

Course Fee Payment Policy for Students via an Approved Arden University Franchise Partner

Arden University

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Related Documents:

The Student Protection Plan

The Refund Policies

Arden's student terms and conditions

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Purpose

This policy provides clear expectations of a student's financial obligations to the University following enrolment on to a course.

It also sets out the withdrawal policy and financial implications following student withdrawal of fees due or any refund entitlement based on the length of time spent as a Arden University student.

This policy should be read in conjunction with:-

- Arden's student terms and conditions
- The Refund Policy
- The Student Protection Plan

Overview

Students are required to agree to be bound by these terms and conditions as part of their contract with Arden University ("the Student Contract"). It is therefore important that the student understands what is expected of them in regards to payment of fees owed and also the options they have open to them to meet their financial obligations.

Key Point Summary

(It is recommended that students read these Terms and Conditions in full)

It is the student's responsibility to ensure their finances are in order and that they are able to meet the costs of their fees before enrolling.

Students can cancel their place or withdraw from the University without any Course fee liability in accordance with the refund policy.

Withdrawal without formal notification may result in liability of full fees.

Fees are payable for each level of study. These fees must be paid in full prior to the commencement of the level of study.

Students are liable for fees if a sponsor fails to pay.

Course Fees invoices are sent to the @arden.ac.uk student e-mail account.

Students are responsible for checking their account balance and accessing their @arden.ac.uk e-mail for finance updates and reminders. For more detail see Section 2.

Students cannot progress to the next level of study (next 6 modules) or graduate with an unpaid debt..

Definitions

"blocked"/ "block"

Blocked students attract the following sanctions:-

- Cannot access online resources
- Cannot graduate
- Cannot progress/re-enrol

“enrolment”	Enrolment is the time period set by Arden University for formally enrolling students on to their course.
“excluded”/ “exclude”	<p>Excluded students attract the following sanctions:-</p> <ul style="list-style-type: none"> • Officially not a student whilst excluded, therefore in addition to sanctions for blocking: • Cannot attend campus • Cannot receive teaching, supervision or admin services • Cannot use or view any ITS services • Marks not considered at exam boards • No re-enrolment, progression, award and graduation • No references from staff • Visa/UKVI implications for overseas students
“Holding Fee”	This fee is payable by the Student in order to secure a place on a course when accepting an offer. The fee is 100% refundable up and until the end of the Cancellation Period and payment of course fees has been agreed.
“Stage 1”	Stage 1 is the first term in which your study/course commenced.

Scope

This policy applies to all Approved Arden University Franchise Partner students who have completed enrolment on to a course at Arden University, including courses exclusively delivered online.

1. Important Information for all students

- a. The University’s admissions process is subject to the Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013. You have the right to cancel your acceptance by informing the University in writing within the Cancellation Period. If you cancel within this period you will be entitled to a full refund of any fees which you have paid. If you cancel after this period the University’s refund process then needs to be followed as set out within the refund policy and failure to follow the process may affect any refund amount due.
- b. The University will review Course fees each year in conjunction with the relevant Approved Arden University Franchise Partner (“AAUFP”).
- c. For students beginning their studies via Blended Learning, the Course fees must be paid in full before the student is enrolled. Enrolment will not be permitted unless payment is made in full.
- d. For students beginning their studies via Distance Learning, the Course fees are payable in 6 module blocks in full.
- e. The relevant AAUFP will endeavour to inform you of any changes to Course fees by e-mail or letter. All students should check their course fee prior to accepting their offer and enrolment and ensure they are able to pay for their course. Enrolment will not be permitted unless payment is made in full.

- f. All courses, regardless of mode of study, will be invoiced at enrolment. Within their course fees, a student will receive their first attempt at an examination and a resit attempt within the relevant immediate resit period at no charge. Where at the Progress Award Board's ("PAB's") discretion, a student is granted the opportunity to repeat a year or module, a repeat year or module will be subject to an additional fee.

2. Communications with students

- a. Correspondence in relation to fees that are due for payment or that have become overdue will be sent via e-mail in the first instance, but by further (non Arden) email, letter and text message thereafter if payment is not made.
- b. Invoices, credit notes and statements will be sent to the student's university e-mail account which will be confirmed after enrolment.
- c. It is the responsibility of the student to maintain, use and regularly check their university e-mail account throughout their study period.

