Student Fees Policy 2014/15

Applicable to fees due for courses commencing spring intake 2014 up to and including spring intake 2015.

1. Introduction:

1.1. SAE Institute is committed to a fair and transparent policy in respect to charges made to students.

1.2. SAE Institute believes it is in the interest of the student, the student's sponsor(s) (an organization or employer who is funding the student), if any, and SAE Institute that the students receive prompt notification of any fees or charges due to SAE Institute, along with the arrangements for payment. Student and/or sponsors are responsible for prompt payment.

1.3. The student retains ultimate responsibility for the payment of their fees, even where they have a sponsorship agreement or where a student has applied for a government grant, student loan or any other source of funding.

1.4. An exception to paragraph 1.3 is for students on programmes that have been directly commissioned by a third party.

1.5. Defaults on payment are treated seriously and will lead to the appropriate sanctions being taken against the student.

1.6. SAE Institute reviews its fees policy annually. Tuition fees are liable to change year on year. SAE Institute will endeavour to publish fee changes and policy at least 1 year in advance, though this may not always be possible or practicable.

1.7. SAE Institute publishes the tuition fees and fee policy on the SAE Institute website and sends them electronically to students as part of information packs and may be provided at various stages of the application process.

1.8. The full academic year's fees become due on the programme start date or on the start date of the 2nd year, unless alternative payment methods have been selected. See section 2 for payment by payment plan.

1.9. SAE Institute will not issue a Confirmation of Acceptance of Studies (CAS) for purposes of Tier 4 Study Visa purposes unless both a confirmation of offer form and payment is received.

1.10. The term SLC refers to the Student Loans Company who make student loan tuition fee payments on behalf of Student Finance England and Student Finance Wales. Student Finance Northern Ireland is excluded from this definition due to differences in tuition fee loan policy.

1.11. The term SAAS refers to the Student Awards Agency for Scotland who

provide tuition fee funding for Scottish domiciled students.

1.12. Pro rata fees are calculated on a monthly basis. For the purpose of pro rata fee calculations the end of the month will be used where the date of withdrawal, date of deferral, recommencement or an end of quarter fall.

1.13. SAE Institute reserves the right to correct any clerical details or omissions.

1.14. SAE Institute accepts no responsibility for any loss or damage, including without limitation, direct or consequential loss or damage or any loss or damages whatsoever arising from the terms and conditions and student fee policy of payments and refunds.

2. Payment by payment plan

2.1. SAE Institute offers payment plans to assist students pay their fees over the course of their studies.

2.2. Payment plans are published and made available online on the SAE Institute website or in hardcopy form.

2.3. SAE Institute will provide registered students with a statement clearly indicating the fee liability, due dates and payments due.

2.4. Where a student has opted for a payment plan that pre-supposes the use of SLC or SAAS funding to cover part or all of their course fees, students must provide proof of funding to SAE Institute on enrolment.

2.5. Students should ensure that their applications with the relevant funding body are complete on or before enrolment. Students remain liable as per paragraph 1.3. Defaults or delay in student funding being received by the Institute may result in appropriate sanctions being taken against the student.

2.6. Where a student has opted for a payment plan that incorporates the use of SLC or SAAS funding and such funding is found not to be available to them for whatever reason then the student is immediately liable for the full academic year's course fees. The student may choose an alternate payment plan subject to campus management approval.

3. Laptops

3.1. At selected campuses, one standard laptop may be made available per student at the beginning of their studies.

3.2. If for any reason a student withdraws before completion of the course, and later restarts the same programme of study, they are not entitled to an additional laptop.

3.3. Laptops will only be given to actively studying students. They will not be given to students who have withdrawn for any reason.

4. Scholarships

4.1. Scholarships may be awarded at the discretion of SAE Institute. Details of scholarship opportunities are made available online or through student online portals.

