HIGHER EDUCATION FEES & REFUNDS POLICY
2026/27

NORTH
HERTFORDSHIRE
COLLEGE

GOVERNANCE AND CONTROL

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Accountable member of Group SMT	Group Director of Finance
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PURPOSE

- This document sets out NHC's policy on Higher Education tuition fees and other charges related to the cost of learning, including:
  - The different elements which constitute College fees.
  - When and how College fees are payable.
  - How fees for optional units/courses are treated.
  - Regulations relating to concessionary fees, either imposed by external bodies or set by the College.
  - The process/channels through which matters of financial hardship may be raised.
- For information on refunds of fees linked to Higher Education, please refer to the section headed Refunds on page 9.

OBJECTIVES

- To ensure that fees are charged and paid in a transparent, fair and timely manner.
- To ensure that staff and students understand the policies and processes in operation.

GENERAL INFORMATION

- Tuition fees will be set at least one year in advance of the start of the academic year.
- The fee policy will comply with the requirements of Student Finance England (SFE) or other Government funding initiatives.
- Fees will be set so that - in addition to public funding - they will cover the full costs to the College of delivering education and training to students.
- The policy will be reviewed annually and is subject to any changes in guidance from Government funding bodies.

FEES

- College Fees can be made up of several elements: tuition fees, awarding body registration fees, administration costs, examination or certification fees and other course related costs.
- The College **will** charge for:
  - Disclosure and Barring Service (DBS) checks,
  - Subscription charges, made by professional bodies to become a member of that organisation, for students aged 19 or over.
- The College **may** charge for:
  - Special equipment, materials, uniforms etc. where these are not a required part of a funded course, or where they become the property of the student at the end of the course. For clothing and equipment necessary for completion of the course, the student may borrow the clothing and equipment free of charge from the College. If the student wishes to retain these items after they have completed or withdrawn from the course, they must purchase the clothing or equipment or return it to the College at the end of their course.
  - Educational trips or board and lodging elements of their course, where these are not required by the course syllabus or agreed study programme.

HE TUITION FEES FOR 2026-27

- For those studying on University of Hertfordshire programmes please see Students Studying on University of Hertfordshire Foundation & Extended Degree Programmes.

PAYMENTS

- Fees can be paid using cash, cheque, credit cards or debit cards, or by Bacs transfer.
- Payment is required before attendance at the first session of a learning programme. All fees due must be paid before the student can be entered for any examination or awarded any qualification.
- Except for students receiving Student Loan Company loans, instalments are available if fees are above £1,500. Instalments are only available for individuals and not employers. Any additional fees must be paid with the first payment. Instalments must be paid by direct debit. There are no additional charges for paying by instalment.

- The following payment instalments are available:

COURSE FEES	INSTALMENTS
£1,500 - £3,000	50% of fee payable on entry the balance payable in equal instalments over two months
£3,100 - £6,000	40% of fee payable on entry, the balance payable in equal instalments over four months
£6000 +	30% of fee payable on entry, the balance payable in equal instalments over 6 months

- Instalments are not required for students paying fees with a Student Loan as loans will cover the full cost of the course. The College will receive the loan payment in instalments from the Student Loan Company.

PAYMENTS BY EMPLOYERS

- A student may have an agreement for course and other fees to be paid by their employer.
- Where it has been confirmed, as part of the advice, guidance, and enrolment process, that fees for a student are to be paid by an employer, formal written confirmation must be submitted to the College, via a letter or official purchase order detailing the costs covered.
- The College must receive any such purchase order or letter of authority for payment by a third party at the point of enrolment, or the student will be required to pay the full fee.

FINANCIAL HARDSHIP

MAINTENANCE LOAN FOR LIVING COSTS

- The Maintenance Loan is designed to support full-time Home students with their living costs e.g. food, rent and travel. The amount a student can get depends on:
  - where they live
  - where they study
  - their household income
- Students living in England must apply for financial support from the Government via the funding authority, Student Finance England.
- Similar living cost support is available for students from Northern Ireland, Scotland or Wales – contact your relevant funding body for more information about the amount you may be eligible for:
  - Students living in Northern Ireland: Student Finance NI
  - Students living in Scotland: Student Awards Agency for Scotland
  - Students living in Wales : Student Finance Wales

- An approximate Maintenance Loan amount can be calculated at Gov.UK Student Finance Calculator.
- Students may have to give details of their household income - this can affect how much they get.
- The loan is paid directly into the student's bank account at the start of each term.

