

## TUITION FEE, REFUNDS AND COMPENSATION POLICY

Policy Category:	Finance – Student Fees and Refunds
Subject:	Tuition Fee, Refunds and Compensation Policy
Approving Authority:	Executive Board
Responsible Officer:	Director of Finance
Responsible Office:	Finance and Student Accounts Office
Related Procedures:	Fee Payment Procedure, Refund Request Procedure, Student Withdrawal Procedure
Related Policies:	Student Financial Support Policy, Student Protection Plan, Complaints Policy
Effective Date:	03/02/2025
Next Review Date:	02/02/2026

### 1.0 Introduction

1.1 This policy sets out iQualifyUK's official position on the setting, collection, and management of tuition fees, as well as the procedures for issuing refunds and awarding financial compensation in specific circumstances. It is intended to provide clarity and transparency to all students, staff members, and stakeholders engaged with the College's higher education programmes.

1.2 The policy ensures that all learners, whether self-funded or supported by a student loan or sponsor, are aware of their financial responsibilities from the point of enrolment through to the completion or withdrawal from their course.

1.3 This policy applies to all tuition-fee-paying students who are directly enrolled in higher education courses delivered by iQualifyUK, including those who may be studying in collaboration with a partner institution where iQualifyUK retains responsibility for tuition fee administration.

1.4 The policy reflects the College's commitment to the principles of fairness, accountability, and regulatory compliance, particularly with the expectations outlined by the UK Office for Students (OfS), the Competition and Markets Authority (CMA), and the UK Quality Code for Higher Education

### 2.0 Purpose

2.1 The purpose of this policy is to provide students with clear, consistent, and accessible information about how tuition fees are charged, under what circumstances refunds may be granted, and in which situations financial compensation may be considered.

2.2 The policy establishes a formal process to guide the decision-making of College staff when managing tuition fee-related matters, ensuring that students are treated fairly and that outcomes are consistent across all programmes and funding arrangements.

2.3 By articulating these procedures, the College aims to protect the interests of its students, support their financial planning, and promote confidence in the Institution's operational practices.

### 3.0 Scope

3.1 This policy applies to all students enrolled on iQualifyUK programmes, regardless of whether they are studying full-time or part-time, in person or through distance learning.

3.2 For courses delivered in partnership with other Institutions, this policy applies only where iQualifyUK retains administrative control over the collection and management of tuition fees. In all other cases, students should refer to the relevant partner Institution's fee and refund policies as stated in their offer letter, student contract, or student handbook.

3.3 Students are responsible for ensuring that they understand which Institution's policies apply to them and for consulting the appropriate documentation before raising a financial query or submitting a request related to tuition fees or refunds.

3.4 The policy does not extend to non-tuition-related financial matters, such as accommodation charges, visa costs, or personal living expenses, unless specifically covered under the College's Student Protection Plan or compensation provisions.

## 4.0 Aims and Objectives

4.1 The principal aim of this policy is to ensure that all students understand their financial obligations to the College, including when and how tuition fees are charged, the implications of withdrawing or interrupting their studies, and the circumstances under which a refund or compensation may be granted.

4.2 The policy also seeks to promote a consistent, transparent, and equitable approach to tuition fee administration, reflecting best practices and sector guidance in the UK higher education sector.

4.3 Through this policy, students will gain a clear understanding of what they are paying for, the level of financial support available to them, the protections in place should their studies be disrupted, and the steps to take in resolving tuition fee-related issues.

## 5.0 Tuition Fees

5.1 Tuition fees are payable from the official start date of the course as stated in the student's enrolment confirmation or course documentation, regardless of actual attendance or engagement.

5.2 If a student decides not to continue their studies after the course has started, they remain liable for tuition fees accrued up to the effective date of withdrawal, as determined by the College's withdrawal confirmation process.

5.3 Students who discontinue academic engagement without submitting formal written notice of withdrawal will continue to accrue tuition fee liability until the last date of recorded academic activity, such as attending a class, submitting an assignment, or logging into the virtual learning environment.