5. Withdrawal of studies

5.1. Students wishing to withdraw from their studies before completion must inform SAE Institute by submitting a completed "Cessation of Studies" form (unless they have been withdrawn for reasons of disciplinary or academic failure). For the purposes of tuition fee liability, only once the "Cessation of Studies" form has been received will the withdrawal be processed and SAE Institute records be amended. The official withdrawal date will be recorded as the date on the "Cessation of Studies" form that such form was received by SAE Institute (or the date on which the disciplinary or academic decision was taken).

5.2. Where a student withdraws from their programme part way through the academic year for whatever reason SAE Institute will adjust the liability for tuition fees in the following manner:

a. From the first day of each module, a student is liable for the tuition fee for that module, as detailed in the Tuition Fees and Payment Plans booklet.
b. Where a student withdraws during a re-take period the student is liable for all fees covering the re-take period.

5.3. Where a student who is a non EU/EEA citizen withdraws from a programme of study section 7 also applies.

5.4. Course materials not yet provided to students are no longer due to the student upon withdrawal.

5.5. In the event of a withdrawal in the 1st module SAE Institute retains ownership of any course materials delivered to the student. The student must return all course materials in good working condition within 30 days of the date of withdrawal. Failure to return the course materials in working condition within this period will result in the costs of the course materials to be passed on to the student and every effort will be made to recover the debt.

5.6. SAE Institute will, on request, refund any amounts that result in credit following an adjustment of liability. See section 6 for refund policy.

5.7. The terms "withdrawal of studies" and "where a student withdraws" refer to any cessation or deferal of studies. This is the case whether initiated by the student, or by SAE Institute.

5.8. Failing to attend studies does not count as withdrawal. A student must inform SAE Institute as explained above.

6. Refund Policy

6.1. Any request for refund must be submitted by completion of a refund request form within 60 days of the official withdrawal date or the date of issue of the final statement of account in the case of course completion. Any claims after 60 days will be invalid. A refund request form can be obtained from campus reception or online via the SAE Institute student portal.

6.2. UK money laundering laws require that any payment made to and confirmed as received by SAE Institute will only ever be refunded to the

person making the original payment in source country of the payment.

6.3. SAE Institute accepts no responsibility for any miscommunication that may arise where applicant or student contact details are inaccurate or where such details are out of date. It is the responsibility of the applicant/student, and the parent/guardian where an applicant/student is under the age of 18 years, to provide and confirm correct contact details for communication purposes.

6.4. Processing refund requests may take up to 21 days.

6.5. Students who do not successfully complete a module are not entitled to a refund for that module.

7. International (Non EU/EEA) applicants / students

7.1. SAE Institute reserves the right to retain any payments or advanced payments made by an applicant, inclusive of fees, charges or outstanding accounts, where documents or information submitted to SAE Institute are suspected to be fraudulent or deemed to be purposefully misleading in content. This may be applied:

   a. where an applicant accepts an Unconditional Offer by completing the Acceptance of Offer Form and making the required payment to SAE Institute; or
   b. where a CAS number has been applied for or a CAS Statement issued by SAE Institute on behalf of an applicant

7.2. Where an applicant accepts an Unconditional Offer by completing the Acceptance of Offer Form and making the required payment to SAE Institute, but who:

   a. formally withdraws and informs SAE Institute of their decision prior to or at the time of issue of a CAS Statement; or
   b. where no CAS number has been applied for or a CAS Statement issued by SAE Institute on behalf of an applicant; then a refund of advanced payment on programme can only be made where information submitted by the applicant or agent is not suspected of fraudulent activity or deemed as purposefully misleading, see paragraph 7.1. A full refund of payments made pertaining to the programme of study and confirmed as received by SAE Institute, will only be made to the person making the original payment in source country of the payment in accordance with section 6 and will be subject to a £250 administrative charge.

7.3. Where a CAS number has been applied for or a CAS Statement issued by SAE Institute on behalf of an applicant and they have gained a student visa on this basis, and where an applicant fails to enrol then they are deemed to be in breach of their student visa and they are not eligible for a refund of any payments already made in respect of all fees, charges and accounts.

