



TUITION FEE AND OTHER CHARGES POLICY 2020/2021

Tuition Fees Policy

1. **INTRODUCTION**

This policy sets out your obligations relating to paying your fees as well as our obligations to provide the service we promised. Related documents include the [Admissions Policy and Appeals Procedure](#), [Terms and Conditions](#), [Student Protection Plan](#), [Non-Academic Complaints Procedure](#) and [Liverpool Hope Guide to Regulations and Policies](#).

2. **PARTNERSHIP ARRANGEMENT**

Holy Cross College (HCC), in Bury, has a long-standing relationship with Liverpool Hope University under a partnership arrangement (the Network of Hope) which delivers Liverpool Hope degrees to the local communities in Bury and at Carmel College (CC) in St Helens. There is also a number of continuing (legacy) students at St Mary's Blackburn from earlier years.

Under the Government's 'Core and Margin' initiative, the Network of Hope, with Holy Cross taking the lead, can offer places to study locally for degrees awarded by Liverpool Hope University. Where students or their employers are paying their own fees, administration of this will take place through Holy Cross College who will be the main contact for collection of fees for the following courses:

Course	Fees (£)	
	20/21 starters	Campus
All BA and BSc (Hons) Degree Courses	£6,165	HCC or CC

Please note that for each subsequent year of study the fees may rise in line with inflation.

3. **PAYING YOUR TUITION FEES**

All students must provide evidence of how they intend to pay their fees each academic year. Evidence must be provided at enrolment or within two weeks of the course start date. Failure to provide this evidence will result in access to IT and Library services being withdrawn until the matter is resolved.

3.1 **Loan via Student Finance England**

This is the most common method used to pay tuition fees; you must apply online at www.gov.uk/studentfinance. Please bring a copy of your "University or College Payment Advice" from Student Finance England when you come to enrol. Once your application is complete and you have provided all necessary documentation, your tuition fees will be paid directly to Holy Cross College.

3.2 **Sponsorship**

You should contact your sponsor and ask them to confirm in writing to Holy Cross College, making a note if you are studying at the Holy Cross (Bury), St Mary's (Blackburn) or Carmel College (St Helens) campus, that they are sponsoring you and the total amount of fees they are paying for the academic year. Please bring the confirmation letter with you when you enrol. Any remaining fees must be paid by the student, or alternatively, you can apply for a loan for the outstanding amount via Student Finance England. An invoice for immediate payment, for the full sponsorship amount will be issued on 1 October to your sponsor in each year of study, including details of how to pay. Please note that we need a new letter for every academic year of study and until we have received this letter you will remain responsible for your own fees.

3.3 **Paying your own fees**

You must set up a Payment Plan Authorisation; you are requested to complete this at enrolment. You can pay by cheque, made payable to Holy Cross College, or electronic transfer by BACs, which is the College's preferred method. Details and instructions for paying by electronic transfer will be stated on your invoice. If you are paying in full, an invoice will be issued for the full amount on 1 October for immediate payment.

3.4 When do I have to pay my tuition fees?

All enrolling students should enrol at their home college, either Holy Cross, St Mary's or Carmel and must sign acceptance of the terms and conditions of tuition fee policy. If you are paying your tuition fees direct, you can make the payment in full or you can set up an instalment payment plan (maximum of four instalments), depending on the level of fees and your contribution if in conjunction with an employer's sponsorship. No additional interest will be charged on instalment plans. An invoice for the first instalment will be issued on 1 October for immediate payment. Invoices for all remaining instalments will be raised 30 days in advance of the payment due date.

3.4.1 *If your share of the tuition fee is between £225.00 but less than £3,000*, you are a full-time student and in attendance for the full academic year, you can pay your tuition fee in 2 instalments. The instalment plan enables you to pay 50% on 1 October and the remaining 50% on 1 February.

3.4.2 *If your share of the tuition fee is £3,000 or more* and you are in attendance for the full academic year then you can pay your tuition fee in 4 instalments. The instalment plan enables you to pay 25% on 1 October and the remaining 3 instalments each of 25% on 1 December, 1 February and 1 April.