5.4 Formal withdrawal must be submitted in writing to the College Registrar or an authorised representative. Verbal or informal notifications of withdrawal will not be accepted and will not relieve the student of fee obligations.

5.5 Where tuition fees are to be paid through a student loan, sponsorship agreement, or other third-party funding arrangement, the student retains ultimate responsibility for ensuring that the full amount of fees is paid in accordance with this policy.

5.6 The College reserves the right to take action, including academic or administrative sanctions, where tuition fees remain unpaid or where a payment plan is not adhered to.

## 6.0 Students in Receipt of Student Loans

6.1 Students receiving tuition fee loans through the Student Loans Company (SLC) must be aware that the loan payments are issued directly to the College in line with SLC liability points.

6.2 If a student chooses to cancel their loan or fails to meet the SLC's requirements for ongoing support, they will be held personally responsible for any outstanding tuition fees not covered by the loan.

6.3 The SLC determines liability for tuition fees at three points during the academic year. If a student withdraws or interrupts their studies after a liability point has passed, the SLC may still issue a partial payment to the College, and the student will be liable for the corresponding portion of the tuition fee.

6.4 Students are advised to read and understand the terms of their student loan agreement, particularly in relation to course withdrawal, interruption of studies, or changes in eligibility.

## 7.0 Eligibility for Tuition and Maintenance Loans

7.1 Students may be eligible for tuition and/or maintenance loans depending on factors such as residency status, course intensity (full-time or part-time), previous study, and home/international classification.

7.2 Tuition loans are paid directly to the College and cover the full or partial cost of tuition, depending on the student's funding status.

7.3 Maintenance loans are intended to support the student's living costs and are paid directly into the student's personal bank account. These funds cannot be used to pay tuition fees and must be managed by the student independently.

7.4 Students unsure of their eligibility for loans or financial support should refer to the UK Government's student finance guidance or seek advice from the College's Finance or Student Support teams.

## 8.0 Payment by Instalments

8.1 Self-funded students may request to pay tuition fees in instalments, subject to approval at the point of admission.

8.2 A formal instalment agreement must be completed and approved, where applicable.

8.3 The availability and structure of payment plans depend on the course, entry point, and the student's financial circumstances. The College reserves the right to decline an instalment request if the criteria are not met.

8.4 Students may not use maintenance loan payments to make instalment payments on tuition fees. Separate funding arrangements must be made for tuition costs.

8.5 Students who default on their instalment schedule without prior authorisation may be subject to late fees, academic suspension, or termination of their studies.

## 9.0 Fees Paid by Sponsors

9.1 Students whose tuition fees are to be paid by a third-party sponsor, such as an employer, must provide a formal, signed sponsorship letter prior to enrolment.

9.2 The sponsorship letter must include the student's name, course title, academic year, the total amount of sponsorship, and full contact details for invoicing.

9.3 If a sponsor fails to make payment by the agreed due date, the student will become personally liable for the outstanding balance and must pay the fees in full.

9.4 The College does not offer deferred payment options or extensions to sponsors and will hold the student accountable for ensuring the sponsor's financial commitment is honoured.

## 10.0 Cooling-Off Period

10.1 In accordance with consumer protection legislation, students have a 14-day cooling-off period following the date on which they formally accept an offer of admission.

10.2 During this period, a student may cancel their enrolment without incurring any tuition fee liability, provided that the cancellation is submitted in writing using the College's official cancellation form.

10.3 If the student has made any payments during the cooling-off period, these will be refunded in full within 20 working days, provided that the student has not accessed any course materials, attended any classes, or otherwise commenced their course.

10.4 Once the cooling-off period has expired or once the student has accessed course content, the tuition fee liability will begin in line with the start date of the course.

## 11.0 Refunds

11.1 Refunds will only be issued where a valid request is submitted in writing and the student meets one of the following conditions:

- The student withdraws during the cooling-off period.
- The student formally withdraws after enrolment and before the end of the academic year.
- The College cancels the course or module in which the student is enrolled.
- An administrative error has resulted in overpayment or double payment.

