



**Core Documentation Cover Page**

**Tuition Fee Policy**

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| <b>Date Last Reviewed:</b>                      | November 2016  |
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| <b>Summary of Changes:</b>                      | Updates made to tuition fees as appropriate.   |
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**Equality Impact**

|   |   |
|---|---|
| Positive equality impact (i.e. the policy/procedure/guideline significantly reduces inequalities) |   |
| Neutral equality impact (i.e. no significant effect)  | X |
| Negative equality impact (i.e. increasing inequalities)   |   |



## TUITION FEE POLICY FOR STUDENTS 2017-2018

### 1. Introduction

The British School of Osteopathy (BSO) is committed to a fair and transparent policy in respect of fees and charges it expects students to pay. The BSO has an obligation to safeguard public funds and ensure that it delivers value for money to its students.

### 2. Scope

To outline the policy regarding tuition fee rates, payment of tuition fees, financial support and financial regulations for students.

### 3. Students liability for payment of fees

Students retain ultimate liability for payment of their fees, whether invoiced or not, including where sponsorship agreements have been approved. The BSO will ultimately always seek to recover fees directly from students in cases where payment of approved sources is not forthcoming.

The BSO reserves the right to take appropriate action against students who fail to pay their fees, or make satisfactory arrangements to pay on, or by the end of a set period after the start date of their course. Further, the BSO reserves the right to withhold degree certificates, transcripts, references, and to prevent students from participating in graduation ceremonies.

In the event of any conflict between this policy and other documents or publications containing reference to fees, this policy shall have precedence.

Other than in a student's offer letter, only the Student Finance Officer and Finance Director are authorised to provide a definitive statement on tuition fees. All other tuition fee information provided by non-authorised staff shall be considered advisory only and non-binding on the BSO. Students or staff requiring definitive confirmation of fees should contact the Student Finance Officer.

### 4. Setting Tuition Fees

4.1 The BSO's tuition fees are usually charged to most students on an academic year/annual basis and depending on a student's tuition fee status and the applicable fee regime, will be subject to annual increases throughout the duration of the course. Tuition fee rates are reviewed and approved annually by the School Management Team. Information used in the determination of tuition fee rates includes:

- a) the statutory fee cap for UK home and EU students
- b) The School's commitments made in its Access Agreement with the Office for Fair Access (OFFA)
- c) Recruitment levels to courses
- d) Market intelligence

4.2 The School has a mission and set of values which recognise that students have a variety of personal and financial circumstances. The School sets and collects fees with this mind.



## **5. Cohort**

- 5.1 The BSO assigns all students a 'cohort' when they start a new course registration. The cohort is used to determine the fees and fee regime applicable to each student. The cohort changes if a student takes up a new course registration or returns from a break in study in excess of the maximum permitted.
- 5.2 Students moving to a new course as a result of an internal transfer, without a break in study will retain their original cohort.
- 5.3 Undergraduate students transferring to the BSO from another institution without a break in study or who are otherwise able to demonstrate they should be considered as 'continuing' for the purposes of funding will be assigned a cohort that reflects their continued eligibility for their existing fee regime.

## **6. Definitions of a new student**

- 6.1 A student starting a new course at the BSO in the current academic year or;
- 6.2 A student who previously studied at the BSO, starting a new course in the current academic year, where the course is at a different level (e.g. postgraduate, not undergraduate) from any course taken during the previous academic year or;
- 6.3 A student who is continuing the same course at the BSO following an authorised break from study of more than two years or;
- 6.4 A student changing their mode of study (e.g. from full-time to part-time). This is distinct from changing to a part-time mode of attendance whilst still registered on a full-time course.

## **7. Definitions of a continuing student**

- 7.1 A student who is continuing the same course at the BSO as in the previous academic year or;
- 7.2 A student who is continuing the same course at the BSO as in the previous academic year or following an authorised break from study of less than two years or;
- 7.3 A student transferring course within the BSO or transferring in from another higher education institution and not changing their mode of study (e.g. from full-time to part-time).

