



FEES POLICY 2018-19



GOVERNANCE AND CONTROL

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Fees Policy 2018/19

1 Policy objectives

- 1.1 The purpose of this Policy is to provide information and guidance regarding the course tuition fees and other charges that learners will be expected to pay and any financial support that may be available.
- 1.2 The Policy is consistent with the College's overall fee principles for 2018/19, as follows:
- tuition fees for adult learners are calculated directly from the ESFA co-funding rate i.e. the fee charged to learners the amount of the public funding income which is foregone by a learner being co-funded not fully-funded
 - fee paying learners will have an additional charge for materials and exam fees based on the actual costs being incurred by the College
 - Level 3 Advanced Learning loans will be set at the maximum amount allowed based on the ESFA funding rate
 - Higher Education fees to be set at the similar levels to 2017/18
 - Commercial course fees to be set to generate a reasonable contribution to College overheads, with consideration being given to prevailing market rates
 - Up to five fee instalments will be available for student on long courses
 - Fee refunds to be made only where the College is responsible for a course closure or change, or in the event of exceptional student personal circumstances
 - The Principal & Chief Executive to retain discretion on all fee matters to deal with exceptional circumstances
- 1.3 The Policy outlines the arrangements for payment by instalments and refunds.
- 1.4 The Policy is applicable to all College students.
- 1.5 Full details about specific course fees and charges, eligibility for receipt of free course tuition and opportunities for financial support to pay fees can be found in the course information guides available on the College's website www.waltham.ac.uk or from Student Services on 020 8501 8501 or Room 219 at the College in Forest Road.

2 Fees for courses fully or partly funded by funding agencies

- 2.1 Where courses are funded in full or part by the Education Funding Agency (EFA) or the Education and Skills Funding Agency (ESFA), Waltham Forest College sets fees in line with published guidance.

3 16-18 year-old learners, and 19-24 learners with a Learning Difficulty Assessment (LDA) or Education Health Care Plan (EHCP)

- 3.1 The Education and Skills Funding Agency (ESFA) funds United Kingdom (UK) residents:
- Aged 16 or over but under 19 on 31 August of the academic year of entry to the course
 - Who are 19-24 years old and have a Learning Difficulty Assessment (LDA) or an Education, Health and Care Plan (EHCP) with over £6,000 of learning support costs
- 3.2 All learners in this category are fully funded by the Education and Skills Funding Agency (ESFA). This means the learner will not pay any tuition, examination or registration fees. On some courses learners will have an option to purchase their own equipment or kits.

- 3.3 Learners who start on a full time two year course at the College at age 16-18 years and are progressing to the second year of the programme at 19 years will not be required to pay any tuition, examination or registration fees, though there may be charges for some course materials on a limited number of courses.

4 16-18 Bursary Fund

- 4.1 Depending on personal circumstances, learners may be able to apply for a bursary to help pay for essential education-related costs such as equipment needed for their course.
- 4.2 Applications will be considered from learners based on their household income.

5 19+ learners

- 5.1 The Education and Skills Funding Agency (ESFA) funds some courses for learners 19 years old and over. For learners aged 24 and over, only a limited number of courses are funded. For courses that are fundable, learners must be:

- UK nationals, have UK citizenship or a UK passport, or nationals of a European Union (EU) or European Economic Area (EEA) country **and** ordinarily resident in the UK or EU or EEA continuously for at least the previous 3 years on the first day of learning, **or**
- have recently settled status, ie indefinite leave to remain, refugee status, discretionary leave/humanitarian protection, **or**
- an asylum seeker awaiting Home Office decision for more than 6 months

6 Fees for 19+ learners

- 6.1 Please refer to section 3.3 for learners who started on a two-year full time course at 16-18 years and are progressing to the second year at 19 years.
- 6.2 Depending on the age of the learner and the type and level of course, the course may or may not be funded by the Education and Skills Funding Agency (ESFA).
- 6.3 Courses can be:
- 6.3.1 **Fully funded** – this means that the learner is eligible to receive free tuition and there will be no tuition fees. Depending on the course, the learner may incur other costs e.g. for personal kits, equipment or books. Eligibility for full funding may reflect the nature of the course or the learner’s individual circumstances as set out in the following paragraphs
- 6.3.2 **Co-funded** – this means that some of the tuition fees (usually about 50%) will be funded by the ESFA. Learners will be expected to pay the remainder of the tuition fees and any other charges.
- 6.3.3 **Funded by Advanced Learning Loans** – For learners aged 19 or over, there is no public funding available for courses at Level 3 or above, with one exceptional as set out below for learners undertaking their first full Level 3 qualification who receive free tuition.

