

EDA COLLEGE



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Tuition Fee Refund & Compensation Policy¹

Version Control/History

Policy Reference	EDA-POL-FEE-001
Version	2.0
Status	Approved
Approved by	Academic Board
Approval Date	11 September 2026
Applies To Academic Year	2027/28 onwards
Policy Owner	Operations Manager
Policy Custodian	Registrar
Next Review Date	August 2027 (updated annually)
Applies To	Students enrolled directly with EDA College on its own provision from 2027/28

QUICK GUIDE — KEY INFORMATION AT A GLANCE

TUITION FEES 2027/28

£7,250 per year for the NCC Education Level 4 and Level 5 Diplomas in Business (HTQ), held at the same level for each year of study. SLC-funded or self-funded options available, subject to OfS registration and course designation. Students on the Birmingham Newman University programme: see Section 3



14-DAY CANCELLATION RIGHT

Cancel within 14 days of accepting your offer: NO CHARGE
Statutory right under the Consumer Rights Act 2015

QUESTIONS?

Contact the Finance team via the College website or call the main office
If experiencing financial difficulty, speak to Student Services

¹ In accordance with OfS conditions C1 and C5, the Consumer Rights Act 2015 and CMA Guidance for Higher Education Providers

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1. Introduction and Purpose

EDA College ("the College") is committed to providing students with clear, accurate and transparent information about tuition fees and the financial implications of their decision to study with us. This policy sets out how tuition fees are set, how they are paid, and what happens to fees paid if a student withdraws from, interrupts or is excluded from their programme.

EDA College takes its obligations to students as consumers seriously. This policy has been developed in accordance with the Competition and Markets Authority (CMA) guidance on consumer protection in higher education, the requirements of the Office for Students (OfS), and the Consumer Rights Act 2015. It forms part of the contractual relationship between EDA College and its students, as set out in the Student Terms and Conditions.

This policy is published on EDA College's website and provided to all students before they accept an offer of a place. Students should read it carefully, alongside the Student Terms and Conditions, before accepting an offer.

"EDA College is committed to making higher education financially transparent and accessible. We will always provide clear information about fees and refunds, and we will support students who experience unexpected financial difficulty."

2. Legislative and Regulatory Framework

Framework / Legislation	Relevance to This Policy
Office for Students (OfS) Regulatory Framework — Conditions C1 and C5	Requires providers to treat students fairly and, in developing and implementing policies, to demonstrate due regard to relevant guidance on consumer protection law, including the CMA guidance on fees, refunds and pre-contract information
Consumer Rights Act 2015	Students are consumers; their contracts with higher education providers must be fair and transparent; unfair terms are not binding; implied terms require services to be provided with reasonable care and skill
Competition and Markets Authority (CMA) Guidance for HE Providers (2015)	Sets out best practice for fee transparency, pre-contract information, refund policies and handling complaints; EDA College aligns this policy to CMA guidance
Student Loans Company (SLC) Funding Agreement	EDA College's agreement with the SLC governs how tuition fee income is received for SLC-funded students; specific obligations apply regarding fee notifications, refunds and reconciliation
Higher Education and Research Act 2017	Requires providers seeking to charge fees above the basic amount to meet certain conditions; sets the framework for fee regulation by the OfS
Consumer Protection from Unfair Trading Regulations 2008	Prohibits misleading actions and omissions and aggressive commercial practices; applies to EDA College's marketing and fee information
Late Payment of Commercial Debts (Interest) Act 1998	Applies where EDA College invoices organisations (e.g. employer sponsors) for tuition fees as a business-to-business transaction

3. Scope and Application

This policy applies to:

- All students enrolled or seeking to enrol directly with EDA College on its own higher education provision from the 2027/28 academic year, subject to the College's registration with the OfS. The College was accredited by NCC Education as a partner centre on 10 September 2026
- All tuition fee payments made to EDA College, whether by the Student Loans Company, by the student directly, or by a third-party sponsor
- All refunds of tuition fees made by EDA College

This policy does not cover:

- Maintenance loans or grants administered by Student Finance England / the SLC (these are governed by the SLC's own terms and conditions)

- Bursaries, scholarships or hardship funding administered by EDA College (these are governed by separate terms and conditions)
- Students on the Business Management (with Foundation Year) BSc (Hons) programme delivered by EDA College under its subcontractual (franchise) arrangement with Birmingham Newman University. Those students contract with the University, pay their tuition fees to the University and are covered by the University's tuition fee and refund policy, which is published on the University's website. Any refund due to them is made by the University

4. Tuition Fee Schedule 2027/28

The following tuition fees apply for the academic year commencing September 2027, the first year of the College's own provision. All fees are set in accordance with the OfS fee limits for the 2027/28 academic year. Fees are inclusive of VAT (higher education tuition fees are exempt from VAT).

