

Document Title		
Undergraduate and Postgraduate Programme Payment Terms and Conditions		
Document Author/Owner:	Responsible Person:	
Karen Hoar / VJ Samkuty	Head of Finance and Academic Principal	
Approving Body:	Date of Approval:	
SLT and FRC on behalf of the Board	SLT approved 18/5/26 FRC approved 8/6/26	
Effective from:	Review Date:	Version No:
September 2026	June 2027	1
EITHER For Public Access? Tick as appropriate	OR For Internal Access only? Tick as appropriate	
YES <input checked="" type="checkbox"/>	YES <input type="checkbox"/>	
Summary/Description:		
This document defines the Payment Terms & Conditions for All Nations Christian College.		
<p>2025-26 v1 Added Header page Better clarity for all points raised by the Open University regarding the CMA review of May 2025 including better clarity in sections 1, 2, 11, 12, 16, 17, 18, 20, 22 as well as adding a new section 19 for better clarity on extenuating circumstances. Removed references to the actual fees in section 12 as all Fees can be found in the Fee sheets updated annually. Minor updates to section 3, 4 to now include the currency for payment in GBP Added in the Student Payment Policy document as an Appendix at the end as part of the overall document so we just have one document for all payment terms.</p>		

ALL NATIONS CHRISTIAN COLLEGE

To cultivate biblically rooted, hope-filled and culturally relevant engagement with God's mission, by training and equipping disciples of Jesus Christ in partnership with the global church.

UNDERGRADUATE AND POSTGRADUATE PROGRAMME

PAYMENT TERMS & CONDITIONS

- 1. Introduction to Payment Terms and Conditions** All offers of admission to the College are conditional upon your ability to meet the financial obligations of your programme. Specifically, you must be able to pay the full costs of your first term before or by the required deadline. In addition, you are expected to have a realistic and timely financial plan in place to cover the remaining fees and associated costs for the duration of your studies. Demonstrating financial readiness is essential to ensure the stability of your studies and to avoid interruptions due to non-payment. These conditions apply to all students regardless of funding source, and it is your responsibility to ensure that adequate funding is secured prior to enrolment. Failure to meet these conditions may result in the withdrawal of your offer or restrictions on your ability to register, continue with your studies, or access College services.
- 2. Cancellation Policy** If you cancel your acceptance of a place at the College within 14 days of accepting the offer (the "Cancellation Period"), any fees paid to the College—excluding application fees—will be refunded in full, minus any bank charges incurred. If you begin your course during the Cancellation Period (for example, in the case of a late application), the College reserves the right to charge a reasonable fee for the portion of the programme already delivered. This will be calculated based on the number of training weeks accessed. For example, since each term consists of 10 weeks, 1 week of attendance equates to 10% of the termly Tuition Fee. If you cancel after the Cancellation Period, the course deposit will not be refunded. Additionally, depending on when you cancel, you may be required to pay a proportion of the Tuition Fees. This will be calculated based on the number of training weeks accessed, using the same method as described above. If the College makes a major change to your programme of study after you have accepted your place but before the course starts, and this change leads you to withdraw from the course, you will be entitled to a full refund of all fees paid (including the deposit).
- 3. Invoicing** At the start of each year of study, you will be invoiced by the College for the full amount due in GBP for that academic year of the programme. A statement of all the amounts charged to your account, and all payments made, will be produced at the start of each term. A new statement will be issued at regular intervals unless your account balance is nil. If you have been granted a College bursary or married couple's discount, these will be deducted from your account at the same time as charges are added. Details of both are on our website.
- 4. Payment** All fees must be paid in GBP by Monday of the first week of study, unless an alternative instalment plan has been agreed in advance with the Finance Department. The instalment plan must demonstrate that all fees are settled in full by the final week of term. Fees may also be paid in advance. If there are any fees outstanding at 31st August in any year, the College reserves the right to charge interest of 2% above the Bank of England Base Rate.
- 5. Liability** You agree to pay all amounts charged to your student fee account in respect of College fees, where applicable, for:
 - the course on which you are enrolled
 - annual University Registration Fees
 - accommodation and food charges if in full board accommodation
 - amenities fee if applicable
 - the student body fee if applicable

