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- info@lcwc.ac.uk

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1 Summary of this document

This document sets out the Institution's Fee and Debt Policy and is located within the Lakes College designated SharePoint site and on the Lakes College Higher Education website, so you can access this before applying for your programmes and to use throughout your student journey.

2 Scope

Our Higher Education Fee and Debt Policy applies to all stakeholders and students liable to pay fees and to those students who are eligible for fee remission. We are committed to providing accessible higher education programmes and aim to ensure that financial considerations do not hinder your pursuit of reaching your knowledge and skills in your chosen career outcome.

This policy outlines our approach to fees, waivers, and refunds for our full and part-time higher education programmes. This policy also applies to students with outstanding debt.

3 Responsibility

Title	Responsibility
Institution Board of Governors	Monitors the Higher Education provision to review performance. The Chair of the Academic Board will report to the Board of Governors. Due to the Institution under public sector status only the Board can approve debt write-offs.
Deputy Principal	Has overall responsibility for the strategic management of higher education provision and for ensuring this policy remains up to date and compliant with relevant legislation.
Higher Education Academic Board	Is responsible to the College Executive for the planning, development, operation and monitoring of the higher education academic work of Higher Education Programmes; and providing assurance that appropriate academic regulations as indicated by awarding and regulatory bodies are followed and methods for monitoring are effective. The Academic Board's primary duties are to oversee Higher Education academic standards, the quality of all Higher Education programmes within the Institution, and the student learning experience.
Head of Financial Services	Is responsible for ensuring that fees are levied and collected according to the policy.
Marketing Manager	Is responsible for ensuring all marketing materials displays fees are accurate.

If you have any questions in relation to this Policy, please contact info@lcwc.ac.uk.

4 Introduction

We set full and part-time programmes fees taking into account the guidance given by the Department for Education (DFE), the Office for Students (OfS) and Awarding Body Organisations.

Any public information provided about programmes will indicate the expected total cost of a programme of study.

Our aim is to make education accessible to both young people and adults, irrespective of their financial circumstances. To achieve this, we:

1) Provide information: we offer comprehensive information on all sources of financial support and the rules regarding fees.
2) Support low-income students: we actively seek financial sources for enrolment, registration fees, examination fees, books, and travel expenses for low-income groups.
3) Provide flexible payment plans: we offer flexible payment plans to accommodate your financial situation.
4) Award grants with transparent eligibility criteria: we have clear criteria for awarding grants for financial assistance, ensuring fair and equitable treatment.

We have many sources of income which are collected by different methods. This policy specifically covers the collections of fees and charges payable to the Institution by current and former students for tuition, library services, and miscellaneous charges.

All members of the Executive Team and decision makers are aware of the importance of cash flow management and support the Finance Team who manage the administration process. The Head of Financial Services reports the Institution's financial performance to the Executive Team, Board of Governors, and managers.

Fee and Debt Policy

5 Fee Policy

Most students on a programme of study at Lakes College West Cumbria will be required to pay tuition fees and other charges. Fees and charges are for a programme of study or a module of study. Fees are collected in the academic year in which the period of programme study or a module starts.

Your progression on a programme may be affected if your financial obligation for fee payment is not fulfilled.

5.1 Definitions

- Full-time Students – enrolled on a programme designated by the Institution and/or validating awarding body as full-time study.
- Part-time students – enrolled on a programme designated by the Institution and/or validating awarding body as part-time study.

5.2 Course Fees and Financial Access

Please be aware that:

- You are personally responsible for ensuring all appropriate fees, fines, and other charges, including any element of fees payable by your employer, are paid in accordance with the requirements in this policy.
- When you accept your enrolment, you accept a contractual liability to pay the tuition fee for the duration of your programme.
- We will remind you of fees, fines and other charges by invoices, letters, or statements, but these are reminders only. You are contractually responsible for paying fees, fines, and other charges on time whether invoices, letters or statements have been received or not.
- The Finance Team will communicate with you through your Institution email address and it is your responsibility to access your emails regularly. If you do not check your emails regularly, this is not an acceptable reason for late or non-payment of fees or charges.
- If you do not pay your tuition fees by the due dates, you will be subject to the debt management policy and procedures which form part of this policy.

- You may receive full or partial support for your fees from Student Finance England or your employer. Further information on student finance can be found on the Student Finance England website.

We determine our course fees with guidance from the Department for Education (DFE), the Office for Students (OfS), and higher education awarding body organisations, to ensure compliance and affordability.