Programme	Level	Mode	Duration	Annual Fee	SLC?
NCC Education Level 4 Diploma in Business (HTQ)	Level 4	In-person	1 year	£7,250	Yes (see note)
NCC Education Level 5 Diploma in Business (HTQ)	Level 5	In-person	1 year	£7,250	Yes (see note)

Fees shown are the full annual tuition fee for each programme for 2027/28. The College has set the fee at £7,250 for each year of the period 2027/28 to 2030/31. Tuition fee loans are subject to the College's registration with the OfS and to course designation. Students who transfer from one level to another within the same academic year may have fees adjusted on a pro-rata basis. For programmes lasting more than one year, the fee for each subsequent year will be notified to students by 1 May of the preceding year.

4.1 Fee Regulation

EDA College's tuition fees are set in accordance with the OfS fee limit for the relevant academic year. For 2027/28 the fee limits for a full time year of study at a registered provider with an approved access and participation plan are £6,520 (the basic amount) and £9,780 (the higher amount). EDA College's fee of £7,250 is above the basic amount and within the higher amount, and the College therefore maintains an access and participation plan approved by the OfS.

4.2 Part-Time and Accelerated Programmes

Where part-time or accelerated programme options become available (including any programmes introduced after 2027/28), fees for those programmes will be published on the College website and in this policy before the start of the relevant academic year. Part-time fees are calculated on a pro-rata basis reflecting the proportion of full-time study undertaken.

4.3 What the Tuition Fee Covers

The tuition fee covers:

- All scheduled teaching sessions, lectures, seminars and tutorials forming part of the programme
- Access to the College's Virtual Learning Environment (VLE — Moodle) and all digitally provided learning resources
- Assessment of submitted work, feedback and marking
- Access to the College's student support services (Personal Academic Tutor, student wellbeing support)
- Use of College facilities during normal opening hours, including study spaces and IT equipment
- Access to the College library resources (digital and physical)
- One resit opportunity per module per year, where the Academic Regulations permit

4.4 What the Tuition Fee Does NOT Cover

The following are not included in the tuition fee. See Section 5 for the full schedule of additional charges:

- Travel to and from the College
- Personal equipment (e.g. laptop, personal textbooks beyond those provided)
- Graduation ceremony fees

- Replacement certificates or official transcripts beyond the first copy
- Late enrolment or administration fees
- Second or subsequent resit fees beyond the one free resit included in the fee
- Any optional elements of the programme (e.g. optional field trips)

5. Additional Fees and Charges

The following additional fees and charges apply for the academic year 2027/28. All charges are inclusive of VAT where applicable.

Charge	Amount	Notes
Administration fee (withdrawal before teaching commences)	£150	Non-refundable after the 14-day cancellation period; waived if cancellation is within 14 days of offer acceptance
Late enrolment fee	£50	Charged where enrolment is not completed by the published deadline without prior agreement
Second resit fee (per assessment)	£75	Charged for a second or subsequent resit attempt beyond the one free resit included in the annual fee; waived where resit is required due to College error
Replacement degree certificate	£50	Where the original certificate is lost, damaged or requires amendment
Replacement official transcript	£25	First official transcript at graduation is provided free of charge
Letter of enrolment / status letter	£10	Standard letter confirming student status; provided free for standard purposes (Student Finance, council tax, etc.)
Graduation ceremony fee	£120	Includes gown hire and ceremony attendance; optional; not required to receive degree
Deferred entry administration fee	£25	Charged where a student requests deferral of entry to a future academic year
Returned payment / failed direct debit fee	£15	Charged where a direct debit or bank payment fails due to insufficient funds or incorrect details

EDA College reserves the right to introduce additional charges where new services or facilities are introduced. Any new charges will be notified to students at least four weeks in advance. The most current charges schedule is always available on the College website.

6. The 14-Day Cancellation Right

YOUR STATUTORY RIGHT: You have 14 calendar days from the date on which you formally accept your offer of a place at EDA College to cancel that acceptance without giving any reason and without incurring any tuition fee liability. This is your statutory right under the Consumer Rights Act 2015 and cannot be waived or reduced by any term in the Student Terms and Conditions or this policy.

6.1 How to Exercise Your Cancellation Right

To exercise your 14-day cancellation right, you must notify EDA College in writing within 14 calendar days of the date on which you accepted your offer. Notification must be sent to the Academic Registrar by:

- Email to the Academic Registrar (address on the College website)
- Letter to EDA College, 1 Arlestone Way, Shirley, Solihull B90 4LH (postmarked within 14 days of acceptance)
- Completion and submission of the Cancellation Notice provided with your offer letter

The cancellation is effective from the date the written notification is sent (not the date it is received by the College).

6.2 Effect of Cancellation Within 14 Days

- No tuition fees will be charged
- Any deposit paid will be refunded in full within 14 calendar days of the College receiving your cancellation notice
- Your offer of a place will be withdrawn

- If you are a Student Finance England applicant, the College will notify SFE of the cancellation and no tuition fee loan will be drawn down

6.3 After the 14-Day Period

After the 14-day cancellation period has expired, you may still withdraw from your programme at any time, but fee liability will apply as set out in Sections 12 and 13. The 14-day right cannot be extended or reinstated after it has expired.

