



Course Fee Policy for Students

2023-2024

Core Documentation Cover Page

Course Fee Policy for Students 2023-24

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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)					
<p>If you have any feedback or suggestions for enhancing this policy, please email your comments to: quality@uco.ac.uk</p>					

Course Fee Policy for Students 2023-24

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IMPORTANT INFORMATION - 'HOME' FEE STATUS ELIGIBILITY FOR EU STUDENTS

EU, other EEA and Swiss nationals are not eligible for Home fee status, undergraduate and postgraduate financial support from Student Finance England for courses starting in the academic year 2023-24.

For students who started their course on or after 1 August 2021, they must have settled or pre-settled status under the [EU Settlement Scheme](https://www.gov.uk/student-finance/eu-students) to get student finance. For more details visit: <https://www.gov.uk/student-finance/eu-students>

EU students who started their programme before the 2021-22 academic year will be charged the same rate as Home/UK students and will also be able to access the same financial support for the duration of their programme.

1. INTRODUCTION

- 1.1 The University College of Osteopathy (UCO) is committed to a fair and transparent policy in respect of fees and charges it expects students to pay. The UCO has an obligation to safeguard public funds and ensure that it delivers value for money to students.
- 1.2 This policy applies to students on all UCO courses including those delivered by a collaborative partner that lead to a UCO award except those where it is agreed that the collaborative partner will collect the course fees.

2. SCOPE

- 2.1 To outline the policy regarding course fee rates, payment of course fees and financial regulations for students.

3. STUDENTS LIABILITY FOR PAYMENT OF FEES

- 3.1 Students retain ultimate liability for payment of their fees, including where sponsorship agreements have been approved. The UCO will ultimately always seek to recover fees directly from students.
- 3.2 The UCO 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 UCO reserves the right to withhold degree certificates, transcripts, references, and to prevent students from participating in graduation ceremonies.
- 3.3 In the event of any conflict between this policy and other documents or publications containing reference to fees, this policy shall have precedence.
- 3.4 Other than in a student's offer letter, only the Student Finance Officer, Finance Manager, and Finance Director are authorised to provide a definitive statement on course fees. All other course fee information provided by non-authorised staff shall be considered advisory only and non-binding on the UCO. Students or staff requiring definitive confirmation of fees should contact the Student Finance Officer, email student-finance@uco.ac.uk

4. SETTING COURSE FEES

- 4.1 Course fees are reviewed annually by the UCO and published in advance of the course start date. The fees for a student's course of study will be set for the normal duration of that course subject only to inflationary increases – measured by the Consumer Price Index (CPI) recorded in May each year to take effect for subsequent start dates. Undergraduate fees are subject to a maximum regulated fee set by the government - currently £9,250 for 2023-24.
- 4.2 The UCO's course fees are charged to students on an academic year/annual basis and depending on a student's fee status and the applicable fee regime, will be subject only to inflationary increases throughout the duration of the course.

5. COHORT

- 5.1 The UCO assigns all students a 'cohort' when they start a new course registration. Cohort refers to a group of students who start their programme together and remain together for the duration of the course. 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 for a longer period than 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 UCO 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 UCO in the current academic year or;
- 6.2 A student who previously studied at the UCO, 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 UCO 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 UCO as in the previous academic year or;
- 7.2 A student who is continuing the same course at the UCO 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 UCO 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, MAXIMUM FEE LIMITS AND INCREASES

A) HOME/UK FEES (AND THE MAXIMUM FEE LIMIT)

- 8.1 The maximum fee limit 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 maximum fee limits and may revise them on an annual basis in line with government policy.
- 8.2 The UCO will set fees for Home/UK students as outlined below:
- a) New students – fees will be set on or below the maximum regulated fee set by the UK Government for each course.
 - b) Continuing students – where the UK government permits the maximum fee limit to rise, the UCO may choose to track these changes for continuing students. Fees for continuing students may therefore rise in each subsequent year of study based on maximum fee limits set by the UK Government.