However, for “relevant Level 3 courses” learners may be able to access a loan from the Student Loans Company (SLC) to pay the tuition fees assuming they meet

the eligibility criteria outlined in 5.1 above. A “relevant level 3 course” is an Access to HE Diploma and other Level 3 Diplomas and Certificates

The College is unable to give any financial advice about the loan, however, information on the loans scheme and how to access advice is available from Student Services and the Student Loans Company

- 6.3.4 **Not funded** – this means there is no public funding available. If learners want to enrol on a “Not funded” course, and/or if they do not meet the criteria set out in paragraph 5.1 to receive public funding, they will need to pay the full cost of the course.
- 6.4 Learners in receipt of JSA (Job Seekers Allowance) or ESA (Employment Support Allowance work-related) or Universal Credit (unemployed and mandated to undertake training by the Job Centre) will be able to enrol on many courses in the College without having to pay tuition or examination fees.
- 6.5 Learners who are unemployed and on other “inactive” state benefits (e.g. Council Tax Benefit, Housing Benefit, Personal Independence Payment, Disabled Person Tax Credit, Income Support, Working Tax Credit, Pension Credit, Unwaged Dependent of Benefit Claimant, ESA (non-work related)) may also be entitled to free tuition if taking a course with the aim of moving into employment and other courses leading to employment. The table below shows whether funding is available or not depending on the age of the learner and the level and type of course.

	Unemployed on active benefits or wider offer to unemployed All 19+	19-23 year old	24+ Classroom Based	
			Without Full Level 2	With Full Level 2
Stand Alone Units	Fully Funded	Not Funded	Not Funded	Not Funded
Basic Skills English and Maths	Fully Funded	Fully Funded	Fully Funded	Fully Funded
ESOL	Fully Funded	Co-funded	Co-funded	Co-funded
Entry and Level 1	Fully Funded	Fully Funded (without FFL2)	Co-funded	Co-funded
		Co-funded (with FFL2)		
Full Level 2	Fully Funded	Fully funded (without FFL2)	Co-funded	Co-funded
		Co-funded (with FFL2)		
Other Level 2	Fully Funded	Co-funded	Co-funded	Co-funded
	Unemployed on active benefits or wider offer to unemployed 19-23 only (24+ Not funded)	19-23 year olds	24+ Classroom Based	
			Without Full Level 3	With Full Level 3
Full Level 3	Fully Funded (first and full)	Fully Funded (without FFL3)	Not Funded	Not Funded
		Not Funded (with FFL3)		
Other Level 3	Not Funded	Not Funded	Not Funded	Not Funded
Level 4 or above	Fully Funded (first and full)	Fully Funded (without FFL3)	Not Funded	Not Funded
		Not Funded (with FFL3)		
Intermediate, Advanced or Higher Apprenticeships	Not Funded	Co-funded	Not Funded	Not Funded

Notes

- Age is based on start date, NOT on 31 August.
- Funding for Level 3 and Level 4 Programmes 'Not Funded' may be available through Advanced Learning Loans
- Codes used in the tables above:

FFL2 – this means the learner does not already have a full level 2 qualification (see B below for definition of “full level 2”) i.e. the course they are due to undertake at the College is their “first full level two course”

Full level 2 – this is a qualification that is the equivalent of 5 GCSEs at grade C or higher
Full level 3 – this is a qualification that is the equivalent of 2 'A' levels, or a BTEC National, or an NVQ level 3 (or some other level 3 qualifications)

FFL3 – this means the learner does not already have a full level 3 qualification (see C above for definition of “full level 3”) i.e. the course they are due to undertake at the College is their “first full level three course”