If you accepted your offer online and the 14-day cancellation period has expired, but you have not yet attended or started your programme (i.e. teaching has not yet commenced), please contact the Academic Registrar immediately. An administration fee of £150 will apply, but no tuition fee will be charged.

7. How to Pay — SLC-Funded Students

7.1 Student Finance England and the Student Loans Company

The majority of EDA College students fund their tuition fees through a Tuition Fee Loan provided by Student Finance England (SFE) and administered by the Student Loans Company (SLC). The Tuition Fee Loan is paid directly to EDA College on your behalf — you do not need to pay the fee to EDA College yourself.

7.2 Applying for a Tuition Fee Loan

- You must apply for a Tuition Fee Loan each academic year through Student Finance England at www.gov.uk/student-finance
- EDA College recommends applying by 31 May 2027 for courses starting in September 2027 to ensure your loan is in place before enrolment
- You are responsible for making a timely, accurate and complete application; EDA College is not able to be responsible for delays caused by late or incomplete SLC applications
- EDA College will notify SFE of your registration and attendance so that your loan can be processed and paid

7.3 How the Tuition Fee Loan Is Paid to EDA College

The SLC pays tuition fees to EDA College in instalments during the academic year, based on student registration and attendance data submitted by the College. The standard SLC payment schedule is:

Instalment	Timing	Approximate Amount
1st instalment	Following confirmation of enrolment (October)	25% of annual tuition fee
2nd instalment	Following 1 February confirmation (February)	50% of annual tuition fee
3rd instalment	Following 1 May confirmation (May)	25% of annual tuition fee

7.4 Shortfalls Between SLC Payment and Tuition Fee

Where the SLC Tuition Fee Loan does not cover the full tuition fee (for example, where your eligibility is reduced due to previous years of higher education study or where the loan cap is below the full fee), you are personally responsible for paying the outstanding balance directly to EDA College. The College will invoice you for any shortfall.

7.5 Changes to SLC Funding During the Year

If your SLC funding is suspended, reduced or cancelled during the academic year (for example, due to attendance issues or a change in your eligibility), EDA College will notify you promptly and you may become personally liable for the fees that would have been covered by the SLC. EDA College will work with you to find a solution, including a payment plan where appropriate.

EDA College is required to monitor and report student attendance and engagement to the SLC. If your attendance falls below the required level, the SLC may suspend or claw back your funding. Persistent non-attendance could result in you becoming personally liable for tuition fees. See EDA College's Student Attendance and Engagement Policy for the required attendance standard.

8. How to Pay — Self-Funded Students

8.1 Payment Options

Students who are paying their tuition fees directly (without SLC funding) may pay using the following methods:

Payment Method	Details
Bank transfer	Pay directly to EDA College's bank account (details provided on invoice); use your student ID as the payment reference
Debit card or credit card	Via the College's online payment portal on the College website; credit card payments may incur a processing fee
Direct debit	Available for students paying by instalments; a direct debit mandate must be completed before the start of the academic year
Cheque	Payable to 'EDA College; post to the Finance team at the College address; allow 5 working days for clearance

8.2 Payment in Full

Students paying in full may pay the full annual tuition fee at enrolment, or by the invoice due date specified in their offer letter (normally 1 September each year). A 1% discount on the tuition fee is available for students who pay the full annual fee in full by 1 September. This discount cannot be applied retrospectively.

8.3 Instalment Plan

Students who are unable to pay in full may apply to pay by an agreed instalment plan. The standard instalment plan divides the annual tuition fee into three equal payments due at the start of each term:

Instalment	Due Date	Amount
1st instalment	1 September 2027	One third of annual tuition fee (£2,417)
2nd instalment	1 January 2028	One third of annual tuition fee (£2,417)
3rd instalment	1 April 2028	One third of annual tuition fee (£2,416)
TOTAL	—	£7,250

Instalment plans must be agreed in writing with the Finance team before the start of the academic year. EDA College does not charge interest on agreed instalment plans, provided payments are made on time.

8.4 Bespoke Payment Plans

Where a student is experiencing genuine financial difficulty, the Finance team may agree a bespoke payment plan with different payment amounts or dates. Bespoke plans require Finance Lead's approval. Contact the Finance team or Student Services as soon as a payment difficulty arises — do not wait until you are in significant arrears.