## **8. Undergraduate students - fees, caps and increases**

### **8.1 Home and European Union fees (and the statutory fee cap)**

The fee cap, set by the UK Government is the maximum fee chargeable for a particular student group or course. The Department for Education is responsible for determining fee caps and may revise them on an annual basis in line with government policy.

For all students, fees are likely to increase between academic years and for new cohort intakes. Both full and part time fees may increase for each year of study. The fees set for new cohorts will reflect the fee appropriate for the course and year of intake.



- New full-time students – fees will be set at the maximum fee cap permitted by the UK Government for each course.
- New part-time students – fees will be set on or below the maximum student funding made available by the UK Government for each course.
- Continuing full-time students – where the UK government permits the fee cap to rise, the BSO may choose to track these changes for continuing students. Fees for continuing full-time students may therefore rise in each subsequent year of study based on fee caps set by the UK Government.
- Continuing part-time students – fees for continuing part-time students will rise in each subsequent year of study subject to the maximum student funding made available by the UK Government for each course.

## 8.2 Overseas fees

Fees for international students on undergraduate courses are set by the BSO and specific rules apply to international students' fees. Both full and part time fees may increase for each year of study.

- New students – fees are set at point of entry based on prevailing conditions.
- Continuing students - fees will rise in each subsequent year of study in line with the Retail Price Index (RPI).

## 8.3 Offshore fees

The maximum amount of tuition fees that an institution may charge full and part-time offshore undergraduate students is set by agreement with the island governments;

- For 2012-13 students onwards, the fee charge will not exceed the maximum fee cap set for home and EU undergraduate students.

The BSO applies the same principles to fee caps for offshore students as it does for Home and EU undergraduate students (see 8.1).

## 9. Postgraduate Taught & Research students - fees, caps and increases

The BSO sets fees for each new intake on postgraduate courses based on prevailing conditions.

- New students – fees are set at point of entry based on prevailing conditions.
- Continuing students - fees will rise in each subsequent year of study in line with the Retail Price Index (RPI).

## 10. Publication of fees

10.1 The BSO publishes its fees via its website each year.



## 11. Period of registration

- 11.1 Students usually register at the start of each academic year, the duration of which is a maximum of one year. At the end of this period, students are required to register again for their next academic year.
- 11.2 The tuition fee policy in place at the start of a students' first academic year remains in effect for the duration of that academic year and will be revised and updated on an annual basis. Revised versions apply to each subsequent academic year.
- 11.3 Students deferring their place at the University will not normally be able to retain their eligibility for the fees applicable to their original intended first period of study. Usually students taking up a place will be charged the fees applicable to their course at the time they actually commence study.

## 12. Cancellation of Registration 'Cooling off period'

- 12.1 New students have the right to cancel their registration with the BSO within 14 calendar days of the completion of the contract, defined for these purposes as registration. For 14 calendar days from the day after a student completes registration or for 14 calendar days from the day after the start of their course, whichever is the later, a student can withdraw from the BSO without incurring financial penalty.
- 12.2 It is the student's responsibility to ensure that this notification reaches the BSO in a timely fashion. At the very latest the student must ensure that any notification to cancel is sent to the Registrar no later than the 14<sup>th</sup> day of the 'cooling off period'.

## 13. Understanding the policy

- 13.1 This policy and these regulations should be read carefully. Students who have difficulty reading or understanding this policy and regulations should contact the Student Finance Officer or Student Support Manager.

## 14. Tuition Fee Rates for the academic year 2017-18

| Course                             | Year of entry       | Mode of study | Home/EU | Full-cost (overseas fee) |
|------------------------------------|---------------------|---------------|---------|--------------------------|
| Access to Higher Education Diploma | 2017                | Part-time     | £1,370  | £1,370                   |
| M.Ost                              | 2017                | Full-time     | £9,250  | £10,700                  |
| M.Ost                              | Prior to 2017 entry | Full-time     | £9,000  | £10,700                  |



