



THE
TRAFFORD
COLLEGE
GROUP

Fees Policy

2021-2022

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1. Introduction

1.1 The Trafford College Group's (TCG), including Cheadle and Marple Sixth Form College, approach to setting and collecting course fees and associated charges is reviewed on an annual basis and approved by the Governing Body.

1.2 This document is intended to act as a single reference source for course and associated fees, payment arrangements, financial support and remission rules for this year to ensure a consistent and transparent approach of clear guidance on fees and charges. The content of this policy should be used as the main source of guidance for students, parents, employers, curriculum staff, student support staff and enrolment staff.

1.3 This policy details how The Trafford College Group will apply course fees and remission arrangements which are largely dictated by its principal funding bodies. Course fees are usually determined by either the student age and / or the characteristics of the course. Students and courses are classified into one of the following groups, with information on each then described in further detail within the policy:

- Young People in Full or Part-Time Education
- Adults in Full or Part-Time Education up to Level 3
- Apprenticeships
- Higher Education
- Commercial and Full Cost Provision
- International Provision

1.4 In exceptional circumstances, Directors of Curriculum or Assistant Principals may seek approval from the Executive Leadership Team (ELT), to set fees outside of the policy guidance prior to commencement of the course, or to waive or amend the requirements for specific individual learner circumstances.

1.5 A course fee and charges file will be produced annually and updated at individual course level by the Management Information Services (MIS) department. This file will be used to inform the published prospectus and enrolment information.

1.6 All TCG staff are reminded that failure to comply with this policy constitutes a breach of Financial Regulations, and as such may be a disciplinary matter.

2. Fees and Charges Disclaimer

2.1 The Trafford College Group reserves the right to change or amend, at any time, any of the course details including content, dates, times, venues, fees payable, remissions available and terms or conditions. TCG also reserves the right to close or not to commence with any previously published course at short notice.

2.2 It is the student's responsibility to provide information that is both accurate and complete at enrolment to ensure that correct decisions are made in relation to fees.

2.3 All web links are correct at the time of publication.

3. Young People in Full or Part-Time Education

- 3.1** Section 3 applies to the Education and Skills Funding Agency (ESFA) funding conditions for provision to students who meet both the student eligibility requirements set out in the ESFA Funding Guidance for young people * and are aged 16 to 19 or aged 19 to 24 and have an Education Health and Care (EHC) plan.

Documents available from: <https://www.gov.uk/government/publications/advice-funding-regulations-for-post-16-provision>

- 3.2** In accordance with ESFA 2021 to 2022 Funding Guidance, the College does not charge tuition fees to students aged 16-18 in full time or part-time education funded by the ESFA. For the purposes of the funding agreement and this document, '18', means 'under 19 on 31 August in the teaching year when the student commences a study programme'.
- 3.3** Depending upon the requirements of their study programme, 16-18 students may be required to pay for specialist course materials and/or clothing/equipment they wish to retain for use outside of the course, photocopying and printing, or trips/visits that are not an integral part of their study programme.
- 3.4** TCG is entitled to and will only charge examination or registration fees to 16-18 students or 19-24 students with an EHCP in circumstances where the required attendance or completion of work has not been achieved, or the student fails without good reason to sit the examination for which TCG has paid. Charges may also be levied where a student re-sits an examination resulting from an initial examination failure or where a learner re-sits an exam with the aim of achieving marginal improvements in grades. See Section 16 of the policy for specific information regarding 16-18 examination re-sit fees.
- 3.5** Students must study maths and/or English as part of their programme in each academic year. This applies to students:
- 3.5.1** Aged 16 to 18 and 19 to 25 with an education, health and care (EHC) plan who do not hold a GCSE grade 9 to 4, A* to C (a standard pass grade) or equivalent qualification in these subjects
- 3.5.2** Doing a programme of 150 hours or more, which started on or after 1 August 2014.

