

# **Birmingham City University**

## **Tuition Fee Payment Policy – 2013/14**

### **1. Introduction**

This policy sets out the University's requirements for tuition fee payment for 2013/14.

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### **2. Background**

The existing policy has been reviewed to ensure the University continues to provide flexible, viable payment options for students whilst ensuring enrolment can be facilitated without compromising student intake or cash flow.

Although the number of home undergraduate students taking advantage of Tuition Fee Loan (TFL) or Tuition Fee Grant (TFG) funding options available for many courses continues to increase, there will be students that choose not to opt for funding and will settle their fees directly with the University. Additionally, some students will not qualify for TFL / TFG due to their level of study or student type; therefore, the University will continue to offer fee settlement options to all students.

The policy is based on the following criteria and objectives to:

- a. facilitate and clarify procedures for tuition fee assessment, enrolment, fee settlement and debt collection for students and staff
- b. equip the University and students with a fair and realistic fee payment policy
- c. ensure adequate systems and procedures are in place to support implementation of the fee payment policy
- d. support students by providing flexible payment options and information regarding the University's fee payment policy and procedures.

### 3. **Payments**

#### **3.1 Methods of payment**

The University charges and collects fees due in accordance with University policies and with reference to external requirements or governing bodies as required. Tuition fees are due at the start of the academic year or at the date of registration in the case of non-standard start dates. The University accepts the following payment methods:

- Online Payments for the following items via <https://ipay.bcu.ac.uk/invoice>
  - Outstanding tuition fees
  - Advance payments for International students
  - Library fines and fees
  - Accommodation deposits
  - Printing credits
- Direct Debit via a UK bank or building society account facilitating this payment method
- Debit Card or Credit Card (most major cards accepted)
- Cheque (not acceptable in instances where debt penalties have been imposed)
- Cash (please do not send cash through the post and avoid carrying large amounts of cash)
- BACS - Bank Transfers including SWIFT and CHAPS payments

#### **3.2 Instalment options**

The University allows self-funding students to pay their tuition fees in instalments.

Please refer to the relevant section below:

Section 5 for home, research and collaborative students

Section 6 for non-standard instalments

Section 7 for distance learners

Section 8 for international students

Section 9 LPC students only.

All instalment payments are collected via direct debit through a UK bank or building society account that facilitates this method of payment.

September Enrolment	Closing Date for Applications	January Enrolment	Closing Date for Applications
3 Direct Debit Instalment Plan	1 <sup>st</sup> November 2013	3 Direct Debit Instalment Plan	3 <sup>rd</sup> March 2014
6 Direct Debit Instalment Plan	14 <sup>th</sup> October 2013	6 Direct Debit Instalment Plan	14 <sup>th</sup> February 2014

Direct debit application forms are available from your faculty office, Accounts Receivable, Finance or can be downloaded via <https://icity.bcu.ac.uk/Finance/Accounts-Receiveable>

Completed forms should be submitted to Accounts Receivable, Finance Dept. City North Campus, Perry Barr, Birmingham, B42 2SU. Please refer to sections 5 to 9 depending on your student status for full details and payment requirements. A direct debit schedule will be issued to the bank account holder confirming payment dates and amounts a minimum of 10 working days before the first instalment is due.

### **3.3 Sponsored students**

You are required to ensure that appropriate evidence of sponsorship is provided prior to or at enrolment; you will be personally liable for any fees until the appropriate evidence of sponsorship is provided or if your sponsor defaults on payment.

Refunds may be issued to original payers in accordance with the University's Credit & Refund policy if fee settlement via a sponsor is subsequently provided (section 4 provides detailed guidance on the University's policy relating to sponsored students).

### **3.4 International deposits**

If you are required to pay a tuition fee deposit, this will be clearly stated in the letter we send offering you a place at Birmingham City University. In this case you will be required to pay a tuition fee deposit of £3,000, in order to demonstrate to the Entry Clearance Officer who will conduct your visa interview, that you are a serious applicant with a genuine commitment. You will need to make payment, plus scan and email financial statements proving you can meet the UK Border Agency Tier 4 student visa requirements. This deposit will be deducted from your total tuition fees due. It is important to note if payment exceeds the tuition fee deposit stated in your offer letter, any excess will be deducted from the remaining tuition fees due following enrolment. You will not be able to draw on this money to cover living expenses or accommodation costs and the University will not refund any overpayments. Full details are available from the International Office or via the following link <http://www.bcu.ac.uk/international>