Scenario	Eligibility for Refund	Refund Calculation
Student withdraws during the 14-day cooling-off period	Yes	Full refund of all tuition fees paid
Student withdraws during Term 1 (after cooling-off period)	Yes	75% of annual tuition fee refunded
Student withdraws during Term 2	Yes	50% of annual tuition fee refunded
Student withdraws during Term 3	No	0% refunded (100% of annual tuition is charged)
Course or module is cancelled by the College	Yes	Full or pro-rata refund, depending on delivery
Student is overcharged or paid more than once	Yes	Full refund of the overpaid amount
Tuition was paid by a sponsor or Student Loans Company (SLC)	Yes	Refund is returned to sponsor or SLC
Student breached College conduct or academic policies	Possibly, subject to investigation	Refund may be withheld
Student failed to engage with course without notifying the College	No	Refund likely denied

11.2 Refunds are calculated based on the date of official withdrawal as recorded by the College and in accordance with the following scale:

- Withdrawal in Term 1: The student is liable for 25% of the annual tuition fee.
- Withdrawal in Term 2: The student is liable for 50% of the annual tuition fee.
- Withdrawal in Term 3: The student is liable for 100% of the annual tuition fee.

Term of Withdrawal	Refund Amount	Fee Charged to Student
Term 1 (After cooling-off period)	75% of total annual fee	25% of total annual fee is charged
Term 2	50% of total annual fee	50% of total annual fee is charged
Term 3	0% refund	100% of total annual fee is charged
Term of Withdrawal	Refund Amount	Fee Charged to Student

11.3 Refunds will be returned to the original payer of the tuition fees. If the Student Loans Company or a sponsor made the payment, the refund will be returned to that party.

11.4 The College reserves the right to refuse a refund if the student has breached academic or conduct policies, failed to engage with their course, or holds outstanding debts with the College.

## 12.0 Compensation

12.1 Compensation may be considered in cases where the College fails to deliver the academic service as advertised, resulting in significant disruption to the student's learning experience.

12.2 Valid grounds for compensation may include:

- Course or module cancellation without sufficient notice.
- Substantial changes to course content, delivery mode, or location.
- Forced transfer to another provider due to institutional issues.

12.3 Students must submit a formal compensation request through the College's Student Complaints Procedure and provide appropriate evidence of financial loss or academic disadvantage.

12.4 Compensation may be awarded for direct financial losses, such as additional travel costs, accommodation expenses, or lost time and opportunity.

12.5 Each compensation request will be assessed individually, taking into account the nature and scale of disruption, the proportion of the course delivered, and any alternative arrangements offered.

## 13.0 Sanctions for Non-Payment

13.1 Students who fail to pay their tuition fees in accordance with agreed schedules may face sanctions, including:

- Restricted access to academic resources or facilities.
- Temporary suspension from their course.
- Permanent withdrawal from the programme.

13.2 These sanctions will only be applied after the College has made reasonable efforts to contact the student and offer opportunities to resolve the outstanding balance.

13.3 If a student continues to hold debt after being withdrawn from their course, this may be reported to credit agencies, student finance authorities, or referred to legal recovery services.

13.4 Students experiencing financial hardship are encouraged to contact the College's Finance Office as early as possible to discuss support options and avoid escalation.

## 14.0 Withholding of Academic Awards

14.1 IQUK reserves the right to withhold official transcripts, degree certificates, and other academic awards if a student has not paid their tuition fees in full.

14.2 The College will make reasonable efforts to resolve any outstanding debts with the student before taking steps to withhold results or final awards.

14.3 Students may be offered a structured payment plan as a condition for the release of their academic documentation.

14.4 Where debts remain unresolved, the College reserves the right to initiate legal proceedings, and the student may be liable for any associated legal fees.

14.5 Maintaining communication with the College is the most effective way for students to resolve outstanding financial obligations and avoid academic penalties.