

## Advanced Learner Loans Fees Policy 2018/19

### 1. Overview

- 1.1 BCTG's approach to setting and collecting course fees and associated charges is reviewed on an annual basis and approved by the Governing Board.
- 1.2 This document is intended to act as a single reference source for course and associated fees, payment arrangements, financial support and remission rules for Advanced Learning Loans for the 2018/19 year to ensure a consistent and transparent approach of clear guidance on fees and charges. The content of this policy should be used as a main source of guidance for learners, parents, employers, delivery staff, learner support staff and enrolment staff.

### 2. Fees and Charges Disclaimer

- 2.1 BCTG reserves the right to change or amend, at any time, any of the course details including content, dates, times, venues, fees payable, remissions available and terms or conditions. BCTG also reserves the right to close or not to commence with any previously published course at short notice.

### 3. Further Education: 19-23 Learners

- 3.1 Further education learners who are aged 19-23 on the day they start their course are eligible for full funding from the Education and Skills Funding Agency (ESFA) providing they meet the eligibility criteria.
  - If you are aged 19-23 years and looking to study your first Level 3 qualification
  - You must not already hold a Level 3 or higher equivalent qualification
- 3.2 19-23 year old learners funded by the ESFA will be exempt from course tuition fees and examination/ registration fees (however will still be charged exam re-sit fees, materials and/or trip/educational visit fees) if they fall into specific fee remission categories.

### 4. Further Education: Advanced Learning Loans

- 4.1 Further education learners who are aged 19 or over and enrolling on designated Level 3 or higher courses will no longer qualify for ESFA funding. If they already hold a Level 3 or above qualification, instead learners will in most cases be able to apply for Advanced Learning Loans, which are paid directly to BCTG.
- 4.2 The loan value will cover the combined cost of tuition only. Examination / registration fees, examination re-sits, materials and visits / trips can incur an additional fee if applicable. The loan facility will only be available for the courses advertised by BCTG and learners will need to receive a Learning and Funding letter from BCTG in advance of enrolment confirming course eligibility before they can apply for their loan.
- 4.3 Course fees for Advance Learning Loan learners are for the entire duration of their course and not per academic year.

- 4.4 BCTG set the course fees as the maximum funding rate available, as set by the ESFA on the Learning Aims Reference Service (LARS).
- 4.5 Where a learner fails to achieve the required attendance on programme and their attendance cannot be accurately recorded on the Student Loans Company (SLC) Portal to activate the loan payment, BCTG reserves the right to recover the fee due for that particular month. In these cases, in addition to the fee recovered; an administration charge will also be made.
- 4.6 Advanced Learning Loan learners will be informed prior to their enrolment of their fee obligations upon withdrawal or non-attendance, usually via their learning and funding information letter.

## **5. Financial Assistance / Support for Learners**

- 5.1 Financial assistance information is correct at the time of printing and all staff should check with the FAC-Team for the most up to date information on financial assistance and support for learners.
- 5.2 BCTG may be able to provide assistance to learners suffering financial difficulties or hardship. This does not provide a grant to live on but can help with costs such as travel to classes, books and equipment. Eligibility criteria apply in most cases.
- 5.3 For learners aged 19+ starting on an Advanced Learning Loans (for those learners aged 19+ starting L3 and above programmes only) bursaries are available to support with costs associated with being in education. Learners requiring support should complete the Learner Support Application Form.
- 5.4 Learners aged 20 or over at the start of their course, may be entitled to financial assistance with childcare. This scheme supports payments towards childcare with a registered and Ofsted approved child-minder or nursery setting. Learners requiring support should complete the Learner Support Application Form.
- 5.5 Learners in receipt of any state benefit have a responsibility to inform the Department for Work and Pensions about any financial support funding they receive as the learner support payment may affect the eligibility for some state benefits.
- 5.6 For learners requiring Additional Learning Support (ALS), funds are available within BCTG to ensure additional support can be provided by qualified staff. Specific eligibility rules apply for ALS so learners requiring additional learning support should be referred to the Learner Services Team for further information.