### **3.5 Credits and refunds**

Full or part payments made in advance for fees may be eligible for a refund when a student withdraws, interrupts or changes their study programme. Full details of eligibility and the University's policy for calculating both your entitlement to a refund and your liability for fees can be found in the Credits & Refunds Policy 2013 / 2014. The University reserves the right to refuse or reject any financial transaction where the payment origin cannot be identified or confirmed and will endeavour to ensure all financial transactions and returns are in accordance with the Money Laundering Regulations 2007. Details are available from Accounts Receivable, Finance or via the following link: <https://icity.bcu.ac.uk/Finance/Accounts-Receivable>

### **3.6 Fee waivers and bursaries**

Students may be eligible to receive a University bursary, fee waiver or reduction towards their tuition fees based on their personal circumstances, funding position or their study programme. Full details of eligibility can be found on the main University website <http://www.bcu.ac.uk/student-info/finance-and-money-matters> and follow links to your student type, or by contacting your faculty for information. Details of circumstances in which a bursary can be withdrawn are set out in the Credits & Refunds Policy 2013 / 2014. Contact Accounts Receivable, Finance or access the following link: <https://icity.bcu.ac.uk/Finance/Accounts-Receivable>

### **3.7 Prompt payment discount**

International students who pay their fees in full at or before enrolment can qualify for a prompt payment discount of £300.00; full details can be found in section 8.2 below.

### **3.8 Fee payment and enrolment**

#### **3.8.1 Student Loan Company (SLC) Funded Students**

The University receives direct updates from the SLC of students who have applied for or have been granted funding by the SLC; these will be used to determine fee liability on a student's behalf prior to or at enrolment.

- If funding, or funding application evidence is not available or has not been confirmed, students are required to comply with the fee payment policy until evidence of funding or funding application has been provided.
- Students should contact the SLC directly via <http://www.slc.co.uk/> or by telephoning 0845 300 50 90 if there are queries with their funding provision.
- If the University has not received confirmation of SLC funding or funding application, students should provide evidence of their application or a copy of their Student Finance Notification Letter to the University (this applies to home/EU undergraduate students only) to Academic Registry.
- Payments received from the SLC in respect of tuition fees will be administered and allocated in accordance with SLC funding arrangements. Any fees not covered by SLC funding, sponsorship or fee waiver must be settled by the student.
- Any contributions received prior to or pending funding evidence will be returned to the original payer when funding evidence has been provided to the University subject to the terms and conditions of the University's credit and refund policy:  
<https://icity.bcu.ac.uk/Finance/Accounts-Receivable>

#### **3.8.2 All Other Students**

Students for whom the University has received no confirmation of SLC funding, where no evidence of SLC funding application has been presented, or where no evidence of any other sponsorship has been provided are required to pay fees in accordance with this policy.

The University will issue electronic monthly financial statements to students' BCU email address; however students should not defer payment or await an invoice or financial statement before making payment, as this may lead to missed instalment opportunities.

Where fees remain unpaid, the debt due to the University will be managed in accordance with the University's Credit Management policy. A debtor status may be applied to the student's record which could restrict access to a student's access to University systems and facilities. Policy details are available via the following link:

<https://icity.bcu.ac.uk/Finance/Accounts-Receivable>

### **3.9 Registration, Residential & Other Fees**

Registration fees may be charged if your course is linked to an external organisation or awarding body. Residential fees may relate to a trip or a visit as part of your studies. Other fees may cover books, resources or materials needed as part of your course.

If these fees are applicable as part of your study programme they are payable in full at enrolment and in addition to the minimum payment amounts to qualify for instalment options. Refer to items 5 to 9 for full details.

## **4 Sponsored Students**

### **4.1 Commercial or Corporate Sponsors**

A sponsor is a company, government body, employer, charitable or third party non-domestic organisation; a relative, individual or friend is not deemed an official sponsor. Any students in receipt of full or part sponsorship must provide written evidence of funding prior to or at enrolment. This should be on official headed paper and signed by the sponsor; provision can be via the original paper copy or submitted via a scanned electronic copy of the original letter.

The sponsorship letter must contain the following details:

• Student Name	• Purchase or Order Ref No.
• Student No. (if known)	• Name of person authorising sponsorship
• Academic year(s) of study	• Signature of person authorising sponsorship
• Course or Programme Details	• Position Held
• Amount of sponsorship provided	• Address for invoicing purposes

Failure to produce evidence in the required format will result in the student being classed as self-funding and subject to the fee payment policy requirements.

