

## LONDON PROFESSIONAL ACADEMY (LPA)

# **FEE POLICY 2024/25**

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### BACKGROUND

This policy sets out the requirements for the charging of fees and the rationale behind the LPA's fee structure.

Fees in some cases are subject to government guidelines, via the Education and Skills Funding Agency (ESFA), Greater London Authority (GLA) and the Office for Students (OfS) which provide the statutory framework.

The Fee Policy is supplemented by detailed procedures and guidance which is updated annually to reflect the changing requirements from the funding bodies, including rates, eligibility for fee waivers etc.

The Fee Policy, together with the Guidance, is designed to provide clear criteria for course charges and to avoid ambiguity and inconsistency.

The setting of course fee levels, any incentives to support recruitment are approved by the Senior Management Team (SMT), LPA.

### SCOPE

The Fee Policy encompasses all fees and charges associated with courses offered by including those for:

- 19+ year olds
- 24+ on level 3 or higher programmes
- Employers
- International learners
- Learners on commercial courses
- Higher Education learners

All fees are charged on an annual basis and reviewed annually unless otherwise stated.

### Intent

• The intent of the Fee Policy is to ensure that the method of calculation of all fees charged to learners and employers is fair and transparent

- The Fee Policy is designed to explain the procedures for setting fees and for deciding on the level of fees
- Learners should be aware from the Policy of how to claim a refund and appeal against refund decisions
- The over-riding principle is that learners should pay fees in accordance with the ESFA, GLA and OfS policies.

### **Payment of Fees**

- All learners are expected to pay, or make arrangements for an Advanced Learner Loan or Student Loan, to pay their fees in full at or before enrolment, or in line with specific course conditions
- In exceptional circumstances LPA will allow payment by instalments
- Fees are payable on or before enrolment or, for courses running over more than one year, at the start of each academic year
- Advanced Learner Loans: The ESFA and GLA sets out the circumstances in which an adult learner's programme will not be funded. In these circumstances, the learner may either pay the fee due in accordance with this policy and the guidance, or take out an Advanced Learner Loan from the Student Loan Company (SLC) to fund their course.
- At enrolment if a learner can demonstrate that they have applied for an Advanced Learner Loan prior to enrolment and either that their application has been approved, no further upfront tuition fee is payable
- HE Courses and Student Loans: Students enrolled on LPA courses are able to access a tuition fee loan from the Student Loan Company (a Student Loan)
- All learners eligible to take out an Advanced Learner Loan will pay an initial amount of £250, which will include the non-refundable LPA Membership fee. The balance of this amount will be refunded once the loan payment starts
- The learner will be required to pay the full fee immediately, unless payment by instalments is agreed: If there is no application for an Advanced Learner Loan or Student Loan; or approval is not received within 2 weeks of the first day of learning; or the loan is subsequently cancelled or withdrawn for any reason

- For the avoidance of doubt, if the learner does not comply with above conditions, the student will be withdrawn immediately or If as a result of the above reasons, the learner is required to pay the full fee immediately, but subsequently a loan is approved, LPA will refund the fees paid up to the amount of the loan approved
- If a learner withdraws from a course after the second week of a full-time course or the second class of part-time course, the learner will be required to pay the difference between the fee due for the course and the amount paid by way of the loan
- The implications of above conditions need to be explained to prospective learners before or during enrolment to reduce the risk of misunderstanding
- Students on full cost courses are expected to pay the course fees in full, there will be no fee remission
- Payment by Instalment: LPA offers instalments plans for some students. For the avoidance of doubt:
- If the learner withdraws from their course they will remain liable for any outstanding balance, if the withdrawal is after the 14-day cancellation period;
- If the learner defaults on any instalment, the balance of the outstanding fee is payable in full immediately;
- If the learner defaults on any instalment, they may not be entitled to pay fees for future courses by instalment. 4.7 International Learners 4.7.1

### **Basis of fees**

- Courses funded by the ESFA, GLA and OfS will be charged according to the Funding Guidelines given in the current specifications.
- The maximum tuition fee payable for ESFA funded provision will be as stipulated by the relevant funding body
- The maximum amount for an Advanced Learner Loan will be determined by the funding value as set out in the ESFA Funding Guidance and related documentation
- The maximum for an HE course will be the fee permitted by OfS. LPA may vary fees below the maximum levels set out to reflect market conditions, competition and other factors.

### **Fee Refunds and Cancellations**

LPA will only refund fees in exceptional circumstances. For OfS related courses please get in touch with LPA. LPA will follow a standard credit control policy to seek recovery of fees due, including contacting the student by texts, email, telephone or in person to secure settlement. In the event that a student fails to pay the fees due after such follow up, LPA will apply the following sanctions, progressively:

- withdraw a student's IT access;
- suspend access to the academy;
- prevent progression to the next year/session;
- exclude the student from LPA;
- exclude the student from access to work placements (forming part of the programme);
- requests for certification of attendance and references will be refused
- In addition, LPA may refer the debt to a third party agency for collection, all agency related costs incurred by LPA will be charged to the student.