9. How to Pay — Employer-Sponsored or Third-Party Funded Students

Where a student's tuition fees are being paid by an employer, professional body or other third-party sponsor (rather than by the student directly or by the SLC), the following arrangements apply:

- EDA College must receive written confirmation of the sponsorship arrangement before or at enrolment, on the sponsor's headed paper and signed by an authorised signatory of the sponsor
- The sponsorship letter must confirm: the name of the student; the programme; the academic year(s) covered; the amount of fee being sponsored; and the sponsor's invoicing address and purchase order number (if applicable)
- EDA College will invoice the sponsor directly for the agreed amount, in accordance with the agreed payment schedule
- Sponsor invoices are payable within 30 days of the invoice date
- The student remains personally liable for any portion of the fee not covered by the sponsor, and for the full fee if the sponsor fails to pay

- EDA College will not pursue a sponsor for unpaid fees without first notifying the student
- If the sponsorship is withdrawn or the student ceases to be employed by the sponsor, the student becomes personally liable for any outstanding fees from the date the sponsorship ends

Students should ensure that their employer sponsorship arrangement is confirmed in writing and submitted to the Finance team before enrolment. EDA College cannot guarantee to hold a place where sponsorship has not been confirmed. The student remains ultimately liable for unpaid tuition fees regardless of any arrangement with their employer.

10. Fee Increases for Future Academic Years

EDA College reviews its tuition fees annually. The fee for each subsequent academic year will be notified to currently enrolled students by 1 May of the preceding year (e.g. the 2028/29 fee will be notified by 1 May 2028).

10.1 Permitted Fee Increases

EDA College has set its fee at £7,250 for each year from 2027/28 to 2030/31 and does not intend to increase it within that period. Any increase in a later year would be subject to:

- The maximum fee permitted by the OfS for the relevant academic year
- Providing students with at least four weeks' written notice of any fee increase before the start of the academic year to which it applies (in accordance with the Student Terms and Conditions)

10.2 Material Changes and Student Rights

Where EDA College proposes a fee increase that represents a material change to a student's existing contract, the College will:

- Notify affected students in writing at least four weeks before the increase takes effect
- Explain the reasons for the increase
- Advise students of their options, including the right to withdraw without penalty where a material change is refused

10.3 Government Policy and OfS Fee Limits

Fee levels are subject to government policy and OfS fee limits. Where government policy results in a reduction to the OfS fee limit below EDA College's published fee, the College will adjust its fee accordingly.

11. Consequences of Non-Payment

EDA College is committed to supporting students who experience financial difficulty. However, where fees remain unpaid and no payment plan has been agreed, the College may take the following steps, which will be applied progressively:

Stage	Action	Trigger
1. First reminder	Written reminder to the student that payment is overdue; reminder of payment options	Payment overdue by 14 days
2. Second reminder	Second written reminder; invitation to contact Finance or Student Services to discuss payment options	Payment overdue by 28 days
3. Formal notice	Formal written notice that access to College services may be restricted if payment is not made within 14 days; student advised to contact Finance team	Payment overdue by 42 days
4. Restriction of services	Access to VLE, library resources and College IT systems may be suspended pending payment or agreement of a payment plan	Payment overdue by 56 days (8 weeks)
5. Exclusion from assessments	Student excluded from submitting assessments or sitting examinations pending resolution of the debt	Payment overdue by 84 days (12 weeks); following formal notice
6. Withholding of results and certificates	Examination results and academic certificates withheld pending full payment of outstanding fees	Where debt remains unresolved at the end of the academic year
7. Withdrawal	Student withdrawn from the programme; standard fee liability rules apply (see Section 13)	As a last resort, following all previous steps and with at least 14 days' written notice
8. Debt recovery	Outstanding debt referred to a third-party debt recovery agency; interest may accrue	Where debt remains unpaid after withdrawal

EDA College will always seek to find a solution before taking restrictive action. If you are experiencing financial difficulty, please contact the Finance team or Manager of Student Services as soon as possible. A Student Hardship Fund is available to students who face unexpected financial difficulty. Seeking help early gives us the best chance of finding a solution that allows you to continue your studies.

12. Withdrawal from Studies — Fee Liability and Refunds

12.1 How to Withdraw

If you wish to withdraw from your programme, you must notify the Academic Registrar in writing as soon as possible. You should complete EDA College's Withdrawal Form, which is available from the Academic Registrar or on the College website. Your official withdrawal date ("the leaving date") will be the date on which EDA College receives your completed Withdrawal Form.

Simply stopping attending College or contacting your tutor verbally does not constitute an official withdrawal and will not stop fee liability accruing. You must complete the Withdrawal Form and submit it to the Academic Registrar. Contact the Academic Registrar immediately if you are thinking of withdrawing.

12.2 Fee Liability on Withdrawal

Your liability for tuition fees on withdrawal depends on when you withdraw relative to the start of teaching. The refund schedule in Section 13 sets out the fee liability and refund entitlement for each withdrawal period.

12.3 Impact on SLC Funding

Where your fees are funded by the Student Loans Company:

- EDA College will notify the SLC of your withdrawal date within five working days of receiving your Withdrawal Form
- The SLC will recalculate your Tuition Fee Loan entitlement based on the proportion of the academic year you have completed; any overpayment will be recovered from the College by the SLC
- Your Maintenance Loan and Grant entitlement will also be recalculated by the SLC for the year of withdrawal; you may be required to repay a portion of any maintenance funding already received
- EDA College's refund obligation is separate from and does not affect any obligation you may have to the SLC in relation to maintenance funding
- Contact Student Finance England directly for information about the impact of withdrawal on your loans

12.4 Impact on Future Funding

Withdrawing from a programme may affect your future eligibility for student funding. In particular, if you have used one year of your full-time funding entitlement, this year cannot normally be claimed again. You should seek advice from Student Finance England before withdrawing if you are concerned about future funding eligibility.

