



Fee and Financial Aid Policy

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Related Policies and Documents

- Admissions Policy (C1.2)
- Student Contract and Terms (C2)
- Student Protection Plan (C3.1)
- Marketing and Advertising Policy (C1.8)
- Complaints Handling Policy and Procedure (C1.4)
- Academic Regulations (B07)
- Value for Money Policy (E1E2.12)
- OfS Regulatory Framework – Conditions B2 and C1
- Consumer Protection Legislation (CMA Guidance)

Version History

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1.0	01/08/2023	Original version	Academic Board
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Section 1: Policy Summary

1. The Fee and Financial Aid Policy sets out Mortha Halls of Ivy's (MHI) institutional approach to tuition fees, additional costs, and financial aid. It is designed to ensure that students and applicants are provided with clear, consistent, and accurate information about the financial commitments associated with their studies.
2. The policy supports compliance with:
 - Office for Students (OfS) Condition C1, which requires transparent, accessible information to support informed student choice;
 - OfS Condition B2, which requires providers to ensure access to necessary resources without unreasonable additional costs;
 - Relevant consumer protection legislation and Competition and Markets Authority (CMA) guidance.
3. It outlines:
 - How fees are set, approved, and published;
 - What additional costs may apply and how they are disclosed;
 - What financial aid options are available and how to apply;
 - The responsibilities of students and the institution regarding payment, refunds, and financial support.



Section 2: About This Policy

4. The Fee and Financial Aid Policy establishes the principles and processes that govern tuition fees, additional costs, and financial support for students at Mortha Halls of Ivy (MHI). It aims to ensure fairness, regulatory compliance, and informed decision-making for current and prospective students.

5. It is structured around two complementary frameworks:

Regulatory Compliance Framework

6. This defines the legal and regulatory obligations that shape the institution's fee and financial aid practices, including:

- The Office for Students (OfS) regulatory framework, particularly Conditions C1 (consumer protection), B2 (resources and student support), and C3 (student protection);
- CMA guidance on cost transparency and pre-contract information;
- The Consumer Rights Act 2015 and other relevant UK consumer legislation.

Operational Framework

7. This details how MHI applies these obligations in practice. It covers:

- How tuition fees and additional costs are set and communicated;
- The range of financial aid and scholarships available;
- Payment procedures, refund policies, and support for students in financial difficulty.

8. The policy is maintained by the Head of Admissions in consultation with the Finance Team and reviewed annually by the Academic Registrar to ensure alignment with regulatory updates, institutional priorities, and student feedback. Final approval is granted by the Governing Council.

Section 3: Scope and Application

9. This policy applies to all tuition fees, additional costs, and financial support arrangements associated with higher education programmes offered directly by Mortha Halls of Ivy (MHI).

Who the Policy Applies To

- Prospective students, from the point of application through to enrolment;
- Current students, across all years and levels of study;
- Graduating and withdrawing students, where fee balances or refunds may be due;
- Staff involved in admissions, marketing, finance, quality assurance, and student support.

What the Policy Covers

- Tuition fees for all taught and validated programmes;
- Mandatory and optional course-related costs;
- Institutional bursaries, scholarships, and emergency financial aid;
- Payment schedules, refund arrangements, and financial hardship procedures.

What the Policy Does Not Cover

- Apprenticeship programmes or employer-sponsored qualifications (covered by separate contracts);
- Short courses or CPD programmes with no credit value or formal fee;
- Fees and funding policies set independently by awarding or validating partners (unless explicitly adopted by MHI).

10. This policy applies to all students from the point of offer and continues for the duration of their enrolment. All information referred to in this policy is available through the MHI website, pre-contractual documentation, and student handbooks.

Part 1: Legal and Regulatory Compliance Framework

Section 4: Regulatory and Governance Context

11. Mortha Halls of Ivy (MHI) operates within a regulated higher education environment and is committed to full compliance with all relevant legal and sector requirements relating to tuition fees, student finance, and cost transparency.