| <b>Course</b>  | <b>Year of entry</b> | <b>Mode of study</b> | <b>Home/EU</b>                                      | <b>Full-cost (overseas fee)</b>                     |
|--|----------------------|----------------------|---|---|
| M.Ost  | 2017                 | Part-time            | £6,650  | £8,550  |
| M.Ost  | Prior to 2017 entry  | Part-time            | £6,650  | £8,550  |
| MSc Osteopathy (Pre-Registration)                                      | All intakes          | Full-time            | £9,350  | £10,700   |
| Postgraduate Certificate in Academic and Clinical Education            | 2017                 | Part-time            | £2,400<br>(£1,200 per unit)                         | £2,400<br>(£1,200 per unit)                         |
| Postgraduate Certificate in Integrated Care of Older Adults            | All intakes          | Part-time            | £2,400<br>(£1,200 per unit)                         | £2,400<br>(£1,200 per unit)                         |
| Postgraduate Certificate in Specialist Paediatric Osteopathic Practice | All intakes          | Part-time            | £4,700<br>(£1,200 for unit 1;<br>£3,500 for unit 2) | £4,700<br>(£1,200 for unit 1;<br>£3,500 for unit 2) |
| Professional Doctorate in Osteopathy<br>(Years 1-3)                    | All intakes          | Part-time            | £3,900  | £3,900  |
| Professional Doctorate in Osteopathy<br>(Year 4 onwards)               | All intakes          | Part-time            | £2,100  | £2,100  |

14.1 The fee for each student is determined with reference to the tuition fee rates, the student's course of study, the mode of study, the number of units that the student is taking and the student's fee status.

14.2 The exact fee is calculated once students have enrolled, at which stage the School will have information on fee status and any units eligible for Recognition of Prior Learning.



14.3 Mode of study means:

- a) Full-time
- b) Part-time

14.4 Fee status means:

- a) Home/EU fee status
- b) Overseas fee status

14.5 Students who are uncertain of their fee status should contact the Student Finance Officer.

14.6 All students are subject to the full fee liability regardless of when they start the course during the academic year.

### 15. Fees for Repeating Study

15.1 Students who repeat/retake a year or unit must pay the appropriate fee.

15.2 No additional charges are made to students who defer or resit examinations or resubmit coursework during the same academic year e.g. a first exam attempt in June, with a subsequent resit in September will not incur any additional fees.

#### 15.3 ***Charges for Retake/Assessed Units for the academic year 2017-18:***

| Course   | Retake (taught) element  | Fee                  |
|--|--|----------------------|
| Access to Higher Education Diploma                       | Units worth 50% or less of the total number of credits awarded for the academic year | 50% of the full fee  |
| Access to Higher Education Diploma                       | Units worth over 50% of the total number of credits awarded for the academic year    | 100% of the full fee |
| M.Ost full-time (final year)                             | Osteopathic Practice (OP) unit   | 50% of the full fee  |
| M.Ost full-time (final year)                             | Osteopathic Technique (OT) unit  | 50% of the full fee  |
| M.Ost part-time (final year)                             | Professional & Clinical Competence (PCC) unit  | 100% of the full fee |
| M.Ost part-time (final year)                             | Knowledge for Osteopathic Practice (KOP) unit  | 50% of the full fee  |
| M.Ost (other years)<br>MSc Osteopathy (Pre-Registration) | Units worth 50% or less of the total number of credits awarded for the academic year | 50% of the full fee  |



| Course   | Retake (taught) element   | Fee                  |
|--|---|----------------------|
| M.Ost (other years)<br>MSc Osteopathy (Pre-Registration)               | Units worth over 50% of the total number of credits awarded for the academic year | 100% of the full fee |
| Postgraduate Certificate in Academic and Clinical Education            | Per unit  | 50% of the unit fee  |
| Postgraduate Certificate in Integrated Care of Older Adults            | Per unit  | 50% of the unit fee  |
| Postgraduate Certificate in Specialist Paediatric Osteopathic Practice | Per unit  | 50% of the unit fee  |
| Professional Doctorate in Osteopathy                                   | All retakes   | 50% of the full fee  |

15.4 Final year M.Ost students who are required to retake their Clinical Competence Assessment (CCA)/Mini Clinical Exam (MCE) only (as distinct from retaking the Osteopathic Practice (OP)/Professional & Clinical Competence (PCC) unit) will be charged £750. No fee will be charged to final year M.Ost students who have a deferral for any examination or assessment or who are required resubmit coursework for the CAE/DCO or LPA units.

