

	S P Jain London School of Management	Tuition Fee Policy
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1. Purpose

The Tuition Fee policy is designed to ensure collection of tuition fees and other fees in an efficient and timely manner. It sets out the expectations for payment and forms part of the Terms and Conditions for study at the SP Jain London School of Management.

2. Scope of the policy

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

- Full-time undergraduates ('home' students) whose fees are funded by the Student Loans Company
- Self payers (i.e. those who pay all their own fees) including postgraduate students, and international students
- Sponsored students (organisations, overseas government or other bodies)

3. Fee status

The rules around fee status (i.e. whether students qualify for home or international student fees) are complex. The detailed eligibility criteria can be found on the UKCISA website. Students will normally qualify for home fees if they:

- i) Are a UK national or have permanent residence in the UK and have been resident in the UK for the past three years;
- ii) Are a UK national resident in the Islands, Gibraltar, EU or EEA for the past three years;
- iii) Are an Irish national resident in the UK or Ireland for the past three years;
- iv) Are a refugee or otherwise been given exceptional leave to remain or humanitarian protection or their child or spouse.

EU and EEA students will normally only be eligible for home fee status if they are ordinarily resident in the UK. Those who are not ordinarily resident and those who are domiciled in the EU and EEA will normally be classed as international students.

Only home students will be able to get access to Student Loan Funding.

International students are all those whose domicile is outside the UK and those that reside in the UK at the time of application but who do not qualify for home fees.

Students' fee status will be assessed during the admissions process. Where students are unable to prove that they are ordinarily resident in the UK, they will be classed as an international student.

The assessment of a student's fee status will normally apply for the duration of the course. There are a very few exceptions to this including if a student is granted refugee status. Any student who considers that their fee assessment is incorrect should contact the Student Services Team who will be able to advise.

4. Scholarships and bursaries

The School offers some reductions from the full tuition fees in the form of merit scholarships. It may also offer merit bursaries and bursaries for travel or for those eligible under the Access and Participation Plan. Some scholarships and bursaries are subject to successful application and award.

A student is only eligible for one scholarship or bursary. No other discount will be applicable. This includes merit scholarships, merit bursaries, travel bursaries and Access and Participation bursaries.

Students must normally be engaging with their studies to qualify for scholarship and bursary payments in line with the Attendance and Engagement Policy. Merit scholarships and bursaries are paid subject to students maintaining an average overall grade of 60%.

Students will only be paid bursaries when they have paid their tuition fees in full.

Travel bursaries are intended to cover a contribution to flight, basic accommodation and visa costs. Where students are eligible for a travel bursary, this will be paid in advance so that you can pay for flights, visas and accommodation and any other costs incurred prior to travel. However, if they decide not to travel or withdraw from the School prior to travel, they will be required to refund any bursary payments to the School.

Where students are taking S P Jain Global accommodation, these fees may be paid direct to S P Jain Global. Similarly visa, insurance and any other costs may be deducted in this way.

5. Tuition Fee increases

The Tuition Fee will normally be outlined for the whole programme in the offer letter. However, for home undergraduate students whose tuition fees are capped by the UK Government, the School reserves the right to increase fees year on year in line with inflation using the retail price index (RPI-X) subject to the the cap approved in the Regulations approved by government.

6. Collection of Full-time Undergraduate and Postgraduate Home tuition fees

6.1 Undergraduate Fees paid by Student Loans Company

Where undergraduate students are paying for their course through a Student Loans Company (SLC) Loan, no charges will be made to the student directly provided the School has received official notification from the SLC that an SLC Loan has been approved on or prior to enrolment.

Where the School receives payments from the SLC for the tuition fees, the student is still personally responsible and liable for any outstanding debt relating to the tuition fee.

Where the student has applied for SLC Loan funding and the School has not received official notification from the SLC confirming approval of the SLC Loan, students will be required to either pay the full tuition fee for the academic year or enter into a payment plan. Upon confirmation of the SLC

funding, any payments made by the student will be refunded to the student.