### **4.2 Sponsor Payment Terms**

Invoices issued to sponsors will be subject to standard payment terms of 30 days from date of invoice; no instalment or direct debit options are available for sponsored students.

### **4.3 Failed Sponsorship**

In the event of a sponsor failing to pay fees on behalf of a student, the student becomes directly liable for fee payment. An invoice or statement will be issued and standard 30 day payment terms will apply. If a sponsor fails to pay and subsequently goes into liquidation or receivership, the University will try to assist students with a reasonable payment arrangement, but will be unable to waive any fees due.

## **5. Instalment Options – Home, Research, & Collaborative Students**

Instalment facilities are available to all self-funded or SLC funded students provided the student's tuition fee liability after deducting any sponsorship, fee waiver or SLC funding exceeds £500.00 and that the fees are paid by Direct Debit using a UK bank or building society account that facilitates this payment method. In accordance with Direct Debit guidelines, any payment due dates that fall on a weekend or bank holiday will be collected on the first working day after the due date.

Failure to collect a direct debit on any of the due dates due to lack of funds or if the instruction has been cancelled by the payer for any reason will render the instalment plan void; the total remaining balance of fees due will then become payable immediately in full. Students enrolling outside the main enrolment periods of September 2013 and January 2014 should contact Accounts Receivable, Finance to discuss the possibility of alternative instalment options. The following options are available dependent on fee liability as follows:

### **5.1 Option 1 Pay by 3 instalments**

Students Enrolling <u>SEPTEMBER 2013</u>	Students Enrolling <u>JANUARY 2014</u>
Minimum initial payment of 25% of fees due, higher value payments will be accepted. The balance is due via direct debit instalments:	Minimum initial payment of 25% of fees due, higher value payments will be accepted. The balance is due via direct debit instalments:
1 <sup>st</sup> December 2013	1 <sup>st</sup> April 2014
1 <sup>st</sup> February 2014	1 <sup>st</sup> June 2013
1 <sup>st</sup> April 2014	1 <sup>st</sup> August 2014

### **5.2 Option 2 Pay by 6 instalments**

Students Enrolling <u>SEPTEMBER 2013</u>	Students Enrolling <u>JANUARY 2014</u>
Minimum initial payment of 25% of fees due, higher value payments will be accepted. The balance is due via direct debit instalments	Minimum initial payment of 25% of fees due, higher value payments will be accepted. The balance is due via direct debit instalments
1 <sup>st</sup> November 2013	1 <sup>st</sup> April 2014
1 <sup>st</sup> December 2013	1 <sup>st</sup> May 2014
1 <sup>st</sup> January 2014	1 <sup>st</sup> June 2014
1 <sup>st</sup> February 2014	1 <sup>st</sup> July 2014
1 <sup>st</sup> March 2014	1 <sup>st</sup> August 2014
1 <sup>st</sup> April 2014	1 <sup>st</sup> September 2014

### **5.3 Completing Research Students (Final Year Students ONLY)**

All research degree students in their final year of study will be liable to pay for fees on a pro rata basis until the submission of their final work. Fee liability will be determined by the month in which submission takes place. Liability is subject to a minimum fee equivalent to 2 months of the annual fee, and charged and payable on a monthly basis via a Direct Debit arrangement until final work submission. Withdrawal from the course will result in pro rata charging on the same basis.

	Submission Occurs	Fee Liability		Submission Occurs	Fee Liability
	September or October	2/12 <sup>th</sup> of annual fee			February / March
Start September	November	3/12 <sup>th</sup>	Start January	April	3/12 <sup>th</sup>
	December	4/12 <sup>th</sup>		May	4/12 <sup>th</sup>
	January	5/12 <sup>th</sup>		June	5/12 <sup>th</sup>
	February	6/12 <sup>th</sup>		July	6/12 <sup>th</sup>
	March	7/12 <sup>th</sup>		August	7/12 <sup>th</sup>
	April	8/12 <sup>th</sup>		September	8/12 <sup>th</sup>
	May	9/12 <sup>th</sup>		October	9/12 <sup>th</sup>
	June	10/12 <sup>th</sup>		November	10/12 <sup>th</sup>
	July	11/12 <sup>th</sup>		December	11/12 <sup>th</sup>
	August	100 % fees		January	100 % fees

Note: this payment option is applicable to self-funding students only; any sponsored students will be required to settle the total fees due per item 4.2. However, the same charging policy will apply for calculating the final amount; any overpayment made following final work submission will be refunded to the original payer.