7 Financial help for 19+ learners

- 7.1 The Education and Skills Funding Agency (ESFA) allocates limited sums of money to the College each year in the form of the Learner Support Fund (LSF) and the Advanced Learning Loans Bursary to help disadvantaged learners with costs associated with further education. This may include course fees, childcare, transport costs, trips and equipment.
- 7.2 To be eligible for this fund learners must:
- Be aged 19 or over on 31 August in the academic year of entry
 - Have a household income below £18,000
 - Meet the residency criteria outlined in 5.1 above
 - Be studying on an eligible course
- 7.3 To apply for support from either of these funds, learners will be required to provide proof of ID and income and supply their bank account details. Full details of how to apply are available from Student Services on 020 8501 8501 or Room 219 at the College in Forest Road or on the College's website www.waltham.ac.uk. As funds are limited, even if the learner meets the criteria for funding there is no guarantee that funds will be available to support them.
- 7.4 As funds are limited, even if a learner meets the criteria for funding there is no guarantee that funds will be available to support them.

8 Higher Education (HE) courses

- 8.1 There is no funding available for HE courses but learners may be eligible to apply for a loan from the Student Loans Company (SLC). Although the College is unable to give financial advice on loans, information on the loans scheme and how to access advice is available from Student Services on 020 8501 8501 or Room 219 at the College in Forest Road or on the College's website www.waltham.ac.uk. Learners will need to pay all fees and charges if they do not secure a loan from the SLC.
- 8.2 Disabled Students' Allowances (DSAs) can help support you with your learning and to cover extra costs you have because of a disability such as a mental health problem, a learning difficulty, or a long term illness. The DSAs process is summarised by:
- Application
 - submit medical evidence
 - attend a needs assessment
 - the award of DSA support

There are three main elements to DSA:

- Assistive Technology
- Non-Medical Help
- General Allowance

Your non-medical help will be a one-to-one support worker who can provide study skills and/or mentoring, and/or technology training.

If you have questions about DSAs then contact the Student Support Team

Link to application forms for 2018/19:

- Application form DSA1: →http://media.slc.co.uk/sfe/1819/ft/sfe_dsa1_form_1819_o.pdf

- Slim application form: →http://media.slc.co.uk/sfe/1819/ft/sfe_dsa_slim_form_1819_o.pdf
- Application Guidance Notes:
→http://media.slc.co.uk/sfe/1819/ft/sfe_dsa1_notes_1819_o.pdf

8.3 HE and Foundation Degrees

In view of the potential growth in this area it is proposed that HE fees will be competitive. It is proposed that the College's Senior Managers in conjunction with the Head of Higher Education will set fees at course level. Examples include the following fees:

- HND: £4,300 per year
- HNC: £4,300 per year

9 Full cost recovery (commercial) courses and bespoke courses for employers

- 9.1 There is no funding or financial support available on these courses and learners enrolling will need to pay all fees and charges. Learners can arrange payment by instalments on some commercial courses (see Section 11 below).

10 Instalment payments for courses (other than full cost recovery and for employers)

- 10.1 Instalment payments are available on courses of more than one term. There are no instalment payments available on "short" courses of one term or less.
- 10.2 Instalment payments are available to learners on courses where fees are over £100.
- 10.3 Learners can arrange to pay course fees in instalments by direct debit.
- 10.4 For payment by instalments, learners on a 3 term course will normally be required to pay 20% of the fee on enrolment and the remainder in 4 equal instalments during the academic year. Learners on a 2 term course will be required to pay 25% of the fee on enrolment and the remainder in 3 equal instalments during the academic year. These arrangements are summarised in the table below.

Length of course	Instalments				
	1st (Payment on enrolment)	2nd	3rd	4th	5th
3 term course starting September	20%	20% 1 Nov	20% 1 Dec	20% 1 Feb	20% 1 Mar
3 term course starting January	20%	20% 1 Mar	20% 1 Apr	20% 1 May	20% 1 Jun
3 term course starting April	20%	20% 1 Jun	20% 1 Sep	20% 1 Oct	20% 1 Nov
2 term course starting September	25%	25% 1 Nov	25% 1 Dec	25% 1 Feb	
2 term course starting January	25%	25% 1 Mar	25% 1 Apr	25% 1 May	
2 term course starting April	25%	25% 1 Jun	25% 1 Sep	25% 1 Oct	

- 10.5 Learners requesting payment by instalments will need to bring with them cash or a credit/debit card to make the first payment together with their bank account details to set up a direct debit for the remaining payments.