## **6. Examination / Registration Fees**

- 6.1 Examination and registration fees for the first exam/test at all levels are included within the funding provided by the Advanced Learning Loan.
- 6.2 All learners will be entitled to one free re-sit for each qualification / learning aim they are studying towards. Subsequent examination re-sit fees will be applied to all learners at the Awarding Organisation rate at time of exam entry. All re-sit fees will be payable to BCTG prior to the examination entry.
- 6.3 All learners who do not show for a booked examination without a valid reason and evidence to support their reason, regardless if this is their first attempt or not, will be charged the examination fee at the Awarding Organisation rate at the time of entry. BCTG also reserves the right to charge a learner for any additional costs incurred by BCTG in the 'no show' for a booked exam.

## **7. Payment Methods**

- 7.1 Where learner's fees are to be met by a student loan, a proof of a loan approval or at least a proof of a loan application should be produced by learner. Learner without any loan evidence may be enrolled on a course at BCTG's discretion on a Pending Fees status. It is the learner's responsibility to ensure their student loan application is successful and completed. Should a learner fail to secure a loan, BCTG will request a payment by other means.
- 7.2 The full course fee will still be payable if a learner withdraws from the course and has attended at least one session of the programme, therefore payment must continue to be made regardless of the learner withdrawing from the course.

## **8. Non-Payment of Fees**

- 8.1 Non-payment of fees or failure to agree acceptable terms of payment may result in one or more of the following:
- Examination entries not being processed
  - Physical access to the course being denied until fees are settled
- 8.2 Non-attendance on the course is not a valid reason for non-payment of course fees and payment / instalments must be made for non-attended lessons unless absence is due to unforeseen serious medical reasons for which supporting evidence must be submitted.
- 8.3 Learners with outstanding fees due to BCTG (debts) will not be permitted to enrol onto a new learning programme until the debt has been paid in full.
- 8.4 BCTG will use appropriate debt recovery procedures where learners breach the terms of their payment arrangement and will pass on all additional costs incurred in this process in the increase of the overall outstanding debt value.
- 8.5 Where fees and instalments are not paid and every avenue to financially support learners in the payment of their fees has been exhausted, BCTG reserves the right to permanently exclude learners from their course.
- 8.6 Learners whose instalment payments are returned unpaid by the bank will incur an administration fee of £10 in addition to their unpaid fee instalment.
- 8.7 BCTG reserves the right to re-present failed direct debit instalments in accordance with the Direct Debit scheme rules.
- 8.8 If fee instalments continue not to be paid by their due date, then the full outstanding balance becomes payable immediately.

## **9. Refunds**

- 9.1 Course fees are refundable where the course is cancelled prior to or after commencement due to low enrolment volumes. BCTG reserves the right to cancel courses where enrolment numbers fail to meet the required level.
- 9.2 Course fees are refundable where a learner can demonstrate that their withdrawal from the course has resulted from the failure of BCTG to deliver what could have been reasonably expected. This would only be applicable where a written complaint has been upheld and any refund would be proportional to the learning undertaking to date and not include examination / registration fees incurred by BCTG.

- 9.3 Course fees are refundable at the discretion of BCTG and where the learner can demonstrate that extenuating circumstances exist to prevent them from continuing with their course, the Group Operations Manager may authorise a refund or credit note for the items mentioned below:
- Exam and miscellaneous fee refunds will be made if BCTG has not expended them at the date of withdrawal.
  - Proportionate amount of the tuition fee applicable to the remaining classes of the course which the learner will be unable to attend.

Where credit notes are issued, they can only be utilised by the named learner.

- 9.4 No refunds will be made in the event of a learner withdrawing from the course for personal reasons. All outstanding fees become due immediately upon withdrawal from a course.
- 9.5 Domestic Course fees will not be refunded where course closure is temporary due to fire, flood or other force majeure, adverse weather conditions or industrial action.
- 9.6 In all cases, a £25 administration charge will be made for the processing of all refunds.
- 9.7 Learners can appeal via the feedback process or in writing to the Vice Principal Corporate Services.

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