13. Refund Schedule

The following refund schedule applies to self-funded students who withdraw from their programme. This schedule has been developed in accordance with CMA guidance and the Consumer Rights Act 2015.

For SLC-funded students, the SLC will manage the recalculation of the Tuition Fee Loan in accordance with its own procedures. The SLC refund schedule broadly mirrors this schedule, but is governed by the SLC's own regulations.

Period of Withdrawal	Fee Liability	Refund of Fees Paid	Notes
Within 14 days of accepting offer (statutory cancellation)	NONE	100% REFUND	<i>Statutory right; no charges apply</i>
Before the start of teaching (after 14-day period)	Admin fee £150 only	Refund less £150	<i>Admin fee non-refundable</i>
Weeks 1–4 of teaching	25% of annual fee	75% refund	<i>£1,812.50 owed; £5,437.50 refunded</i>
Weeks 5–10 of teaching	50% of annual fee	50% refund	<i>£3,625 owed; £3,625 refunded</i>
Weeks 11–20 of teaching	75% of annual fee	25% refund	<i>£5,437.50 owed; £1,812.50 refunded</i>
After Week 20 of teaching	100% of annual fee	NO REFUND	<i>Full fee owed; no refund</i>

Weeks of teaching are counted from the first day of scheduled teaching sessions for your programme in the relevant academic year. The week count resets at the start of each new academic year. For programmes that run across two terms in a single academic year, the week count is cumulative across both terms.

The amounts shown in the table above are based on the annual tuition fee of £7,250. If your programme fee differs (e.g. for part-time study), the percentages above will apply to your actual annual fee.

13.1 Hardship Consideration

EDA College recognises that withdrawal is sometimes unavoidable due to circumstances beyond a student's control (e.g. serious illness, bereavement, family crisis). Where a self-funded student withdraws due to exceptional compassionate circumstances, they may apply to the Manager of Finance for a discretionary reduction in fee liability. Such applications must be supported by appropriate evidence. Applications are considered on a case-by-case basis and are not guaranteed. Contact Student Services for guidance on making an application.

14. Interruption of Studies

An interruption of studies (sometimes called an 'authorised break') occurs where a student takes a formal break from their programme and intends to return. Interruptions are managed in accordance with EDA College's Student Attendance and Engagement Policy.

14.1 Fee Implications of Interruption

The following fee arrangements apply during and after an interruption of studies:

- Fees paid for the period of study completed before the interruption are retained by the College in accordance with the Refund Schedule in Section 13 above
- Where a student interrupts before the end of a teaching term, a pro-rata credit for the unused portion of that term's fees will be applied to the student's account and used to offset fees when the student returns
- No fees are charged during the period of interruption
- On return from interruption, fees for the resumed year will be charged at the rate applicable to the academic year in which the student returns (which may differ from the rate at the time of interruption)
- Where SLC funding has been drawn down for a year that is then interrupted, the SLC will recalculate entitlement; the student should contact Student Finance England for advice

14.2 Maximum Period of Interruption

Interruptions are normally granted for a maximum of one academic year. In exceptional circumstances (e.g. serious long-term illness), a longer interruption may be approved by the Vice Principal (Academic). Interruptions of more than two academic years will normally result in the student being withdrawn and required to reapply for admission on return.

15. Exclusion, Suspension and Termination by the College

15.1 Exclusion Following Disciplinary Action

Where a student is excluded or expelled from the College following a disciplinary process, fee liability is calculated in accordance with the Refund Schedule in Section 13, based on the date of exclusion. No special adjustment is made to fee liability for exclusion due to misconduct. The student retains the right to appeal the disciplinary decision in accordance with the Student Disciplinary Procedure.

15.2 Suspension Pending Investigation

Where a student is suspended from the College pending a disciplinary investigation, no additional fees accrue during the period of suspension. If the disciplinary outcome results in a return to study, the student continues their programme and fees continue as normal. If the outcome is exclusion, fee liability is calculated from the date of exclusion.

15.3 Termination for Academic Failure

Where a student is required to leave the College because they have exhausted all assessment and reassessment opportunities without meeting the required standard for progression or award, fee liability is calculated in accordance with the Refund Schedule based on the date of the final Academic Board decision.

15.4 Exclusion Due to Non-Payment

Where a student is withdrawn from the College due to non-payment of fees (as a last resort under Section 11), fee liability is calculated in accordance with the Refund Schedule based on the date of withdrawal. The outstanding debt remains payable. EDA College will pursue unpaid debts through appropriate debt recovery mechanisms.