	2025 to 2026 academic year
Living with your parents	Up to £9,118
Living away from your parents, outside London	Up to £10,830
Living away from your parents, in London	Up to £14,135

- There's no upper age limit for applying for a loan to help with living costs. But if the student is aged 60 or over on the first day of the first academic year of their course the amount they can get depends on their household income only.

HE BURSARY

- The college also has a HE Bursary which students can apply for. The purpose of the Higher Education student bursary is to provide students with financial assistance towards the cost of studying.
- For the 2026/27 academic year the maximum individual payment available to full-time students is £250. Part-time students may also apply for the bursary.
- To apply, students will need to complete an application form, which will be assessed on an individual basis by the College. Applications will be assessed on a first come, first served basis.
- Applications are on an annual basis and students who are studying on a two-year programme will need to re-apply for the second year if applicable. The Student Bursary is not available for repeating students.
- Please note that the College has a limited fund. Once this limit is reached the fund will be shared equitably between eligible students.

ELIGIBILITY CRITERIA

- Household income less than £25,000 - (parental if living at home/or students' income if living independently/with partner).
- Average attendance 95% or above: payments may be reduced incrementally if attendance falls below this during any given time-period.

- If any student does not meet the eligibility criteria, they can still apply and if funds allow discretionary payments may be possible. All discretionary payments will be assessed individually

RELATED POLICIES AND OTHER DOCUMENTS

- Admissions Policy.
- Customer Complaints Procedure.
- Student finance: how to apply: How to apply - GOV.UK
- Get undergraduate student finance: step by step - GOV.UK

STUDENTS STUDYING ON HIGHER NATIONAL PROGRAMMES

- Students are responsible for the payment of tuition fees for Higher National programmes at North Hertfordshire College (NHC). Students will be liable for their tuition fees for the entire year of study unless they formally notify the college (by sending an email to the programme manager and the Head of Higher Education) that they wish to withdraw, defer or apply for a suspension of their studies.

- The student may claim a fee refund, if they have paid a fee greater than the revised fee applicable on the withdrawal date.

- The College, at its discretion, may refuse a fee refund if the student uses any other method of notifying withdrawal.

STUDENT RESPONSIBILITIES

- Students are not asked for upfront fees, but arrangements for the payment of fees are the responsibility of the student.

- Students who are not self-funding are expected to apply to the SFE www.gov.uk/student-finance for a tuition fee loan prior to the start of the programme, so that funding is in place for the start of term, or as soon as possible thereafter.

- Students should apply online to SFE as soon as they receive a firm offer of a place. Due to the volume of applications received by SFE, any delay in applying, during or after the "Clearing" period, can cause severe delays in payments being made, to both the student and NHC.

- Only students studying on full time programmes may also apply to SFE for maintenance support to help with living costs whilst studying.

- Tuition Fees are charged on an annual basis and loan applications must be submitted to SFE annually.

- Students should monitor their online SFE account frequently to ensure that any application issues or additional requests for information are resolved speedily.

- When completing the NHC enrolment form students are required to state whether they have applied for a tuition fee loan (tick box). If no loan has been applied for, then the preferred method of payment should be shown on the form. The student should make arrangements for payment through the College's Finance Department.

- Students will be asked to produce their final Student Finance England (SFE) assessment/payment schedule letters at enrolment, if available. Students should keep these letters in a safe place once they are received from SFE. Any letters that arrive after enrolment should be sent directly to the NHC Finance Department. Failure to do this could result in delayed payments.

- The HE Administrator (HEAdmin@nhc.ac.uk) can be contacted if students require support or clarification with completion of the application form or any problems that may arise after submission.

- Student liability dates for fees are shown as follows:

- If you need to apply for refund, please check the information below to determine whether you are eligible for a refund and if so, how much you are entitled to.

