UCQ UNIVERSITY CENTRE QUAYSIDE

Tuition Fee Policy

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1. Purpose

1.1 The purpose of this Policy is to provide a transparent framework governing tuition fees, payment arrangements, fee liability, refunds and debt recovery for students enrolled on higher education programmes delivered by UCQ.

1.2 This Policy aims to ensure that:

- fee information is clear, accurate and accessible;
- students understand their financial obligations before enrolment;
- fee liability is applied consistently and fairly;
- refund decisions are transparent and proportionate;
- financial arrangements comply with applicable consumer protection requirements.

2. Scope

2.1 This Policy applies to students enrolled on higher education programmes delivered by UCQ that are not funded through apprenticeship arrangements. It governs tuition fees, payment arrangements, fee liability, refunds and debt recovery arising from normal student circumstances, including withdrawal, interruption of studies and changes to individual funding arrangements.

2.2 This Policy does not apply to apprenticeship-funded programmes. Tuition fees and associated financial arrangements for apprenticeships, including payment obligations, fee liability and arrangements following withdrawal or termination, are governed by the Employer Apprenticeship Training Agreement and applicable apprenticeship funding requirements.

2.3 Refunds and compensation arising from student protection events, including programme closure, loss of validation, provider failure or other circumstances affecting UCQ's ability to continue delivering a programme, are governed separately by GP-018 Student Protection Plan. Such circumstances fall outside the routine fee liability and refund arrangements set out in this Policy.

2.4 This Policy should be read alongside:

- Higher Education Student Terms & Conditions;
- Regulations for Validated Awards of The Open University;
- GP-018 Student Protection Plan and Refund and Compensation Policy;
- Student Offer and Programme Schedule (Appendix A of the Higher Education Student Terms & Conditions)

3. Principles

3.1 UCQ will ensure that:

- fee information is published clearly;
- students receive fee information before enrolment;
- financial obligations are communicated transparently;
- decisions relating to fee liability and refunds are applied consistently;
- individual circumstances are considered where appropriate.

3.2 Nothing within this Policy affects a student's statutory consumer rights.

4. Tuition Fees

4.1 Publication of Fees

4.1.1 UCQ will publish tuition fee information annually.

4.1.2 Published fee information will normally include:

- tuition fee amounts;
- payment arrangements;
- information regarding additional costs;
- relevant refund and fee liability information.

4.1.3 Tuition fee information will be communicated consistently across UCQ's published programme information, marketing materials, offer documentation and Student Terms and Conditions.

4.1.4 Where tuition fees may increase during a student's programme, UCQ will clearly explain the circumstances in which increases may occur, the basis on which they will be calculated and how students will be notified. Any such arrangements will be communicated before the student accepts their offer and will be subject to applicable consumer protection requirements.

4.2 Individual Fee Arrangements

4.2.1 Individual tuition fee arrangements will be confirmed within the Student Offer and Programme Schedule (Appendix A of the Higher Education Student Terms and Conditions).

4.2.2 The Student Offer and Programme Schedule forms part of the contractual relationship between UCQ and the student.

5. Payment Arrangements

5.1 General Requirements

5.1.1 Students are responsible for ensuring that tuition fees are paid in accordance with agreed arrangements.

5.2 Payment Methods

5.2.1 Payment may be made through:

- Student Loans Company funding;
- employer sponsorship;
- third-party sponsorship;
- approved instalment arrangements;
- self-funded arrangements.

5.3 Sponsored Students

5.3.1 For non-apprenticeship students, where tuition fees are paid by a sponsor, employer or third party, students remain responsible for ensuring that appropriate funding arrangements remain in place.

5.3.2 Where a sponsor fails to pay tuition fees, responsibility for outstanding fees may revert to the student unless alternative arrangements have been agreed in writing.

5.4 Payment by Instalments

5.4.1 UCQ may offer students the option to pay tuition fees by instalments, subject to an agreed payment schedule.

5.4.2 Where instalment arrangements are available, the payment amounts, due dates and any applicable conditions will be confirmed in writing and communicated to students before they accept their offer of admission.