5.3 Home Student

Home fee status and eligibility for student support will be determined in accordance with prevailing Government regulations and Student Finance England guidance.

5.4 European Economic Area (EEA) Nationals in the UK

EEA nationals must have pre-settled or settled status under the EU Settlement Scheme and continuous residency in the EEA, Gibraltar, or the UK for at least the previous 3 years on the first day of learning.

5.5 Other Non- UK Nationals

Criteria for other non-UK nationals include having permission granted by the UK government to live in the UK, not solely for educational purposes, or being ordinarily resident in the UK for at least the previous 3 years on the first day of learning.

5.6 Family Members of UK and EEA Nationals

Family members, including spouses, children, and dependent parents or grandparents of UK or EEA nationals, may be eligible for funding if they meet certain criteria.

5.7 Individuals with Certain Immigration Status

Individuals with specific immigration statuses, or leave under listed schemes, are eligible for funding and exempt from the 3-year residency requirement as follows:

- Refugee status
- Discretionary leave to enter or remain.
- Exceptional leave to enter or remain.
- Indefinite leave to enter or remain.
- Humanitarian protection
- Leave outside the rules.
- Ukraine Family Scheme
- Ukraine Sponsorship Scheme (Homes for Ukraine)
- The husband, wife, civil partner, or child of any of the above in the first 8 bullet points in this list
- Section 67 of the Immigration Act 2016 leave
- Calais leave to remain.
- British Nationals evacuated from Afghanistan under Operation Pitting
- British Nationals evacuated from Afghanistan by UK government before 6 January 2022

In relation to the above categories, the institution checks a learner's immigration permission to remain. This includes a check of the biometric residence permit (BRP) and in some cases a letter from the Home Office.

5.8 Payment Methods

Payment of tuition fees can be by Cheque, Banker Automated Clearing System (BACS) or UK debit card via the Institution's card payment gateway. We do not accept cash payments. For further details please contact Tfinance@lcwc.ac.uk.

5.9 Remission

Our Principal may exercise discretionary power to award fee waivers in exceptional circumstances. Such decisions will be recorded and authorised by the Executive member. Staff cannot offer or grant fee waiver except as outlined in this policy.

5.10 Fee Waiver

Fee waiver applies to tuition fees only and does not cover other programme fees. Students facing financial difficulties can apply to the Student Finance Discretionary Learner Support Fund for Assistance.

5.11 Refund and Fee Instalment Waiver Policy

Refunds or fee instalment waivers are applicable in specific circumstances:

- Class cancellation by the Institution
- Changes to class day or time preventing student attendance.
- Student withdrawal prior to course commencement
- Pro-rata refunds for course withdrawals
- Medical grounds or relocation beyond Institution travel arrangements,
- Course transfers, with the difference in fees refunded or paid, as applicable.
- Fee refund for students entitled to remission.
- Compensation for tuition fees and/or maintenance costs if disadvantaged by course or provider transfers. Such cases will be assessed individually by the Deputy Principal.

In cases where a complaint cannot be resolved, appropriate compensation will be provided.

To make an application for a refund please complete the Application for refund/waiver of fees (appendix 2)

5.12 Instalment Policy

Fees for courses lasting a minimum of 12 months may be paid in instalments with the first instalment due at enrolment. Flexible payment options are available to accommodate your needs.

Fees for courses lasting a minimum of 12 months may be paid in instalments as follows:

- The total fees must be more than £100 – all costs to be included when setting up the individual payment plan. The payment plan is a contract between the student and the college rather than a credit agreement.
- The first instalment/deposit is due at enrolment and the remaining instalments should be paid in equal instalments with 12 monthly instalments. All payment plans must be completed 1 month prior to the end date of the course(s). You will be advised of the monthly payments at enrolment and at least 2 weeks prior to the first payment. If a student is struggling to pay the instalment commitments, a meeting will be organised between the Student, Head of Financial Services and HE Pastoral Mentor (where agreed with the student for support and advice). Failure to meet instalment commitments may result in withdrawal from the course.

Tuition Fee payment details will be provided at enrolment and this includes arrangements for:

- Fee instalments can be paid by direct debit, credit/debit card, cheque, or bank transfer.
- A suitable instalment plan which must be agreed by you and Institution finance staff
- The Deputy Principal or Head of Financial Services may approve the waiving of the £100 minimum fee limit for an instalment plan in exceptional circumstances.

5.13 Changes to Fees

Programme fees will only change during the academic year if mandated by Government legislation.