15.5 Exclusion for Fraudulent Application

Where it is discovered that a student provided false or fraudulent information on their application and this is not discovered until after enrolment, the College may terminate the student's enrolment. In such cases, EDA College reserves the right to recover tuition fees already paid (including by the SLC) where the offer of a place would not have been made had the true facts been known.

16. College-Initiated Changes and Programme Closure

16.1 Significant Changes by the College

Where EDA College proposes to make a significant change to a student's programme that materially affects their educational experience (as defined in the Student Terms and Conditions, Clause 7), the student will be given at least four weeks' written notice and will be offered options that may include:

- Accepting the change and continuing their programme
- Transferring to an alternative programme at EDA College
- Withdrawing from the programme with no fee liability for the period not yet studied (see below)

16.2 Refund on Withdrawal Following a Significant College-Initiated Change

Where a student chooses to withdraw because they do not accept a significant College-initiated change to their programme, the student is entitled to:

- A full refund of tuition fees paid for any period of teaching not yet received, calculated from the date the change takes effect
- Reimbursement of any reasonable costs directly incurred as a result of the change (e.g. course materials purchased in reliance on a module that is subsequently withdrawn), subject to satisfactory evidence

16.3 Programme Closure

In the event that EDA College decides to close a programme, the College will implement the arrangements set out in its Student Protection Plan. These include:

- Teach-out: where possible, the College will continue to deliver the programme to enrolled students until they have had a reasonable opportunity to complete their studies
- Transfer: the College will support students to transfer to an equivalent programme at EDA College or another institution, with credit recognition where possible
- Refund: where a teach-out or suitable transfer is not available, enrolled students will be entitled to a full pro-rata refund of fees paid for any period of teaching not received, processed within 30 calendar days

16.4 College Closure

In the unlikely event that EDA College closes entirely, the arrangements set out in the Student Protection Plan and OfS guidance will apply. Students will be notified at the earliest possible opportunity and will be supported to transfer to another institution. Fee refunds will be processed within 30 calendar days of the closure date.

17. Refund Procedure and Timescales

17.1 How to Request a Refund

To request a refund of tuition fees, students must:

1. Complete the Refund Request Form (Appendix C) and submit it to the Finance team
2. Include evidence of any exceptional circumstances (where a discretionary reduction in fee liability is being requested)
3. Ensure the Withdrawal Form has been completed and submitted to the Academic Registrar (where the refund arises from withdrawal)

17.2 Refund Timescales

Type of Refund	Processing Timescale	Payment Method
14-day statutory cancellation refund	Within 14 calendar days of receipt of cancellation notice	Same payment method as the original payment
Standard withdrawal refund (self-funded student)	Within 30 calendar days of the student's official leaving date	Bank transfer to the student's account; or credit against outstanding debt
Refund following College-	Within 30 calendar days of the	Bank transfer or credit against outstanding

initiated change	student's withdrawal date	debt
Discretionary refund (exceptional circumstances)	Within 30 calendar days of approval	Bank transfer
SLC recalculation	SLC manages this directly; EDA College will cooperate with SLC timescales	SLC returns overpayment to the College; College returns to SLC; SLC adjusts loan balance
Overpayment refund (student paid more than required)	Within 14 calendar days of identification	Bank transfer or cheque

17.3 Refund Method

Refunds will be made by the same payment method as the original payment, where practicable. Where the original payment was made by the SLC, any refund due (e.g. where the SLC paid more than the fee liability accrued) will be returned to the SLC, not to the student. Students should contact Student Finance England for information about the impact on their loan balance.

17.4 Outstanding Debt

Where a student is owed a refund but also has an outstanding fee debt, EDA College reserves the right to set off the refund against the debt and pay only any remaining balance.

18. Compensation

18.1 When Compensation May Be Available

EDA College may consider paying compensation (in addition to a refund) where a student has suffered a direct financial loss as a result of the College's failure to deliver services as promised. Compensation is not automatically available — it is considered on a case-by-case basis.

Situations in which compensation may be appropriate include:

- Where a programme is closed or significantly changed in circumstances where the College has not given adequate notice and the student has incurred non-recoverable costs in reliance on the original programme
- Where EDA College has made a significant error in the delivery of a programme (e.g. failure to provide a module, failure to assess work, significant marking error) that has caused measurable loss to the student
- Where the College has failed to implement an agreed Student Protection Plan arrangement

18.2 How to Claim Compensation

Students who believe they are entitled to compensation should submit a written claim to the Academic Registrar, setting out:

- The nature of the failure by the College
- The specific loss suffered and its financial value
- Evidence supporting the claim (receipts, correspondence, etc.)

Claims will be assessed by the Manager of Finance in consultation with the Principal / CEO. The College will respond within 20 working days of receiving a complete claim. Where the claim is upheld, compensation will be paid within 30 calendar days. Where a claim is not upheld or the student is not satisfied with the College's response, the student may raise a formal complaint under the Complaints and Academic Appeals Procedure and, if unresolved, refer the matter to the Office of the Independent Adjudicator (OIA).