If the SLC reduces or withdraws a student's eligibility for SLC Loan, the student will be responsible for paying the tuition fee in whole or in part. If this happens the student will be notified.

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

6.2 Self payers for Postgraduate home fees

All postgraduate students will be required to pay a deposit to secure their place on the course once they have been made an offer as outlined on the website for each programme and in the offer letter.

Home postgraduates will be required to pay for their tuition fees in accordance with the requirements outlined for each programme on the website and in the offer letter.

All postgraduate students with an approved Student Loan are responsible for making all tuition fee payments directly to the School.

6.3 Study Abroad

Students who are studying abroad for one semester will be expected to pay their tuition fees to the School.

International students coming to the School on a Study Abroad programme will be required to pay their tuition fees to their home institution.

5.4 Self-payers for short courses

Students on short courses must pay in full at enrolment.

7. Re-take modules

Fees will normally be charged for all retake modules as a proportion of the appropriate full-time tuition fee. Payment in full is normally required at enrolment.

Undergraduate students who are taking more than 120 credits in any one academic year will not be charged more than the full-time tuition fee for that year.

Additional fees will not be charged for resits.

7 International students: Up-front tuition fee payment and non refundable deposits

All full-time international students will be required to pay an up-front payment of their tuition fees to secure their place on the course and to be issued a Confirmation of Acceptance (CAS). The amount of the up-front payment will be detailed in the offer letter. £5000 of this up-front payment is a non-refundable deposit.

The deposit is refundable only in the following circumstances:

- if the School does not issue a CAS; or
- where a student is issued with a visa refusal by the UKVI unless the refusal by UKVI is for reasons of fraud or misrepresentation.

Where the deposit and up-front payment is refunded to the student, the School will retain £1000 as an administration fee.

Where a student is unable to apply for a visa or decides not to study in the year of application for any reason, the School will return the up-front payment minus the £5000 deposit. The School will retain the deposit which the student may use to re-apply within two years.

Where a student commences their course of study but decides to withdraw, the School will retain the £5000 deposit.

8 Sponsored students

8.1 Definition of a sponsored student

Sponsored students are students whose fees are paid by a third party such as an employer.

Students whose fees are paid by their parents or relatives will be treated as self-payers. As the contract is with the student, the School can only correspond with the student over any issues related to their tuition fees.

8.2 Home students

Where tuition fees are paid for in part or full by a sponsor, the student must provide a purchase order or sponsorship letter from the organisation before enrolment.

Sponsoring organisations will be invoiced following the enrolment of a student and payment of the total tuition fees for the academic year is due immediately. Where tuition fees are not paid in full on time, the School reserves the right to charge interest on any overdue debt each month until the debt is paid and/or suspend or withdraw the student from the course.

Under the terms of this policy, the Student Loans Company (SLC), local authorities and research councils are not defined as fee sponsors.

8.3 International students

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

8.4 Sponsored students' enrolment and responsibilities for fees

Sponsored students will only be able to enrol once the tuition fees have been paid.

The student is still personally liable for any outstanding tuition fees. If the sponsor fails to pay the tuition fees on time, the School will collect the tuition fee debt from the students.

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 will be required to make the payment prior to enrolment.

9 Initial enrolment – part enrolled status

9.1 New students

Applicants who have undertaken their online enrolment but who have not:

- paid their tuition fees; or

- provided documentation from the SLC or a sponsor to evidence their tuition fees will be paid by SLC or sponsor will not acquire student status and will be deemed to be only part enrolled (Part Enrolled Applicants).

Part Enrolled Applicants will have two weeks to complete enrolment and either make full payment of their tuition fees, set up a payment plan with the School, or provide the required documentation from SLC or sponsor to set up payment by SLC or sponsor. The two weeks for completion of enrolment may be extended at the School's discretion.

Part enrolled applicants will not have student status and the School will not issue student status letters, release student loans or pay bursaries/scholarships to those who are Part Enrolled until they have completed the financial part of the enrolment process.