B) OVERSEAS FEES

- 8.3 Students paying the 'overseas' fee for a course are set by the UCO. Both full and part-time fees may increase for each year of study.
- a) New students – fees are set at point of entry based on prevailing conditions.
 - b) Continuing students – fees will rise in each subsequent year of study only by inflationary increases measured by the Consumer Price Index (CPI)

C) OFFSHORE FEES

- 8.4 The maximum amount of course fees that an institution may charge full and part-time offshore undergraduate students is set by agreement with the island governments and the fee charged will not exceed the maximum fee limit set for Home/UK undergraduate students.
- 8.5 The UCO applies the same principles to maximum fee limits for offshore students as it does for Home/UK undergraduate students (see paragraphs 8.1 and 8.2).

9. POSTGRADUATE TAUGHT & RESEARCH STUDENTS – FEES AND INCREASES

- 9.1 The UCO sets fees for each new intake on postgraduate courses based on prevailing conditions.
- a) New students – fees are set at point of entry based on prevailing conditions.
 - b) Continuing students – fees will rise in each subsequent year of study only by inflationary increases measured by the Consumer Price Index (CPI).

10. PUBLICATION OF FEES

- 10.1 The UCO publishes fees on its website each year:
<https://www.uco.ac.uk/courses/course-fees>

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 at the start of the next academic year.
- 11.2 The course fee policy in place at the start of a student's 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. Students will therefore be required to pay the relevant course fee stated in the Course Fee Policy in place for each subsequent academic year.
- 11.3 Students deferring their place at the UCO 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. UNDERSTANDING THE POLICY

- 12.1 This policy should be read carefully. Students who have difficulty reading or understanding this policy should contact the Student Support Officer in the first instance.

13. COURSE FEE RATES FOR THE ACADEMIC YEAR 2023-24

- 13.1 All fees are charged to students on an academic year/annual basis and depending on a student's fee status and the applicable fee regime, will be subject to annual increases throughout the duration of the course. Fees for the academic year 2023-24 are shown in the table below:

Course	Year of entry	Mode of study	Home/UK fee for the year	Overseas/EU fee for the year
Introduction to Health Sciences	All intakes	-	Free	Free
*Access to Higher Education Diploma	All intakes	Part-time	£1,420	£1,420
M.Ost	All intakes	Full-time	£9,250	£12,300
M.Ost	All intakes	Part-time	£6,935	£9,900
MSc Osteopathy (pre-registration)	All intakes	Full-time	£10,400	£11,900
Postgraduate Certificate in Academic and Clinical Education	All intakes	Part-time	£2,700 (£1,350 per unit)	£2,700 (£1,350 per unit)
Postgraduate Certificate in Specialist Paediatric Osteopathic Practice	All intakes	Part-time	£4,700 (£1,350 for unit 1; £3,350 for unit 2)	£4,700 (£1,350 for unit 1; £3,350 for unit 2)

* see paragraph 20.1 for payment of this fee

- 13.2 The fee for each student is determined with reference to the course fee rates, the student's course of study, the mode of study (i.e., full-time or part-time), the number of units that the student is taking, and the student's fee status (i.e., their eligibility to be charged Home/UK or 'overseas' fees, [see section 18](#)).
- 13.3 The exact fee is calculated after the UCO has confirmed the fee status of the student as per [section 18](#) and assessed any units eligible for Recognition of Prior Learning.
- 13.4 All students are subject to the full fee liability regardless of when they start the course during the academic year.
- 13.5 All students are subject to the full fee liability regardless of their attendance unless they have interrupted their studies in line with the [Suspension of Studies & Withdrawal Policy](#).

14. FEES FOR REPEATING STUDY

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

- 14.2 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
- 14.3 Charges for units that students are required to retake in their entirety over the next academic year due to failing a unit are shown in the table below:

Course	Retake (taught) element	Fee for the year
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 (FT and PT) 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
M.Ost (FT and PT) 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 Specialist Paediatric Osteopathic Practice	Per unit	50% of the unit fee

- 14.4 No fee will be charged to final year M.Ost students who have a deferral for any examination or assessment or who are required to resubmit coursework.

