method of payment is declined more than once. This will apply to each payment date.