Part Enrolled Applicants who have not completed their enrolment within two weeks of the start of the semester will normally have their access temporarily suspended resulting in no access facilities. Part Enrolled Applicants will then have seven days to contact the Student Finance team in order to address this issue. Part Enrolled Applicants who fail to contact Student Finance to make payment arrangements will have their part enrolment cancelled.

Part Enrolled Applicants who have been engaging with the School while they are part enrolled may be liable for tuition fees for the period where they have accessed educational services at the School even if they subsequently withdraw.

9.2 Continuing students

Continuing students who fail to pay their tuition fees will not be able to re-enrol.

Continuing students who have not paid their fees within one month of the start of the semester will normally have their access temporarily suspended resulting in no access facilities. Students will then have seven days to contact the Finance team in order to pay their tuition fees. Students who fail to contact Finance will be withdrawn from their course.

Students who have been engaging with the School while they are part enrolled will be liable for tuition fees for the period where they have accessed educational services at the School even if they subsequently withdraw or are withdrawn by the School.

10 Tuition fee debts

In accordance with the School's Student Terms and Conditions, students must ensure that all tuition fees and other expenses relating to the course are paid.

Students who have tuition fee debts from previous academic year will not be permitted to re-enrol for subsequent academic years until they have paid off their outstanding tuition fee debt.

In exceptional circumstances only, it may be possible to reschedule the debt via a payment plan. Students must be able to demonstrate that they can pay the previous year's debt and the tuition fees for the current academic year to continue with their studies at the School. All tuition fee debt must be cleared by the end of the Academic Year.

11.3 Failure to make scheduled payments

Where a student has entered into a payment plan and not paid an instalment by the due date, the student must immediately contact the Finance team to advise the School why the debt has not been paid. Access to the School facilities will normally 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 School facilities will be temporarily suspended until the situation has been resolved. In these circumstances, the School 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 may be withdrawn from their course.

Students who have previously defaulted on a payment plan may be refused the opportunity to pay by instalments (at the sole discretion of the School).

11.4 Bursaries and scholarship payments

Bursary and scholarship payments will not be made to students who are debtors to the School or to those who fail to honour payment plan dates.

11.5 Graduation and degree certificates

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

12 Credit Control

12.1 Credit Control Policy

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

12.2 Final payment date

Students who have not paid their fees or does not have an appropriate payment plan will be given a final payment date. Where a student has failed to pay their tuition fee 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 their tuition fees may have their access to the building or to Blackboard removed until such time as they make a payment or enter into a payment plan.

Students who do not pay their fees by the required date will be charged interest on outstanding payments as outlined on the website and in the offer letter.

12.3 Collecting outstanding tuition fee debt

To collect outstanding tuition fee debt from self-funding students, the School's credit control processes and procedures will include:

- 1) Contacting defaulters by phone.
- 2) Negotiating payment of tuition fees face to face and via phone/email.
- 3) Setting up payment plans ensuring that all information is recorded onto the system.
- 4) Personal interviews with students who have defaulted.
- 5) Finance drop-ins held throughout the year
- 6) Send first and second emails informing student of the outstanding debt on a monthly basis.

- 7) Issue Notification of Intent once debt has become 2 months overdue.
- 8) Pass to a School nominated debt collection agency
- 9) Issue summons as required.

As outlined above any outstanding debts may be passed to a School nominated debt collection agency.

If the debt collection agency is unable to recover the outstanding debt, a County Court Summons will be issued to recover all outstanding debts, including other debts such as outstanding accommodation fees or library fines etc. The School will seek to recover all additional costs.

13 Other Debts

In addition to tuition fees, students may be a debtor of the School in respect of:

- i) Library fines/Unreturned books
- ii) Equipment fines

These debts will be dealt with in accordance with the appropriate policy (for example, the Library's policy concerning fines). Where a student has outstanding debts in one of the categories above, normal credit control procedures will apply, see the Credit Control section above.

14 Right of Appeal or Complaint

Students who consider that their case has not been dealt with fairly and that they should not have been withdrawn for tuition fee debt may make an appeal to the School under the Appeal Policy.

Students who have a complaint about any matter in relation to their tuition fees may make a complaint under the Student Complaints Procedure.