

Student Financial Regulations 2018-19

This document relates to students studying in the UK only.

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1. Introduction

Students enrolling on a programme of study are required to comply with the Institute's formal student and financial regulations. Student financial regulations are detailed here.

You should understand that by enrolling at the Institute you agree to be bound by the following terms and conditions.

2. Contracts

Student contracts are issued annually and therefore form a new agreement with the student for the Academic year. The contracts specifies the programme, terms and conditions, year of attendance, fees and offers fee payment options. Signed contracts are required to be returned with a non-refundable deposit.

Right to Cancel – Signed contracts

Students may cancel a signed contract with the Institute within 14 days from the date of Enrolment.

3. Tuition fee charges

Schedules of tuition fee charges can be found on the Metanoia Institute website.

Tuition fees may be subject to annual inflationary increases in subsequent years of study.

Once you have enrolled you are responsible for the payment of your tuition fees and any other associated charges e.g. library outstanding fees, including any amounts due from third parties which are not paid.

If you need to leave the programme on an interrupted year an annual payment is required. Please discuss with your Programme Leader/Faculty Head/Registrar for further details.

Student withdrawal dates (October starters):

Students' Start Term	Withdrawal Date
Autumn	<ul style="list-style-type: none">• 14 days after Enrolment Date

Deposits received with a signed contract are non-refundable after the 14 days period of the date of Enrolment.

EU students are required to pay the full fee, when returning a signed contract, to secure a place at the Institute.

4. Tuition Fees

If you are a UK student, you are required to pay your fees in full or choose a payment option, or provide evidence of a Student Finance Loan/Career Development/Sponsorship with the return of a signed contract. To ensure that you are not affected you should ensure that you arrange funding with Student Finance Loan/Career Development/Sponsorship before you enroll.

If you are paying the fees yourself you will need to ensure that funds are transferred to us as soon as possible. You should request assistance if you have trouble raising the necessary funds.

Fee payment options for all students 2018-19 (September/October start)

Please note that from September 2018, the payments options available for students (new and continuing) are as follows:

1. Payment of fees in full.
2. Payment by your sponsor/employer which requires you to pay a deposit which will be refunded when payment is received in full from your sponsor/employer. You will be liable for any outstanding fees in the event of default on the part of the employer or sponsor.
3. Payment of the fees with a deposit due immediately, on acceptance to the course, before the Enrolment date, followed by five further direct debit payments.
Instalment dates - 30th November 2018, 31st January, 28th February, 30th April, and 30th May 2019

If two consecutive direct debit payments are returned unpaid by the bank, the remaining outstanding balance will become immediately due.

Instalments – Students with approved Postgraduate Loans

If you are in receipt of a Postgraduate Loan at the start of the year, the following instalment plan is available in the academic year 2018/19.

UK Postgraduate students, who are able to provide evidence of being in receipt of a Post Graduate loan, will be permitted to pay their fees with a deposit plus 3 equal instalments. The instalment plan is as follows:

Percentage of Tuition Fee to be Paid	Date
25% Deposit	With return of signed contract
25%	30th November 2018
25%	28th February 2019
25%	31 st May 2019

Sponsorship/Loans

If you are a UK Undergraduate student you are responsible for ensuring that your application for financing from Student Finance England (SFE) is made before the start of the academic year. You must also ensure that any requests for further documentation and or information are complied with as soon as possible. Applications can be made on-line at <https://www.gov.uk/browse/education/student-finance>

If you are a UK student and returning to study a second undergraduate degree at the same or lower level as one you have taken previously, you are unlikely to be eligible for a fee loan from Student Finance England (SFE).

If an employer or organisation is paying your tuition fees you will need to provide evidence of this in writing. Details for invoicing, including name of employer, contact, address details and department must be submitted to your Academic Coordinator or can be emailed to finance@metanoia.ac.uk for processing. All invoices issued by Institute must be settled in full within 30 days. If invoices are not paid in accordance with these terms the debt will revert to you.

Please note that if your fees are being paid by a relative or friend this is not considered as a formal sponsorship by the Institute. In this instance you will be regarded as self-financing.