5.4.3 Students are responsible for ensuring that payments are made in accordance with their agreed payment schedule. Any changes to the schedule must be agreed by UCQ and confirmed in writing.

5.4.4 Where students experience financial difficulties that may affect their ability to meet their payment obligations, they are encouraged to contact UCQ at the earliest opportunity to discuss their circumstances and any alternative arrangements that may be available.

5.5 Deposits

5.5.1 Where a deposit is required, UCQ will inform students of the amount payable, payment deadline, how the deposit will be applied towards tuition fees and the circumstances in which it may be refunded or retained.

5.5.2 Deposit arrangements, including any applicable refund conditions, will be communicated to students before they accept their offer and will not affect their statutory cancellation rights.

6. Cooling-Off Period

6.1 Statutory Right to Cancel

6.1.1 Students may cancel their acceptance of an offer within 14 calendar days of accepting that offer without financial penalty.

6.2 Early Commencement of Study

6.2.1 Where a student expressly requests that study begins during the cooling-off period, UCQ reserves the right to retain a proportionate amount representing services already provided if the student subsequently cancels.

6.3 Refunds During Cooling-Off Period

6.3.1 Where a student exercises their right to cancel within the cooling-off period, any refund due will normally be processed within 14 days of confirmation of cancellation.

7. Fee Liability

7.1 General Principles

7.1.1 Fee liability will normally be determined by reference to the student's effective withdrawal date or interruption date and the proportion of programme delivery completed at that point.

7.2 Effective Withdrawal Date

7.2.1 The effective withdrawal date will normally be:

- the date on which written notification of withdrawal is received by UCQ; or
- For institution-initiated withdrawals, the date on which UCQ formally determines, in accordance with the approved procedures, that the withdrawal has occurred.

7.3 Fee Liability Schedule

Point of Withdrawal	**Tuition Fee Liability**
Before programme start	0%
Within 14-day cooling-off period*	0%
Up to 25% of module/programme delivery completed	25%
More than 25% and up to 50% completed	50%
More than 50% and up to 75% completed	75%
More than 75% completed	100%

*Where a student has expressly requested commencement of study during the cooling-off period, UCQ may retain a proportionate amount representing services already provided.

7.4 Programme Completion Percentage

7.4.1 For the purposes of calculating fee liability, programme completion percentage shall be determined by UCQ based upon the proportion of scheduled teaching, learning and assessment activity completed at the date of withdrawal or interruption.

7.4.2 Students may request a review of the determination of programme completion percentage where they believe it has been calculated incorrectly or where exceptional circumstances warrant further consideration, in accordance with Sections 11 and 12 of this Policy.

8. Interruption of Studies

8.1 General Principles

8.1.1 Students approved for an interruption of studies may:

- retain academic credit already achieved;
- return to study at a later date, subject to programme availability and academic regulations;
- remain liable for tuition fees already incurred.

8.2 Fee Liability During Interruption

8.2.1 Fee liability will normally be calculated in accordance with the Fee Liability Schedule contained within this Policy.

8.3 Fee Adjustments

8.3.1 Any fee adjustments associated with an interruption of studies will be considered on a case-by-case basis, taking account of:

- the timing of the interruption;
- programme delivery completed;
- exceptional circumstances;
- any relevant evidence provided.

9. Refunds

9.1 Routine Refunds

9.1.1 Routine tuition fee refunds may arise following:

- withdrawal;
- overpayment;
- administrative error;
- duplicate payment;
- other approved circumstances.

9.1.2 Routine tuition fee refunds arising from withdrawal, interruption of studies, overpayment, duplicate payment, administrative error or other approved circumstances will be considered in accordance with this Policy.

9.2 Student Protection Events

9.2.1 Refunds and compensation arising from student protection events, including programme closure, loss of validation, provider failure or similar circumstances, will be considered in accordance with GP-018 Student Protection Plan.