Further information about the ESFA English and maths condition of funding are available from: <https://www.gov.uk/guidance/16-to-19-funding-maths-and-english-condition-of-funding>

4. Adults in Full or Part-Time Education up to Level 3

- 4.1** Section 4 primarily relates to ESFA funded adult education budget (AEB) provision. ESFA funded AEB aims to engage adults and provide the skills and learning they need to progress in work or equip them for an apprenticeship or other learning. Detailed eligibility criteria are available from this site: <https://www.gov.uk/government/publications/adult-education-budget-aeb-funding-rules-2019-to-2020>

- 4.2** ESFA funded AEB supports 3 legal entitlements to full funding for eligible adult students. These are set out in the Apprenticeships, Skills and Children's Learning Act 2009, and enable eligible learners to be fully funded for the following qualifications:
- 4.2.1** English and maths, up to and including Level 2, for individuals aged 19 and over, who have not previously attained a GCSE grade A* - C or grade 4, or higher, and/or
 - 4.2.2** First full qualification at Level 2 for individuals aged 19 to 23, and/or
 - 4.2.3** First full qualification at Level 3 for individuals aged 19 to 23
- 4.3** The ESFA will fully fund eligible individuals, including individuals who are employed, aged 19 or older, who have not previously attained a GCSE grade A* to C or Grade 4, or higher, in English and maths, as part of their legal entitlement on the day they start the following qualifications:
- 4.3.1** GCSE English language or maths
 - 4.3.2** Functional Skills English or maths from Entry to Level 2
 - 4.3.3** Stepping-stone qualifications (including components, where applicable) in English or maths approved by the Department for Education and ESFA.
- 4.4** Courses up to Level 2 are open to student from all age groups. However, ESFA funding for tuition fees will only be provided in relation to specific age groups, previous achievement and economic circumstances at the date the course commences. Eligibility for ESFA full and co- funding is given in Appendix 1.
- 4.4.1** The ESFA will fund 100% of the tuition fee for students who they fully fund.
 - 4.4.2** The ESFA will fund 50% of the tuition fee for students they co-fund. Student will be ~~able~~ to pay the relevant fee as set out and published by TCG.
- 4.5** The ESFA will only fund students aged 19-23 with a legal entitlement to study for a first full Level 3 qualification, as detailed in the ESFA's AEB Funding Rules. Students who do not meet the eligibility criteria are required to pay the tuition fee set out and published by TCG in full. Examination / registration fees, examination re-sits, materials and visits / trips can incur an additional fee if applicable.
- Students may be eligible for an Advanced Learner Loan from the Students Loans Company (SLC) to pay all or part of their fees. Advanced Learner Loans will be paid directly to the College by the SLC. Additional information about Advanced Learner Loans can be found here: <https://www.gov.uk/advanced-learner-loan>
- 4.6** For ESOL provision students that are aged 19 and over on the day they start their course will be fully funded if they are unemployed as per the definition set out in the AEB funding guidance. All other learners that are aged 19 and over on the day they start their course are co-funded by the ESFA and TCG will charge a fee for this provision.
- 4.7** TCG has a contract for Adult Community Learning (ACL) or Personal and Community Development Provision (PCDL) which is provided through the ESFA. The ESFA will continue to offer a contribution to the overall cost of delivering Community Learning programmes in this year and will fund learners based on their personal eligibility and programme eligibility.

4.8 The ESFA will fund traineeships for 16- to 18-year-olds (and 19- to 24-year-olds with an EHC Plan) through the young people's funding methodology. The ESFA will also fund Traineeships for 19- to 24-year-olds through the AEB funding methodology. Individuals aged 16 to 24 who have not previously attained a first full Level 3 qualification, for the core elements of their Traineeship Programme may be eligible where:

- 4.8.1** They are unemployed, as per the definition set out in the ESFA's AEB funding guidance
- 4.8.2** They have little or no work experience and are focused on employment, an apprenticeship or the prospect of this, and
- 4.8.3** They have been assessed as having the potential to be ready for employment or an apprenticeship within six months

4.9 The devolution of adult education functions to specified combined authorities and the Mayor of London will apply in relation to the academic year from 1 August 2019. The following Combined Authorities will exercise, in relation to their area, certain adult education functions of the Secretary of State under the Apprenticeships, Skills, Children and Learning Act 2009. This transfer of functions has been achieved by way of orders made under the Local Democracy, Economic Development and Construction Act 2009:

