



TUITION FEE AND REFUND POLICY

1. INTRODUCTION

For each academic year and term, the Academy will set, publish and charge tuition fees for all its courses. All information and prices provided on the JCA website, on enrolment forms and through other promotional channels are believed to be correct at the time of publication. Students will be notified of fee levels prior to enrolment, wherever possible.

JCA | London Fashion Academy is a private Higher Education provider and does not receive any financial help or support from local authorities or government agencies, except where specifically designated for student loans funding for particular courses. The Academy Management sets fee rates and levies fees, in order to cover the cost of the education and training it provides and to maintain the Academy.

The Academy will operate procedures to ensure that the Tuition Fees and Refund Policy is operated fairly and consistently across the institution.

This policy should be read in conjunction with the Academy Terms and Conditions of Enrolment. In some circumstances, this policy should also be read in conjunction with the JCA Student Protection Plan.

2. SCOPE OF THE POLICY

This policy covers all types of fee payers that come under the following headings:

- i) Full-time undergraduates and postgraduates from the United Kingdom ('home' students) whose fees are anticipated to be funded by the Student Loans Company;
- ii) Self payers (i.e. those who pay all their own fees including International students (i.e. those who are not ordinarily resident in the UK);
- iii) Sponsored students.

3. FEE STATUS & ANNUAL FEES (UK OR INTERNATIONAL)

The rules around fee status i.e. whether you qualify for home or international student fees are complex. The detailed eligibility criteria can be found on the UKCISA website.

Students' fee status will be assessed prior to enrolment.

Typically fees for home students are charged at £18,000 per year (This is inclusive of enrolment fee).

Typically fees for International students are charged at £24,000 per year (This is inclusive of enrolment fee).

Early Payment

Students who make an upfront annual payment can benefit from a 3.5% to 5% discount. This discount is only valid for payments received until 31st August.

Deposit/Enrolment Fee (UK only)

Annual fees are inclusive of an enrolment fee which represents 10% of the fee and is payable on enrolment. This fee is non refundable.

4. STUDENT LIABILITIES FOR PAYMENT OF FEES

Students retain ultimate liability for payment of their fees, whether invoiced or not, including where sponsorship agreements have been approved. JCA will ultimately always seek to recover fees directly from students in cases where payment of approved sources is not forthcoming.

The JCA reserves the right to take appropriate action against students who fail to pay their fees, or make satisfactory arrangements to pay on, or by the end of a set period after the start date of their course. Further, JCA reserves the right to withhold degree certificates, transcripts, references, and to prevent students from participating in graduation ceremonies.

In the event of any conflict between this policy and other documents or publications containing reference to fees, this policy shall have precedence.

Other than in a student's offer letter, only the Student Finance Officer and Finance Director are authorised to provide a definitive statement on tuition fees. All other tuition fee information provided by non-authorised staff shall be considered advisory only and non-binding on JCA. Students or staff requiring definitive confirmation of fees should contact the Student Finance Officer.

5. DISCOUNTS

The Academy offers some discounts from its full time tuition fees. A student is only eligible for one discount where the Academy has reduced the total fee by the awarding of a bursary, scholarship or any other means. No other discount will be applicable.

Scholarships are awarded on merit and are subject to household income. Discretionary payment schemes may also be considered.

6. COLLECTION OF FEES

Fees paid by Student Loans Company (SLC)

Where students are part paying for their course through an SLC Loan the Academy will invoice the SLC direct for the fees. However, the student is still personally responsible for any remaining course fee.

Debts may be transferred to the student if the SLC reduces or withdraws a student's eligibility. If this happens the student will be notified and given the opportunity to enter into a payment plan.

Where the SLC is contributing towards the course fee and the Academy has not received official notification from the SLC, students will be required to either pay the full amount or otherwise set up a payment plan at the time of enrolment. Upon confirmation of the SLC funding, any payments made will be refunded.

Students will be notified when there is a problem with the SLC making the payment.

Self payers (Full) and those with partial payment through SLC

Students will be able to pay their fees in instalments if a payment plan is set up at the time of enrolment. For students commencing in September, three instalments will be payable as follows:

- i) Enrolment fee & first installment by 15th August
- ii) The second instalment by 15th November
- iii) The Third Instalment by 15th March

For students commencing in January, three instalments will be payable as follows:

- i) Enrolment fee & first installment by 15th December
- ii) The second instalment by 15th March
- iii) The Third Instalment by 15th July

A discount will be applied for students wishing to pay their annual fees at enrolment. See section 3 for more detail

7. INTERNATIONAL STUDENTS

Non-refundable deposit

All full-time overseas students will be required to pay a non-refundable deposit of £2000 pounds to secure their place on the course. They will be required to pay a further deposit equal to 50% of the first year fee, payable before a CAS will be issued.

Payment in Full

The balance of 50% can be paid in full on or before the stated enrolment date to qualify for an early settlement discount.