15. CHANGING COURSE OR MODE OF STUDY

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

16. INTERRUPTION OF STUDY

- 16.1 Interruption of study is when a student takes time away from the UCO, and returns at a later point, usually the following academic year.
- 16.2 Where students interrupt their studies and return at the beginning of the next academic year in line with section 4.8 of the [Suspension of Studies & Withdrawal Policy](#), they are normally liable for the fees that apply in both academic years of study. For 2023-24, students are liable for the fees shown in the table in [paragraph 32.4](#). In the following academic year students are liable for the full fee charged for their course in 2023-24. In exceptional circumstances, such as when a student is affected by a long period of

illness, the course fees charged may be adjusted at the discretion of the Finance Director in consultation with the Registrar and Course Leader.

- 16.3 Where students interrupt their studies and have approval from the Course Leader to resume the course at the same point at which they interrupted their studies, they remain liable for the fee for the original academic year of study as shown in the table in [paragraph 13.1](#) with no charge being made in the following academic year.
- 16.4 Students in receipt of a tuition fee loan from Student Finance are subject to different rules ([see section 27](#)).

17. FEES FOR STUDENTS WITH PRIOR DEGREE LEVEL QUALIFICATIONS (RPL)

- 17.1 Recognition of Prior Learning is the awarding of credits for learning which the student has undertaken with another university or college.
- 17.2 The UCO charges the following non-refundable fees when submitting an application for RPL:
- | | | |
|----|-------------------|------|
| a) | One unit | £300 |
| b) | Two or more units | £500 |
- 17.3 Successful applications will receive a fee waiver equivalent to the application fee paid and will be charged course fees according to the number of units they have to sit assessments, as per the table in [paragraph 14.3](#).

18. FEE STATUS AND OVERSEAS FEES

- 18.1 The UCO charges two levels of fee: a lower Home/UK fee and a higher 'overseas' fee. Whether a student pays a Home/UK or 'overseas' fee depends on whether they meet certain criteria.
- <http://www.ukcisa.org.uk/International-Students/Fees--finance/Home-or-Overseas-fees/England-Higher-Education/>
- 18.2 Most applicants will have their fee status determined on the basis of the information that is provided on their application form and the provisional classification will be stated in the offer letter.
- 18.3 In some cases, it may be unclear what fee status should apply on the basis of the application form and the applicant will be required to complete a fee assessment form to provide further information to enable this assessment to be made. Assessment is performed on individual basis and the individual circumstances of each applicant are carefully considered. All students must provide documentary evidence to support fee status assessment on enrolment, to ensure that the information provided by the applicant as the basis for the assessment is correct and the UCO reserves the right to reassess a fee status classification if information provided by an applicant is found to be incorrect.
- 18.4 Students who are uncertain of their fee status should contact the Registrar admission@uco.ac.uk. If, having received an offer, the applicant is not satisfied with the classification and would like their fee status to be reviewed, they need to contact the Registrar immediately as the status cannot be amended once an offer is accepted on the basis of the fee classification that has been made.

- 18.5 More details on student finance eligibility for EU students can be found here: <https://www.gov.uk/guidance/studying-in-the-uk-guidance-for-eu-students>

19. INTERNATIONAL STUDENTS DEPOSIT

- 19.1 All new international students starting a course at the UCO are required to pay a non-refundable 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.
- 19.2 The balance of the course fees (i.e., less the deposit outlined in **paragraph 19.1**) will become due at registration.

20. PAYMENT OF COURSE FEES

20.1 Access to Higher Education Diploma

Course fees for all students enrolled on this course are not payable until the end of the academic year, when a payment plan by direct debit will be set up. Students who enrol on the M.Ost course in 2024-25 will no longer be liable for this fee.

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

- a) Bank Transfer
- b) GBP (£) sterling cheque or bankers' draft
- c) Debit/ Credit Card
- d) Payment plans (instalments by Direct Debit)

20.3 Unless otherwise agreed, course 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 earliest).

20.4 If arrangements to pay course fees are not made by the student at registration, the UCO will subsequently make every effort to remind students that fees are due by email. However, these are reminders only and students are contractually responsible for paying fees on time whether emails are received or not.

20.5 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 course 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.

21. BANK TRANSFER

21.1 This is the UCO's preferred method of payment and students should make payment before the start of their course or academic year. If fees are settled in full before the course start date students are entitled for an early payment discount as listed in schedule 28.1.