- 4.9.1** The Greater Manchester Combined Authority (Adult Education Functions) Order 2018(SI 2018/1141)
- 4.9.2** The Liverpool City Region Combined Authority (Adult Education Functions) Order 2018(SI 2018/1142)
- 4.9.3** The West of England Combined Authority (Adult Education Functions) Order 2018 (SI2018/1143)
- 4.9.4** The West Midlands Combined Authority (Adult Education Functions) Order 2018 (SI2018/1144)
- 4.9.5** The Tees Valley Combined Authority (Adult Education Functions) Order 2018 (SI2018/1145)
- 4.9.6** The Cambridgeshire and Peterborough Combined Authority (Adult Education Functions) Order 2018 (SI 2018/1146)

As a result of the above changes, the content and requirements set out in section 4 only apply to:

- 4.9.7** Individuals' resident in areas of England outside of the devolved authority areas undertaking ESFA funded AEB provision
- 4.9.8** Continuing AEB funded learners in England, including those residents in a devolved authority area, who have not completed their learning by 31 July 2019
- 4.9.9** Students' resident in England attending providers who meet the specified criteria above and will be funded nationally in 2019 to 2020 and 2020 to 2021
- 4.9.10** Students' resident in England, including those residents in a devolved authority area, undertaking a 19-24 traineeship programme

Further information regarding the Greater Manchester Combined Authority devolved AEB budget can be found here: <https://www.greatermanchester-ca.gov.uk/what-we-do/work-and-skills/adult-education-budget/> Students who reside in any of the other devolved areas should be aware that specific eligibility criteria may apply to them.

5. Apprenticeships

- 5.1** An Apprenticeship is a job with an accompanying skills development programme. The job must have a productive purpose and should provide the apprentice with the opportunity to gain the knowledge, skills and behaviours needed to achieve the apprenticeship. Full eligibility and contribution criteria can be found here: <https://www.gov.uk/guidance/apprenticeship-funding-rules>
- 5.2** Where Apprenticeship training is not funded from the employer's Apprenticeship service account (non-levy paying employers and levy paying employers with insufficient funds), employers must co-invest the relevant co-investment rate of the total negotiated price up to the funding band maximum. The rate at which co-investment will need to be paid is 5% from 1ST April 2019. This will be invoiced in full at the point of enrolment.
- 5.3** The Government will fund all of the Apprenticeship training costs, up to the maximum value of the funding band for the apprenticeship, for employers employing fewer than 50 people if, on the first day of their apprenticeship, the apprentice is:
- 5.3.1** Aged between 16 and 18 years old (or 15 years old if the apprentice's 16th birthday is between the last Friday of June and 31 August); or
 - 5.3.2** Aged between 19 and 24 years old and has either:
 - 5.3.3** An EHC plan provided by their local authority; or
 - 5.3.4** has been in the care of their local authority as defined in the Apprenticeship funding rules
- 5.4** Employers with a pay bill over £3 million each year must pay the Apprenticeship Levy from 6 April 2017. Levy-paying employers will see funds entering their account each month after they have declared the levy to HMRC, and funds leaving the account each month as they pay for training. If an employer has insufficient funds in their account to pay for training in a particular month, they will be required to share the remaining cost of training and assessing their Apprentices for that month with the Government. With 'co-investment', employers will pay 5% of the outstanding balance for that month, and the government will pay the remaining 95% up to the funding band maximum. If the costs go over the maximum, then the employer must pay the difference out of their own budget.
- 5.5** For delivery of Apprenticeship Standards, the agreed price must include the future cost of End Point Assessment with the employer's chosen End Point Assessment Provider. The End Point Assessment Provider will bill the College who will pay for services on behalf of the employer. The price for End Point Assessment will be reported separately in the ILR alongside the selected End Point Assessment Provider, once known.
- 5.6** Eligibility funding via the ESFA for Workplace Learning programmes continues to reduce in line with changes to Government priorities. Therefore, in the majority of cases Workplace Learning programmes will be costed as 'full cost' delivery and the prices determined using the full cost delivery model.