Instalment Option

Students can pay their fees in instalments if a payment plan is set up at the time of enrolment. Under this plan the balance must be paid by a maximum of three instalments. The instalments must be paid on the first day of each month.

For example, a student registering in September would pay 50% prior to enrolment, followed by three instalments: 1 October, 1 November, and 1 December.

8. SPONSORED STUDENTS

Home students

Where a course fee is paid for in part or full by an organisation, the student must provide a purchase order or sponsorship letter from the organisation on or before enrolment.

Organisations will be invoiced following the enrolment of a student and payment of fees is due immediately. Where tuition fees are not paid on time, the Academy reserves the right to charge interest on any overdue debt each month until the debt is paid.

International students

The requirement for a 50% deposit is waived where international students are sponsored in full by an organisation. However, the Academy must receive full payment of all fees during or before enrolment from all overseas sponsors.

An overseas student will be unable to enrol until such time as full payment has been received. Such students may then transfer to be a self-payer and may set up an instalment plan.

Sponsored students' responsibilities for fees

The student is still personally liable for any outstanding tuition fees. Tuition fee debts may be transferred to the student if the sponsor fails to pay the tuition fees on time. Students will be notified in the event that there is a problem with an organisation making the payment. Such students may then transfer to be a self-payer and may set up an instalment plan at the Academy's discretion.

9. PAYMENTS

The Academy collects tuition fees in accordance with its annual fee schedule and related policies. Tuition fees are due on the start of each registration period. The Academy accepts the range of payments outlined below:

- In person using a debit or credit card
- By post – cheque or bankers draft (please write student name, ID and course name on the reverse of the cheque)
- Recurring credit/debit card payment
- Bank to bank transfer

The Academy also allows students to pay their fee liability in instalments. Payment Schedules or instalment plans are issued at the time of start of the course. Please contact the Finance officer for instalment arrangement and details of instalment dates.

Dishonoured cheques or drafts will result in a charge of £100.00 to cover administration costs and bank charges. The Academy reserves the right to cancel the agreements at any time.

10. REFUNDS (WITHDRAWAL)

When refunds are payable

Refunds will only be made where official notification of the withdrawal has been made in accordance with the Academic Regulations. The date of the refund will be when the withdrawal notification has been accepted. Refunds will not be backdated where a student has failed to inform the Academy.

Refunds will not normally be made to students who have been withdrawn as a result of a disciplinary process or withdrawn by an examination board.

All refunds are subject to an administration fee of £500.

Where fees have not been paid in full, a student will still be liable for any outstanding fees following withdrawal in accordance with the refund policy set out below.

Deposits

Deposits are non-refundable or transferable unless the course is cancelled by the Academy.

Refunds for students part funded by SLC

For students enrolling in September/October, the structure of refunds upon withdrawal will be as follows, based on the assumption that the fee has been paid in full:

- i) Official withdrawals up to 1st January: 75% of total fee payable may be refunded.
- ii) Official withdrawal up to 31st March: 50% of total fee payable may be refunded.
- iii) Official withdrawal after 1st April: 100% of total fee is payable and no refund will be made.

Where fees have not been paid in full, only those fees that have been paid may be refunded.

Refunds will normally be made directly to the

Student Loans Company, Student and/or Sponsor as proportionate with the fee received.

Where a student is withdrawn from their course, the Academy will notify the Student Loans Company (SLC). The SLC will take immediate action to recover any overpaid maintenance loans from the students.

Refunds for self-payers

The structure of refunds upon withdrawal will mirror that of the termly liability, based on the assumption that 100% of the fee has been paid:

- i) Official withdrawals up to 1st January: 67% of total fee payable may be refunded.
- ii) Official withdrawal up to 31st March: 33% of total fee payable may be refunded.
- iii) Official withdrawal after 1st April: 100% of total fee is payable and no refund will be made.

Where fees have not been paid in full, only those fees that have been paid may be refunded.

Refunds for international students

Refunds to international students will be made as outlined in the section above. Such refunds to international students will only be made once the Academy has received a copy of the returning student's passport displaying a valid re-entry date stamp into their home country.

Where a student commences a course of study with the Academy and a visa extension is refused by the Academy, the fee for each completed module will be payable. Other fees may be refunded.

Deferral of study

Where a student has deferred in accordance with the Academic Regulations, a refund may be made according to the date of deferral as outlined in the refund policy outlined above.

Where a self-paying student defers his/her study to the next academic period and informs the Academy prior to the end of the first month of study, the 50 per cent of the total fee which is not refundable can be used as part payment against fees for the next academic period if the student returns to study within two years of the deferral date. The 50% is not refundable or transferable should the student decide not to return.

On return from deferral the current year's fees will be charged to all students.

Transfers to a different course

Students who wish to transfer to another course within the Academy which has been agreed should submit an official transfer form. Where there is a difference in tuition fees the relevant adjustment will be made and invoiced/refunded as necessary.

