

HEART OF WORCESTERSHIRE COLLEGE

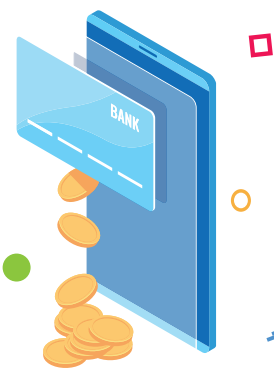
WAYS TO PAY

AND

FINANCIAL IMPLICATIONS



WAYS TO PAY



To register for a course you will be asked to complete an enrolment form, this forms part of your contract with the college and confirms the amount of tuition fees you will be charged for the academic year based on the course you are registered on. A payment method needs to be agreed at the time of enrolling as otherwise your enrolment will not be able to take place. As the student you are personally liable for the full tuition fee upon enrolment with the exception if you are taking out a loan, an employer is paying your fees or you have evidence of entitlement to fee remission. All courses must be paid in full before the end of the academic year (January and April starts will be given until November and January, respectively) as this may affect your future enrolments.

If you have a query relating to your tuition fee or making payment please raise this before completing an enrolment form or contact our Customer Services Team as soon as possible.



HOW TO MAKE A PAYMENT

Payment in full – can be made at enrolment

Payment Plans - You may be able to spread the cost of your course by credit/debit card instalments. If your course fees are £250 or more, payments can be split into six monthly payments with the first payment being 25% of the cost of the course payable on enrolment. The remaining amount is split into five equal monthly payments. Some exceptions apply, please contact our Finance Department for further details.

The card you choose will need an expiry which falls after the last instalment payment date. If your course fees are less than £250, 50% of the course fees are payable at the time of enrolment and the remaining 50% will be taken the following month.

ESOL students – fees can be paid in two equal payments, with the first being payable at enrolment and the second payment being taken 1st November. The balance must be cleared before the 1st December of each academic year.

I have an Advanced Learner Loan - If you have an approved Advanced Learner Loan to cover the cost of your tuition fees please provide your loan award notice.

Student Finance England is paying my fees - Please bring your 'University or College Payment Advice' page of your award notification confirming your tuition fees are being funded.

My employer is paying my fees - If your employer is paying for your course, you will need to provide a confirmation letter from them on company letterhead, or an email which includes the company address details and a contact email at the company. This letter needs to state your full name, the course title and the amount they are prepared to fund, together with details of where the invoice should be sent to and any purchase order number if required. This letter/email must be provided at enrolment and we accept 14 days credit terms. Please be aware we are unable to offer payment plans to employers. Once you have enrolled your sponsor will be automatically invoiced.



If you have any queries regarding any of the above please contact the following:

**Credit Control, Finance Department,
Redditch Campus, Peakman Street, Redditch B98 8DW**

debtors@howcollege.ac.uk

01905 725 707

FINANCIAL IMPLICATIONS

WITHDRAWING FROM YOUR COURSE



All students have a three-week cooling off period to decide whether or not they wish to continue the course. If you choose to leave before the three weeks is up, you will not be charged for the course. If you have already received an invoice from us, you can submit a Fee Remission Request using the web link below:

<https://webapps.howcollege.ac.uk/RefundRequests/RefundRequest/Create>

If you decide to leave your course after the 3-week period has lapsed, the full course fee remains payable and you will be liable for settling the outstanding balance in full.

STUDENT LOAN FUNDED

If you have taken out a student loan and choose to leave your course after the 3-week period has lapsed, the full course fee remains payable and you will be liable for settling the outstanding balance in full, including any amounts not covered by your loan payments. Please be aware your loan payments will only cover the time you attended college.

For example:

Bill has an Advanced Learner Loan for £1800 to cover his hairdressing course fees.

Bill starts his course in September and it is due to finish in July.

In February, after attending for 5 months, Bill decides he doesn't like hairdressing anymore and wants to leave.

Bill's loan will pay for the 5 months he was at college which equals £1000 (£1800 divided by 9 month course equals £200 per month. Multiplied by 5 months attendance equals £1000).

Bill has to pay the remaining £800 from his own pocket.

Refunds, remission, or cancellation of fees will only be considered in exceptional circumstances. The College's disclaimer can be found on the enrolment form.

SELF-FUNDED/EMPLOYER

If your employer is paying for your course and you choose to either leave your place of employment or withdraw from the course, it is between you and your employer as to who pays the fees. However, if your employer decides they no longer want to pay, you are then responsible for the full course fees.

TRANSFERRING TO A NEW COURSE

FINANCIAL IMPLICATIONS



STUDENT LOAN FUNDED

If you transfer to a new course and the new course fees are higher, you will have to speak to Student Finance England about increasing your loan amount. **We are not allowed to increase your loan amount for you.** If your loan amount isn't increased, you will need to pay the outstanding balance yourself.

If the new course fees are lower, we will decrease your loan amount for you.



SELF-FUNDED

If the new course fees are higher, you will still need to pay the full course fees.

If the new course fees are lower, please call us to change your payment plan (if you have one) or submit a Refund Request using the web link below if you have overpaid:

<https://webapps.howcollege.ac.uk/RefundRequests/RefundRequest/Create>



EMPLOYER TO PAY

If the new course fees are higher, we will contact your employer for the additional amount. However, if they choose not to pay, you will need to pay the fee yourself.

If the new course fees are lower, we will send the employer a credit note for the difference.

If you aren't enjoying your course or feel it isn't right for you, please speak to the Careers Service team! Withdrawing from a course after the three-week cooling off period can leave you paying for a course with nothing to show for it, and there may be other options, like transferring to a new course, which are more suitable for you.



If you'd like to speak to someone about the financial implications of leaving your course or transferring to a new one, please call **01905 725707** or email finance@howcollege.ac.uk.