6. Higher Education

- 6.1** TCG is registered with OfS (Office for Students) and has directly funded courses for which fees have been agreed and loan facilities can be accessed directly through the Student Loans Company (SLC). The courses offered (previously 'prescribed' Higher Education) include Higher Nationals (HNC/HND), Foundation Degrees and Teacher Training.
- 6.2** For full-time and part-time higher education courses in this year, the fee level is shown in Appendix 3.
- 6.3** TCG may offer full cost higher education to employers as closed courses, separately to the higher education loan funded offer. In this case, a full cost fee will be determined using full cost model rates. In these cases, the learners and employers would be ineligible for SLC tuition loans and would be subject to full fee payment by the College.
- 6.4** The fee for full-time students is deemed to be payable by the learner unless they have full or part sponsorship from the Student Finance England (SFE), evidenced by a financial assessment letter showing the contribution to be paid by the SFE. For EU learners from outside the UK, the SFE will supply a letter as evidence of sponsorship (if applicable).
- 6.5** In certain circumstances SFE evidence may not be available at enrolment in which case written evidence of an application being made to the SFE is accepted, as an interim measure. All students that do not have a financial assessment letter will be required to sign a disclaimer stating that should SFE funding not be approved the learner will be liable for all HE fees due.
- 6.6** Students whose fees are being paid by their employer must supply written confirmation of sponsorship at enrolment. The confirmation must be on TCG headed paper, be unconditional, state the name of the student and course, and signed by an authorised signatory (not the student). Where students' fees are paid by an employer sponsor, the student would be ineligible for a SLC loan and full payment would be due from the sponsor.
- 6.7** TCG reserves the right to recover the balance of fees due for the entire learning programme in certain circumstances.

7. Commercial / Full Cost Activity

- 7.1** All full cost course fees in this year will be evaluated with particular reference to competitor fees, market intelligence and value for money.
- 7.2** Commercial / full cost students who, through their own choice, have failed to complete their learning programme within the agreed period will be required to pay any additional costs associated with any awarded extension. Charges will normally be based on full cost rates but may be varied at the discretion of the Executive Leadership team.

8. International Students – Long Term Students

- 8.1** International students are not eligible for funding from either OfS or the ESFA. The criteria against which learners are judged to be international students are very complex and international status **MUST** be determined in the first instance.
- 8.2** TCG is required to assess the status of all non-EU nationals prior to the start of their course. Where there is uncertainty over the status of non-EU nationals, guidance should be sought from Student Services. If insufficient evidence is provided to prove eligibility, then the learner will be liable for the overseas fee rate.
- 8.3** In the case of international students, a non-subsidised fee is charged which is normally a higherrate than that charged to “EU” students. International student fees for full time programmes mayvary according to the programme of study.
- 8.4** International students (those from outside the EU/EEA) will be charged a fee as shown in Appendix 1. There are two classifications of International Students. These are a) learners who do not require a visa to reside in the UK but do not qualify for funding and b) learners who do require a visa to study in the UK Tier 4 (general) or Tier 4 (child).The fees charged will include the costof the first attempt of any approved examination cost.
- 8.5** All full-time Tier 4 international learners must pay at least 50% of the fees before a Confirmationof Acceptance to Study (CAS) can be assigned. The remaining 50% can be payable by instalments.
- 8.6** International learners who do not require a Tier 4 visa will be required to pay the full balance of their course fees at the time of their enrolment. In exceptional circumstances, the Director of Finance & Strategy may agree in advance for an international learner to pay their fees in instalments provided that it can be demonstrated that there is an ability to pay the full amount due.
- 8.7** If TCG has issued a CAS and the learners’ visa is then refused by UKVI, TCG will refund tuition fees.

9. International Students – Study Tour Students

- 9.1** TCG requires confirmation from the international link university or College that the students arein possession of an appropriate visa. This is currently called a Short-Term Study Visa.
- 9.2** In order to confirm a study tour, TCG must receive 50% of the agreed total fees associated withthe study group.
- 9.3** Upon receipt of 50% of the total fees, TCG will confirm the places of the agreed number of students, using international agents where appropriate, with the international college or university. The final balance of the fees due to the College should be received no later than twoweeks prior to the start of the Study Tour.
- 9.4** If an international college or university cancels any or all of the agreed students, they may be liable for cancellation fees as follows:

- 9.4.1** Cancellation up to one month prior to the start date of the course, 40% of total fees refunded.
 - 9.4.2** Cancellation up to two weeks prior to the start date of the course, 20% of total fees refunded.
 - 9.4.3** Cancellation within two weeks prior to the start date of the course, no refund, and total cost due.
 - 9.4.4** In exceptional circumstances, TCG may refund all monies due.
- 9.5** Following commencement of the programme, if a student withdraws due to illness or injury, TCG will refund a proportion of the fees, including the tuition fees. Refunds will be judged on an individual basis.
- 9.6** If a student is suspended or withdrawn from the course due to a disciplinary decision by TCG, no fees will be refunded.