9.3 Refund Processing

9.3.1 Where a refund is approved, UCQ will process the refund within 28 working days.

9.3.2 Refunds will normally be made using the original payment method where possible.

9.3.3 Where a refund is due, the amount will normally be calculated by deducting the student's tuition fee liability, determined in accordance with Section 7, from the tuition fees already paid. UCQ will communicate the outcome of the refund calculation to the student, including any outstanding balance or amount to be refunded.

10. Debt Recovery

10.1 Outstanding Fees

10.1.1 Where tuition fees remain unpaid, UCQ will normally seek to resolve matters informally in the first instance.

10.2 Reasonable Steps

10.2.1 Prior to applying sanctions, UCQ will normally:

- notify the student in writing;
- provide an opportunity to resolve the matter;
- consider any evidence submitted by the student;
- consider any disclosed exceptional circumstances.

10.3 Possible Actions

10.3.1 Where tuition fees remain unpaid, UCQ will normally adopt a staged approach to debt recovery, which may include:

- issuing written payment reminders and providing an opportunity to resolve the outstanding balance;
- considering reasonable repayment arrangements and any relevant exceptional circumstances;
- issuing formal notification of any proposed restrictions or further recovery action;
- applying proportionate restrictions where contractually and legally permissible;
- referring unresolved debts for formal recovery action where appropriate.

10.3.2 Any proposed restriction affecting re-enrolment, access to services or the release of awards or certification will be communicated to the student in advance, including the reason for the restriction and the steps required to resolve the matter. Restrictions will only be applied where lawful, proportionate and consistent with the student's contractual terms.

10.3.3 Students experiencing financial difficulties are encouraged to contact UCQ at the earliest opportunity to discuss available support, payment arrangements or referral to appropriate advice services.

10.4 Proportionality

10.4.1 UCQ will act reasonably and proportionately in all debt recovery matters.

11. Review of Fee Liability Decisions

11.1 Request for Review

11.1.1 Students who believe fee liability has been calculated incorrectly may request a review.

11.2 Timescale

11.2.1 Requests should normally be submitted within 20 working days of notification of the decision.

11.3 Evidence

11.3.1 Requests should be supported by appropriate evidence.

11.4 Outcome

11.4.1 The outcome of the review will normally be communicated in writing.

11.5 Complaints

11.5.1 Where a student remains dissatisfied with the handling of a fee-related matter, they may raise a complaint in accordance with UCQ's Complaints Procedure (AC-002). This does not affect the student's statutory rights.

12. Exceptional Circumstances

12.1 Discretion

12.1.1 UCQ recognises that exceptional circumstances may arise that are not fully addressed by this Policy.

12.2 Authority

12.2.1 The Vice Principal (or nominee) may approve departures from this Policy where:

- exceptional circumstances exist; and
- strict application of the Policy would result in an unreasonable outcome.

12.2.2 Any such decisions will be documented and recorded appropriately.

13. Relationship with Other Documents

13.1 This Policy should be read alongside:

- Higher Education Student Terms & Conditions;
- Regulations for Validated Awards of The Open University;
- GP-018 Student Protection Plan;
- Student Offer and Programme Schedule (Appendix A of T&Cs);
- AC-002 Complaints Procedure

14. Monitoring and Review

14.1 This Policy will be reviewed periodically to ensure continued compliance with legal, regulatory and institutional requirements.

14.2 Minor amendments may be approved through delegated authority. Material amendments will normally be subject to Academic Board approval.

14.3 Where amendments to this Policy could affect students who have already commenced their programme, UCQ will consider its obligations under consumer protection legislation, including guidance issued by the Competition and Markets Authority (CMA). Changes will not normally apply retrospectively to continuing students where this would result in a material detriment or alter the contractual terms under which they enrolled, unless required by law, regulation or the validating awarding body, or where students have been appropriately consulted and notified in accordance with the Student Agreement and applicable policies.

15. Document History

ISSUE NO.	DATE	PAGE	REVIEWER	DETAIL OF AMENDMENT
1	17/07/26	All	Tara Henderson	New policy for non-apprenticeship higher education students.
2	13/10/2026	4-5	Tara Henderson	Update to improve clarity of scope. Added 5.4 and 5.5.

