



University College
of Osteopathy

Tuition Fee Policy for Students 2019-2020



Core Documentation Cover Page

Tuition Fee Policy for Students 2019-2020

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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)	

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

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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 its students.

2. SCOPE

- 2.1 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

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

4. SETTING TUITION FEES

- 4.1 Tuition fee rates are reviewed and approved annually by the Senior 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 UCO's commitments made in its Access and Participation Plan agreed by the Office for Students (OFS)
 - c) Recruitment levels to courses
 - d) Market intelligence
- 4.2 The University College of Osteopathy has a mission and set of values which recognise that students have a variety of personal and financial circumstances. The UCO sets and collects fees with this mind.

- 4.3 The UCO'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.

5. COHORT

- 5.1 The UCO 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 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, CAPS AND INCREASES

A) HOME AND EUROPEAN UNION FEES (AND THE STATUTORY FEE CAP)

- 8.1 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.

- 8.2 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:
- a) New full-time students – fees will be set at the maximum fee cap permitted by the UK Government for each course.
 - b) New part-time students – fees will be set on or below the maximum student funding made available by the UK Government for each course.
 - c) Continuing full-time students – where the UK government permits the fee cap to rise, the UCO 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.
 - d) 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.

B) OVERSEAS FEES

- 8.3 Fees for international students on undergraduate courses are set by the UCO and specific rules apply to international students' fees. 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 in line with the Retail Price Index (RPI).

C) OFFSHORE FEES

- 8.4 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 and the fee charged will not exceed the maximum fee cap set for home and EU undergraduate students.
- 8.5 The UCO 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

- 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 in line with the Retail Price Index (RPI).

10. PUBLICATION OF FEES

- 10.1 The UCO 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 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 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.

13. TUITION FEE RATES FOR THE ACADEMIC YEAR 2019-20

Course	Year of entry	Mode of study	Home/EU	Full-cost (overseas fee)
Introduction to Sciences	2019	-	Free	Free
Access to Higher Education Diploma	2019	Part-time	£1,400	£1,400
M.Ost	2017 onwards	Full-time	£9,250	£11,100
M.Ost	Prior to 2017	Full-time	£9,000	£11,100
M.Ost	2019	Part-time	£6,850	£8,900
MSc Osteopathy (Pre-Registration)	All intakes	Full-time	£9,700	£11,100
Postgraduate Certificate in Academic and Clinical Education	2019	Part-time	£2,440 (£1,220 per unit)	£2,440 (£1,220 per unit)
Postgraduate Certificate in Specialist Paediatric Osteopathic Practice	All intakes	Part-time	£4,270 (£1,220 for unit 1; £3,050 for unit 2)	£4,270 (£1,220 for unit 1; £3,050 for unit 2)
Professional Doctorate in Osteopathy (Year 4 onwards)	All intakes	Part-time	£2,100	£2,100

13.1 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.

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

13.3 Mode of study means:

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

13.4 Fee status means:

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

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

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

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 retake/assessed units are shown in the table below:

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) 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 (other years) 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
Professional Doctorate in Osteopathy	All retakes	50% of the full fee

14.4 Final year M.Ost students who are required to retake their 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.

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 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 UCO, interrupt their studies and return at a later point, usually the following academic year.
- 16.2 Where students interrupt their studies, they remain liable for the fee for the original academic year of study.
- 16.3 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.
- 16.4 Students in receipt of a tuition fee loan from Student Finance are subject to different rules (see section 30).

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 to submit 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 tuition fees according to the number of units they have to sit assessments, as per the table in section 15.3.

18. FEE STATUS

- 18.1 All students will be required to complete a fee assessment form to determine their fee status, i.e. their eligibility to be charged 'home' 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.

19. OVERSEAS FEES

- 19.1 As the University College of Osteopathy is a publicly funded educational institution, it charges two levels of fee: a lower 'home' fee and a higher 'overseas' fee. Whether a student pays a 'home' or 'overseas' fee depends on whether they meet certain criteria.

19.2 For further information visit:

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

20. INTERNATIONAL STUDENTS DEPOSIT

- 20.1 All new international students starting a course at the UCO 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.

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

21. PAYMENT OF TUITION FEES

21.1 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) Cash GBP (£) only
- d) Debit/credit card
- e) Payment plans (instalments by Direct Debit)

21.2 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).

21.3 If arrangements to pay tuition fees are not made by the student at registration, the UCO 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.

21.4 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.

22. BANK TRANSFER

22.1 This is the University College's preferred method of payment and students should make payment before the start of their course or academic year.

22.2 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

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

IBAN No: GB45BARC20658230196207

Swift Code: BARCGB22

22.4 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.

22.5 For students paying fees by bank transfer, the reference should include the full name of the student.

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

23.1 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.

23.2 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

24. CASH PAYMENTS

24.1 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).

24.2 All payments should be made in sterling.

25. DEBIT/CREDIT CARD

25.1 The UCO accepts payment from most major debit/credit cards.

25.2 There is an administration charge for payments by credit card of 2% (minimum charge £3).

25.3 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.

26. PAYMENT PLANS (INSTALMENTS BY DIRECT DEBIT)

26.1 The UCO has a payment plan that allows students to spread the payment of their fees over a number of months by direct debit.