3. Payment Methods

- a. Fees must be paid by the student or a sponsor.
- b. Payments can be made via the following methods:
 - 1) Debit/Credit Card (Diner's Card, AMEX, Maestro or Solo are not accepted).
 - 2) Direct Bank transfer to Arden University bank account
 - 3) Direct transfer through Arden University finance partner (Paypal)
 - 4) Flywire
- c. Any failed payments may result in the student being instantly blocked and excluded and being subject to the University's credit control procedures.
- d. Cash payment of Course fees **cannot be made under any circumstances** by either the student or any third party as the University requires a clear audit trail of payments to comply with anti-money laundering legislation. Bank transfers should only be made directly to the University bank account or using the designated payment partners. The University also strongly advises students to avoid making payments to agents and to engage with the Student Finance Team or the relevant AAUFP if having any difficulty arranging payment. Any refunds will always be returned to the originating bank account.

3A. Payment Instalments for Oxford College of Business franchise students only

- a. Oxford College of Business franchise students may choose to pay via a payment plan signed between the University and the student.

4. Sponsored Student

- a. A sponsor is a third party, eligible body or organisation that will be responsible for payment of the student's Course fees. A sponsor will typically be an employer, government body or Embassy/Consular Office. Family members and friends are not sponsors.

- b. Every student enrolled is responsible for ensuring their fees have been paid in full for each level of study (6 module block). This includes if they are being sponsored.
- c. Students will be liable for fees until the University receives payment. The University must receive satisfactory evidence of financial assistance from sponsors before enrolment onto each level of study. The required evidence is a letter on letter-headed paper or a financial document such as a Purchase Order, showing an agreement to sponsor, the dates of sponsorship and the amount being sponsored. Sponsored students must provide proof of sponsorship before each enrolment period in order to enrol. It is the student's responsibility to ensure any agreed sponsorship of Course fees is paid prior to the start of the level, in the event that a student's sponsor withdraws sponsorship or does not pay prior to the start of the level the Course invoice will be issued directly to the student and must be paid in seven working days. Sponsors are not eligible for any Course fee discounts, payment plans, or scholarships.
- d. Sponsor letters must be within date and state the years of sponsorship. For each level of study, all sponsored students must provide evidence of sponsorship for the specific course/modules, detailing the correct or full fee and the year of study on the sponsor's official headed paper. The letter must specify that fees are to be paid to Arden University in pound sterling GBP.
- e. Changes to study with fee implications will require an updated sponsor letter or fee authorisation form.
- f. Any overpayment can only be refunded back to the sponsor by your sponsor completing a sponsor refund form available on request or if it is to be credited towards future study the sponsor must indicate this on an official sponsor letter.
- g. Students will not be able to graduate while there are outstanding sponsor payments.

5. Change of Circumstances

- a. It is the responsibility of the student to inform the relevant AAUFP of any change to the following circumstances, including:
 - **Address/telephone/mobile changes**
 - **Changes of card payment or bank details**
 - **Changes to funding**
 - **Changes to sponsor arrangements** or if sponsor will no longer be supporting Course fees
 - **Changes from full-time to part-time study** and vice versa
 - **Complete withdrawal-** the University assumes that a student will not be returning to their course.
 - **Leave of Absence-** the University assumes the student will return to their course and any payments made will be held to offset course fees upon recommencement of study. If in doubt the student finance team should be contacted to discuss fee implications.
 - **Withdrawal** without formal notification may result in liability of full fees.
 - **Course/Module Changes-** any changes may alter the original fees charged and require a new/revised payment plan or extra payment. It is the student's responsibility to check costs before adding modules or changing course.
 - **Deferred modules (where relevant)-** the University assumes fees paid are to be carried forward to cover the deferred modules.