19. Student Financial Support and Hardship

19.1 Student Hardship Fund

EDA College operates a Student Hardship Fund to assist students who face unexpected and genuine financial difficulty that threatens their ability to continue their studies. The Hardship Fund provides one-off or short-term financial assistance and is not a substitute for student loans or regular income.

The Hardship Fund is available to:

- Students who experience a sudden change in their financial circumstances (e.g. loss of employment, bereavement, relationship breakdown)
- Students who face unexpected costs that create a genuine risk of withdrawal
- Students who are experiencing a delay in SLC funding with no other means of support

Applications for Hardship Fund assistance should be made to the Manager of Student Services. Applications are considered confidentially and are subject to availability of funds. The Hardship Fund does not cover regular tuition fee payments (which are the student's own responsibility) but may provide temporary assistance while a payment plan is arranged.

19.2 Bursaries and Scholarships

EDA College may offer bursaries and scholarships to eligible students. Details of available bursaries and scholarships, eligibility criteria and application processes are published on the College website. Bursary and scholarship terms and conditions are separate from this policy.

19.3 External Financial Support

Students experiencing financial difficulty may also be eligible for support from:

- Student Finance England: www.gov.uk/student-finance
- Turn2Us (benefits and grants): www.turn2us.org.uk
- Citizens Advice: www.citizensadvice.org.uk
- StepChange Debt Charity: www.stepchange.org (0800 138 1111)
- Money Helper (government money guidance service): www.moneyhelper.org.uk

20. Debt Management

EDA College's approach to student debt is set out in the Income and Debt Management Policy. The following principles govern how the College manages outstanding tuition fee debts:

- EDA College will always attempt to resolve fee debts through dialogue and agreed payment plans before taking restrictive action
- Interest will not be charged on agreed payment plans, provided payments are made on time
- Where payments are missed, EDA College may charge interest at the Bank of England base rate plus 2% on overdue amounts
- Where a debt has been outstanding for more than 12 months and all reasonable attempts to recover it internally have failed, EDA College may refer the debt to a third-party debt recovery agency
- EDA College will not use aggressive or harassing debt collection tactics and will comply with FCA guidance on debt collection
- Debts owed to the SLC in connection with student loans are managed by the SLC and are not within EDA College's control; students should contact Student Finance England directly for information about loan repayment
- Outstanding tuition fee debts to EDA College will be recorded on the student's account and must be cleared before the College will issue academic certificates, official transcripts or references

21. Disputes and Complaints

21.1 Internal Complaints

Students who have a concern or complaint about their fees, refunds or any financial matter relating to their studies at EDA College should raise the concern in the first instance with the Finance team or the Academic Registrar. Most fee queries can be resolved quickly at this stage.

Where a fee concern cannot be resolved informally, the student may submit a formal complaint through EDA College's Student Complaints and Academic Appeals Procedure. Details of how to make a formal complaint are set out in that procedure.

21.2 Consumer Rights

Students have rights as consumers under the Consumer Rights Act 2015 and related legislation. If you believe that EDA College has included an unfair term in this policy or in the Student Terms and Conditions, or that a fee or charge applied to you is unlawful or disproportionate, you may:

- Raise a complaint through EDA College's internal complaints procedure
- Seek advice from Citizens Advice or a solicitor
- Contact the Competition and Markets Authority (CMA) at www.gov.uk/cma

21.3 Office of the Independent Adjudicator (OIA)

After all internal stages of the complaints procedure have been exhausted, and where a Completion of Procedures Letter has been issued, students may refer their fee-related complaint to the Office of the Independent Adjudicator for Higher Education (OIA) at www.oiahe.org.uk. The OIA is a free, independent service for students.

21.4 Small Claims Court

Students may also be able to bring a claim in the small claims court (county court) for fee disputes involving sums up to £10,000. Seeking independent legal advice before bringing a court claim is strongly recommended.

22. Monitoring, Review and Governance

This policy is reviewed annually by the Manager of Finance in consultation with the Academic Registrar and the Principal / CEO. Material changes require approval by the Board of Governors. The current version is always published on the College website before the start of each academic year.

Activity	Lead	Frequency	Reported To
Annual policy review and update	Manager of Finance / Academic Registrar	Annual (April; published May)	Board of Governors
Tuition fee setting for next academic year	Manager of Finance / Principal	Annual (decision by January; published May)	Board of Governors
Student debt position review	Manager of Finance	Monthly	Principal / CEO
Debt recovery referral log	Manager of Finance	Quarterly	Finance Board
Refund requests log	Academic Registrar / Finance	Monthly	Manager of Finance
Hardship Fund applications and disbursements	Manager of Student Services	Termly	Principal / CEO
Complaints related to fees and refunds	Academic Registrar	Annual (aggregated)	Academic Board; Board of Governors
SLC reconciliation	Manager of Finance	Following each SLC payment	Principal / CEO

OfS fee return (where required)	Registrar / Manager of Finance	As required by OfS	OfS; Board
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Appendix A: Tuition Fee Schedule 2027/28 (Summary)

This summary schedule is published on the College website and provided to all applicants before accepting an offer. For full details, see Section 4 of this policy.