- food and accommodation charges relating to you and your guests
 - rent for College properties
 - interest and administration fees for late payment
6. **Credit Order of Payments** Payments made (except for Student Loans Tuition Fee payments where applicable) will be allocated in the following order unless otherwise stipulated: student body fund, accommodation/rent, amenities fees, meals including guest meals, Open University fees and lastly Tuition Fees.
 7. **Living Costs** You are solely responsible for your living costs. If you live in College accommodation, you will sign a separate tenancy agreement which contains its own terms and conditions.
 8. **Tuition Fees** The full Tuition Fees payable can be found on the Fees and Finance page of the [website](#). Fees are charged to each student's College account for college Tuition Fees and OU registration fees (if undertaking an OU validated programme of study). Please note that the College may only issue award certificates, references and transcripts of study at the end of your programme once all Tuition Fees have been paid. Failure to pay Tuition Fees is grounds for the termination of a student's registration after the conclusion of any investigation and appeal process using the College 'Termination of a Student's Registration Policy'.
 9. **Amenities fees** All Campus Access Learners or Hybrid Access Learners who are not resident in a College property (whether full board or self-catered) need to pay an amenities fee. See fees sheets and Amenities Fee document for further details.
 10. **Ministry Internship costs** Please note that all those taking Level 5 studies i.e. those on the diploma or degree programme are required to do a minimum 3 week Ministry Internship, which is solely funded by the student.
 11. **Extra Module Fees** Only Level 5 students taking the short course *Arts for a Better Future* and/or *Engaging with Islam* are exempt from paying additional Tuition Fees for these modules. Students at other levels may take these courses but will be charged a reduced Tuition Fee rate. Please note that all students, regardless of level, are responsible for covering food and accommodation costs, as these elective modules are delivered outside of term time. For the *Arts for a Better Future* course (which takes place in July), you are considered to be a Level 5 student if you:- have just completed Level 4 and are enrolled for Level 5 or have just completed Level 5. Postgraduate students may, with prior approval, take one undergraduate module free of charge. In all cases, permission from the Academic Principal is required to take additional modules or to study modules at a level different from your current programme.
 12. **Cost of Postgraduate Intensives** Remote Access Learners will be charged for full board accommodation per night if they stay onsite. If they visit the College site for the day without staying overnight, they will be charged the daily amenities fee which covers lunch and drinks. The latest charges can be found on the Postgraduate Fee sheet. Students are expected to fund and arrange their own travel arrangements. There is no additional cost if a student is a remote access learner and does not visit the College campus.
 13. **Student Body Fees** The College collects these fees on behalf of the Student Body Fund and fees are set by the Student Body, including who needs to pay the fee. The Student Treasurer must approve all payments made from the Student Body Fund, and provides a report to the Student Committee each term. If you wish to be reimbursed any expenses from the Student Body Fund, you should first get prior approval from the Student Committee, and then ask the Student Treasurer for payment.
 14. **Paper and Printing Costs** If you wish to print or photocopy documents, you are expected to cover the cost yourself. Undergraduate and Postgraduate assignments are virtually all submitted electronically but should they need to be printed for some reason this is also at your cost.
 15. **Student Travel Expenses** As part of the Partnership Agreement with their Practical Ministry, students are asked to discuss if the placement is able to cover travel expenses, if needed. If

they are unable to, students can ask college to cover the cost (prior authorised by Practical Ministry Tutor and Finance Department) of a maximum of £70 per term per student. Travel expenses forms should be submitted from Friday week 8 each to the PM Tutor and Finance Department for approval and reimbursement. Expenses will be credited to your student account. Where a student owes the College for Tuition Fees, the expense claim amount will be deducted from the money due on their student account.