Once you are admitted to a course, enrol, and start a course with a defined fee that fee will apply throughout the course duration, unless you withdraw, and re-enrol on your course. If you transfer to a different course during your

studies, the approved tuition fee for the new course at the time of transfer, will apply.

Any proposed amendments to approved tuition fees are submitted in writing by the appropriate Head of Department to the Deputy Principal with a date for implementation. The Deputy Principal notifies approval or rejection to the Head of Department. Approval to amend tuition fees, will be notified to Data Services and Student Services by the Deputy Principal and will be advertised for applicants and enrolling students.

Where applicants have commenced their enquiries with the college on the basis of a previous approved and advertised fee, they will be informed in writing about the tuition fee change, how it affects the costs of their programme of study, and requested to confirm that they wish to continue with their application.

5.14 Overseas Students

We do not have a licence to admit overseas students, you must satisfy residency criteria.

5.15 European Community, British Overseas Territories, and Other EU Country Overseas Territories Students

EU students may not be eligible for home fee status, undergraduate, postgraduate, and further education financial support unless they meet specific criteria. Rules for British Overseas Territories Nationals and their dependants are also outlined.

5.16 Examination and Awarding Body Registration Fees

Certain fees are charged for external awarding body services.
These charges consist of any fees paid to an external awarding body on behalf of a student.

All part-time 19+ students will be charged examination and registration fees (unless on a fully funded course e.g. receiving a full tuition fee waiver). Support may be available from Learner Support Funds.

The Institution may charge for exams and re-sits where:

- The required attendance or completion of work has not been completed
- Where the learner fails without good reason to sit the exam for which the college has paid
- Where the learner is retaking an exam resulting from an initial exam failure
- Where the learner is retaking an exam with the aim of achieving a marginal improvement in grades. Please refer to Lakes College HE Assessment Policy & Procedure for further details.

5.17 Staff Development

Staff wishing to undertake a higher education programme identified as a training need directly relevant to their job will need to make an application to the Institution HR team.

Approved applications prior to enrolment and attendance, tuition fees for in house courses will be waived. All other associated fees will be paid via the staff development budget.

Under staff benefits, staff may also attend courses, which are not work related, free of charge or tuition fees provided that there are sufficient fee payers on the course to make it financially viable. Any registration or materials fees are payable by the member of staff.

5.18 Apprenticeships

If you are enrolling on an Apprenticeship training programme:

- From 1st April 2017, employers whose pay bill exceeds £3 million are required to pay an apprenticeship levy. New starts to

Apprenticeships from 1st May 2017 within these employers are no longer funded directly by the Department for Education, and fee rates will be agreed directly with employers and funded via the Digital Apprenticeship System.

- Employers with 50 or more employees will be required to contribute 5% payment towards the cost of Apprenticeships, for both 16-18 and adults.
- Employers with less than 50 employees will be required to contribute 5% payment towards the cost of adult (i.e. 19+) Apprenticeships, however 16-18 Apprenticeships will be fully funded.
- Incentives for employers recruiting 16-18 apprentices may be available.
- For the purposes of this policy, and in relation to Apprenticeships only, the 16-18 rules also apply to 19–24-year-old learners who are care leavers and/or who have an Education, Health, and Care Plan (EHCP).
- More details about the Apprenticeship funding arrangements and charges/incentives to employers are available here Apprenticeship funding rules - GOV.UK (www.gov.uk)

5.19 Higher Education Tuition Fees

For directly funded HE students, the following fees will apply:

Course/ Level	2026/2027		
	Fee Total	Per Year	Part Time 18m Courses Yr 1 or 2
HNC Part Time **Not** Engineering/NCfN Part Time (18 months)	£4,635	£3,090	£1,545
HNC Full Time **Not** Engineering/NCfN Full-Time (1 Year)	£4,635	£4,635	

Course/ Level	2026/2027		
	Fee Total	Per Year	Part Time 18m Courses Yr 1 or 2
HND Part Time **Not** Engineering/NCfN Part Time (18 months)	£4,635	£3,090	£1,545
HND Full Time **Not** Engineering/NCfN Full Time (1 Year)	£4,635	£4,635	
HNC Engineering/NCfN Part Time (18 months)	£5,000	£3,333	£1,667
HNC Engineering/NCfN Full Time (1 Year)	£5,000	£5,000	
HND Engineering/NCfN Part Time (18 months)	£5,000	£3,333	£1,667
HND Engineering/NCfN Full Time (1 Year)	£5,000	£5,000	
HNC Full Time (1 Year) Lancaster & Morecambe Provision	£5,850	£5,850	
HND Full Time (1 Year) Lancaster & Morecambe Provision	£5,850	£5,850	
Foundation Degree Part Time (3yrs)	£12,370	£4,123	
Foundation Degree Full Time (2yrs)	£12,370	£6,185	
PGCE Full Time	£5,950	£5,950	
BSC (Hons) Degree Full Time	£6,185	£6,185	
BSC (Hons) Degree Part Time (2yrs)	£6,185	£4,123	£2,062
BEng (Hons) Degree Full Time	£6,185	£6,185	
BEng (Hons) Degree Part Time (2yrs)	£6,185	£4,123	£2,062