Full time Undergraduate students can take out a full or partial loan, subject to eligibility, to cover the fees. You will need to apply on-line to Student Finance England and this should be completed as early as possible. Channel Island and Isle of Man students need to apply through their local Government departments and separate arrangements are applicable to them.

3.5 What can I do if I am having difficulty paying my fees?

If you are experiencing difficulties in paying your fees you should seek help at the earliest possible opportunity. Initially you should make an appointment with your Holy Cross, St Mary's or Carmel support tutor. They will be able to provide general advice as well as information about any additional funding that may be available. It is important that you keep your support tutor, and the institution at which you are undertaking your studies, fully aware of developments that will allow them to make informed decisions.

3.6 What happens if my payments are late or are unable to keep to a payment plan?

You need to contact the Finance Office at Holy Cross College either in person or telephoning 0161 762 4500 to speak to one of the finance team who will try to agree a payment plan with you that is beneficial to both yourself and the College. If you are unable to agree a payment plan, your Library and IT facilities will be withdrawn which will affect all your Liverpool Hope online learning resources. The following conditions will also apply:

- a. No student shall normally be permitted to re-enrol until all fees and charges relating to the previous academic year have been paid.
- b. A breach of a payment or continued failure to make an agreement will result in the withdrawal of all rights and de-registration from the College and your University course. One week's notice will be given before de-registration is affected. The College will then put any outstanding debts in the hands of an outside agency that will actively pursue the debts through the courts and any additional costs incurred will be added to your account. In order to maintain the high quality of teaching, College and University facilities and to be fair to paying students we will always act to recover debts.
- c. No student shall normally be allowed to graduate or receive an award until all fees and charges owing to the College have been paid.

3.7 TUITION FEE REFUND POLICY

- HCC is required by the Office for Students (OfS) to set out the circumstances in which tuition fees and other relevant costs will be refunded to students and provide compensation where necessary if HCC is no longer able to preserve continuation of study for one or more students. [Student Protection Plan](#) identifies this as an unlikely risk but HCC recognises that if it were to occur, affected students would need to receive a refund of fees and appropriate compensation in accordance with this policy.

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3.7.1 Students accepted on University degrees do so on their merits and academic achievements. However, it is important to note that there is competition for places to study locally for a Liverpool Hope University Award, and the place they take could well have been offered to another unsuccessful candidate. Should a student withdraw from their programme of study, this then places a financial burden on the Network of Hope, since their place is unlikely to be filled once they have left. In these circumstances, the Network of Hope, through Holy Cross College, has no option but to seek reimbursement to cover any financial losses it may incur by the withdrawal of that student. In practice this means:

- a. the student is liable to pay some of the costs for their early withdrawal, or
- b. the Network of Hope may withhold some or all of the fees paid by that student, or
- c. the Network of Hope may withhold some or all of the deposit paid by that student.

It should also be noted that any monies refunded will be returned to the account from which it was received.

3.7.2 What fees will be charged if a student withdraws from the Degree?

A student's fees will not be reduced, and the student will remain liable for the full amount, until an 'end date' has been agreed in consultation with Liverpool Hope University. Before this can be done, the student must complete a Withdrawal Form (submit it to University Admin at HCC or the Dean of HE at CC (or his/her nominee), together with any supporting evidence necessary to support claims made in the form.

If the agreed 'end date' indicates that the student had withdrawn within the first two weeks of the start of the first term (the date stated on the current academic calendar), the student will not be charged and will be credited the full year's fees.

If the agreed 'end date' indicates that the student had withdrawn after the first two weeks of the first term, they will be charged 25% of the total fee, 50% of the total fee if they had withdrawn in term 2, and 100% of the total fee if they had withdrawn during the final term.

If a student had taken out a tuition fee loan through the Student Loans Company (SLC) we will contact the SLC to advise them of the new fee and they will amend the student's tuition fee loan accordingly.