September 2025 Cohort

LIABILITY DATES	FEE LIABILITY
Prior to 6th October 2025	No fee liability
Between 6th October 2025 and 5th January 2026	25% of tuition fees
Between 5th January 2026 and 12th April 2026	50% of tuition fees
On or after 13th April 2026	100% of tuition fees

January 2026 Cohort

LIABILITY DATES	FEE LIABILITY
Prior 2nd February 2026	No fee liability
Between 2nd February 2026 and 3rd May 2026	25% of tuition fees
Between 4th May 2026 and 2nd August 2026	50% of tuition fees
On or after 3rd August 2026	100% of tuition fees

May 2026 Cohort

LIABILITY DATES	FEE LIABILITY
Prior to 25th May 2026	No fee liability
Between 25th May 2026 and 20th September 2026	25% of tuition fees
Between 21st September 2026 and 3rd January 2027	50% of tuition fees
On or after 4th January 2027	100% of tuition fees

- Those students who withdraw during the year will incur the fee liability as shown above. Tuition fee payments and maintenance payments will stop once SFE are informed.

- Students who wish to withdraw should inform their Programme Manager and the HE Administrator as soon as possible, as failure to do so could incur a greater tuition fee liability. NHC will inform SFE of any student changes in circumstance, but students are also advised to make contact with Student Services and/or their Course Tutor if they withdraw.

COLLEGE PROCEDURES

- Once a student is enrolled at NHC, those with student loan packages in place will have their attendance confirmed to SFE by the College. This is an online process which is completed on a daily basis from the beginning of term as students become enrolled. Confirmation of attendance will then release any maintenance payments to the student. Confirmation of attendance is required to be made by the College three times per year to coincide with payment dates.

- While a student is still in attendance maintenance payments will be paid into student bank accounts by SFE on the dates shown on individual payment schedule letters. The first payment in September is usually paid in the week of the date shown on the letter and not necessarily on the first day of term, as it is not possible to confirm student attendance until enrolment. Once student attendance is confirmed, maintenance payments are made by SFE usually within 3 – 4 working days.

- Tuition fee payments are made by SFE on behalf of the students directly to NHC in instalments throughout the year.

- Fees are the responsibility of the student. Where the college has no knowledge of the fee payment arrangements for a student, or no fee payments have been received from SFE, these students will be actively pursued to ascertain the reason.

- Students with outstanding tuition fees will be contacted towards the end of the first term (from 1 November each year).

- Warning letters will be sent in December and those whose tuition fees remain unpaid by the beginning of January will be blocked from study and notified in writing. Students will not be allowed to resume study until full payment has been received. Any qualification will also be withheld until payment has been made.

- Students will be blocked from reapplying to NHC in subsequent years until the tuition fee debt has been settled. Tuition fee debts may also be referred by Finance Department to a Debt Recovery Agency.

CANCELLATION

- A full refund of any fees paid, if a cancellation (student withdrawal) is received within fourteen days of the initial enrolment, and before the course has started.

- In circumstances where the course starts within the fourteen-day cancellation period, the refund given will be adjusted to reflect the proportion of the course delivered at the point of cancellation.

- Once the fourteen-day cancellation period has elapsed the College standard refund and fee recovery policies shall apply.

REFUNDS

WITHDRAWAL

- Students who withdraw from a course in advance of the course start date are entitled to a full refund, less an administration fee of 10% of the full course fee.
- Students who withdraw from a course after the liability points set out in Table above will not be entitled to any refund, and any fees outstanding will remain payable up to the fee percentage applicable for the type of provision.
- Students who withdraw from a short course (duration of course 1 term or less) will not be entitled to any refund.
- All withdrawals are done by curriculum areas on line and as such the effective date of calculation of any refund is the date of receipt by the College.

EQUIPMENT

- Refunds will not be given for equipment purchased as a requirement for the course. In the event of withdrawal from a course, all outstanding equipment fees remain due.

COURSE CANCELLATION

- If the College cancels a course, or the course does not start due to a lack of support, every effort will be made to offer an alternative. If no suitable alternative is available, a full refund will be given.

COURSE RESCHEDULING

- If the College reschedules a course for a different time or day and this is not convenient for the student, a full refund will be given.

REQUESTS FOR CREDITS OR REFUNDS RELATING TO ILLNESS

- If a student becomes ill during the period of a course, they may apply for a refund if the condition is permanent and prevents them from continuing. If the condition is temporary then they may apply for a credit, which will permit them to re-enrol at a later date (credits are valid for 1 year from issue date). The refund or credit will be calculated on a pro-rata of a doctor's note or equivalent.
- Under no circumstances can a credit be converted into a refund.