Student Loans Company payments

Where fees have been paid by the Student Loan Company any refunds due will be paid to the Student Loans Company thereby reducing the value of the loan for the student.

Post-Graduate Students

If you are a UK Post-Graduate student you can apply to Student Finance England for a loan for a Masters course, please check with Registry or your Academic Coordinator to ensure that your course is designated for loans. This will be paid directly to you in three instalments. Details of this loan can be found on the following link:

<https://www.gov.uk/postgraduate-loan>

If your Postgraduate loan amount is not sufficient to cover your tuition fees you will be expected to meet any shortfall. A Post Graduate Loan payment option is available, please see Page 3 .

Professional and career development loans

Professional and career development loans are bank loans that can be used to help pay for work related learning. The loan can be used to pay course fees or other costs such as travel and living expenses. You can also use the loan to supplement other forms of support such as grants or bursaries. Because the professional and career development loan is a commercial loan product, they should be considered as an option once all other student funding options have been explored. For further information on financial assistance to support your learning, please visit www.direct.gov.uk/adultlearning.

5. Bursaries

Details of bursaries can be found with your Academic Coordinator.

Metanoia Institute may provide a bursary towards reduced training fees, to a maximum of 25% of the course fees, excluding Middlesex fees. The award of a bursary is at the sole discretion of the Executive Committee and subject to funds being available.

Bursaries are awarded for one year only and further applications are required for each subsequent year.

Application

Applications must be made by 1st July for the Academic year commencing September 2018 and returned to the Faculty Head/Head of Finance. Completion of an application is not confirmation of an award of a bursary.

Applicants will normally be informed of the outcome of the application by the end of July.

Programmes

A bursary is available for full training courses at Metanoia Institute. Workshops are excluded and other exceptions may apply. Priority is given to students who are progressing well with training and close to completion. Bursaries are available to continuing students after the first year of attendance.

6. How to make a payment

In Person: You can pay in person or by telephone using a debit or credit card. The Reception/Academic Coordinator at North Common Road or Gunnersbury Avenue is open Monday to Friday between 9.30am and 5.00pm.

Debts will not be considered as paid until the Institute has received cleared funds. You may pay using the following methods;

- Bankers draft (immediate clearing)
- Personal cheque (2 week clearing period)
- No cash accepted for any reason.

7. Debt policy and procedures

If you are unable to pay any fees or charges by the appropriate due date, you should contact the Institute at the earliest opportunity, as we may be able to help. The Institute will be sympathetic and assist where it can, however the quality of teaching is dependent upon fees and so it must act to recover all outstanding debts.

The Registrar will be able to give advice on sources of funding available.

If your financial circumstances change after you started your course then you may be able to agree a non-standard instalment plan. To find out contact the Finance team:

- in person at North Common Road
- by email at finance@metanoia.ac.uk
- by telephone – Reception - 020 8579 2505

Please note that documentary evidence to support your request will be required before it can be considered; please have this information to hand when contacting us.

Deregistration for non-payment of tuition fees

UK students who fail to pay their tuition fees or provide confirmation of sponsorship/loans could be de-registered. Any student who has been deregistered will be required to pay the annual tuition fee in full.

Students with debt

Students with outstanding Tuition Fee debts from a current or previous academic year are not permitted to re-enroll. All debts must be paid in full before you can return to undertake another year of study or sit any qualifying examinations. Importantly this means that you will not be able access your student loan and so cannot use it to pay off any old debts.

Students with outstanding fees will not receive an exit award/qualification/attendance certificate until all fees due are fully paid.

External debt collection agencies

The Institute reserves the right to refer debt in respect of any ex-student to an external debt collection for recovery.

8. Withdrawal

Tuition fee charges are determined on the basis of enrolment status and not actual attendance. All tuition fees are fully payable, if you choose to withdraw.

If you decide to withdraw from a course you must notify the Programme Leader, Faculty Head or Registrar in writing of your decision. Tuition fees are due and fully payable with all withdrawals unless there are exceptional/mitigating circumstances. If there are exceptional/mitigating circumstances, this may be referred to the Executive Committee for the potential cancellation of partial fees. However, until a written communication is received to acknowledge that partial fees may be waived, for exceptional circumstances all fees will continue to be fully payable, from the Enrolment date. The Executive Committee decides the reimbursement/waiving of partial fees where students claim mitigating circumstances.

