

# Tuition Fee Policy

## Policy

The purpose of this document is to provide information and guidance on the responsibilities that students have to pay any fees and charges due to Al-Maktoum College, the procedures that will be followed should payment not be received, and the consequences of non-payment.

Students will not be enrolled on their course until fees are paid in full or an instalment plan is agreed.

## Scope

This document applies to all students including full-time, part-time, distance learning, and short courses.

## Fee options

Al-Maktoum College offers flexible payment options that allow you to spread the costs of your fees across the year at no additional cost. Any student wishing to pay by instalments must first contact the Finance Office to request and have approved, an instalment plan. The first payment of an agreed instalment plan must be paid before course commences.

International students will have to demonstrate financial evidence they are able to pay fees in full and are required to pay a deposit of 50% before a Confirmation of Acceptance of Studies (CAS) will be issued.

The option to pay by instalment is not available to:

- student who require a Visa/CAS
- students who have repeatedly defaulted on instalments in the past
- students admitted for one semester only
- students undertaking short courses
- sponsors

## Tuition fee payment options – HOME STUDENTS OR DISTANCE LEARNING

No arrangement fee or interest is charged for paying by flexible payment scheme however we reserve the right to request full payment if you fail to meet a payment instalment when due.

Payment option	Payment deadline date	Ways to pay
Pay in full	Before term 1 commences	Debit or credit card Bank transfer
Two equal instalments	Instalment 1: Before term 1 commences Instalment 2: Before term 2 commences	Debit or credit card Bank transfer
Equal Monthly instalments (September start)	Instalment 1: Before term 1 commences Instalment 2: 1 October Instalment 3: 1 November Instalment 4: 1 December Instalment 5: 1 January Instalment 6: 1 February	Debit or credit card Bank transfer

## Tuition fee payment options – INTERNATIONAL STUDENTS

No arrangement fee or interest is charged for paying by flexible payment scheme however we reserve the right to request full payment if you fail to meet a payment instalment when due.

Payment option	Payment deadline date	Ways to pay
Pay in full	Before term 1 commences	Debit or credit card Bank transfer
Two equal instalments	50% Deposit: Before CAS (confirmation of Acceptance of Studies) is issued.  Balance due at Matriculation.	Debit or credit card Bank transfer

Whether you choose to take out a student loan or not, you have the choice to pay in full or in instalments, subject to the terms and conditions below.

### Paying your fees

- 1.1 Full details of the amount of fees due will be included in the Offer Letter.
- 1.2 Prior to the start of the academic year, students must pay their deposit (if applicable), pay fees in full or, request and have approved, an instalment plan. The first payment of an agreed instalment plan must be paid before course commences.
- 1.3 To request a payment plan, you must contact the Finance Officer by emailing [fees@almcollege.ac.uk](mailto:fees@almcollege.ac.uk)
- 1.4 Proof of ability to make payments by instalments may be requested.
- 1.5 The College reserves the right to refuse to offer payment by instalment.

### Sponsored Students

- 2.1 Where a student has confirmed that they will be funded by a sponsor then the College will request payment of fees directly from the sponsor. It is the student's responsibility to inform the Student Administration Office of any changes to their funding/sponsor which may impact payment of their fees.
- 2.2 Students must provide full contact details for their sponsor during Matriculation.
- 2.3 The College reserves the right to decline a sponsorship arrangement with a third-party funding body. In such instances the student will be deemed to be personally responsible for the debt.
- 2.4 Where a sponsor fails to make a payment by the deadline date or fails to agree revised payment arrangements with the College the student will become responsible for their own fee payment. Any fees which were due to be paid by a sponsor will be transferred to the student's account and the College's debt recovery procedure will be followed.
- 2.5 Students will be copied into all correspondence between sponsors and the Student Administration Office via their College email account.

### Payment difficulties

- 3.1 Any student having any difficulties making payments should contact the Finance Office as early as they can. This will allow the College to work on finding an acceptable solution which may involve setting up a payment plan agreeable to both parties.
- 3.2 Failure to honour an agreed payment plan will result in the debt becoming due immediately and in full, with debt recovery procedures initiated.

## **Debt Recovery Procedures**

- 4.1 A failure to make any payment by the due date will result in the debt recovery process set out in this section being initiated.

### *First Reminder*

- 4.2 An initial reminder email will be sent to the student's College email account and any preferred email address held on the system if a debt remains unpaid beyond the due date.

### *Second Reminder*

- 4.3 After 7 days, if the fees still remain unpaid, a second email will be sent to the student's College email account and any preferred email address held on the system, setting out the timetable of actions that will be taken if the fees are not paid. Students will be invited to contact the Finance Officer to discuss how the debt can be paid.

### *Third reminder*

- 4.4 Failure to respond to the second reminder within 7 days will result in a third and final email being sent to the student's email accounts advising that if, after 7 days from the date the email is sent, the overdue debt is still outstanding and no contact has been received by the Finance Officer, a 3.5% late payment fee will be added to the outstanding balance up to a maximum fee of £400. The student will again be invited to make an appointment with College's Finance Office to discuss the outstanding debt.

### *Final reminder (letter to home address)*

- 4.5 Failure to respond to the third reminder within 7 days will result in the debt being escalated to the Academic Registrar and a letter being emailed and sent to the student's home address outlining the intention to suspend studies. Failure to respond to the final reminder may include:
1. suspension of studies,
  2. access to IT and Library facilities,
  3. and/or permission to sit exams rescinded.

### *Legal Action on outstanding debt*

- 4.6 If the fees remain unpaid, the Head of College will notify the student in writing of the College's decision to take legal action to recover outstanding debt, including costs incurred e.g. commission and charges.

### *Withholding of Award and re-enrolment*

- 4.8 The College's sanction of withholding the conferment of awards and re-enrolment will be applied.

## **Withdrawal of studies**

Students who wish to withdraw from their course of study may do so, however there are strict time limits and fees may still be payable for all or part of the academic year as detailed below. Before withdrawing students are encouraged to discuss matters in detail with the Student Admissions Office.

Fee liability following early withdrawal is as follows:

Student Classification	Date of absence/withdrawal	Fee Liability
Full-time and part-time UK/EU and international	On or before the last day of teaching week 4 in Semester 1	No liability
	From the start of the 5th Teaching week in Semester 1 up to last day of week 6 in Semester 1	25% of annual fee
	From the start of the 7th Teaching week in Semester 1 up to last day of Semester 1	50% of the annual fee
	On or after the start of Semester 2	100% of annual fee
Short Courses	On or before the last day of week 1	No liability
	From the start of week 2	25% of course fee
	On or before halfway point of course	50% of course fee
	After halfway point of course	100% of course fee

### Refunds

- 5.1 Refunds will only be paid on request and are at the discretion of the College. While we attempt to administer all requests as soon as possible, during busy periods of the year, requests may take between 2 and 3 weeks to be processed.
- 5.2 Any excess of tuition fees paid will be returned. All authorised refunds are returned to source. For fees that are paid by credit or with debit card will be credited back to the card charged with the original payment.
- 5.3 The College will not refund any shortfalls due to exchange rate fluctuations or offer compensation for any bank or other charges incurred.