



Student Financial Regulations 2020-21

This document relates to students studying in the UK only.

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1. Introduction

- 1.1. 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.
- 1.2. You should understand that by enrolling at the Institute you agree to be bound by the following terms and conditions.

2. Contracts

- 2.1. Contracts are issued for the duration of a student's programme of study. The contract specifies the programme, terms and conditions, fees and offers fee payment options. Signed contracts are required to be returned with a deposit.
- 2.2. Students will be issued with an invoice annually and will be required to agree to the terms and conditions of the new academic year.

2.3. Right to Cancel – Signed contracts

- 2.3.1. Students may cancel a signed contract with the Institute within 6 weeks from the induction deadline of 18th September 2020.

3. Tuition fee charges

- 3.1. Schedules of tuition fee charges can be found on the Metanoia Institute website.
- 3.2. Tuition fees may be subject to annual inflationary increases in subsequent years of study.
- 3.3. 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.
- 3.4. If you need to leave the programme or defer assessment on an interrupted year, an annual payment is required as prescribed within the Programme Handbook. If you need further clarification, please discuss with your Programme Leader/Faculty Head/Registrar for further details.
- 3.5. Deposits received with a signed contract are non-refundable after 6 weeks from the first training session.
- 3.6. EU domiciled students are required to pay the full fee, when returning a signed contract, to secure a place at the Institute.

4. Tuition Fees

- 4.1. 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/ 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/ Sponsorship before you enroll.

- 4.2. If you are paying the fees yourself, you will need to ensure that funds are transferred to us in accordance with below published deadlines. You should request assistance if you have trouble raising the necessary funds.

Fee payment options for all students 2020-21 (September/October/January/April start)

Please note that from September 2020, the payment 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 2020, 31st January, 28th February, 30th April, and 30th May 2021
- 4.3. 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

- 4.4. If you are a UK Postgraduate student you may be eligible to apply for a Master’s loan, please check with Registry, registrar@metanoia.ac.uk to ensure that your course is designated for loans. This will be paid directly to you in three instalments per year for the length of the course. Details of this loan can be found on the following link: <https://www.gov.uk/postgraduate-loan>.
- 4.5. 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.
- 4.6. 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 2020/21.
- 4.7. UK postgraduate students, who are able to provide evidence of being in receipt of a Master’s 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 2020
25%	28th February 2021
25%	31 st May 2021

Sponsorship/Loans

If you are a UK undergraduate student, you are responsible for ensuring that your application for funding from Student Finance England (SFE) is made. Applications open in March/April each year and may take between 6-8 months to be processed. Therefore, we recommend that students apply as early as possible to ensure funding is in place for the start of the academic year.

- 4.8. 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>.
- 4.9. 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 finance@metanoia.ac.uk for processing. All invoices issued by the 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.
- 4.10. 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.

5. Bursaries

- 5.1. 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.
- 5.2. Bursaries are awarded for one year only and further applications are required for each subsequent year.

Application

- 5.3. Applications must be made by 1st July for the Academic year commencing September 2020 and returned to the Faculty Head/Head of Finance via registrar@metanoia.ac.uk. Completion of an application is not confirmation of an award of a bursary.
- 5.4. Applicants will normally be informed of the outcome of the application by the end of July.

Eligible Programmes

- 5.5. 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 not available to first year students.

6. How to make a payment

- 6.1. **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.
- 6.2. **Via Payments Portal:** You can pay using a debit or credit card through <https://metanoia.heiapply.com/application/payments>
- 6.3. 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)

7. Debt policy and procedures

- 7.1. If you are unable to pay any fees or charges by the appropriate due date, you should contact finance@metanoia.ac.uk 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.
- 7.2. Advice on sources of funding available can be found in Moodle <https://moodle.metanoia.ac.uk/course/view.php?id=334>.
- 7.3. 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
- 7.4. 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.

Withdrawal for non-payment of tuition fees

- 7.5. UK students who fail to pay their tuition fees or provide confirmation of sponsorship/loans may be withdrawn from their studies and their membership of the institute terminated. Any student who has been withdrawn will be required to pay the annual tuition fee in full.

Students with debt

- 7.6. 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 apply to your studies or resume 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.
- 7.7. Students with outstanding fees will not receive an exit award/qualification/attendance certificate until all fees due are fully paid.

External debt collection agencies

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

8. Withdrawal

- 8.1. 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.
- 8.2. If you decide to withdraw from a course you must notify the Programme Leader, in writing of your decision using the relevant request form that is available from Moodle <https://moodle.metanoia.ac.uk/course/view.php?id=334>. 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.
- 8.3. When your request for withdrawal has been processed, you will receive a notification from the Registrar.
- 8.4. It is important that you are aware of the financial implications of withdrawing during the course of the academic year.

Interruption

- 8.5. The withdrawal policy specified above also applies to students who choose to interrupt their studies and/or defer assessments.
- 8.6. 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 from February the following year. The Interruption Fee is also payable within six weeks from the date the interruption of studies starts. If there are any increases to fees in the following academic year, the difference will become applicable and payable.

Automatic Withdrawal

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

Non-academic issues

1. Bad financial standing with the Institute
2. Non-academic misconduct

Academic issues

3. Non-attendance (e.g. attendance falls below 80% or the student does not continue studies), including non-authorised interruption
 4. Failure to return from authorised Interruption
 5. Failure to progress
 6. Academic misconduct
- 8.8. Fees are fully payable in the event of 1, 2, 3, or 6 of the above listed within automatic withdrawal.

9. Financial Liability

- 9.1. 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 non-refundable deposits:

- If after payment of a deposit, the applicant decides to defer entry for up to one academic year, the deposit will be carried 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.
 - no circumstances, after the 6 week period from the first training day, 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 Institute.
- 9.2. 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 the offer will be revoked.

10. Anti-money laundering regulations

- 10.1. 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.
- 10.2. Cash will not be accepted as a form of payment.

11. Financial Services Contacts for Assistance

11.1 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 Available 9:30 to 5:00 pm Monday to Friday
Make a payment via Payments Portal	https://metanoia.heiaply.com/application/payments		
Make a payment by international bank transfer	Finance Team	finance@metanoia.ac.uk	020 8579 2505 Available 9:30 to 5:00 pm Monday to Friday
Request a refund	Finance	finance@metanoia.ac.uk	020 8579 2505 Available 9:30 to 5:00 pm Monday to Friday
Query regarding bursaries/Student Finance Loans	Academic Coordinators/Registrar		020 8579 2505 Available 9:30 to 5:00 pm Monday to Friday
Financial hold query	Finance Team	finance@metanoia.ac.uk	020 8579 2505 Available 9:30 to 5:00 pm Monday to Friday
I cannot pay my fees on time	Finance Team	finance@metanoia.ac.uk	020 8579 2505 Available 9:30 to 5:00 pm Monday to Friday
Fee query or dispute	Academic Coordinator /Finance Team	finance@metanoia.ac.uk	020 8579 2505 Available 9:30 to 5:00 pm Monday to Friday
Not sure who to contact?	Reception		020 8579 2505 Available 9:30 to 5:00 pm Monday to Friday

Author	Owned By	Date Approved	Date of Review
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