10. Financial Assistance / Support for Students

- 10.1** Financial assistance information is correct at the time of printing and all staff should check with the Student Services team for the most up to date information on financial assistance and support for students.
- 10.2** TCG may be able to provide assistance to students suffering financial difficulties or hardship. This does not provide a grant to live on but can help with costs such as travel to College, books and equipment. Eligibility criteria apply in most cases.
- 10.3** For students aged 16-18 at the start of their learning programme and living in care, a recent care leaver or living independently on income support, a bursary may be available through the vulnerable bursary fund depending on eligibility criteria. Students requiring support should be referred to the Student Services Team for further information.
- 10.4** Students following higher education programmes are entitled to apply for loans and grants to support with fee payments. In addition, there are also Maintenance loans and grants available for full-time students which are means tested, to assist with living costs. Students requiring support should be referred to the Student Services Team for further information.
- 10.5** For students aged 19+ starting on an ESFA funded programme on or after the 1st August each year, Advanced Learning Loans (for those learners aged 19+ starting Level 3 programmes only) bursaries are available to support with costs associated with being in education. Students requiring support should be referred to the Student Services Team for further information.
- 10.6** Students under the age of 20 at the start of their learning programme, returning to education and have a low household income may be entitled to financial assistance through the Care to Learn Scheme. This scheme supports payments towards childcare with a registered or Ofsted approved child-minder or nursery setting. Students requiring support should be referred to the Student Services Team for further information.

- 10.7** For students requiring Additional Learning Support (ALS), funds are available within the College bensure additional support can be provided by qualified staff. Specific eligibility rules apply for ALS so learners requiring additional learning support should be referred to the Student Services Team for further information.
- 10.8** The ESFA provides limited funds to support eligible students with free meals, paying for one meal per day, for each day the student attends their learning programme throughout this year. Specific eligibility rules apply for free meal assistance so students requiring support should be referred to the Student Services Team for further information. Additional information can be found on the following link <https://www.gov.uk/guidance/16-to-19-funding-free-meals-in-further-education-funded-institutions-for-2020-to-2021>

11. Payment Methods

- 11.1** All fees become payable on the completion of an enrolment form either by the student or sponsor unless the learner is entitled to full fee remission. Payment of fees may be made by cash, credit or debit card, or cheque and in the case of instalments, by direct debit or student loan.
- 11.2** Where the total fee is over £200, payment may be made by direct debit and must be completed at the time of enrolment.
- 11.3** Where the course duration is 6 weeks or less, regardless of cost, students must pay in full at the time of enrolment.
- 11.4** Where the fee is £200 or more and the course is more than 6 weeks in duration, students can pay a 25% deposit at enrolment followed by monthly instalments dependent upon the total fee charge up to a maximum of six-monthly instalments as detailed in the instalment options table, Appendix 2.
- 11.5** Instalments may span academic years, depending on the start date of the learning programme but not beyond the planned end date of the course. Instalment options for sponsors/employers are at the discretion of the Finance Department, however TCG cannot offer instalments to international students.
- 11.6** Where a student's fees are to be met by a third party (such as their employer or sponsor) the learner must supply, at the time of enrolment, a letter from the company or organisation confirming that fees will be met in part or full. In the absence of such confirmation, the student remains liable for the full cost of the course.
- 11.7** Where student's fees are to be met by a student loan a proof of a loan approval or at least a proof of a loan application should be produced by student. Students without any loan evidence may be enrolled on a course at TCG's discretion on a Pending Fees status. It is the student's responsibility to ensure their student loan application is successful and completed. Should a student fail to secure a loan TCG will request a payment by other means.
- 11.8** The full course fee will still be payable if a student withdraws from the course and has attended at least one session of the programme, therefore payment must continue to be made regardless of the student withdrawing from the course.