6. Consequences of delayed/non payment

- a. Missed payments may result in the University applying its debt collection procedures. The University reserves the right to block a student 21 working days after a Course fee payment becomes due. If a student is blocked and they then fail to make the payment due within a further 35 working days of being blocked, the University reserves the right to exclude the student. Following a student being blocked and excluded, the University reserves the right to pass the debt to an external collector which may affect the student's future credit rating.
- b. The University also reserves the right to withdraw any offer or cancel any accepted place on a course where required payments have not been made before enrolment and/or the University reserves the right to withhold course materials, course progression, assessment results and graduation until the payments due have been paid.
- c. Please note that even if someone other than you makes any payment, or agrees to make any payment, on your behalf you remain liable for full payment until the University has received cleared funds. Any rights the University may have against the payer are not affected.
- d. All University related fee obligations must be fulfilled before course progression or graduation. The University reserves the right to withhold progression or graduation for non-payment.
- e. The University has the right to refer unpaid debts to external debt recovery partners if a student does not meet their financial obligations and fails to engage with the University to resolve. This may involve recovery via formal legal process.

7. Withdrawals and Refund Policy

- a. The Refund Policy applies to all students enrolled on a course. Approved refunds will strictly be paid in the same method and to the same account as the money was originally received. Evidence of payment and copy bank statement will be required to verify details. This is to comply with money laundering regulations and no exceptions can be made.
- b. It is the student's responsibility to formally notify the University of their withdrawal at the point at which they leave the course.
- c. The University's registered date of withdrawal will be the date at which a withdrawal process is completed by the Student Registrar following notification by a student.
- d. No refunds are applicable for any previous or part payments should a student be withdrawn from University due to non-payment of fees.

8. Outstanding Fee Payments

- a. Once a withdrawal has been actioned, any outstanding fee shall remain on the student's account and shall be pursued by the University or its collection agents. If legal proceedings are issued in respect of a student debt, the university reserves the right to seek to recover the legal costs from the student. Such processes may affect your credit rating. Any remaining credit will be used to offset any debt on the students account thereafter a refund will be issued.

9. Complete Withdrawal

- a. The University's admissions process is subject to the Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013. Once a student has accepted the offer of a place on a University course they have the right to cancel their acceptance by informing the University in writing during the Cancellation Period Cancellation within this period will entitle the student to be refunded any fees paid. Students are also referred to the Refund Policy.
- b. Students who completely withdraw from the University by notifying the relevant AAUFP after the Cancellation Period are not expected to return to their course and may not receive a refund in line with the Refund Policy.
- c. Retrospective withdrawals shall not be permitted. As stated previously, it is the student's responsibility to notify the relevant AAUFP of their withdrawal at the point at which they intend to leave the course by notifying us. Should there be exceptional mitigating circumstances which meant it was not possible to notify the University at the correct time the University can exercise discretion in relation to the refund of fees.
- d. If the University withdraws a course, the Refund Policy will apply.

10. Fee Refund Calculation - Complete Withdrawals

- a. A refund can only be calculated once a complete withdrawal is actioned on the student's electronic record, which can only occur following the completion of the necessary withdrawal process. Fees shall be refunded to the person or organisation that paid the fees and not to any third party.
- b. All refunds should be requested by completion and submission of the refund form and it is the student's responsibility to ensure correct information and documentary evidence has been provided to allow the refund to be processed.
- c. The standard mechanism for calculating fee refunds is set out within the Refund Policy.

11. Leave of Absence

- a. Students who request a leave of absence from the relevant AAUFP are, by definition, expected to return. Refunds will not be issued for leave of absence and any resulting credit will remain on the student's account and be carried forward to the following level of study to count towards further fees charged.
- b. If a student having taken leave of absence then decides to fully withdraw the leave of absence date will be effective subject to registrar approval and completion of the withdrawal process. The Student will remain liable for any unpaid Course Fees incurred.
- c. Where a student withdraws part way through a level, and re-enrols at the same point, they will be charged for the remainder of their course at any new fee rate detailed on the Arden University website, if the full fee was paid the previous year they must pay any inflationary or statutory increase for the remaining study.
- d. Before returning to the course, it is the student's responsibility to make the necessary arrangements with the relevant Course Administrator including confirming their

intended return date. The Course Administrator will then communicate with Finance to ensure that the correct fee is charged for the student when returning to study.