3.7.3 What fees will be charged if a student interrupts studies?

A student's fees will not be reduced, and the student will remain liable for the full amount, until formal interruption dates have been agreed in consultation with Liverpool Hope University. Before this can be done, the student must complete an Interruption Form, submit it to University Admin at HCC or the Dean of HE at CC together with any supporting evidence necessary to support claims made in the form.

If the agreed dates indicate that the student had interrupted within the first two weeks of the start of term (the date stated on the current academic calendar), the student will not be charged and their account will be credited the full year's fees.

If the agreed dates indicate that the student had interrupted after the first two weeks, they will be charged 25% of the total fee if they had interrupted in term 1, 50% of the total fee if they had interrupted in term 2, and 100% of the total fee if they had interrupted during the final term.

If a student had taken out a fee loan through the Student Loans Company we will contact the SLC to advise them of the new fee and they will amend the student's loan accordingly.

3.7.4 Exceptions to the Refund Policy

Exceptions will only be made, allowing for a refund to be considered, if the formal interruption or withdrawal procedures outlined above demonstrates one of the following extraordinary circumstances.

- a. Where, for any reason, the University discontinues the programme of study for which the student is registered, the decision as to whether to allow the student a full refund will be made by the HCC

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Principal (or his/her nominee) at his/her absolute discretion and only in extraordinary circumstances (in accordance with this policy).

- b. Where the student withdraws or interrupts because of their own serious illness, or the serious illness (or death) of a close family member (e.g., partner, son/daughter, parent or sibling), the portion of fees currently due may no longer be payable, or may be refunded. Such cases must be supported by medical evidence from a GP or medical consultant. The decision will be made by the HCC Principal (or his/her nominee) at his/her absolute discretion.

If a refund is agreed through either course closure, within the 14 day enrolment period, or as a result of an investigation through the Complaints and Appeals Policy, the following refund process will apply:

- a. Where the original payment method was by cheque, refunds will be by cheque.
- b. Where the original method was by cash, refunds will be made by cheque (the college does not hold large cash sums and adheres to the money laundering regulations covering the handling of cash).
- c. Where the original payment was by credit/debit card, a refund will be made back to the same credit/debit card, unless the card has expired and we are unable to contact the payer for a new expiry date, in which case the refund will be by cheque.
- d. Where the original payment was made directly into the bank, a refund will be returned to the account from which the original payment was received.
- e. Where the original payment was received from the Student Loan Company, refunds will be made to the Student Loan Company. The Student Loan Company will reclaim fees as a result of the college completing a change of circumstance notification. The Student Loan Company will then be responsible for amending the student's repayments to reflect the reduced loan amount.
- f. Where fees were invoiced to and payment received from an Employer or Sponsor, refunds will be returned to the Employer/Sponsor by the same payment method.

Overpayment refunds will be subject to a minimum ten working day clearance period.

3.7.5 Transfers

The following rules apply to transfers where a student:

- a. Transfers from a course where the college has closed, to an alternative higher fee HCC course, the difference will be paid by the college.
- b. Transfers from a course where the University partner has closed, to an alternative higher fee LHU course, the difference will be paid by the college's University partner.
- c. Transfers to a HCC course with a similar tuition fee, no charge will be made.

The full policy is the [Student Transfer Policy](#).

3.7.6 Compensation

- a. In the event that it is not possible to preserve continuation of study necessitating a transfer to an alternative HCC course, the arrangements outlined in paragraph above will apply.
- b. Where it is necessary, as a result of action by the partner college or partner University (such as course or campus closure), for students to transfer to an alternative provider or there is a change in the location of the course, (which was not notified to the student prior to the commencement of the academic year), the college will consider appropriate compensation for additional travel or other costs directly attributable to the non-preservation of continuation of study.
- c. The college's priority will always be to ensure that students receive the education experience outlined in course information (whether online or in hardcopy format). Where, as a result of an investigation through the Non-academic Complaints Procedure, it is concluded that this has not been the case, appropriate financial or other compensation may be offered by HCC. In the case of an academic complaint the matter will be resolved in line with the LHU Complaints Procedure, with the assistance of LHU, but under HCC overall responsibility.