21.2 The UCO's bank details are:

Bank Name: Barclays

Bank Address: 1 Churchill Place, London, E14 5HP

Account Name: University College of Osteopathy

Account No: 30196207

Sort Code: 20-65-82

- 21.3 For transfers from overseas bank accounts, the following information will also be required:

IBAN No: GB45BARC20658230196207

Swift Code: BARCGB22

- 21.4 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. Therefore, the payer must ensure that they cover both banks' fees when setting up the bank transfer.
- 21.5 For students paying fees by bank transfer, the reference should include the full name of the student.

22. GBP (£) STERLING CHEQUES / BANKERS' DRAFTS

- 22.1 All cheques/bankers drafts should be made payable to the University College of Osteopathy with the student's name and address written clearly on the back of the cheque.
- 22.2 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

University College of Osteopathy

275 Borough High Street

London

SE1 1JE

23. CASH PAYMENTS

- 23.1 The UCO does not accept cash payments.

24. DEBIT AND CREDIT CARDS

- 24.1 The UCO accepts payment from most major debit/credit cards and students should contact the Student Finance Officer student-finance@uco.ac.uk to organise payment.

25. PAYMENT PLANS (INSTALMENTS BY DIRECT DEBIT)

- 25.1 The UCO has a payment plan that allows students to spread the payment of their fees over a number of months by direct debit.
- 25.2 Arrangements to pay course fees by instalments must be made at or before registration.

- 25.3 Payment plans are not directly tied to liability periods (i.e. if a student pays £1,000 per month for 3 months from October to December, the total paid of £3,000 is not the fee owed for this period).
- 25.4 In order to pay by instalments, a student must have a UK bank account capable of processing direct debits.
- 25.5 The standard payment plans are nine consecutive monthly instalments due on the 4th of each month or the next working day in cases where the 4th is a weekend or bank holiday.
- 25.6 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.
- 25.7 On an exceptional basis, where extenuating circumstances have been demonstrated, the Student Finance Officer may approve an individual plan with a student.
- 25.8 There are no extra charges associated with payment plans.
- 25.9 Students wishing to pay by this method should email the Student Finance Officer before the start of their course or academic year. The UCO will email details of the agreed direct debit payment plan and the number of instalments to the student.
- 25.10 For more information or advice, please contact the Student Finance Officer, email student-finance@uco.ac.uk.

26. SPONSORSHIP

- 26.1 Students may ask the UCO to invoice sponsors (an external corporate body), such as employers or other organisations directly. The sponsor will be invoiced by UCO for the course fees and will be liable to pay within 30 days of the invoice date. Payment plans are not available for sponsors.
- 26.2 A friend or a family member is not deemed an official sponsor. A student sponsored by a friend or relative will be regarded as responsible for their own fees.
- 26.3 Students must provide an original letter (on headed paper and signed) 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. A copy should be posted to Student Finance 275 Borough High Street, London, SE1 1JE or by e-mail to student-finance@uco.ac.uk
- 26.4 In the event of non-payment of part or all fees by the sponsoring organisation, the outstanding amount will be invoiced to the student and be payable within 14 days.

27. 'STUDENT FINANCE' FUNDED STUDENTS (UNDERGRADUATE HOME/UK STUDENTS ONLY)

- 27.1 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)
- 27.2 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 course fees.
- 27.3 Details about the forms of UK government support available to Home/UK undergraduate students can be found at <https://www.gov.uk/student-finance> and terms and conditions can be found at: <https://www.gov.uk/>
- 27.4 Students who have received written confirmation from the SLC that they are entitled to a grant or loan towards their fees, should send this confirmation to the Student Finance Officer (student-finance@uco.ac.uk). These students can then deduct the value of this grant or loan from their payment. However, students remain liable for fees following any reduction in support payable arising from a reassessment of their grant or loan.
- 27.5 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 and students will become liable for the course fees in full.
- 27.6 It is the student's responsibility to complete all student loan funding applications truthfully and accurately.
- 27.7 Student Finance has the right to reassess students and where necessary amend or remove funding and the UCO 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 their course fees.
- 27.8 Student Finance will make payment to the UCO 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 UCO	Proportion of full year's fee paid to the UCO by Student Finance	Example Period
Term 1 – Day 1	3 rd Wednesday in October	25%	Sept – Dec
Term 2 – Day 1	1 st Wednesday in February	25%	Jan – Apr
Term 3 – Day 1	1 st Wednesday in May	50%	Apr – Jun

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

- 27.9 Students not applying for support from Student Finance are required to make arrangements for the payment of their fees to complete their registration.
- 27.10 Students who have funding applications rejected by Student Finance after they have started their course will be liable to pay their own course fees. Students receiving late

notification of rejected applications will become liable to pay their own fees and should contact the Student Finance Officer as soon as possible to discuss their options.