- 26.2 Arrangements to pay tuition fees by instalments must be made at or before registration.
- 26.3 Payment plans are not directly tied to liability periods.
- 26.4 In order to pay by instalment, a student must have a UK bank account capable of processing direct debits.
- 26.5 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.
- 26.6 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.
- 26.7 On an exceptional basis, where extenuating circumstances have been demonstrated, the Student Finance Officer may approve an individual plan with a student.
- 26.8 There are no extra charges associated with payment plans.
- 26.9 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 UCO will e-mail details of the agreed direct debit payment plan and the number of instalments to the student.
- 26.10 For more information or advice, please contact the Student Finance Officer on 020 7089 5318 or e-mail student-finance@uco.ac.uk.

27. PROFESSIONAL AND CAREER DEVELOPMENT LOANS (PCDL)

- 27.1 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.

28. SPONSORSHIP

- 28.1 Students may ask the UCO to invoice external sponsors, such as employers or other organisations directly.
- 28.2 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.

29. STUDENT FINANCE FUNDED STUDENTS (UNDERGRADUATE HOME AND EU STUDENTS ONLY)

- 29.1 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)
- 29.2 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.
- 29.3 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>
- 29.4 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.
- 29.5 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.
- 29.6 It is the student's responsibility to complete all student loan funding applications truthfully and accurately.
- 29.7 Student Finance have 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 tuition fees.
- 29.8 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.

- 29.9 Students not applying for support from Student Finance are required to make arrangements for the payment of their fees to complete their registration.
- 29.10 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 UCO as soon as possible to discuss their options.
- 29.11 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.
- 29.12 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.
- 29.13 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.
- 29.14 Tuition fee support from Student Finance is paid directly to the UCO submits an attendance confirmation to Student Finance.
- 29.15 Students waiting for support from Student Finance are required to arrange for the payment of their fees to the UCO.

30. POSTGRADUATE LOANS (MSc OSTEOPATHY (PRE-REGISTRATION) STUDENTS ONLY)

- 30.1 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>

31. DISCOUNTS

31.1 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:

Course	Year of entry	Mode of study	Self-funding Home/EU	Full-cost (overseas fee)
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

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

Criteria	% Discount
UCO Alumni (2018 and 2019 graduates)	15
UCO Alumni (who graduated prior to 2018)	10
Graduates from other institutions with RQ status from the GOsC (2018 and 2019 graduates only)	10

31.3 A discount of 20% is offered to all permanent UCO staff for all our accredited courses. This is instead of the discounts above and not in addition.

31.4 The maximum discount available to any student is 20%.

32. FINANCIAL SUPPORT

- 32.1 The Student Finance Officer should be contacted immediately if a student is experiencing any difficulties in paying their fees. The UCO 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 UCO.
- 32.2 Students who are experiencing financial difficulties should also seek advice from the Student Support Manager.
- 32.3 Further information about financial support is available on the UCO's website:

<https://www.uco.ac.uk/life-uco/student-support/financial-support>

33. LOANS AND GRANTS AVAILABLE TO STUDENTS

- 33.1 For information about the available funds and loans as well as application forms, students should contact our Student Support Manager.
- 33.2 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-agreement>

34. FAILURE TO PAY TUITION FEES

- 34.1 Students retain ultimate responsibility for the payment of their fees owing to the UCO regardless of sponsorship agreements.
- 34.2 Students who have withdrawn from a course will still need to pay the outstanding fee liability.
- 34.3 The UCO 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 UCO as soon as possible to discuss any alternative arrangements.
- 34.4 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.
- 34.5 In cases of unexpected and significant hardship, the Finance Director has the discretion to consider and agree special or exceptional payment arrangements.
- 34.6 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).
- 34.7 Students who fail to arrange to pay tuition 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.

34.8 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.

34.9 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 UCO can impose sanctions.

34.10 If a student pays a debt in full, the UCO 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.

34.11 The University College 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 UCO's investigation) will also be reported to the police or other authorities.

34.12 Students must not assist other students, who are subject to sanctions, to access the UCO's resources.

34.13 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.

35. FAILURE TO PAY LIBRARY DEBT

35.1 Library debt will be pursued and the following sanctions applied:

- Withdrawal of Library access;
- Withdrawal of IT access

36. FAILURE TO REPAY SHORT TERM LOANS OR HARDSHIP FUNDS

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

37. WITHDRAWAL FROM A COURSE

- 37.1 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.
- 37.2 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 tuition fees or financial penalty. 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 any notification to withdraw without incurring any fees is sent to the Registrar no later than the 14th day.
- 37.3 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.
- 37.4 Fees for students who have withdrawn from their course are shown in the table below:

Courses	Eligibility	Date of withdrawal	Fee
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
Access to HE Dip M.Ost 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 M.Ost 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	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
Professional Doctorate in Osteopathy	All students	Student withdraws within the first 120 days from start of the course	50% of the full fee
Professional Doctorate in Osteopathy	All students	Student withdraws after 120 days from course start date	100% of the full fee

37.5 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.

37.6 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.

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

38. FEES FOR WITHDRAWN STUDENT FINANCE FUNDED STUDENTS (UNDERGRADUATE HOME AND EU STUDENTS ONLY)

38.1 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.

38.2 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

38.3 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@uco.ac.uk prior to making their decision.

39. COMPLAINTS

39.1 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>