16. **Financial Support** The College may seek external funding partners to contribute to its bursary fund. Applications to the bursary fund will be considered from students who meet the relevant eligibility criteria. Where appropriate, the College may also nominate eligible students to external funding bodies or trusts that offer financial grants.

The Finance Department is available to discuss flexible payment arrangements with students who require support. Students must notify the Finance Department immediately if they are unable, or anticipate being unable, to meet payment deadlines.

Where concerns arise regarding a student's ability to meet their financial obligations, the College reserves the right to:

- Inform relevant internal staff, including the student's tutor or programme lead, where this is necessary to provide appropriate support or manage academic engagement;
- Contact any sponsoring organisation or funding body supporting the student, where applicable.

Students who fall into debt with the College are required to:

- Actively seek appropriate financial support.
- Maintain regular contact with the College.
- Respond promptly to all communications from the College.
- Refrain from entering any new financial commitments until the outstanding debt has been cleared.

Failure to engage with the College regarding outstanding debt may result in further action in accordance with this policy, including measures outlined in Section 23 (e.g. restriction of services, withholding of results, awards or certification).

17. **Tuition Fee increases** The College reviews Tuition Fees and other fees annually. For continuing students on full-time award courses, any increase will not exceed the UK Consumer Prices Index (CPI) of inflation. However, Tuition Fees for new students may be set at a higher rate. Please note that our programmes are validated by the Open University (OU), and their registration fees are set independently of the College. All students enrolled in validated programmes are required to pay an annual OU fee for each year of study. For one-year full-time programmes - such as our MA programme - this OU Fee is charged annually for a maximum of three years. If a student defers beyond their agreed study length after starting, they are still required to pay the OU Fee annually, up to the three-year limit, until they complete the course. For further clarity, the three-year limit applies for each one-year award so the limit for Level 4 certificate is three years meaning the full three-year BA degree programme limit would be nine years.
18. **Deferral/Continuation Charges** If you do not complete your course within the agreed timeframe, a deferral/continuation fee of £500 will be charged. This fee covers the additional tutor support and administrative costs required to extend your studies. In addition, if your deferral extends into the next academic year, you will also be required to pay the Open University (OU) fee for that year, as OU fees apply for each academic year a student remains registered.
19. **Extenuating Circumstances** The College recognises that students may experience serious and unforeseen events that impact their ability to meet academic deadlines or complete their

studies within the agreed timeframe. In such cases, students may apply for consideration under the Extenuating Circumstances Policy.

Definition

Extenuating circumstances are serious, unexpected, and unpreventable events that are beyond the student's control, and which have a significant and demonstrable impact on academic progress or participation.

Examples of Extenuating Circumstances

Examples of circumstances that may be considered valid include, but are not limited to:

- Serious illness or injury (including mental health conditions) requiring medical intervention
- Bereavement of a close family member or someone with whom the student had a close personal relationship
- Major family crisis (e.g. serious illness of a dependent or sudden changes in care responsibilities)
- Significant, unforeseen financial hardship
- Victim of a crime or serious incident (e.g. assault, domestic violence)
- Legal obligations (e.g. jury service, court appearances)
- Severe disruption due to natural disasters or other emergency situations

Circumstances Not Normally Considered Extenuating

The following are typically not accepted as valid grounds:

- Minor illness or ailment (e.g. cold, minor flu)
- Poor time management or pressure of academic workload
- Travel disruptions that could have been reasonably foreseen
- Holidays or personal travel plans
- Routine work or childcare commitments
- Lack of awareness of deadlines, policies, or procedures

Evidence Requirements

Students applying for consideration under this policy must submit appropriate and verifiable documentation, which may include:

- Medical certificate or letter from a healthcare provider
- Death certificate, funeral programme, or obituary notice
- Police report or legal documentation
- Letter from a registered counsellor, social worker, or other professional

Deferral/Continuation Fee Waiver

Where a deferral or continuation is necessary due to valid extenuating circumstances, students may apply for a partial or full waiver of the deferral/continuation fee. All requests will be considered on a case-by-case basis and must be submitted in writing with supporting evidence to the relevant Recruitment & Training Administrator.