## 16. Changing Course or Mode of Study

16.1 Students who change course or mode of study may be required to pay a different fee.

## 17. Interruption of study

17.1 Students affected by a long period of illness, personal difficulty, pregnancy or a work/life balance issue may ask to take time away from the School, interrupt their studies and return at a later point, usually the following academic year.

17.2 Where students interrupt their studies, they remain liable for the fee for the original academic year of study.

17.3 If a student interrupts their study part way through a course having paid the fee for that year in full, they will resume the course when they return and will not be charged a fee for the year in which they return unless the fee has increased, in which case the student will be required to pay the difference.

17.4 Students in receipt of a tuition fee loan from Student Finance are subject to different rules (see section 30).

## 18. Fees for Students with Prior Degree Level Qualifications (RPL)

18.1 Recognition of Prior Learning is the awarding of credits for learning which the student has undertaken with another university or college.





18.2 The BSO charges the following non-refundable fees to submit an application for RPL:

- a) One unit                      £300
- b) Two or more units        £500

18.3 Successful applications will receive a fee waiver equivalent to the application fee paid and will be charged tuition fees according to the number of units they have to sit assessments, as per the table 'Charges for Retake/Assessed Units for the academic year 2017-18'.

## 19. Fee Status

19.1 All students will be required to complete a fee assessment form to determine their fee status, i.e. their eligibility to be charged home/EU or overseas fees. Students must provide documentary evidence to support their assessment and this will be used to determine fee status and the amount of the fee charged.

## 20. Overseas Fees

20.1 There are 11 categories of people who can pay the home/EU fee for a Higher Education course in England. If a student meets the criteria, the School must charge the home/EU fee. In order to be eligible in a category, students must meet all the criteria required by that category, including any residence requirement. Students who do not meet the criteria will be charged the overseas fee.

20.2 For further information visit:

<http://www.ukcisa.org.uk/International-Students/Fees--finance/Home-or-Overseas-fees/England-Higher-Education/>

## 21. International Students Deposit

21.1 All new international students starting a course at the BSO are required to pay a deposit of £1,000. All students are expected to pay the deposit prior to creating a CAS (Confirmation for Acceptance of Studies) with UK Visas and Immigration; this is to enable students to apply for a visa.

21.2 The balance of the tuition will become due at registration.

## 22. Payment of Tuition Fees

22.1 Full or partial contribution to fees can be made by one or more of the methods below:

- Bank Transfer
- GBP (£) sterling cheque or bankers' draft
- Cash GBP (£) only
- Debit/credit card



- Payment plans (instalments by Direct Debit)

- 22.2 Unless otherwise agreed, tuition fees for international students and those paying for themselves without sponsorship from the Student Loans Company (SLC) are due and payable either on the first day of the student's course, academic year or at registration (whichever is the earlier).
- 22.3 If arrangements to pay tuition fees are not made by the student at registration, the BSO will subsequently make every effort to remind students that fees are due by e-mail. However, these are reminders only and students are contractually responsible for paying fees on time whether e-mails are received or not.
- 22.4 It is the student's personal responsibility to ensure that fees are paid and cleared on time. This is the case irrespective of whether the student believes that the tuition fees are to be paid by a sponsor. Sponsorship arrangements through Student Finance must be supported by proof from the SLC of funding at the time of registration.

### **23. Bank Transfer**

- 23.1 This is the School's preferred method of payment and students should make payment before the start of their course or academic year.
- 23.2 The School's bank details are:
- |               |                                    |
|---------------|------------------------------------|
| Bank Name:    | Barclays                           |
| Bank Address: | 1 Churchill Place, London, E14 5HP |
| Account Name: | British School of Osteopathy       |
| Account No:   | 30196207                           |
| Sort Code:    | 20-65-82                           |
- 23.3 For transfers from overseas bank accounts, the following information will also be required:
- |             |                        |
|-------------|------------------------|
| IBAN No:    | GB45BARC20658230196207 |
| Swift Code: | BARCGB22               |
- 23.4 Please note that charges for overseas bank transfers are often made by both the payer bank and our bank and these charges will be passed on to the student.
- 23.5 For students paying fees by bank transfer, the reference should include the full name of the student.