## 6. **Non Standard Instalment Options**

Students enrolling outside of the standard Autumn or Spring intakes who require an instalment arrangement should contact Accounts Receivable to discuss payment options. Any instalment plans offered will be of a similar duration requiring the same initial payments as detailed in section 5; payment dates will be confirmed when the agreement is made.

In some instances where course duration or delivery is non-standard, or where external influences are relevant to the course, alternative instalment options may be available or may replace the standard instalment options. In these instances, students affected will be advised of any deviation from this policy and what instalment options are available to them prior to or at enrolment by their faculty.

## 7. **Distance Learning Students**

Distance learning students' initial fee liability will be calculated on the module choices made during their course application. Additional charges will accrue incrementally as they progress through the programme and take additional modules. Students will be required to pay for modules prior to registration and will be required to settle fees due prior to, or at the point of module sign up, there will be no instalment options available.

## 8. **International Students**

### 8.1 **International Deposits**

Refer to section 3.4 for details of deposit requirements for International students; any deposit or advance payment made will contribute towards your tuition fees due. If the advance payment is in excess of the first 50% of fees due required to complete enrolment, then any excess payment will be allocated to the remaining balance of tuition fees due; you will not be able to draw on this money to cover living expenses or accommodation costs; the excess amount is exempt from refunds.

Full details of the University's credits and refunds policy are available from Accounts Receivable, Finance or via <https://icity.bcu.ac.uk/Finance/Accounts-Receivable>.

Alternatively, further help and assistance is available from the International Office. <https://icity.bcu.ac.uk/internationaloffice>

### 8.2 **Payment in full at enrolment**

Fees can be paid in full in advance or at enrolment, students who do so will qualify for a prompt payment discount of £300.00. To qualify, full payment is required in accordance with the following table. Payments received and processed after close of business on the deadlines stated will not qualify for prompt payment discount.

<b>Enrolment</b>	<b>Payment Deadline for discount</b>
September 2013	1 November 2013
January / February 2014	15 March 2014
April 2014	31 May 2014

### **8.3 Payment By Instalments**

Option 1 – Pay 50% of fees prior to or at enrolment plus:

<b>Enrolment Date</b>	<b>Balance Due No Later Than</b>	<b>Payment Method</b>
September 2013	31 January 2014	Online, Card, Cash, BACS, Cheque
January 2014	30 April 2014	Online, Card, Cash, BACS, Cheque

Option 2 – 50% of fees paid at enrolment plus 3 Direct Debit instalments\*

(\* only permitted using a UK bank or building society that facilitates this method of payment)

<b>Students Enrolling <u>SEPTEMBER 2013</u></b>	<b>Students Enrolling <u>JANUARY 2014</u></b>
Minimum Payment of 50% of fees or any higher value, plus monthly payments as follows:	
1 <sup>st</sup> December 2013	1 <sup>st</sup> April 2014
1 <sup>st</sup> February 2014	1 <sup>st</sup> June 2013
1 <sup>st</sup> April 2014	1 <sup>st</sup> August 2014

Option 3 - 50% of fees paid at enrolment plus 6 Direct Debit instalments\*

(\* only permitted using a UK bank or building society that facilitates this method of payment)

<b>Students Enrolling <u>SEPTEMBER 2013</u></b>	<b>Students Enrolling <u>JANUARY 2014</u></b>
Minimum Payment of 50% of fees or any higher value, plus monthly payments as follows:	
1 <sup>st</sup> November 2013	1 <sup>st</sup> April 2014
1 <sup>st</sup> December 2013	1 <sup>st</sup> May 2014
1 <sup>st</sup> January 2014	1 <sup>st</sup> June 2014
1 <sup>st</sup> February 2014	1 <sup>st</sup> July 2014
1 <sup>st</sup> March 2014	1 <sup>st</sup> August 2014
1 <sup>st</sup> April 2014	1 <sup>st</sup> September 2014

### **9. Instalment Options – LPC (Legal Practice Course) Students Only**

In addition to the standard instalment options available see section 5 above, students studying LPC courses on a Full Time or Part Time basis have additional instalment options available. Please refer to Annex 3 for full details of the additional instalments available.

### **10. Short Courses**

These are defined as non-award bearing courses or courses that do not exceed 15 weeks' duration. Students will be required to pay all fees due prior to or at enrolment. If the fees are in excess of £500, then a minimum payment of 50% of the fees due is required to facilitate enrolment with the balance due payable within 30 days. Students may settle fees for the initial payment and any subsequent balance using any of the accepted payment options available excluding direct debit.