Programme	Level	Annual Fee	Total Programme Fee	SLC Fundable?
NCC Education Level 4 Diploma in Business (HTQ)	Level 4	£7,250/yr	£7,250 (1 year)	Yes, subject to OfS registration and course designation
NCC Education Level 5 Diploma in Business (HTQ)	Level 5	£7,250/yr	£7,250 (1 year)	Yes, subject to OfS registration and course designation

Early payment discount: 1% discount on the annual tuition fee for self-funded students who pay the full annual fee by 1 September 2027. Contact the Finance team to arrange early payment. Instalment plan: three equal termly payments available for self-funded students; no interest charged on agreed plans. Contact Finance team for details.

Appendix B: Additional Charges Schedule 2027/28

Charge	Amount	When Charged	Notes
Administration fee (withdrawal before teaching commences)	£150	On withdrawal	Non-refundable; waived within 14-day cancellation period
Late enrolment fee	£50	Where enrolment not completed by deadline	Waived where late enrolment is agreed in advance with Academic Registrar
Second resit fee (per assessment)	£75	Before second resit attempt	Waived where resit required due to College error
Replacement degree certificate	£50	On request	Payable in advance of processing
Replacement official transcript	£25	On request	First transcript at graduation is free
Letter of enrolment / status letter	£10	On request	Free for Student Finance, council tax, Job Centre purposes
Graduation ceremony fee	£120	On registration for ceremony	Optional; covers gown hire and attendance
Deferred entry administration fee	£25	On approval of deferral	Non-refundable
Returned payment / failed direct debit	£15	On occurrence	Charged to recover bank and administration costs
Credit card processing fee	0.5%	On card payment	Applied to credit card payments only; debit card payments are free

All charges are reviewed annually and are subject to change. The most current charges schedule is always available on the College website. EDA College will give students at least four weeks' written notice of any new or increased charge.

Appendix C: Refund Request Form

Complete this form and submit to the Finance team at EDA College. Ensure the Withdrawal Form has also been submitted to the Academic Registrar where applicable. We will aim to process your request within 30 calendar days.

SECTION A: YOUR DETAILS	
Full name	
Student ID number	
Programme of study	
Email address	
Phone number	
Bank account for refund (Name, sort code, account number)	
SECTION B: REFUND DETAILS	
Reason for refund request	☐ Withdrawal from studies ☐ 14-day cancellation ☐ Overpayment ☐ College-initiated change ☐ Exceptional circumstances ☐ Other
Date of withdrawal / leaving date (if applicable)	
Amount of refund requested (£)	
How was the original payment made?	☐ SLC Tuition Fee Loan ☐ Direct payment (self-funded) ☐ Employer sponsor ☐ Other
If SLC-funded: have you notified Student Finance England of your withdrawal?	Yes / No
Supporting evidence attached	☐ Withdrawal Form ☐ Medical evidence ☐ Other (describe below)
SECTION C: EXCEPTIONAL CIRCUMSTANCES (if applicable)	
Please describe any exceptional circumstances relevant to your refund request and list any supporting evidence attached:	
SECTION D: DECLARATION	
I confirm that:	The information in this form is accurate and complete. I understand that providing false information may constitute fraud and could result in disciplinary action and/or recovery of any incorrectly paid refund. Signature: _____ Date: _____
FOR FINANCE TEAM USE ONLY	
Date received	
Refund entitlement calculated	
Refund amount approved (£)	
Approved by	
Date of payment	
Payment method	
SLC notified (if applicable)	Yes / No Date:

Appendix D: Fee Payment Plan Agreement Template

This agreement is to be completed and signed by both the student and the Manager of Finance where a self-funded student wishes to pay their tuition fees by instalments or under a bespoke payment arrangement.

STUDENT DETAILS			
Student name			
Student ID			
Programme			
Academic year	2027/28		
Annual tuition fee			
AGREED PAYMENT SCHEDULE			
Payment	Due Date	Amount (£)	Date Paid
1st payment			
2nd payment			
3rd payment			
4th payment (if applicable)			
TOTAL			
TERMS OF THIS AGREEMENT			
Both parties agree to the following terms:	1. The student will make payments by the due dates set out above. 2. EDA College will not charge interest on payments made on time under this agreement. 3. If a payment is missed, EDA College will contact the student and may agree a revised schedule. If payment is not made within 14 days of the due date, EDA College may take the steps set out in Section 11 of the Tuition Fee and Refund Policy. 4. This agreement does not affect the student's fee liability as set out in the Tuition Fee and Refund Policy. 5. This agreement may be renegotiated by mutual agreement if the student's circumstances change.		
SIGNATURES			
Student signature and date			
Manager of Finance signature and date			
Copy provided to student	Yes / No	Date:	

Document Ends here!