16. Initial Equalities Impact Assessment

Department: All	**Completed by:** Tara Henderson, Head of Policy & Governance	**Date of initial assessment:** 17/07/2026
Area to be assessed:	TLA-031 Tuition Fee Policy	
Existing or new policy/procedure:	New	

What evidence has been used to inform the assessment and policy? (please list only)

- Equality Act 2010 and the Public Sector Equality Duty.
- Office for Students (OfS) regulatory framework relating to consumer protection and transparency of information.
- Consumer Rights Act 2015 and Competition and Markets Authority (CMA) guidance for higher education providers.
- Student Loans Company funding arrangements and statutory cancellation rights where applicable.
- UCQ Student Terms and Conditions.
- UCQ Deferral, Interruption of Studies and Withdrawal Policy.
- UCQ Student Protection Plan and Refund and Compensation Policy.
- Sector good practice relating to tuition fee transparency, fee liability, refunds and debt recovery.
- Operational experience of tuition fee administration and consideration of individual student circumstances.

1. Describe the aims, objectives or purpose of the policy/procedure	This Policy provides a transparent framework governing tuition fees, payment arrangements, fee liability, refunds and debt recovery for higher education students. It aims to ensure students receive clear and accurate financial information before enrolment and that fee liability and refund decisions are applied fairly, consistently and proportionately.		
2. Which stakeholders/groups are intended to benefit from this policy/procedure?	• Non-apprenticeship students enrolled on UCQ higher education programmes. • Prospective students considering enrolment. • UCQ staff responsible for student finance and admissions. • UCQ through transparent, consistent and legally compliant financial processes.		
The Equality Act 2010 requires public bodies to have 'due regard' to the need to:- (1) Eliminate unlawful discrimination, harassment and victimization (2) Advance equality of opportunity between different groups; and (3) Foster good relations between different groups	**3. Could the policy/procedure have a disproportionately negative effect impact in terms of the aims set out in (1) to (3) of the Act on any of the protected characteristics?:-** **High** **Medium** **Low** **No effect**	**4. Briefly explain how the policy/procedure furthers or prevents the aims set out in (1) to (3).**	**5. If there is a disproportionately negative impact on any protected characteristics, can it be justified on the grounds of promoting equality or any other reason? If yes, please explain.**

Protected characteristics	**Age**	No effect	Not applicable	Not applicable
	Disability	Low	Individual circumstances may be considered when determining fee adjustments or exceptional cases, helping to mitigate disadvantage.	Not applicable
	Gender	No effect	Not applicable	Not applicable
	Gender reassignment	No effect	Not applicable	Not applicable
	Marriage and Civil Partnership	No effect	Not applicable	Not applicable
	Pregnancy and Maternity	Low	Exceptional circumstances and interruptions of study may result in fee adjustments being considered on a case-by-case basis, supporting students affected by pregnancy or maternity.	Not applicable
	Race	No effect	Not applicable	Not applicable
	Religion or Belief	No effect	Not applicable	Not applicable
	Sexual Orientation	No effect	Not applicable	Not applicable

6. Has there been any consultation/engagement with the appropriate protected characteristics?	The Policy has been developed in accordance with the Equality Act 2010, consumer protection legislation and UCQ's Equality, Diversity and Inclusion commitments. No adverse equality impacts requiring additional consultation have been identified.	
7. What action(s) will you take to reduce any disproportionately negative impact, if any?	• Apply fee liability and refund decisions consistently. • Consider exceptional individual circumstances where permitted under the Policy. • Ensure clear and accessible communication of financial information. • Monitor implementation through routine policy review.	
8. Based on the information in sections 1 to 7, should this policy/procedure proceed to Full Impact Assessment? (recommended if one or more 'High' under section 3)	No. No high adverse impacts have been identified. The Policy applies consistently across all protected characteristics while allowing discretion to consider exceptional individual circumstances where appropriate.	
Assessor signature:	**Approved by:** **Michelle Elliott**	**Date approved:** 17/7/26