5.20 Franchised Programmes

If you are studying on a franchised programme you will pay tuition fees at the rate set by the validating University.

Fee waivers are in accordance with the franchised University's fee policy. The Institution has no discretion with regard to these fees.

A hardship fund is available for part-time HE students. See Appendix 1 for details of how to apply. If you are studying on a franchised degree programme, you will be liable to pay full-cost fees.

5.21 Discounts

A member of the Executive Team must approve all discount arrangements.

6 Debt Policy

If you find yourself in financial difficulties, you must contact the Finance Team at Tfinance@lcwc.ac.uk

6.1 Tuition Fee Debt

You will be notified of tuition fee instalment dates on your invoices, and you will need to pay these in full on the dates specified on your invoice.

6.2 Other debt

You may be required to pay the Institution non-related tuition fees and this may include, but is not limited to:

- Library fines (lost books/late return fines)
- Fines arising from Disciplinary Action

6.3 Late Payment

You will need to make contact with the Finance Team at Tfinance@lcwc.ac.uk if you are having difficulties paying your tuition fee instalments. If you do not make contact, the Finance Team will send out correspondence to advise you the amount outstanding. You will be asked to make an immediate payment or contact the Finance Team. You will receive weekly standard email notifications of late tuition fee payment. You will be offered support and the Finance Team may refer you the HE bursary and other financial support. Please refer to appendix 1 for further financial support information.

6.4 Sanctions

If you fail to make payment of the overdue tuition fees instalment or an agreed tuition fees payment you will incur sanctions. These sanctions may include:

- Immediate termination of enrolment
- Removal of entitlement to progress to the next academic year.
- Restriction/withdrawal of access to college resources and the LRC

If you are on a temporary withdrawal and have unpaid tuition fees, you must pay these fees prior to resuming your course. If you fail to pay these fees it will result in the above sanctions being imposed.

6.5 Reinstatement

We endeavour to resolve all debt issues without recourse to sanctions, however in some instances this may not be possible. Where sanctions are applied and all outstanding tuition fees are cleared by you, before the end of the academic year, reinstatement may be considered. Reinstatement will be subject to you meeting all academic requirements and tuition fees for the new academic year being paid in full, prior to your re-enrolment deadline date.

7 Your Financial Data

Your financial record will be kept confidentially and securely in line with the HE Data Protection Policy and procedure.

8 Complaints

You can complain should you be dissatisfied with any aspect of your experience in relation to the HE Fee and Debt Policy. Please refer to the Institution's Complaints Policy and Procedure for further information, referenced in section 10 of this document.

9 Source of further information

Support and further information can be obtained from the:

- Careers, Admissions and Recruitment Team
- Finance Team

- Student Services Team
- Progress and Welfare Coach

Please do contact our staff team if you require advice, guidance, and support.

10 Other relevant policies and procedures

- LCWC HE Academic Misconduct, Malpractice and Maladministration Policy and Procedure
- LCWC HE Appeals Policy & Procedure
- LCWC HE Complaints Policy & Procedure
- LCWC HE Data Protection Policy
- LCWC HE Student Withdrawal Policy & Procedure

11 Any external references

- Competition Markets Authority Competition and Markets Authority - GOV.UK (www.gov.uk)
- Consumer Rights Consumer Rights Act 2015 (legislation.gov.uk)
- Equality Act 2010 Equality Act 2010: guidance - GOV.UK (www.gov.uk)
- Office for Students Home - Office for Students
- Office for the Independent Adjudicator Office of the Independent Adjudicator for Higher Education - OIAHE
- The Open University Distance Learning Courses and Adult Education - The Open University
- Pearson Pearson | The world's learning company | UK
- Student Finance England Student finance login - GOV.UK (www.gov.uk)
- University of Central Lancashire University of Central Lancashire - UCLan
- University of Cumbria University of Cumbria

Appendix

Appendix 1 HE BURSARY AND OTHER FINANCIAL SUPPORT

Full Time and Part Time students can apply for a Tuition Fee Loan and Maintenance Loan from Student Finance England. See https://www.gov.uk/student-finance-register-login for more details.