### **24. GBP (£) sterling cheques / bankers' drafts**

- 24.1 All cheques/bankers drafts should be made payable to the British School of Osteopathy with the student's name and address written clearly on the back of the cheque.



- 24.2 Students can bring the cheque with them on the first day of the academic year or on registration (whichever is the earlier) or, allowing for sufficient time, post it in advance to the following address:

Student Finance Officer  
British School of Osteopathy  
275 Borough High Street  
London  
SE1 1JE

## **25. Cash Payments**

- 25.1 Students who wish to pay fees in cash should bring the payment with them on or before the first day of their course or academic year or at registration (whichever is the earlier).
- 25.2 All payments should be made in sterling.

## **26. Debit/Credit Card**

- 26.1 The School accepts payment from most major debit/credit cards.
- 26.2 There is an administration charge for payments by credit card of 2% (minimum charge £3).
- 26.3 Students can either bring in the card with them on the first day of their course or academic year or at registration (whichever is the earlier) and fill in a Debit/Credit Card Payment Form or alternatively pay in advance by calling the Student Finance Officer on 020 7089 5318.

## **27. Payment Plans (instalments by Direct Debit)**

- 27.1 The BSO has a payment plan that allows students to spread the payment of their fees over a number of months by direct debit.
- 27.2 Arrangements to pay tuition fees by instalments must be made at or before registration.
- 27.3 Payment plans are not directly tied to liability periods.
- 27.4 In order to pay by instalment, a student must have a UK bank account capable of processing direct debits.
- 27.5 The standard payment plans are nine consecutive monthly instalments due on the 4<sup>th</sup> of each month or the next working day in cases where the 4<sup>th</sup> is a weekend or bank holiday.
- 27.6 In the exceptional event that a student is delayed in completing the direct debit mandate, the payment plan will be amended to meet the remaining instalment dates and the end date is **not** extended to compensate.
- 27.7 On an exceptional basis, where extenuating circumstances have been demonstrated, the Student Finance Officer may approve an individual plan with a student.
- 27.8 There are no extra charges associated with payment plans.



27.9 Students wishing to pay by this method should e-mail or write to the Student Finance Officer before the start of their course or academic year. The BSO will e-mail details of the agreed direct debit payment plan and the number of instalments to the student.

27.10 For more information or advice, please contact the Student Finance Officer on 020 7089 5318 or e-mail [student-finance@bso.ac.uk](mailto:student-finance@bso.ac.uk).

## **28. Professional and Career Development Loans (PCDL)**

28.1 PCDLs are loans that are provided by private banks for specified courses. Students should apply directly to the PCDL provider for the funding, which typically covers 80% of the cost of a course. Students registering based on a PCDL application will be liable for the tuition fees in the event that a PCDL application is refused.

## **29. Sponsorship**

29.1 Students may ask the School to invoice external sponsors, such as employers or other organisations directly.

29.2 Students must provide an original letter (on headed paper) from the sponsor confirming the amount or proportion of the fees they are paying on or before the beginning of the course or academic year.

## **30. Student Finance Funded students (Undergraduate Home and EU students only)**

30.1 Designated undergraduate courses attract funding from the UK Government (and devolved administrations) via the Student Loans Company (Student Awards Agency for Scotland for students from Scotland). For ease of reference, 'Student Finance' refers to the Student Loans Company (SLC) and the four assessing authorities (listed below):

- Student Finance England (SFE)
- Student Finance Wales (SFW)
- Student Finance Northern Ireland (SFNI)
- Student Awards Agency for Scotland (SAAS)

30.2 Depending on where they normally live, all undergraduate students requiring financial support should make an application for a financial assessment with one of the Student Finance assessing authorities. This may include an assessment for living cost and/or a loan for the payment of tuition fees.