7.4. Where a CAS number has been applied for or a CAS Statement issued by SAE Institute on behalf of an applicant and the applicant fails to gain a student visa; then a refund of advanced payment on programme fees can only be applied where an applicant has provided the following binding evidence:

a. a copy of the rejection letter received from the UK diplomatic mission (ECO);
b. evidence that the visa application was made within time and valid application conditions; and where information submitted by the applicant or agent is not suspected of fraudulent activity or deemed as purposefully misleading, see paragraph 7.1. A full refund of payments made pertaining to the programme of study and confirmed as received by SAE Institute, will only be made to the person making the original payment in source country of the payment in accordance with section 6 and will be subject to a £250 administrative charge.

7.5. SAE Institute reserves the right not to offer a programme of study/module previously made available at its own discretion. Where an applicant is unable to enrol in a similar pathway of study at SAE Institute, due to cancellation by SAE Institute then a refund of the advanced payment on programme can only be applied where an applicant has provided evidence that:

a. they are no longer in the UK and that their student visa has been cancelled; or
b. they have moved to and been accepted to another Tier 4 licensed educational establishment.

A full refund of payments made pertaining to the original pathway of study and confirmed as received by SAE Institute will only be made in to the person making the original payment in source country of the payment in accordance to section 6.

7.6. Where a CAS number has been applied for or a CAS Statement issued by SAE Institute on behalf of an applicant and they have gained a student visa on this basis, and where the applicant transfers, prior to the enrolment process, to another educational establishment within the UK, no refund can be given unless evidence of a new visa sponsorship, in form of new CAS details, has been provided. If this evidence is provided, then the date of withdrawal is recorded as the start date of the programme of study and paragraph 5.2 (a) applies. Any resulting credit on account relating to advanced payments pertaining to the full programme of study and confirmed as received by SAE Institute, where information submitted by the applicant or agent is not suspected of fraudulent activity or deemed as purposefully misleading, see paragraph 7.1, will only be made to the person making the original payment in source country of the payment in accordance with section 6.

7.7. Where a student withdraws for whatever reason from their programme part way through the academic year paragraph 5.2(a) applies. Any resulting credit on account relating to advanced payments pertaining to the programme of study and confirmed as received by SAE Institute, where information submitted by the applicant or agent is not suspected of fraudulent activity or deemed as purposefully misleading, see paragraph 7.1, will only be made to the person making the original payment in source country of the payment in accordance with section 6. No refund will be processed until the student has provided:

a. evidence that they have left the UK, in the form of a flight ticket or

scan of a boarding pass or passport with visa stamps, or
b. CAS details from another institution showing that they are now being sponsored by that institution, or
c. any other document confirming that they have an alternative legal right to remain in the UK.

8. UK /EU/EEA Applicants

8.1. SAE Institute reserves the right not to offer a programme of study/module previously made available at its own discretion. Where an applicant is unable to enrol in a similar pathway of study at SAE Institute, due to cancellation by SAE Institute then a full refund of payments made pertaining to the original pathway of study and confirmed as received by SAE Institute will only be made to the person making the original payment in accordance to section 6.
8.2. SAE Institute accepts no responsibility for any loss or damage, including without limitation, direct or consequential loss or damage or any loss or damages whatsoever arising from any decision taken by SAE Institute not to offer a study/module previously made available at its own discretion.

9. Deferral of studies

9.1. Students wishing to defer their studies must inform SAE Institute by submitting a "Cessation of Studies" form. Only once the "Cessation of Studies" form has been received will the deferral be processed.
9.2. A deferral is subject to the policies contained in Academic Policy A08 Student Progression, Graduation and Transfer Appendix A.
9.3. The date of deferral will always be the last day of a module of study unless otherwise determined by the Campus Academic Coordinator.
9.4. A deferral period will not be longer than one year.
9.5. Where exceptional circumstance allow, the Campus Academic Coordinator may make a recommendation for a deferral period longer than one year subject to approval by the Campus Manager.
9.6. Fees are calculated as follows:
    a. From the first day of each module, a student is liable for the tuition fee for that module, as detailed in the Tuition Fees and Payment Plans booklet.
    b. Fee liability for the deferred programme of study will recommence on registering attendance on the agreed recommencement date.
    c. Any outstanding fees or monies due must be paid by the recommencement date. Non-payment of outstanding fees due will be dealt with in accordance with section 11.
9.7. Where a date of deferral has been adjusted in accordance with paragraph 9.3, the fee liability for the period in which the recommencement date falls is considered in credit if all fees liable in accordance with 9.6(a) have been paid.
9.8. In the event of a resulting balance in credit at the time of deferral the balance will be held by SAE Institute in lieu of fees liable on

recommencement.