### **11. Career Development Loans**

The University is registered with the Skills Funding Agency (SFA) as a Learning Provider (No. 10118) and as such will accept payment of tuition and course fees for any student who is successful in obtaining a Career Development Loan. The University will adhere to the regulations and guidance provided by the SFA and will accept payment in accordance with the loan terms specified. Students are required to provide evidence of the career development loan for exemption from the University's standard Fee Payment Policy terms and conditions. In the absence of providing loan evidence or for any fees that will not be paid to the University through the scheme, standard payment terms apply.

### **12. USA Federal Loans**

The University is registered to accept funding and payment arrangements for students using the USA Federal Loans scheme; students funded via this method will need to comply with the US Department of Education's legislation regarding the scheme. The University will accept and administer funds received in accordance with the legislation governing fund distribution. In the absence of evidence of funding, in the event of funds not being received through the scheme or where there remains a balance due after funding has been received, students will be liable for payment and required to conform with the fee payment policy.

### **13. Extenuating Circumstances**

Any requests for variation from this policy should be referred to the Accounts Receivable Manager for consideration with supporting information. Where reasonable to do so based on the individual merits of the application, consideration will be given for extenuating circumstances or alternative payment arrangements.

### **14. Summary**

This policy confirms students are required to make full or part payment of fees

- Prior to enrolment
- At enrolment
- Within 30 days of enrolment
- In conjunction with the instalment plans available once enrolment has taken place where fees remain unpaid.

Birmingham City University reserves the right to change, amend or alter this policy during the academic year if considered appropriate and necessary to do so.

Malcolm Bird  
Accounts Receivable Manager  
August 2013

## ANNEX 1 Methods of Payment and Ways to Pay

The University offers online payments for outstanding fees, please click on the following link to make payments online using most major debit or credit cards:

<https://ipay.bcu.ac.uk/invoice>



### By Telephone:

Call Cash Management on 0121 331 5397 / 5398 to make payment by Debit or Credit card (most major cards are accepted).

#### Opening hours

Mon – Thurs 9.00 am – 5.00 pm  
Fri 9.00 am – 4.00 pm



### By Post:

Please make cheque payable to 'Birmingham City University'. On the reverse of your cheque quote: the name and account ref shown overleaf.

Send the payment to:  
Birmingham City University,  
City North Campus  
Cash Management,  
Finance Dept., Perry Barr,  
Birmingham B42 2SU



### In person

Payments by cash, cheque, bankers draft or Debit / Credit card can be made direct to Birmingham City University, Cash Management, Finance Dept., 8<sup>th</sup> Floor, Baker Building, Perry Barr, Birmingham B42 2SU

#### Opening hours

Mon – Thurs  
9.00 am – 5.00 pm  
Fri 9.00 am – 4.00 pm

Payment from your bank to Birmingham City University's bank must be in UK Pounds Sterling quoting your account and invoice number

<b>BANK</b>	NatWest
<b>BRANCH</b>	Birmingham City Centre Branch, 1 St Philips Place, Birmingham, B3 2PP
<b>ACCOUNT NAME</b>	Birmingham City University
<b>ACCOUNT NUMBER</b>	7 8 0 6 9 4 6 7
<b>SORT CODE</b>	60 02 35
<b>IBAN</b>	GB36 NWBK 6002 3578 0694 67
(International Bank Account Number)	
<b>BIC</b>	NWBK GB 2L
(Bank Identifier Codes)	

PLEASE EMAIL YOUR REMITTANCE TO: [Cash.management@bcu.ac.uk](mailto:Cash.management@bcu.ac.uk) or FAX TO: 0121 331 6349 for the attention of Cash Management Office