30.3 Most EU students will only be eligible for tuition fee support. Details about the forms of UK government support available to home and EU undergraduate students can be found on <https://www.gov.uk/student-finance>



- 30.4 Students who have received confirmation that they are entitled to a grant or loan towards their fees, should give their 'University or College Payment Advice' to the Student Finance Officer. These students can then deduct the value of this grant or loan from their payment. They will however, remain liable for fees following any reduction in support payable arising from a reassessment of their grant or loan.
- 30.5 Students who are eligible for funding from the SLC must ensure that their applications for funding are confirmed at or before registration. An intention to apply for funding is insufficient.
- 30.6 It is the student's responsibility to complete all student loan funding applications truthfully and accurately.
- 30.7 Student Finance have the right to reassess students and where necessary amend or remove funding and the BSO will reflect these changes in the student fee record. This may mean students have funding removed after it has been paid and may, therefore, become liable for tuition fees.
- 30.8 Student Finance will make payment to the BSO in three disbursements, based on the loan liability points illustrated in the table below:

| Loan Liability for proportion of Tuition Fee Loan | First payment by Student Finance to the BSO | Proportion of full year's fee paid to the BSO by Student Finance | Example Period |
|---|---|--|----------------|
| Term 1 – Day 1                                    | 3 <sup>rd</sup> Wednesday in October        | 25%  | Sept-Dec       |
| Term 2 – Day 1                                    | 1 <sup>st</sup> Wednesday in February       | 25%  | Jan - Apr      |
| Term 3 – Day 1                                    | 1 <sup>st</sup> Wednesday in May            | 50%  | Apr - Jun      |

Entitlements and liability come into force and/or accrues on the first day of each term.

- 30.9 Students not applying for support from Student Finance are required to make arrangements for the payment of their fees to complete their registration.
- 30.10 Students who have funding applications rejected by Student Finance after they have started their course will be liable to pay their own tuition fees. Students receiving late notification of rejected applications will become liable to pay their own fees and should contact the BSO as soon as possible to discuss their options.



- 30.11 Students with tuition fee loans from Student Finance may transfer to another institution following the official start of their course. In these cases, the BSO will retain the tuition fee loan for the period up to and including the transfer, as detailed in the table above. Except where the transfer occurs during the cooling off period.
- 30.12 Similarly, for students with approved tuition fee loans transferring into the BSO following registration at a different institution, the BSO will expect to receive the tuition fee funding from the liability period following the transfer.
- 30.13 Maintenance support is released to students 3-5 working days after the BSO submits a registration confirmation to Student Finance. Students are responsible for ensuring that a complete and approved funding application is in place and that all necessary documentation, including a signed declaration, has been submitted to Student Finance.
- 30.14 Tuition fee support from Student Finance is paid directly to the BSO submits an attendance confirmation to Student Finance.
- 30.15 Students waiting for support from Student Finance are required to arrange for the payment of their fees to the BSO.

### **31. Postgraduate Loans (MSc Osteopathy (Pre-Registration ) students only)**

- 31.1 New students starting the MSc Osteopathy (Pre-Registration) course for the first time after 1 August 2016 can access a Postgraduate Loan (PGL) from Student Finance. The PGL is contributory support and is paid directly to the student.

For further information and eligibility <https://www.gov.uk/postgraduate-loan>

### **32. Discounts**

- 32.1 Early payment discounts are offered to students who pay in full on or before the beginning of the course as shown in the table below:

| <b>Course</b>                     | <b>Year of entry</b> | <b>Mode of study</b> | <b>Self-funding Home/EU</b> | <b>Full-cost (overseas fee)</b> |
|-----------------------------------|----------------------|----------------------|-----------------------------|---------------------------------|
| M.Ost                             | All intakes          | Full-time            | £300                        | £300                            |
| M.Ost                             | All intakes          | Part-time            | £200                        | £300                            |
| MSc Osteopathy (Pre-Registration) | All intakes          | Full-time            | £300                        | £300                            |



| Course   | Year of entry | Mode of study | Self-funding Home/EU | Full-cost (overseas fee) |
|--|---------------|---------------|----------------------|--------------------------|
| Postgraduate Certificate in Specialist Paediatric Osteopathic Practice | All intakes   | Part-time     | £150                 | £150                     |
| Professional Doctorate in Osteopathy (Years 1-3)                       | All intakes   | Part-time     | £150                 | £150                     |