For further information, help or guidance in relation to higher education student finance, please contact Student Services.

You can apply for Disabled Students' Allowances (DSAs) to cover some of the extra costs you have because of a mental health problem, long term illness or any other disability. You can get the allowances on top of your other student finance. You will not need to repay DSAs. See https://www.gov.uk/disabled-students-allowances-dsas for details.

A hardship fund will be available for students experiencing extreme financial difficulties that prevent them from continuing with their studies. To access this fund, students will need to arrange an interview with the Learner Support Manager . The fund is open to applications from both full and part time students, full time learners must have applied for their maximum available maintenance loan from Student Finance.

Appendix 2 Application for refund/waiver of fees
(to be completed in full by student)

NAME :

STUDENT NUMBER

COURSE/S:

COURSE CODE/S:

DATE COURSE BEGAN:

NUMBER OF SESSIONS ATTENDED:

LAST DATE OF ATTENDANCE:

PAYMENT METHOD:
(Please attach copies of all receipts)

TOTAL AMOUNT PAID: £

DATE OF PAYMENT:

REASON FOR WITHDRAWAL:

Student's signature. I have read & agreed to the terms and conditions overleaf

N.B. Reception - A change of student details form will need to be completed and forwarded to Data Services. Send this form to finance department.

Terms & Conditions Overleaf à

This form to be returned as soon as possible to the following address:
REFUNDS
Finance Department
Lakes College
Hallwood Road
Workington
Cumbria
CA14 4JN

Refund Policy:

Refund/Waiving of remaining Instalments due for tuition fees will only be applicable in the following circumstances:

- The class is cancelled by the college
- The class day or time is changed which prevents student attendance
- The student withdraws prior to the course commencement.
- The student withdraws from a course within 6 weeks a pro-rata refund will be made.
- Where a student withdraws from a course on medical grounds, or moves to a location beyond the range of the college's own travel arrangements

HE Students, in addition to the above where a student is disadvantaged by having to transfer course or provider we will consider compensating such students in respect of tuition fees and/or maintenance costs, this will be assessed on an individual basis by the deputy principal.

Refunds/waiving of remaining instalments outside the above criteria will only be made at the discretion of the principal or deputy principal- finance and corporate services and this will only be under exceptional circumstances.

All applications should be processed within 14 working days from the receipt by the finance office of this form. Proof of payment will be required. If a refund has not been received by this time please address any correspondence to the above address. Where the college has cancelled a course, refunds will occur within 7 working days of the cancellation date of the course.

All refunds will be made by Cheque

Please Note:

The college cannot accept responsibility for changes in student circumstances brought about by employers, illness etc. Any claims for refunds in these cases will be individually assessed by the deputy principal- finance and corporate services whose decision will be final.

FOR OFFICE USE ONLY:

Refund Info:



Checked By Date _____



Authorised By Date _____

Initial Screening for Equality Impact Assessment (including Safeguarding)
To be completed prior to a Policy or Procedure being introduced and at each review.

Name of Policy/Procedure:	
Is this a new or existing policy/procedure? □ New X □ Existing	
1. To ensure that the policy / procedure complies with the Equality Act 2010, which of the listed categories could be impacted by the policy / procedure? (The categories follow the College Single Equality Policy, and the impact could be positive or negative.) □ Age □ Compliance with Children & Families Act 2014 □ Disability □ Gender □ Race/ethnicity □ Gender Re-Assignment □ Marriage/Civil Partnership □ Pregnancy/Maternity □ Socio-Economic □ Sexual Orientation □ Religion/Belief X□ All of the above □ None of the above expected	
2. What are the risks of introducing this policy / procedure change to any of the above groups?	None identified
3. What are the expected benefits of introducing this policy / change to any of the above groups?	Clarity of fee and debt arrangements
4. Are there any areas or issues that could impact on the safety of staff or learners?	No
5. What evidence do you have for your responses to questions 2, 3 and 4? (e.g. evidence could be provided to counteract identified risks and, therefore, a full screening would not be required)	Inherent nature of policy
6. What is the level of risk for the policy / procedure?	X□ High □ Medium □ Low
7. Is a Full Screening Impact Assessment required?	□ Yes (complete the box below) X□No
What are the recommendations from Equality Impact Assessment? None	

Date of Review:	29th September 2026
Reviewer's Name:	Karen Wilson
Reviewer's Job title:	Chief Operating Officer