- 10.6 For payment by instalments, the % of fees payable and the dates of payments are as set out in the table in paragraph 10.4 above.
- 10.7 The College may allow payment in more than five instalments at its discretion in circumstances of a learner's proven personal financial hardship and if the learner has exhausted all other reasonable methods of paying their fees.

11 Instalment payments for full cost recovery and courses for employers

- 11.1 Instalment payments are not available on programmes for employers or on commercial courses where the total fee is under £600.
- 11.2 For commercial courses where the total fee is over £600, instalment payments are available on courses of more than one term. There are no instalment payments available on "short" courses of one term or less.
- 11.3 For payment by instalments, the % of tuition fees payable and the dates of payments are as set out in the table in paragraph 10.4 above.
- 11.4 Learners requesting payment by instalments will need to bring with them cash or a credit/debit card to make the first payment together with their bank account details to set up a direct debit.

12 Refunds

- 12.1 The College reserves the right to cancel any course where there are insufficient student enrolments recruitment to make the course viable.
- 12.2 Full refunds of any fees or other charges will be made where:
- The course is not, in the event, offered by the College in the current academic year
 - The course is cancelled by the College for whatever reason
 - There is a significant change in the published arrangements for the course
 - The learner is offered a provisional place or conditional offer and, in the event, does not meet the specified conditions for entry

NB A refund for consumable items will only be considered if the learner has not received the consumable item

- 12.3 Fees are normally only refunded for the reasons stated above. Refunds are not normally given if a learner decides to stop attending the course, unless there are exceptional personal circumstances, e.g. where a learner has a medical condition or illness that prevents them from continuing on the course. In this case, the learner would be expected to provide a medical certificate certifying this is the case before a refund is agreed. Any request for a refund arising from a learner's personal circumstances and not covered by paragraph 12.2 will be at the discretion of the Principal and Chief Executive or their delegated senior manager.
- 12.4 In any circumstances not covered under paragraph 12.2 only a proportion of the fee will be refunded based on the number of classes and/or hours which the learner has attended. In addition, the cost of any exam fees which the College has paid to awarding bodies plus an administrative fee of £35 will be deducted from any refund due.

12.5 Learners applying for a refund will be required to complete an “Application for Refund of Fees” form available from Student Services on 020 8501 8501 or Room 219, or the Finance Counter outside Room 216 at the College in Forest Road.

12.6 All applications for refunds must be made to the College within 6 weeks of the learner’s last date of attending their course at the College. Applications received outside of this time will not be considered.

13 Non-payment of fees and other charges

13.1 All relevant fees and charges are payable at the time of enrolment, unless the learner is paying by instalments, in which case the agreed first payment will be paid at the time of enrolment.

13.2 If a learner defaults on an instalment payment an additional administration fee of £35 will be charged each time a payment is missed. Learners who are having difficulty meeting the payment deadline should discuss their situation with the Finance Department in Room 216 at the College in Forest Road at least 2 weeks in advance of the next instalment collection.

13.3 If a learner fails to pay their fees and other charges in full, the College reserves the right to withdraw the learner from the course and/or withhold their Examination Certificates until such time as the outstanding debt is paid in full.

13.4 The College reserves the right to refuse to re-enrol any learner in future years if any outstanding debt still exists.

13.5 If a learner withdraws early from a programme and does not meet one of the refund categories above, the College will actively pursue the learner for any unpaid fees and/or charges.

13.6 If a learner withdraws early from a programme supported by a loan from the Student Loans Company (and does not meet the criteria for a refund identified in section 3.3 above) the learner will be liable to pay any fees or other charges remaining for their course to the College.

13.7 The College employs a debt collecting agency to assist in the collection of any outstanding debts including tuition fee debts.

14 Disclaimer

14.1 The College reserves the right to amend the information set out in this Policy.

14.2 Whilst every effort has been made to ensure the information in this Policy is correct at the time of publication, funding agencies may alter arrangements at short notice and this may result in additional fees and charges being incurred by the learner.