**BIRMINGHAM CITY UNIVERSITY TUITION FEE PAYMENT OPTIONS 2013 - 2014**

	Home Students Inc. Research, Distance Learning & Collaborative	International Students	Sponsored Students (Non SLC)	Enrolment Period <b><u>SEPTEMBER 2013</u></b>  <u>Instalment Dates</u>	Enrolment Period <b><u>JANUARY 2014</u></b>  <u>Instalment Dates</u>
<b>Student Fee Liability up to £500.00</b>  Full Payment of fees Prior to or at enrolment	✓	✓	✓	Not Applicable	Not Applicable
<b>Fee Liability over £500.00 - Option 1</b> Minimum of 25% of fees paid prior to or at enrolment. Balance payable by 3 Direct Debit instalments <b><u>Application Closing Date 1.11.2013</u></b>	✓	X	X	1st December 2013 1st February 2014 1st April 2014	1st April 2014 1st June 2013 1st August 2014
<b>Fee Liability over £500.00 - Option 2</b> Minimum of 25% of fees paid prior to or at enrolment. Balance payable by 6 Direct Debit instalments <b><u>Application Closing Date 14.10.2013</u></b>	✓	X	X	1st November 2013 1st December 2013 1st January 2014 1st February 2014 1st March 2014 1st April 2014	1st April 2014 1st May 2014 1st June 2014 1st July 2014 1st August 2014 1st September 2014
<b>Student Fee Liability above £500.00 International Students Only – Option 1</b>  Minimum payment of 50% of fees prior to or at enrolment, plus 1 further payment	X	✓	X	January 2014  Pay Online, Debit / Credit Card, Cash, Cheque. BACS	June 2014  Pay Online, Debit / Credit Card, Cash, Cheque. BACS
<b>Student Fee Liability over £500.00 International Students - Option 2</b> Minimum of 50% of fees paid prior to or at enrolment. Balance payable by 3 Direct Debit instalments <b><u>Application Closing Date 1.11.2013</u></b>	X	✓	X	1st December 2013 1st February 2014 1st April 2014	1st April 2014 1st June 2013 1st August 2014
<b>Student Fee Liability above £500.00 International Students - Option 3</b> Minimum of 50% of fees paid prior to or at enrolment. Balance payable by 6 Direct Debits instalments <b><u>Application Closing Date 14.10.2013</u></b>	X	✓	X	1st November 2013 1st December 2013 1st January 2014 1st February 2014 1st March 2014 1st April 2014	1st April 2014 1st May 2014 1st June 2014 1st July 2014 1st August 2014 1st September 2014
<b>Final Year Research Students ONLY</b>					
Minimum of 2/12 <sup>th</sup> of fees due prior to or at enrolment. Balance payable by monthly Direct Debit instalments.				November 2013 – August 2013	April 2013 – January 2014

ANNEX 2 Summary of Instalment Options

Annex 3 – LPC Additional Instalment Options in addition to the standard plans available

<b>Full Time; Option 1</b>	Full Payment prior to or at enrolment September 2013	Qualify for 5% discount on fees due		
<b>Full Time; Option 2</b>	25% paid prior to or at enrolment September 2013	25% paid by 31.1.2014	25% paid by 30.6.2014	Final 25% payable via <u>Quarterly</u> Direct Debit Payments September 2014, Dec 2014, March 2015, June 2015
<b>Full Time; Option 3</b>	25% paid prior to or at enrolment September 2013	25% paid by 31.1.2014	25% paid by 30.6.2014	Final 25% payable via Monthly Direct Debit Payments. July 2014 to June 2015 inclusive.
<b>Full Time; Option 4</b>	20% paid prior to or at enrolment September 2013	20% paid by 31.1.2014	20% paid by 30.6.2014	Final 40% payable via Monthly Direct Debit Payments. July 2014 to June 2015 inclusive.
<b>Part Time; Option 1</b>	Full Payment of Year 1 prior to or at enrolment September 2013	Qualify for 5% discount on fees due		
	Full Payment of Year 2 prior to or at enrolment September 2014	Qualify for 5% discount on fees due		
<b>Part Time; Option 2</b>	25% of Year 1 Fees paid prior to or at enrolment September 2013	25% Year 1 fees paid by 31.1.2014	25% Year 1 fees paid by 30.6.2014	Final 25% Year 1 fees paid prior to enrolment to Year 2 September 2014
	25% of Year 2 Fees paid prior by January 2015	25% Year 2 fees paid by 30.6.2015		Final 50% payable via Monthly Direct Debit Payments. July 2014 to June 2015 inclusive.
<b>Part Time; Option 3</b>	20% of Year 1 Fees paid prior to or at enrolment September 2013	20% Year 1 fees paid by 31.1.2014	20% Year 1 fees paid by 30.6.2014	20% Year 1 fees paid prior to enrolment to Year 2 September 2014
	20% of Year 1 Fees paid prior by January 2015	20% Year 2 fees paid by 30.6.2015		Final 80% payable via Monthly Direct Debit Payments. July 2014 to June 2015 inclusive.