9.9. Where a student fails to register attendance on the agreed recommencement date or fails to notify intent to return in the case of an open deferment, SAE Institute will consider this a withdrawal of studies, the date of deferral shall be recorded as the date of withdrawal and paragraph 5.2 (a) will apply.

10. Re-takes

10.1. Where a student is required to re-take a module or period of study as confirmed in writing by the Campus Academic Coordinator, fees will be calculated on a pro-rata basis in accordance with paragraph 1.12 on the latest published fees for the programme of study from the date of recommencement for the prescribed period of study.

11. Non payment of fees or other monies

11.1. As set out in paragraph 1.3 students retain ultimate responsibility for the payment of their fees and all other monies owing to SAE Institute regardless of sponsorship agreements or funding availability.

11.2. SAE Institute will try to accommodate the needs of the student wherever reasonable.

11.3. Where students are having problems paying tuition fees or monies owed it is essential that they contact Administration/Credit Control or the Campus Manager as soon as possible to discuss any alternatives.

11.4. SAE Institute will make a charge of £10.00 by way of an administration charge for each and every reminder letter that is required to be sent as a result of the late payment of tuition fees or any other monies owing to SAE Institute.

11.5. Where a student defaults on or misses a payment, SAE Institute will view this very seriously. If payment remains outstanding, despite reminders, the following sanctions may apply:

a. Delay to the provision of any course materials including laptops and associated software
b. Withdrawal of student equipment usage rights
c. Withdrawal of access to class rights
d. Withdrawal from programme of study
e. Withdrawal of access to facilities

Additionally students that have outstanding fees will;

a. Not be permitted to re-enroll
b. Not be issued with a transcript
c. Not be issued with a final award certificate
d. Not be permitted to attend the awards ceremony
e. Not be permitted to apply for SAE Institute bursaries or scholarships

Until all outstanding fees and any other outstanding monies relating to their studies have been paid.

11.6. Should payment be received within a reasonable timescale and providing the student has not missed any critical elements of their programme of

study they may be permitted to resume their studies.

11.7. SAE Institute will refer unpaid fees or owed monies to external debt collection agencies to pursue payment and may seek recovery through the courts. Any costs associated with the pursuing of outstanding fees by SAE Institute or third parties engaged by SAE Institute will be passed on to the student and become immediately due.

11.8. Where an applicant has any fees outstanding with any SAE Institute College or campus outside of the United Kingdom, SAE Institute will not process or enroll such application until all outstanding fees have been confirmed as received by the respective college or campus.

12. Payment methods

12.1. Payment of the amount due, along with all transaction costs due should be made in £, pounds sterling by

a. Debit Card
b. Credit Card
c. Bank transfer
d. Direct Debit / Standing Order
e. Bankers Draft (for International students only)

12.2. SAE Institute will not accept payment in Cash or by Cheque.

12.3. Where a debit card or credit card is used no transaction fee will be charged to the student.

12.4. Where a student has been offered and accepted or opted to use a published monthly payment plan, payment must be effected by direct debit.

12.5. All payments are subject to the following conditions:

- the payee is authorised to use the payment method used;
- a payment must be confirmed as having reached the SAE Institute Citi bank account for it to be deemed as a payment; and
- where a card provider declines or refuses a payment or where incorrect details have been provided by the payee and a payment does not reach the SAE Institute Citi bank account, SAE Institute has no obligation to notify the payee or applicant and accepts no liability for any losses.