



# Fees, Loans and Refund Policy

## 2025/26

Policy Details	
Policy Owner	Chief Financial Officer
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## 1. Introduction

- 1.1 This document sets out the Fees, Loans and Refunds Policy applicable for the academic year 2025/26. The policy covers the interrelated areas of fees, loans and refunds, and amalgamates the fees, loans and refunds processes.
- 1.2 This policy covers learners funded by:
  - a. Advanced Learner Loans (ALL)
  - b. Higher Education (HE) Loans
  - c. Fee paying learners
- 1.3 USP College aims to provide financial information that is impartial to all prospective and enrolled students.

## 2. Background

- 2.1 The Fees, Loans and Refunds Policy enables USP College to reflect changes in the funding methodology and be more responsive to the needs and expectations of the student market with regard to fees.
- 2.2 This policy is in line with the Higher Education and Research Act 2017.
- 2.3 Course Fees are set by the Academic Board led by the Executive Director Information Systems and Funding. This board meets twice annually and includes the Vice Principals and the Chief Finance Officer.
- 2.4 Financial support is available to help students pay for the course tuition fees by way of funding or a Student Loan, either through the Department for Education (DfE) for students aged 16-18 years, the Adult Skills Funding for students aged 19+, ALL for students aged 19 and over undertaking technical qualification at levels 3, 4, 5 and 6, and Student Finance England (SFE) for students of any age undertaking higher education courses such as those courses usually studied at University. Students may also choose to be a self-funding student and pay the course fees directly to USP College. Payment can be made through the Finance Office.
- 2.5 The loan for the course tuition fees will be paid directly to USP College by the funding agency, once USP College has confirmed that the student is in attendance and engaging on the course.
- 2.6 Should a student withdraw from the course, as part of good customer care, USP College is obliged to give students an opportunity to reclaim their fees by way of refund, within predetermined criteria. This policy sets our criteria whereby the college will consider and provide a refund of fees where the criteria are met. *Please see the Refunds section below.*

## 3. Tuition Fees

- 3.1 The policy regarding fees is one that is supportive, whilst putting in processes to meet the parameters set by the DfE for fees.
- 3.2 Upon enrolment as a student at USP College, the student contractually agrees to provide payment for the course tuition fees and therefore the payment is the responsibility of the student

and the student alone. The student will be responsible for fees irrespective of whether they are paid by their employer or any other third-party organisation.

- 3.3** It is the students' obligation to make arrangements for the payment of course tuition fees before the beginning of the course.
- 3.4** Should a student withdraw or leave the course before completion and/or before all payments have been received, the student is liable for any remaining balance for that academic year in line with section 5. Payments already received from the financial support company will be deducted from the amount owed.
- 3.5** There may also be other future financial implications upon withdrawal from the course and the student should discuss this further with their course tutor prior to withdrawing.
- 3.6** In the event of fees remaining unpaid, the college will seek to recover fees from the student. *Please see the Sanctions Section below.*
- 3.7** The college may choose to charge students in full time or part time education for other elements of their study programme. Students will be notified of all additional costs as part of the enrolment process. These could include but are not limited to:
  - a. Clothing & Equipment
  - b. Photocopying & Fines;
  - c. Travel & Board;
  - d. Disclosure & Barring Service (DBS) Checks.
  - e. Books
  - f. Software Licences

*(Where students are charged for these fees, financial support may be available upon request at Student Services.)*

## **4. Course Fees and Loans**

- 4.1** The eligibility criteria for tuition fee funding and loans, and maintenance loans are dependent on a number of different factors such as course, age, residency and courses previously studied before. Information and eligibility criteria are available from the links below:

<https://www.gov.uk/student-finance/who-qualifies>

<https://www.gov.uk/advanced-learner-loan>

<https://www.gov.uk/government/publications/adult-skills-fund-funding-rules>

## **5. Refunds**

- 5.1** Students considered to be eligible for a refund should complete a refund request form, available from the Finance Office, explaining the reason for requesting a refund. We aim to respond within 7 working days and, if appropriate we aim to send a refund within 30 working days.
- 5.2** Students who withdraw prior to the start of the course must inform the college in writing in order to receive a refund (including materials fees). Students may receive a refund in line with the following arrangements if they withdraw from the course:
  - a. and have not achieved attendance at the first confirmation point: 100% refund
  - b. and have not achieved attendance at the second confirmation point: 75% refund
  - c. and have not achieved attendance at the third confirmation point: 50% refund

- 5.3** The following examples are considered to be **exceptional circumstances** and will automatically entitle a student to a complete refund:
- a. If a course is cancelled or closed prematurely by the college;
  - b. The course location, day or start or finish times and dates are changed and as a direct result you are unable to attend the course;
  - c. If there is an enrolment error on the part of the college, for example the college has incorrectly enrolled a student onto a course or charged incorrect fees;
  - d. Students are entitled to a partial refund of their course fees (proportional to the weeks not attended) if they have to withdraw from the course due to serious medical reasons (a medical certificate will be required as evidence);
  - e. Student provides written notification of a change in circumstances prior to the start of the course.
- 5.4** Higher Education students can find detailed information regarding the non-continuation of Higher Education courses in the Student Protection Plan.
- 5.5** The following circumstances **are not** exceptional circumstances and do not automatically entitle a student to a refund:
- a. student moves out of the area;
  - b. student moves employment;
  - c. student changes their mind after the start of a course;
  - d. student who is excluded from the college, will not be entitled to any refund of registration fees and/or possible refund of any course fees.
- 5.6** Students wishing to challenge or appeal the decision made about a refund, should do so in writing addressed to the Chief Finance Officer.
- 5.7** If a student enrolls onto, and pays tuition fees for, a course that is eligible for Funding Agency fee remission and within 1 month prior to the date of the start of the course, subsequently provides the college with acceptable evidence that they are in receipt of an eligible benefit, they can receive a refund of tuition fees. Evidence of benefit must be dated 1 month prior to the start of the course. Refunds must be requested by the student via the college refund request form.
- 5.8** Occasionally there may be instances when students are not satisfied with the quality, level of service or the advice and guidance provided by the college. If this is the case students must submit a written complaint to the college detailing the reasons for your dissatisfaction linked to your refund request.
- 5.9** The complaint and refund request will be investigated in line with the college's Complaints Procedure.
- 5.10** Details for the Complaints Procedure can be found on our website - <https://www.uspcollege.ac.uk/contact-usp/compliments-complaints/>
- 5.11** If we substantiate your claim, you will receive a refund as appropriate. If your claim is not substantiated, you will not be entitled to a refund.
- 5.12** Refund of Examination Fees will be considered on its own merit.
- 5.13** Refund of fees for Higher Education courses delivered in partnership with a University / Training Provider are dealt with in line with the lead providers Refunds Policy.

- 5.14** If the college cancels your course prior to commencement, or during the academic year and a suitably agreed transfer cannot be found, you will be entitled to a full refund of all your fees.
- 5.15** Refunds for Bus Passes will be based on the unexpired portion of the transport fee, less any deposit, if you leave the college prior to the Autumn half term. No refunds are given after this date except in exceptional circumstances.
- 5.16** Refunds for Student Trips deposits are non-refundable. Student removed from a trip will not be entitled to a refund unless a replacement is found and the trip is full.
- 5.17** Payments will only be made to students by BACS.

## **6. Sanctions**

- 6.1** The college will follow a standard credit control policy to seek recovery of fees due, including contacting the student by email, telephone or in person to secure settlement. In the event that a student fails to pay the fees due after such follow up, the college will apply the following sanctions, progressively;
- a. Withdraw a student's IT access;
  - b. Suspend access to the college;
  - c. Prevent progression to the next year/session;
  - d. Exclude the student from the college;
  - e. Withhold certification.
- 6.2** In addition, the college may refer the debt to a third-party agency for collection.