32.2 Discounts are offered to **all part-time postgraduate students** who meet the following criteria:

| Criteria  | % Discount |
|---|------------|
| BSO Alumni<br>(2015 and 2016 graduates)   | 15         |
| BSO Alumni<br>(who graduated prior to 2015)   | 10         |
| Graduates from other institutions<br>with RQ status from the GOsC<br>(2015 and 2016 graduates only) | 10         |

### 33. Financial Support

33.1 The Student Finance Officer should be contacted immediately if a student is experiencing any difficulties in paying their fees. The School provides a number of services to help students, such as:

- a) Payment plans
- b) Advice and assistance on government financial support (loans and grants);
- c) Advice on other loans and grants available through the School.

33.2 Students who are experiencing financial difficulties should also seek advice from the Student Support Manager on 020 7089 5334.

33.3 Further information about financial support is available on the School's website:

<http://www.bso.ac.uk/train-to-be-an-osteopath/funding-and-fees/financial-support-at-the-bso/>



### **34. Loans and Grants Available to Students**

- 34.1 For information about the available funds and loans as well as application forms, students should contact our Student Support Manager.
- 34.2 Undergraduate students should also read our Access Agreement with the Office for Fair Access (OFFA).

<https://www.offa.org.uk/agreements/The%20British%20School%20of%20Osteopathy%201718.pdf>

### **35. Failure to pay Tuition Fees**

- 35.1 Students retain ultimate responsibility for the payment of their fees owing to the BSO regardless of sponsorship agreements.
- 35.2 Students who have withdrawn from a course will still need to pay the outstanding fee liability.
- 35.3 The BSO will try to accommodate the needs of its students wherever reasonable. If a student is having problems paying tuition fees, it is essential that the student contact the BSO as soon as possible to discuss any alternative arrangements.
- 35.4 If a payment for fees is missed or defaulted upon, the student must contact the Student Finance Officer who may refer them to the Student Support Manager to arrange a support meeting to discuss circumstances, funding availability and a payment plan.
- 35.5 In cases of unexpected and significant hardship, the Finance Director has the discretion to consider and agree special or exceptional payment arrangements.
- 35.6 In the event that the student misses a payment date for other charges or repayment of loans, the student must contact the relevant department (e.g. the library for fines on late return of books).
- 35.7 Students who fail to arrange to pay tuition fees within a satisfactory time can have the following sanctions applied:
- Withdrawal of library borrowing rights;
  - Withdrawal of student IT rights;
  - Disablement of Student ID card and any controlled access privileges;
  - Withdrawal of student from their course (in the case of
  - Not be permitted to re-register on their course;
  - Not have access to academic results or transcripts;
  - Not be issued with a final degree certificate;
  - Not be permitted to the Graduation Ceremony;
  - Not be issued with any academic references.





- 35.8 The type of sanction imposed by the School will depend on the circumstances, including but not limited to the size of the debt, the student's payment history and how close the student is to completing the course.
- 35.9 Where the student has failed to pay their tuition fees within a satisfactory time, they will receive a warning by e-mail. If the student does not pay the debt set out in the warning, the School can impose sanctions.
- 35.10 If a student pays a debt in full, the School will lift the sanctions. It will also re-register a student (where appropriate) provided the student can give clear proof of improved finances that have been agreed by the Finance Director.
- 35.11 The School takes seriously any attempt to pay through illegal means and invokes the Code of Conduct Policy & Disciplinary Procedures (for students) in cases of fraud, use of counterfeit credit cards or other false payments. This may result in a student being disciplined under the Code. Such incidents (including information about the School's investigation) will also be reported to the police or other authorities.
- 35.12 Students must not assist other students, who are subject to sanctions, to access the School's resources.
- 35.13 If the School continues to provide services to the student even though fees have not been paid in time, this does not in any way mean that the School gives up any of its legal rights, including the right to bring any action against the student for non-payment of fees.

### **36. Failure to pay library debt**

- 36.1 Library debt will be pursued and the following sanctions applied:
- Withdrawal of Library access;
  - Withdrawal of IT access

### **37. Failure to repay short term loans or hardship funds**

- 37.1 The Student Support Manager will pursue full repayment of all short term and hardship loans.