12. Non-Payment of Fees

- 12.1** Non-payment of fees or failure to agree acceptable terms of payment may result in one or more of the following:
- 12.1.1** Examination entries not being processed
 - 12.1.2** Physical access to the course being denied until fees are settled
- 12.2** Non-attendance on the course is not a valid reason for non-payment of course fees and payment / instalments must be made for non-attended lessons unless absence is due to unforeseen serious medical reasons for which supporting evidence must be submitted.
- 12.3** Students with outstanding fees due to TCG (debts) will not be permitted to enrol onto a new learning programme until the debt has been paid in full.
- 12.4** Students undertaking a two year learning programme will not be permitted to progress to the second year of their course where fees relating to the first year remain unpaid until the debt has been paid in full.
- 12.5** TCG will use appropriate debt recovery procedures where students breach the terms of their payment arrangement and will pass on all additional costs incurred in this process in the increase of the overall outstanding debt value.
- 12.6** Where fees and instalments are not paid and every avenue to financially support students in the payment of their fees has been exhausted, TCG reserves the right to permanently exclude students from their course and TCG.
- 12.7** TCG reserves the right to re-present failed direct debit instalments in accordance with the Direct Debit scheme rules.
- 12.8** If fee instalments continue not to be paid by their due date, then the full outstanding balance becomes payable immediately.
- 12.9** Should the third party (sponsor/employer) fail to pay fees, TCG reserves the right to pursue the student for the full payment of course costs.

13. Refunds

- 13.1** Course fees are refundable where the course is cancelled prior to or after commencement due to low enrolment volumes.
- 13.2** Course fees are refundable where a student can demonstrate that their withdrawal from the course took place before commencement of the course or has resulted from the failure of the College to deliver what could have been reasonably expected. This would only be applicable where a written complaint has been upheld and any refund would be proportional to the learning undertaking to date and not include examination / registration fees incurred by TCG.
- 13.3** Course fees are refundable at the discretion of TCG and where the student can demonstrate that extenuating circumstances exist to prevent them from continuing with their course, the Director of Finance & Strategy may authorise a refund or credit note for the items mentioned below:

- 13.4** Exam and miscellaneous fee refunds will be made if TCG has not expended them at the date of withdrawal. Proportionate amount of the tuition fee applicable to the remaining classes of the course which the student will be unable to attend. Where credit notes are issued, they can only be utilised by the named student.
- 13.5** No refunds will be made in the event of a learner withdrawing from the course for personal reasons. All outstanding fees become due immediately upon withdrawal from a course.
- 13.6** Domestic Course fees will not be refunded where course closure is temporary due to fire, flood or other force majeure, adverse weather conditions or industrial action.
- 13.7** Students can appeal via the feedback process or in writing to the Vice Principal Corporate Planning and Services.

Appendix 1: Government Contribution Table

Provision	19- to 23-year-olds	24+ unemployed	24+ other
English and maths, up to and including level 2 (Must be delivered as part of the legal entitlement)	Fully funded*	Fully funded*	Fully funded*
Level 2 (excluding English and maths) (First full level 2 must be delivered as part of the legal entitlement)	Fully funded* (first and full)	Fully Funded	Co-funded+
Learning to progress to level 2	Fully funded^ (up to and including level 1)	Fully funded	Co-funded+
Level 3 (First full level 3 must be delivered as part of the legal entitlement)	Fully funded* (first and full)	Loan-funded	Loan-funded
	Loan-funded** (previously achieved full level 3 or above)		
Traineeship#	Fully funded (including 16- to 24-year-olds##)	N/A	N/A
English for speakers of other languages (ESOL) learning up to and including level 2	Co-funded+	Fully funded	Co-funded+
	Fully funded – unemployed		
Learning aims up to and including level 2, where the learner has already achieved a first full level 2, or above	Co-funded+	Fully funded	Co-funded+
	Fully funded – unemployed		
Learning aims up to and including level 2, where the learner has not achieved a first full level 2, or above	N/A	Fully Funded	Co-funded+
<p>*Must be delivered as one of the English and maths, and/or first full level 2 or first full level 3 qualifications required as part of the legal entitlements.</p> <p>^Must be delivered as entry or level one provision from local flexibility.</p> <p># Excludes flexible element where funding depends on age and level.</p> <p>## 16- to 18-year-old learners must be eligible under the ESFA's young people's residency requirements.</p> <p>** Availability of loans at level 3 does not replace the legal entitlement to full funding for learners aged 19 to 23 undertaking their first full level 3.</p> <p>+ Low wage flexibility may apply.</p>			

Appendix 2: Instalment Options Table

Total fee payable	Number of instalments after 25% deposit paid
£200 - £499	deposit plus further 2 instalments
£500 - £999	deposit plus further 4 instalments
£1,000 +	deposit plus further 6 instalments