- 27.11 Students with tuition fee loans from Student Finance may transfer to another institution following the official start of their course. In these cases, the UCO 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.
- 27.12 Similarly, for students with approved tuition fee loans transferring into the UCO following registration at a different institution, the UCO will expect to receive the tuition fee funding from the liability period following the transfer.
- 27.13 Maintenance support is released to students 3-5 working days after the UCO 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.
- 27.14 Tuition fee support from Student Finance is paid directly to the UCO when an attendance confirmation is submitted to the SLC.
- 27.15 Students waiting for support from Student Finance are required to arrange for the payment of their fees to the UCO.

28. DISCOUNTS

- 28.1 Early payment discounts are offered to self-funding students who pay their fees for the academic year in full on or before the beginning of the year as shown in the table below:

Course	Year of entry	Mode of study	Discount for self-funding Home/UK students for the year	Discount for students paying the Overseas/EU fee for the year
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
Postgraduate Certificate in Specialist Paediatric Osteopathic Practice	All intakes	Part-time	£150	£150

- 28.2 Discounts on the full course fee are offered to **all part-time postgraduate students** who meet the following criteria:

Criteria	% Discount
UCO Alumni (2022 and 2023 graduates)	15
UCO Alumni (who graduated prior to 2022)	10
Graduates from other institutions with RQ status from the GOsC (2022 and 2023 graduates only)	10

- 28.3 A discount of 20% is offered to all permanent UCO staff for all our accredited courses. This is instead of the discounts outlined in **paragraph 28.2** and not in addition.
- 28.4 The maximum discount available (excluding early payment discounts) to any student is 20%.

29. FINANCIAL SUPPORT

- 29.1 The Student Finance Officer should be contacted immediately if a student is experiencing difficulties in paying their fees.
- 29.2 Students who are experiencing financial difficulties should also seek advice from the Student Support Officer.
- 29.3 Further information about financial support is available on the UCO's website.
<https://www.uco.ac.uk/discoverstudentsupport>
- 29.4 Undergraduate students should also read our Access and Participation Plan agreed by the Office for Students (OfS) which is available on our website.
<https://www.uco.ac.uk/life-uco/student-support/access-and-participation>

30. FAILURE TO PAY COURSE FEES

- 30.1 Students retain ultimate responsibility for the payment of their fees owing to the UCO regardless of sponsorship agreements.
- 30.2 Students who have withdrawn from a course will still need to pay the outstanding fee liability.
- 30.3 The UCO will try to accommodate the needs of its students wherever reasonable. If a student is having problems paying course fees, it is essential that the student contact the UCO as soon as possible to discuss any alternative arrangements.
- 30.4 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 Officer to arrange a support meeting to discuss circumstances and funding availability.

- 30.5 In cases of unexpected and significant hardship, the Finance Director has the discretion to consider and agree to special or exceptional payment arrangements.
- 30.6 In the event that the student misses a payment date for other charges or repayment of loans, the student must contact the relevant department.
- 30.7 Students who fail to arrange to pay course fees within a satisfactory time can have the following sanctions applied:
- a) Withdrawal of library borrowing rights;
 - b) Withdrawal of student IT rights;
 - c) Disablement of Student ID card and any controlled access privileges;
 - d) Withdrawal of student from their course;
 - e) Not be permitted to re-register on their course;
 - f) To have their academic results withheld;
 - g) Not have access to transcripts;
 - h) Not be issued with a final degree certificate;
 - i) Not be permitted to the Graduation Ceremony;
 - j) Not be issued with any academic references.
- 30.8 The type of sanction imposed by the UCO 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.
- 30.9 Where the student has failed to pay their course fees within a satisfactory time, they will receive a warning by email. If the student does not pay the debt set out in the warning, the UCO can impose sanctions.
- 30.10 If a student pays a debt in full, the UCO will lift the sanctions.
- 30.11 The UCO takes seriously any attempt to pay through illegal means and invokes the Code of Conduct Policy & Disciplinary Procedure (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 UCO's investigation) will also be reported to the police or other authorities.
- 30.12 Students must not assist other students, who are subject to sanctions, to access the UCO's resources.
- 30.13 If the UCO 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 UCO gives up any of its legal rights, including the right to bring any action against the student for non-payment of fees.
- 30.14 The UCO reserves the right to correct any administrative errors and to recover any associated shortfall in fees, but will consider any exceptional mitigating circumstances on a case-by-case basis.