### **Linked Policies**

Admissions & Enrolment Policy

## Equality and Diversity Statement & Impact Assessment

USP College is committed to equality of opportunity. The aim is to create an environment in which people treat each other with mutual respect, regardless of: age, disability, family responsibility, marital status, race, colour, ethnicity, nationality, religion or belief, gender, gender identity, transgender, sexual orientation, trade union activity or unrelated criminal convictions.

This form should be used by managers and policy owners within their area of responsibility to carry out Equality and Diversity Impact Assessments (EDIAs) in relation to protected characteristics including, but not limited to: Age, Disability, Gender reassignment, Marriage and civil partnership, Pregnancy and maternity, Race, Religion and belief, Sex, Sexual orientation. The word 'policy' is taken to include strategies, policies, procedures and guidance notes; both formal and informal, internal and external.

### 1. Name of Policy

Fees Loans & Refunds Policy

### 2. Which of the following groups could be affected by this policy?

(Tick all that apply)

Students	<input checked="" type="checkbox"/>
Staff	<input type="checkbox"/>
Wider Community	<input checked="" type="checkbox"/>

### 3. Complaints

Have complaints been received from anyone with one or more protected characteristics about the service provided?  
If yes, then please give details.

NA

### 4. The Impact

Four possible impacts should be considered as part of the assessment:

- Positive Impact** - Where the policy might have a positive impact on a particular protected characteristic.
- None or Little Impact** – Where you think a policy does not disadvantage any of the protected characteristics.
- Some Impact** – Where a policy might disadvantage any of the protected characteristics groups to some extent. This disadvantage may also be differential in the sense that where the negative impact on one particular group of individuals with protected characteristics is likely to be greater than on another.
- Substantial Impact** – Where you think that the policy could have a negative impact on any or all of the protected characteristics. This disadvantage may also be differential in the sense that the negative impact on one particular protected characteristic is likely to be greater than on another.

Thought-provoking questions, which might help come to a decision about the impact of a policy on individuals with protected characteristics:

- Does policy outcomes and service take up differ between people with different protected characteristics?
- What key information do we have? Does data or engagement with people with protected characteristics give insights into areas of disadvantage, which relate to the policy area?
- If the policy is likely to have a negative impact on individuals, sharing particular characteristics what steps can be taken to mitigate these effects?
- Will the policy deliver practical benefits for certain groups?
- Does the policy miss opportunities to advance equality of opportunity and foster good understanding/relationships between groups?
- Do other policies need to change to make this policy more effective?

k. Is there any elements of the policy that could be unlawful under the Equality Act 2010?  
Use the guidance provided above and complete the following table: **(Please Tick ✓)**

<b>Gender/Age</b>	Positive Impact	No or Little Impact	Some Adverse Impact	Substantial Adverse Impact
Gender		✓		
Age		✓		
<b>Disability</b>	Positive Impact	No or Little Impact	Some Adverse Impact	Substantial Adverse Impact
Visually Impaired		✓		
Hearing impaired		✓		
Physical Disability		✓		
Specific Learning Difficulties		✓		
Global Learning Difficulties		✓		
Autistic Spectrum Disorder		✓		
Any other disability – Various		✓		
<b>Other Factors</b>	Positive Impact	No or Little Impact	Some Adverse Impact	Substantial Adverse Impact
Race		✓		
Culture		✓		
Religious Belief		✓		
Sexual Orientation		✓		
Gender Reassignment		✓		
Marriage/Civil Partnership		✓		
Pregnancy /Maternity /Paternity		✓		

Please comment on any areas where some or substantial impact is indicated. Any resulting actions must be added to the below action plan.

#### 5. Is there anything that cannot be changed?

What cannot be changed?	Can this be justified?	If so, how?
Not applicable		
E.g., Disabled people can be treated more favorably under the Disability Discrimination Act 2005. If a policy appears to treat disabled people more favorably than other equality groups, the disadvantage may be justifiable		

Please list the main actions that you plan to take as a result of this assessment in your area of responsibility.  
(Continue on separate sheets as necessary)

**Action Plan:**