20. **Withdrawal** You have the right to withdraw from your studies at any time. If for any reason you wish to withdraw from a College programme, you must discuss this with your Tutor, the

Programme Leader and the Head of Finance. You will normally be required to pay the full fees for the term in which notice is given. In the unlikely event that the College makes a major change to your programme of study whilst you are part way through, such that it is no longer the programme that you had a right to expect when you entered in a contract with the College, you will be entitled to withdraw with immediate effect. The college would offer a refund for services not delivered due to the change (eg. future Tuition Fees or prepaid costs) from the point of withdrawal. The College will always give as much notice as possible of any changes. Section 13 of the Student Agreement sets out limited circumstances under which the College may need to make changes to a programme of study.

21. **International Students** If, on arrival at College, you fail to demonstrate that you have valid immigration status, the College reserves the right to prevent you from enrolling on your programme of study. In this case, the College will retain your application fee and the programme deposit. The deposit is non-refundable but it is transferrable to a later date or to an alternative programme of study or mode of study e.g. by becoming a remote access learner from outside the UK. All other monies would be returned to you less any bank charges incurred.
22. **Changes to Programme of Study and Financial Procedure** If you decide to change your programme of study — for example, through deferral, withdrawal, transfer to another programme, or a change in mode of study — the following financial procedures will apply:
 - Tuition Fees will be recalculated on a pro-rata basis in relation to the number of weeks completed at the point of change.
 - If your change involves deferral or extension beyond the original study period, a deferral/continuation fee of £500 may apply (see Section 18), unless waived due to approved extenuating circumstances (see Section 19).
 - If you withdraw from your programme, you may be entitled to a refund for any Tuition Fees paid in advance for services not yet delivered, subject to the College's Refund and Compensation Policy found in section 12 of the Student Protection Plan.
 - Where applicable, you will remain responsible for paying the Open University (OU) fee for any academic year in which you were registered, regardless of study status.

The College aims to deliver all programmes as originally advertised. However, in accordance with **Section 13 of the Student Agreement** and **Competition and Markets Authority (CMA) guidance**, the College reserves the right to make changes to a programme where necessary. These may include, but are not limited to:

- Compliance with professional, legal, or accrediting body requirements
- Improvements to programme quality or delivery
- Insufficient demand for a module or programme
- Unforeseen circumstances beyond the College's control (e.g. pandemic, staff unavailability)

If a **major change** is made to your programme while you are part-way through your studies, and this significantly alters the programme from what you could reasonably have expected at the time of enrolment, you will have the right to:

- Receive **timely written notification** of the change;
- Discuss **alternative options** (e.g. a revised or alternative programme);
- **Withdraw from the programme with immediate effect**, without financial penalty;
- Receive a **full refund** of any Tuition Fees or related charges paid in advance for elements of the programme that will no longer be delivered.

Refunds will be processed in line with the College's **Refund and Compensation Policy** and within a reasonable timeframe (Policy can be found in section 12 of the Student Protection Plan).

Communication and Appeals

All changes, whether initiated by the student or the College, will be formally confirmed in writing and will include:

- Any changes to fee liability or refund entitlement;
- Clear explanation of available options and their implications;
- Information on how to **appeal or request support** via the College's administrator's.

Details of the change of academic studies procedures are to be found in the Student Agreement and Programme Handbooks

23. **Impact of Student Debt on Progression** Students will not be permitted to enrol or return to the College for a subsequent year of study until all outstanding tuition fee debt from the previous academic year has been cleared. Prolonged or unresolved debt result in further action, including the suspension or termination of a student's registration in accordance with College regulations.