REQUESTS FOR REFUNDS RELATING TO GENERAL ABSENCE

- The college is unable to make refunds for absence due to changes in work commitments, personal or financial circumstances or any other reasons for not being able to attend the course. Any outstanding fees in these circumstances will remain payable.
- Requests for refunds relating to withdrawal is at the College's discretion:
- Where failure by a student to adhere to College policies (e.g. attendance, behaviour, health and safety, discipline etc.) results in the withdrawal of a student by the College, no refund will be given and any fees outstanding in these circumstances remain payable.

- Where a student is withdrawn from a programme of study at the discretion of the College after an agreed period of interim assessment and within six weeks of the course start date, a full refund may be given on joint approval by the Head of Curriculum and Director of Finance.

REFUNDS FOR SPONSORED STUDENTS

- A sponsor of a student at the college (for instance an employer paying for an employee) may apply for a refund if the above criteria are met. However, if a sponsor/ student arrangement ceases, or the student withdraws from their course of learning, fees will be due and no refunds will be given. Where a student is sponsored on their course, a refund, if applicable will only be made to the sponsor.

REQUESTS FOR REFUNDS DUE TO QUALITY ISSUES

- If a student is dissatisfied with the course and the teacher, Deputy Head/Head of Curriculum cannot resolve the issues then a complaint should be submitted, in accordance with the College Complaint's Policy (available on the website). Exam fees are not refundable.

- The College must be given an opportunity to address any issues that have arisen, but a refund will be issued if considered appropriate and at the sole discretion of the College.

- If the above criteria for a refund have been met, please complete a refund request form and return to the Head of Curriculum with all relevant paperwork. Please note that refunds may take up to 4 weeks to process.

FEES AND LOAN FUNDING

- Where a student has applied for loan funding to cover the cost of tuition fees payment of tuition fees may be deferred while the loan is processed.

- In the event that the loan application is not successful, the full amount of outstanding fees will become due, and the standard College payment options will be available.

- In the event that student loan funding received by the College is insufficient to meet the balance of outstanding fees (e.g. where loan payments cease following withdrawal, or the full amount of the fee is not covered by the loan) the full amount of remaining fees will become due.

RECOVERY OF FEES

- The recovery of fees is fundamental in ensuring the future viability of the College, and course provision. As such the College will take all reasonable measures to recover all outstanding fees due.

- In the event that fees are not paid within agreed timescales or instalment plans, the College will first send a written reminder. Students in financial difficulty should contact Student Services at the earliest opportunity to make arrangements.

- The College reserves the right make use of debt recovery specialists to support the recovery of outstanding fees, and to include the reasonable costs of recovery as part of the overall debt

- The College reserves the right to withdraw you from your course or withheld certification if fees are not paid.
- Where necessary the College will undertake recovery procedures through the civil courts.

STUDENTS STUDYING ON UNIVERSITY OF HERTFORDSHIRE FOUNDATION DEGREE PROGRAMMES

- Tuition fees for Foundation Degree or Extended Degree programmes are collected and administered by the University of Hertfordshire and are subject to University's own tuition fee policies and procedures. See UH Fees and Finance Policy for full details.

STUDENT RESPONSIBILITIES

- Students are not asked for upfront fees, however it is their responsibility to organise their funding.
- Students who are not self-funding are expected to apply to the SFE for a tuition fee loan prior to the start of the programme whenever possible, in order that their funding is in place for the start of term, or as soon as possible thereafter.
- Students studying on full time programmes may also apply for maintenance support to help with living costs whilst studying.
- Students should apply online to SFE as soon as they receive a firm offer of a place. Due to the volume of applications received by SFE, any delay in applying, during or after the clearing period can cause severe delays in payments being made, both to the student and the institution.
- Students should monitor their online SFE account frequently to ensure that any application issues or requests for information are resolved speedily. Any issues should be discussed with the University's Student Finance team on funding@herts.ac.uk

UNIVERSITY PROCEDURES

- Students studying on Foundation Degree programmes will be registered with the University during the first week of term, and confirmation of attendance will be managed by the University Fees and Funding team.
- Confirmation of attendance and subsequent release of any maintenance payments occurs once registration has taken place, and is managed by the University of Hertfordshire.
- Tuition fees are paid directly to the University by SFE on behalf of the student.
- Students with outstanding fees towards the end of the first term will receive a warning email in December, and their access to UH VLE and resources will be blocked until the fee situation has been resolved. Students are strongly advised to discuss their situation with the University's Funding Team at this point.