31. FAILURE TO REPAY SHORT TERM LOANS OR HARDSHIP FUNDS

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

32. WITHDRAWAL FROM A COURSE

- 32.1 Students who consider withdrawal from their course are encouraged to contact the Student Support Officer to discuss available options.
- 32.2 Students intending to withdraw from the course must follow the [Suspension of Studies & Student Withdrawal Policy](#) and should contact the Registrar for further advice.
- 32.3 Students have the right to withdraw with the UCO within 14 calendar days from the day after the start of their course without incurring any course fees or financial penalties. It is the student's responsibility to ensure that this notification reaches the UCO in a timely fashion. At the very latest the student must ensure that they have followed the procedures outlined in the [Suspension of Studies & Withdrawal Policy](#) no later than the 14th day.
- 32.4 Any unpaid course 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.

32.5 Fees for students who have withdrawn from their course are shown in the table below:

Courses	Eligibility	Date of withdrawal	Fee for the year
M.Ost	(a) Students whose fees are paid by Student Finance	see section 33 'Fees for withdrawn Student Finance Funded students'	Fees determined according to Student Loans Company rules
Access to HE Dip M.Ost MSc Osteopathy (pre-registration)	All students (except (a) above)	Student withdraws from day 1 to day 14	No charge
Access to HE Dip M.Ost MSc Osteopathy (pre-registration)	All students (except (a) above)	Student withdraws after day 14 of the course start date to 31 December	35% of the full fee
Access to HE Dip M.Ost MSc Osteopathy (pre-registration)	All students (except (a) above)	Student withdraws after 31 December of the course start date to 31 March	70% of the full fee
Access to HE Dip M.Ost MSc Osteopathy (pre-registration)	All students (except (a) above)	Student withdraws after 31 March of the course start date	100% of the full fee

Courses	Eligibility	Date of withdrawal	Fee for the year
Postgraduate Certificate in Academic and Clinical Education	All students	Student withdraws before commencing a unit	No charge
Postgraduate Certificate in Academic and Clinical Education	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

33. FEES FOR WITHDRAWN STUDENT FINANCE FUNDED STUDENTS (UNDERGRADUATE HOME/UK STUDENTS ONLY)

- 33.1 Students who consider withdrawal from their course are encouraged to contact the Student Support Officer to discuss available options.
- 33.2 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.
- 33.3 Where a student has a tuition fee loan, the UCO 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
- 33.4 Any student considering withdrawal from their course who has a tuition fee loan from the SLC is advised to discuss their withdrawal with the Student Finance Officer, email student-finance@uco.ac.uk prior to making their decision.

34. REFUNDS

- 34.1 All refunds shall be returned to the original source of payment and are not transferrable to third parties.
- 34.2 A formal refund request should be submitted to student-finance@uco.ac.uk

- 34.3 In the event where student withdraws or changes the mode of study and has been sponsored by Student Loans Company , UCO will return the payment to SLC and not to the student.
- 34.4 In the event of international refund, UCO will cover its bank charges, and the recipient of funds will cover their bank charges("Shared charges").
- 34.5 The UCO is not liable for currency fluctuations when returning payments
- 34.6 If the original source of funds cannot be established student or sponsor will be asked to provide proof of the original payment.
- 34.7 If a student has received a discount, it will be deducted from any refund pro-rata as above.

35. COMPLAINTS

- 35.1 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 University College of Osteopathy's Complaints Policy & Procedures (For UCO students) by presenting relevant evidence to support their concerns.

Further information is available on our website:

<https://www.uco.ac.uk/about-uco/who-we-are/policies-procedures-and-privacy>