- e. Students who take leave of absence from their studies remain liable to pay any outstanding fees due to the University. Following University withdrawal, any re-enrolment will not be permitted until outstanding fees have been paid.

12. Retrospective Withdrawals

Retrospective withdrawals shall not be permitted. As stated previously, it is the student's responsibility to notify the relevant AAFUP of their withdrawal at the point at which they intend to leave the course. Should there be exceptional mitigating circumstances which meant it was not possible to notify the relevant AAFUP at the correct time, the University can exercise its discretion in relation to a refund of fees.

13. Mitigating Circumstances

- a. For UK, EU, and Overseas students, in addition to the mechanism for fee refunds set out in the Refund Policy, consideration shall be given to making complete refunds to students who have to withdraw due to exceptional mitigating circumstances. The University shall consider each case on merit, however, please be aware that academic and financial difficulties are not normally regarded as acceptable reasons for any refund. Please refer to table below for acceptable and non-acceptable mitigating circumstances.
- b. Such cases must be submitted to the Director of Finance.

Non-exhaustive table of Acceptable/Not Acceptable Mitigating Circumstances (resulting in a complete withdrawal)

Normally acceptable	Notes
1. Recent (< 1 month) death of a close relative	"Close" means parents (& guardians), children and siblings, and a spouse/partner. It may include in-laws, grandparents and grandchildren if it can be shown that the relationship was very close, but not normally aunts, uncles, cousins etc.
2. Recent (< 1 month) diagnosed illness or serious accident of the student	Illness or accident affecting study. It should be an incapacitating illness or an unexpected deterioration in an ongoing illness or medical condition. It also includes bone fractures and serious sprains; Medical certification must be obtained; self-certification is never acceptable as evidence of mitigating circumstances. Medical evidence MUST bear the GP's practice stamp and/or be on appropriate headed paper. The University reserves the right to verify the medical certification with the relevant medical practice.
3. Recent (< 1 month) serious illness of a close relative	See notes above about the definition of "close".

4. Recent (< 1 month) Change of employment circumstances	Unforeseen changes in employment i.e. withdrawal of sponsorship (A letter from your employer must be provided along with evidence that the change of circumstances is not as a result of the employee's actions/election).
5. Recent (< 1 month) unforeseen diagnosis of special educational needs and disabilities	Special needs obstructing a student from continuing with their studies that have been declared to the University within a month of enrolment and verified by the Faculty/School or Special Needs/Learning Support Tutor/Disabilities Office.
Non-acceptable	Notes
1. Minor ailments and other conditions	Minor ailments where symptoms may be relieved by over the counter medication, sprains, long-standing medical conditions for which special arrangements could have been made or treatment anticipated and taken. Accidents/illness affecting relatives or friends (unless serious or if the student is the sole carer).
2. Social	Difficulty integrating to University life or home sickness. Decision to commence with employment rather than academia.
3. Non-serious domestic or personal disruptions which could have been anticipated or planned	Moving house, holidays, weddings, religious festivals or other events where the student either has control over the date or may choose not to participate. Change of job or "normal" job pressure (exceptional crises at work might be acceptable), illness or death of pets
4. Study-related	Decision to transfer to an alternative institution. Computer difficulties, late distribution of materials by the Faculty/School, delays in printing, photocopying. Issues with predefined timetabling of modules

Useful Contacts in relation to the information contained within this policy

Roots Ivy contact details

Faisalabad campus

- Email: arden.admissions.fsd@rootsivy.edu.pk
- Telephone: +92 41 8520778; +92 309 5555459; +92 324 7734254; or +92 321 6688434

Islamabad campus

- Email: arden.admissions.isb@rootsivy.edu.pk
- Telephone: +92 301 5999321; or +92 333 5271944

Lahore campus

- Email: arden.admissions.lhr@rootsivy.edu.pk
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Success Point contact details



- Email: spc.arden@successpoint.ae
- Telephone: +971 800 303030
- Address: Block - E, Ground floor, Sharjah Book Authority Bldg, Al Zahia - Sharjah - Sharjah - United Arab Emirates

Oxford College of Business contact details

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- Telephone: +94 114718 711
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