#### Fee Policy Guidance Notes 2023/24

LPA Fee policy 2023/24 confirms that all fees are due at the time of enrolment, however there are a number of exceptions to this rule. In exceptional circumstances, students may pay fees using one of the available instalment plans.

On appropriate courses, students may also fund their studies with either an Advanced Learner Loan or Higher Education Student Loan from the Student Loans Company.

#### **College Membership Fee**

- Learners aged 19 and above on the 31st August are required to pay a college membership fee of £30 at the time of enrolment (except for OfS related courses)
- The membership fee is non-refundable
- Learning Disabilities students are not required to pay the membership fee.

#### **Registration, Material Charges and Deposits:**

• Some courses attract registration, material charges and/or deposits, students will be made aware when they apply, the charges are payable at enrolment.

Instalment Plans:

- Instalment plans are only available on full year courses
- Instalment plans are not available where the fees total less than £300
- Where the annual fees are between £300 and £1600, 4 instalments only are available.
- Where the annual fees are above £1600, 7 instalments are available
- All instalment plans are to be paid via Direct Debit
- The Direct Debit mandate must be completed and signed at the time of enrolment
- Students must pay a deposit at the time of enrolment totalling 25% of the full fee due
- If a learner withdraws from a course, the balance of any unpaid fees are then payable in full.

#### Advanced Learner Loans:

- Advanced Learner Loans are available to fund most level 3 and above courses
- All students aged 24 and over have the option to fund fees with an Advanced Learner Loan (subject to eligibility)
- Students aged between 19 and 23 may be entitled to claim 'First Full Level 3' funding on eligible courses where the student has not already obtained a full level 3 qualification
- Students aged between 19 and 23 who already hold a full level 3 qualification may choose to fund their studies with an Advanced Learner Loan (subject to eligibility)
- Loans must be fully approved by the second week of study
- Students with no approved loan after this date will be asked to pay the fees in full or to set up an instalment plan
- If a loan is subsequently approved and paid to LPA, then any fees paid by the student will be refunded up to the amount of the loan subsequently received
- If a student withdraws from a course, the balance of any unpaid fees is then payable in full

• Students taking out an Advanced Learner Loan are not required to pay exam fees.

#### **Higher Education Fees and Loans**

Higher Education Student Loans are available for most Higher Education Courses

Loans must be fully approved by the end of the second week of study

Students with no approved loan after this date will be asked to pay the fees in full or to set up an instalment plan

If a loan is subsequently approved and paid to LPA, then any fees paid by the student will be refunded up to the amount of the loan subsequently received

Where the course fees are not paid, or the loan not approved, then the student shall be withdrawn from the course

This includes where a student defaults on an instalment

Where a student withdraws after the 14-day cancellation period ends and is paying via monthly instalments, no refund of fees paid will be made but no further tuition fees will be charged

Where a student pays annual tuition fees in advance and withdraws from the course then the student will receive a refund for the remaining months of the course on a pro-rata basis

Where the fees are paid for by a loan from the Student Loans Company (SLC), LPA will inform the SLC that the student has withdrawn from their course and claim no further funding

Once instalments have been paid by the SLC they are non-refundable

OfS related course Learners are not required to pay exam fees

#### **Employer to pay:**

Where a student has an employer or sponsor who has agreed to pay fees upon receipt of an invoice, the student must produce a letter from their Employer/Sponsor requesting that they be invoiced for the value of the fees

The letter must contain the following information:

• The letter must be on official company headed paper;

- Includes the full name of the student;
- The value that they require to be invoiced;
- Include the words 'Please invoice';
- Must be the original document and not a photocopy/scanned copy;
- Must be signed by an authorised officer;
- The student will be required to pay any difference between the invoice value and the value of the fees, membership fee and other amounts due;
- LPA will take all reasonable steps to invoice and follow up on invoice payments, however if an invoice remains unpaid, the student will be required to pay any outstanding fees, membership fee or other amounts due in full;
- If a student withdraws from a course, the balance of any unpaid fees are then payable in full.

#### First Full Level 2 and 3 Entitlement

- Fees may be remitted for students aged between 19 and 23 if they have not previously gained a full Level 2 or 3 qualification
- Not all qualifications are eligible for Level 2 and Level 3 entitlement
- Students who are not eligible for a Level 2 or Level 3 entitlement must pay any fees chargeable for their course
- Advanced Learner Loans are available for most Level 3 courses for students aged 19+
- LPA will be advised of any students who claim a first full level 2 or 3 entitlement but already hold a full level 2 or 3 qualification
- Any students identified will be required to make full payment for any outstanding fees.

#### Low Income Threshold

- Employed students on an individual income of less than £21,157 a year for those with a home postcode in the GLA area and for those outside London, may be eligible for full funding on courses up to level 2 at the time of enrolment
- Evidence of income dated within the prior three months will be required at the time of enrolment.