



Learner Loans Fees Policy

2021/22

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Policy Applies – Remit Group Limited

Contents

1. INTRODUCTION	4
2. OBJECTIVES	4
3. GENERAL PRINCIPLES	4
4. ADVANCED LEARNING LOANS	5
5. PAYMENT OF FEES	5
6. FEE REFUNDS (GENERAL PRINCIPALS).....	6
7. FEES AND CHARGES	6
8. POLICY REVIEW.....	6

1. Introduction

The approach to setting and collecting Advanced Learner Loan fees and associated charges is reviewed on an annual basis.

The approach of Remit Training to recovering fees is largely dictated by its principal Funding Bodies.

2. Objectives

The policy seeks to ensure that:

- Remit's approach to Advanced Learner Loan and additional fees is fair, equitable and clear.
- Any barriers to participate presented by Learner Loan fees and associated charges are mitigated by providing flexible payment options and/or assisting learners to access appropriate financial support.
- Remit can respond flexibly to market forces and government policy, including fee guidance issued by the Education and Skills Funding Agency (ESFA).
- Remit generates a proportion of overall income from non-publicly funded sources.
- All obligations in respect of payment of fees are clearly shown.

3. General Principles

Learners, unless they qualify for exemptions or waivers, are to be charged:

- A course fee.
- The cost of any equipment necessary to undertake their programme of study, if this is equipment it will remain the property of the learner once the course has been completed.
- The cost of any examination re-sits, where appropriate.
- The cost of any charges imposed by awarding organisations (e.g.re-marking).

Learners are ultimately responsible for ensuring that their fees are paid, even when a third party (e.g., an employer) intends to pay on their behalf.

In order for a learner to be eligible for Government funding for their learning programme the learner must have the legal right to be resident in the UK at the start of their programme. There should be a reasonable likelihood that the learner will be able to complete their programme of study.

Learners aged 19-23 who have not previously achieved a level 3 qualification are entitled to full funding for a first level 3 and will be offered Information, advice, and guidance to the funding routes available.

4. Advanced Learning Loans

Learners will need to apply for an Advanced Learning Loan (ALL), to pay their tuition fees. The loan is available for eligible courses only for the full value of the course.

Where a loan learner pays fees via an Advanced Learning Loan and then withdraws early from the course his/her monthly loan payments to Remit will cease. In addition to the learner being liable to the SLC for the amount of the loan payment made to Remit, Remit reserves the right to recover the balance of fees due.

Learners will be informed prior to their enrolment of their fee obligations upon withdrawal via their 'Funding and Information' letter.

Advanced Learning Loans are available to pay tuition fees only. Any additional fees that are not mandatory for the course (e.g., visits) or any materials that the learner chooses to retain will be charged directly to the learner.

Learners will not be allowed to commence a course without proof of a loan application being in place.

5. Payment of fees

The learner will start to repay the loan in the April after they have achieved their qualification.

The learner will only start making repayments when their income is over £524 per week or £2,274 a month or £27,295 a year. If the learner's income falls below these thresholds, repayments will stop and only re-start when their income is over these thresholds.

The learner can make voluntary repayments at any time to pay off the loans more quickly.

What they will repay:

- Repayments are based on the learner's income, not on what they borrow or the number of student loans they have. This is known as an 'income contingent' repayment.
- The learner will repay 9% of their income over £27,295 a year. Even if their income doesn't exceed £27,295 a year but is over £53£2,274 a month at any point in the year (e.g., if you work overtime) then a loan deduction will be made.

	Interest Rate
While you're studying and until the April after you complete or leave your course, whichever happens first.	Normally RPI plus 3%
From the April after you finish or leave your course	<p>Interest will be based on your income.</p> <p>£27,296 or less – RPI</p> <p>£27,296 - £49,130 – RPI plus up to 3%, depending on income</p> <p>£49,130 and over – Normally RPI plus 3%</p>

6. Fee Refunds (General Principals)

Loan learners who withdraw from their course early, will have their loan liability reduced in line with the Student Loan Company payment schedule.

7. Fees and Charges

Learner Loans	Level	NVQ	Max Loan Amount	Remit Cost (Less VAT)	VAT (20%)
Health & Social Care	3	60325239	£2225	£1780	£445
Health & Social Care	4	60156417	£2882	£2304	£576
Health & Social Care	5	60334629	£2882	£2304	£576

8. Policy Review

This policy will be reviewed in March 2023 or sooner if deemed necessary