The Registrar will complete the process by issuing a withdrawal notification email to the Student.

It is important that you are aware of the financial implications of withdrawing during the course of the academic year.

Interruption

The withdrawal policy specified above also applies to students who choose to interrupt their studies.

Students who interrupt their studies and are on a payment plan will be required to continue to pay their tuition fee, based on the current year plan and can resume attendance the following year. If there any increases to fees in the following academic year, the difference will become applicable and payable.

Automatic Withdrawal

Metanoia Institute reserves the right to automatically withdraw a student due to:

Non-academic issues

- Bad financial standing with the Institute
- Non-academic misconduct

Academic issues

- Non-attendance (e.g. attendance falls 80% or the student does not continue studies), including non-authorized interruption
- Academic misconduct

Fees are fully payable if any of the above applies to a student in training.

9. Financial Liability

A student's enrolment constitutes acceptance of the financial liabilities of the programme they are undertaking. This is the case even when the student is sponsored, i.e. the student retains the liability for fees when a third party is expected to meet the costs of tuition. The student accepts that their enrolment is dependent on payment of the relevant fees in full.

Conditions in respect of Contracts and non-refundable deposits:

- The Institute operates a 14 day "cooling off period" after the first date of attendance or attendance of an Enrolment Day, whichever comes first. During this period, the signed contract may be terminated/deposit reimbursed.
- If after payment of a deposit, the applicant decides to defer entry to the following academic year, the deposit will be held over to the following academic year.
- Once paid, deposits cannot be transferred to another individual. Refunds will only be made to the individual or organisation that originally paid the deposit. If a third party has paid the deposit on behalf of the applicant, we are unable to refund the deposit directly to the applicant.
- Refunds will be made at the rate of exchange in force on the date the refund is processed.
- Any charges levied by the receiving bank will be borne by the applicant.
- Under no circumstances, after the 14 day period of the date of Enrolment will the deposit be refunded. You should therefore only pay a deposit if you are certain you are able to take up your place at the Institute.

The instances listed above are deemed null and void if the applicant/student, or any Representatives acting on their behalf, are found to have provided fraudulent information, whether knowingly or unknowingly, to the Institute, the deposit will be non-refundable and your offer will be revoked.

10. Anti-money laundering regulations

The Institute will not accept any payment from persons or organisations unless they relate to a valid charge, levied or impending. This is to comply with UK Money Laundering regulations. Any suspicious payments and or refund requests may be reported to the appropriate regulating body. Cash will not be accepted as a form of payment.

11. Financial Services Contacts for Assistance

From time to time you may find it necessary to contact somebody regarding your financial account. Please see the table below for contact details:

Reason	Team	Email Address	Telephone Number
Make a payment in person	Main Reception – North Common Road/Gunnersbury		020 8579 2505
Make a payment by telephone	Academic Coordinator – Programme Specific or Main Reception North Common Road/Gunnersbury Avenue		020 8579 2505 Available 9:30 to 5:30 pm Monday to Friday
Make a payment by international bank transfer	Academic Coordinator or Finance Team	finance@metanoia.ac.uk	020 8579 2505 Available 9:30 to 5:30 pm Monday to Friday
Request a refund	Academic Coordinator/Registrar/ Faculty Head		
Query regarding bursaries/Student Finance Loans	Academic Coordinators/Registrar		020 8579 2505 Available 9:30 to 5:30 pm Monday to Friday
Financial hold query	Academic Coordinator/ Finance Team	finance@metanoia.ac.uk	020 8579 2505 Available 9:30 to 5:30 pm Monday to Friday
I cannot pay my fees on time	Finance Team	finance@metanoia.ac.uk	020 8579 2505 Available 9:30 to 5:30 pm Monday to Friday

Fee query or dispute	Academic Coordinator /Finance Team	finance@metanoia.ac.uk	020 8579 2505 Available 9:30 to 5:30 pm Monday to Friday
Not sure who to contact?	Reception		020 8579 2505 Available 9:30 to 5:30 pm Monday to Friday