### **38. Withdrawal from a Course**

- 38.1 Students intending to withdraw from the course must follow the 'Suspension of Studies & Student Withdrawal Policy' and should contact the Student Support Manager for further advice.
- 38.2 Any unpaid tuition fees are payable immediately once a student decides to withdraw from the course, regardless of whether the student has made a prior arrangement to pay by instalments.

**38.3 Fees for students who have withdrawn from their course:**

| <b>Courses</b>   | <b>Eligibility</b>                                  | <b>Date of withdrawal</b>   | <b>Fee</b>   |
|--|---|---|--|
| M.Ost  | (a) Students whose fees are paid by Student Finance | see section 39 'Fees for withdrawn Student Finance Funded students' | Fees determined according to Student Loans Company rules |
| <b>Courses</b>   | <b>Eligibility</b>                                  | <b>Date of withdrawal</b>   | <b>Fee</b>   |
| Access to HE Dip<br>M.Ost<br>MSc Osteopathy (Pre-Registration)   | All students (except (a) above)                     | Student withdraws from day 1 to 31 December                         | 35% of the full fee                                      |
| Access to HE Dip<br>M.Ost<br>MSc Osteopathy (Pre-Registration)   | All students (except (a) above)                     | Student withdraws after 31 December of the course start date        | 100% of the full fee                                     |
| Postgraduate Certificate in Academic and Clinical Education<br>Postgraduate Certificate in Integrated Care of Older Adults | All students  | Student withdraws before commencing a unit                          | No charge  |
| Postgraduate Certificate in Academic and Clinical Education<br>Postgraduate Certificate in Integrated Care of Older Adults | All students  | Student withdraws after commencing a unit                           | 100% of the unit fee                                     |
| Postgraduate Certificate in Specialist Paediatric Osteopathic Practice   | All students  | Student withdraws before commencing a unit                          | No charge  |
| Postgraduate Certificate in Specialist Paediatric Osteopathic Practice   | All students  | Student withdraws after commencing a unit                           | 100% of the unit fee                                     |
| Professional Doctorate in  | All students  | Student withdraws within the  | 50% of the full fee                                      |



|                                      |              |   |                      |
|--------------------------------------|--------------|---|----------------------|
| Osteopathy                           |              | first 120 days from start of the course                 |                      |
| Professional Doctorate in Osteopathy | All students | Student withdraws after 120 days from course start date | 100% of the full fee |

38.4 Any student who is entitled to a refund, having paid an amount above the fees outlined in the above table must e-mail/write to the Student Finance Officer.

38.5 Refund of fees for a student who is sponsored, is returned to the sponsor not to the student and is usually paid using the same payment mechanism that was used when it was originally made.

38.6 If a student has received a discount, it will be deducted from any refund pro-rata as above.

### **39. Fees for Withdrawn Student Finance Funded students (Undergraduate Home and EU students only)**

39.1 Attendance will be determined as a student who has attended for at least one day during a term, or whose last day of attendance as recorded by Registry is within a given term.

39.2 Where a student has a tuition fee loan, the School will report to the SLC the last date of attendance and the student's liability for fees will be communicated to the SLC as follows:

Attendance in term 1 – 25% of the annual tuition fee will be liable

Attendance in term 2 – 50% of the annual tuition fee will be liable

Attendance in term 3 – 100% of the annual tuition fee will be liable

39.3 Any student considering withdrawal from their course who has a tuition fee loan from the SLC are advised to discuss their withdrawal with the Student Finance Officer on 020 7089 5318 or e-mail [student-finance@bso.ac.uk](mailto:student-finance@bso.ac.uk) prior to making their decision.

### **40. Complaints**

40.1 Students who consider this policy has not been correctly applied in their case, or have a concern about the accuracy of the fee they are being charged, or the decision about termination of their studies and cancellation of their registration on financial grounds, may bring a complaint under the School's Complaints Policy & Procedures (for students) by presenting relevant evidence to support their concerns.

40.2 For more information about how to raise a complaint about a financial issue, students should contact the Student Experience Officer and see the Policies & Procedures page on the School's Intranet: <http://intranet.bso.ac.uk/>.