Administration fees

All refunds are subject to an administration fee of £500

Any re-admission after withdrawal will be subject to a re-enrolment fee of £500.

11. EXCEPTIONAL REFUNDS

Under exceptional circumstances there may be times when the Academy makes refund and compensation. The scope and subsequent management of these exceptional circumstances are detailed in the Academy Student Protection Plan.

12. SANCTIONS FOR NON-PAYMENT

The right to levy penalties for non-payment

It is a term of the contract with the Academy that the student will ensure that all tuition fees and other expenses relating to the course are paid. Where the student has failed to pay their fees/ expenses in accordance with the contract, the Academy reserves the right to impose penalties.

In all cases the Academy will ensure that the penalty is proportionate to the student's default.

Tuition fee debt

As part of the enrolment process, students are required to complete the Academy's financial procedures. Students unable to do so will not be enrolled on any course under any circumstances, unless previously agreed by the Director of Finance or his or her nominated deputy.

Part enrolled status

Students who have undertaken their online enrolment but who have not paid their fees, entered a payment plan or provided documentation from the SLC or a sponsor will have a part enrolled status and their status will be time limited.

The Academy will not issue student status letters or release student loans prior to students completing the financial part of the enrolment process. Students who have not completed their enrolment by 31 October (or 28th February for January starters) will have their access temporarily suspended resulting in no access to the Academy buildings or its facilities. Students will then have seven days to contact the Student Finance team in order to address this issue. Students who fail to contact Student

Finance will be withdrawn from their course.

Students who have been engaging with the Academy while they are part enrolled will be subject to the normal fee liability and will be charged fees for this period even if they subsequently withdraw.

Prior year debtors

A prior year debtor is a student who has attended the Academy during a previous academic year and whose fees, in full or in part, have remained unpaid. Prior year debtors cannot normally enrol on any course until such time as all debts have been paid.

Failure to make scheduled payments

Where a student has not paid an instalment by the due date, the student must immediately contact the Student Finance team to advise the Academy why the debt has not been paid. Access to the Academy buildings and facilities will be temporarily suspended three days after a missed instalment date and immediately following a dishonoured payment.

If a student fails to contact Student Finance, avoids contact from Student Finance or defaults on a revised payment plan, they will be recorded on the system as a debtor, and access to the Academy and facilities will be temporarily suspended until the situation has been resolved. In these circumstances, the Academy reserves the right to withhold transcripts and certificates. In the event of a debt remaining unpaid at the start of the second semester, following a period of suspension of facilities, students will be withdrawn from their course.

In exceptional circumstances only, it may be possible to reschedule the debt via a payment plan.

A £300 administration fee is payable for all missed/declined instalments. Students who have previously defaulted on a payment plan may be refused the opportunity to pay by instalments (at the sole discretion of the Academy).

Graduation and degree certificates

A student who has outstanding tuition fee debt to the Academy will not be permitted to attend any graduation or awards ceremonies and certificates and transcripts will be withheld until all tuition fee debts to the Academy are paid in full.

13. OTHER DEBTS

In addition to tuition fees, students may be a debtor of the Academy such as by way of example only:

- i) Library fines/Unreturned books
- ii) Equipment fines
- iii) Late enrolment fees

Where a student has outstanding debts in one of the categories above, normal credit control procedures will apply, see policy below.

Where a student has failed to pay their debt within 14 days of the final payment date, the student will be refused access to the relevant service, e.g. a student who fails to pay a Library fine will not be permitted to access the Library.

If the payment is not made by this date, the Academy will write to the student informing them that the matter will be treated as an alleged breach of the Student Code of Conduct.

14. CREDIT CONTROL POLICY

All outstanding debt is subject to normal credit control procedures, as well as specific sanctions stated in this policy. The Student Finance Team will endeavour to resolve the situation with the student before taking any action.

To collect outstanding tuition fee debt from self-funding students using Academy's credit control processes and procedures this will include:

- 1) Contacting defaulters by phone;
- 2) Negotiate payment of tuition fees face to face and via phone/post;
- 3) Set up payment plans ensuring that all information is recorded onto the system;

4) Personal interviews with students who have defaulted;

5) Finance clinics held throughout the year;

6) Send first /second letters informing student of the outstanding debt on a monthly basis;

7) Run Notification of Intents once debt has become 2 months overdue;

8) Pass to an Academy nominated debt collection agency;

9) Issue summons as required.

15. FEE APPEAL

Individual staff members of the Academy are not permitted to vary or waive fees. When extenuating circumstances warrant an investigation into the amount of fee charged according to the current fee policy, a student should submit an appeal in writing to the Director of Finance.

The Academy reserves the right to amend the Tuition Fees and Refunds Policy at any time and to the extent which it may from time to time decide. The policy applicable to a student's course shall be that in effect at the time of acceptance of their course Offer.