Students must also demonstrate, prior to enrolment, that they are able to meet the costs of their first term of study and have a credible and agreed plan in place to pay and remaining fees as they fall due. Failure to do so may result in refusal of enrolment.

In addition:

- Students with outstanding accommodation fees will not be permitted to reside in College-managed accommodation until such debts are cleared;
- The college reserves the right to withhold access to services, academic results, transcripts, certificates and the conferral of awards (including degrees and diplomas) until all outstanding debts have been settled,

24. **Payment Methods** The College prefers payment by bank transfer except for accommodation deposit payments which are best paid by card through the College [website](#). Please put your name and reason for payment in the reference and e-mail fd@allnations.ac.uk when the payment has been made. Payments made by bank transfer will be credited to your student account as the amount that actually reaches our bank account after deduction of any bank charges and conversion into pounds sterling where applicable. The College only accepts limited payments in cash a charge may be incurred, please see fees sheets for details.
25. **Termination of your Registration** The College reserves the right to end your registration (and, in the case of Student visa students, withdraw our sponsorship) if you fail to pay your Tuition Fees. This decision would not be made until a thorough investigation has been conducted according to the Termination of a Student's Registration policy and after the completion of any appeal process.

Appendix 1 - Student Payment Policy

Please read this carefully: it has legal and financial consequences.

As part of the formalities for you starting a course at All Nations Christian College you are required to sign your acceptance of the following student payment policy statement.

1. I agree to pay all amounts charged to my student fee account in respect of college fees for:
 - a. the course on which I am enrolled;
 - b. accommodation and food charges when I am a student living in;
 - c. amenities fees
 - d. the student body fund;
 - e. charges for any student guest meals and accommodation;
 - f. rent for College properties;
 - g. use of College vehicles;
 - h. interest and administration fees for late payment.
2. Payments made will be allocated in the following order: student body fund, accommodation/rent, meals including guest meals, amenities fees and lastly tuition fees.
3. I acknowledge that all fees should be paid by the Monday in the first week of study, unless I have agreed an alternative arrangement with the Finance Department in advance of this.
4. I accept that if there are any fees outstanding at the last day of term for the academic year, the College reserves the right to charge me interest of 2% above the Bank of England Base Rate.
5. I understand that I will not be permitted to start further study if I have not cleared all tuition fee debts to the College and prolonged debt may lead to the termination of my registration (see Termination of Student Registration Policy).
6. I understand that if I do not clear my accommodation fee debt by the last day of term of the academic year, then I will need to find an alternative to College accommodation if I am continuing my studies into the next academic year.
7. I accept that the College may not issue me with any certificate of studies, reference or transcripts of modules studied until all outstanding tuition fees have been paid.
8. I accept that if I withdraw from my course, I will pay the full fees for the term in which notice is given.
9. I have read and I accept the Termination of a Student's Registration Policy and Procedure.
10. I acknowledge by signing this form that I am making a commitment I must honour. If I fail to do so then I accept that this may form part of a reference from the College for ministry or work.
11. If I am struggling to pay my fees, I accept that College may approach my home church, supporting agency, supporting family or guarantor to discuss concerns. In my case this would be (enter details):

Name

Contact details.....

Supporting capacity.....

12. If invoices are to be sent to a Mission or other Organisation agreeing to pay your fees, please enter the name below:

.....

The following fees, I agree will be paid by:

	Please Tick	
	Student	Organisation
a. Fees for the course on which I am enrolled;		
b. Accommodation and food charges when I am a student living in;		
c. Amenities fees if living off site		
d. The student body fund;		
e. Charges for any student guest meals and accommodation;		
f. Rent for College properties;		
g. Use of College vehicles;		
h. Interest and administration fees for late payment.		

Signed: _____ Date: _____

Name in full: _____

Please email a copy of this form to the Finance Department before the first day of term. Thank you.
Email is fd@allnations.ac.uk