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- d. The college is aware of OIA guidance on considering whether it is appropriate to recommend compensation payments to higher education students for distress and inconvenience and the following guidelines will apply in such cases:

INDICATIVE COMPENSATION BANDS FOR OIA DISTRESS AND INCONVENIENCE AWARDS	
Level of distress and inconvenience	Recommended compensation
Moderate	Up to £500
Substantial	Between £501 and £2,000
Severe	Between £2,001 and £5,000

The above amounts are indicative only and any compensation payments will be determined by the specific circumstances applicable to the student. Any payments over £5,000 will only be considered in exceptional circumstances.

The OIA provides further advice on the above levels of distress and inconvenience:

Moderate

- a. The provider has done or failed to do something which has caused some distress and inconvenience in the short term (e.g. less than 6 months).
- b. Minor maladministration, mishandling or unreasonable handling of a complaint by the provider which has caused additional unnecessary distress and inconvenience.
- c. Unreasonable or avoidable substantial delays (e.g. over 6 months) which caused some distress and inconvenience.
- d. Moderate delays (i.e. less than 6 months) or other procedural irregularities where there is evidence to suggest the student suffered actual disadvantage.
- e. The provider's decision was unreasonable, there was no direct academic consequence for the student, but it caused some distress and inconvenience

Substantial

- a. The provider has done or failed to do something which caused some distress and inconvenience in the long term (e.g. more than 6 months).
- b. Procedural flaws which caused inconvenience and distress but did not affect the outcome.
- c. Evidence of circumstances giving rise to a reasonable perception of bias during the internal procedures.
- d. Substantial maladministration which disadvantaged the student.
- e. Substantial mishandling of a complaint which resulted in or caused unreasonable or avoidable substantial delay (e.g. over 6 months) and where the delay disadvantaged the student.
- f. The provider's decision was unreasonable, there is no direct academic consequence for the student, but it caused substantial distress and inconvenience.

Severe

- a. The provider has not properly considered its responsibilities under relevant equalities legislation or has not followed relevant guidance.
- b. The provider's decision in respect of the substantive element of the complaint was unreasonable and resulted in severe distress and inconvenience.
- c. Procedural flaws which, if they had not occurred, may have resulted in a different outcome.
- d. Cogent and contemporaneous evidence to suggest that the student suffered from ill health because of something the provider did or failed to do.
- e. Major maladministration, procedural flaws, delays or other breaches of natural justice in a provider's internal process that disadvantaged the student.
- f. Serious interference or bias during the provider's internal consideration of a complaint or appeal.
- g. Serious and unexplained delays leading to injustice.
- h. Where the student has been seriously disadvantaged but a practical remedy is inappropriate or impossible.

3.7.7 Financial Implications of the Tuition Fee Policy

The college will incorporate provisions within its annual budget for the potential payment of tuition fee, and other refunds, and compensation payments to students. A combination of cash reserves and (where appropriate) insurance policies will be designated for those students where an increased risk of non-continuation of study has been identified.

Given the extent of national policy and strategic change for both the sector (including qualification review and reform, regulatory change, college insolvency regime) this policy is subject to annual review.

4. RELATED POLICIES

Other relevant policies include:

- [Admissions Policy and Appeals Procedure](#)
- [Terms and Conditions](#)
- [Student Protection Plan](#)
- [Non-Academic Complaints Procedure](#)
- [Liverpool Hope Guide to Regulations and Policies](#)
- [Student Transfer Policy](#)

5. AMENDMENTS

The College may have to amend policies and procedures from time to time. The website will be kept up to date to reflect this. If we amend anything that materially impacts on your study, we will let you know and, where appropriate, involve you or your representative(s) in a consultation process. Policies and procedures will only be changed with the knowledge and approval of the Core Leadership Team and/or Governing Body of the College.