External Regulatory Requirements

12. The institution's fee and financial aid practices are informed by the following:
- Office for Students (OfS) Conditions of Registration:
 - **Condition C1:** Students must receive clear, timely, and accessible information about course fees and costs prior to entering into any agreement with the provider.
 - **Condition B2:** Providers must ensure students can access the resources necessary for academic success without facing unreasonable or hidden charges.
 - **Condition C3:** Providers must protect students from material risks to continuity of study, including financial risks.
 - Competition and Markets Authority (CMA) Guidance:
 - Institutions must publish all compulsory and optional costs in advance;
 - Course-specific costs must be available prior to students accepting an offer;
 - Information must be presented clearly and not misleading.
 - Consumer Protection Law:
 - Including the **Consumer Rights Act 2015** and the **Consumer Protection from Unfair Trading Regulations 2008**, which establish legal standards for contracts, pricing, and transparency.

Internal Oversight and Governance

- The Governing Council approves institutional fee policies, including tuition pricing and scholarship schemes.
- The Finance and Admissions Team is responsible for fee modelling, implementation, and monitoring.
- The Academic Registrar ensures alignment with regulatory expectations and oversees updates to public-facing information.
- The Student Council and other representative forums provide feedback on fee policies and support structures, which are reviewed annually as part of institutional quality assurance.

Part 2: Operational Framework

Section 5: Tuition Fees

13. Tuition fees at Mortha Halls of Ivy (MHI) are reviewed and set annually. The process balances regulatory requirements, cost recovery, sector benchmarking, and the need to offer students value for money. All tuition fees reflect the full cost of academic delivery, student support, and institutional resources made available throughout the programme of study.
14. The setting of fees is managed by the Finance and Admissions Team and approved by the Governing Council. Fees are determined based on the mode and level of study, the length and structure of the programme, and the overall cost of delivery. Where applicable, statutory fee caps or external regulatory restrictions are taken into account.
15. Once approved, tuition fees are published on the MHI website and included in offer letters, course handbooks, and enrolment materials. This ensures prospective and current students receive timely, accessible information prior to enrolment, in accordance with the expectations of the Competition and Markets Authority (CMA) and the Office for Students (OfS Condition C1).
16. For students already enrolled, tuition fees are normally fixed for the duration of their course. However, there may be circumstances in which fee adjustments are necessary—such as in the case of course deferral, programme transfers, or re-enrolment following a period of interruption. Where this occurs, students will be notified in writing at least 12 weeks in advance. The rationale for the change will be clearly explained, and students will be advised of any options available to them, including support or appeal procedures. All fee changes are implemented in line with the terms of the student contract and the College's Student Protection Plan.
17. All costs, including indicative additional charges, are communicated to applicants prior to offer acceptance. This ensures students have full financial information at the decision-making stage and is consistent with the Competition and Markets Authority's consumer protection guidance.
18. Full tuition fee bands by programme and mode of study are published separately in Annex B1: Tuition Fee Categories and Cost Matrix, available via the website or on request.

Section 6: Additional Course-Related Costs

19. In addition to tuition fees, some programmes may involve further costs that students need to be aware of. Mortha Halls of Ivy (MHI) is committed to ensuring transparency around any additional financial obligations and takes active steps to minimise unnecessary or hidden costs. This approach reflects the institution's obligations under OfS Condition B2, which requires providers to ensure that students are not disadvantaged by unreasonable or unexpected charges.

20. All core learning materials that are essential for passing a course—such as textbooks, access to the virtual learning environment, specialist software, or laboratory equipment—are provided at no extra cost to the student. Where additional costs are incurred, these typically relate to personal choice, optional enhancements, or activities not required for academic progression.

21. Examples of additional costs may include field trips, professional body memberships, course-related clothing or materials, and personal printing. These are never mandatory for assessment or course completion, and students are always given the option to opt out or to access alternatives where appropriate. The College ensures that the financial implications of such costs are clearly outlined in course handbooks, student guides, and on the institutional website.

22. All additional charges are reviewed annually by the Academic Registrar in consultation with academic departments and student representatives. Any changes are communicated in advance of enrolment and with a minimum of 12 weeks' notice. Where costs are unavoidable, MHI will always provide justification and explore mitigation options for students in financial difficulty.

23. This policy ensures that students are fully informed of the financial commitment required and that no student is placed at a disadvantage due to inability to afford essential resources.

24. All essential resources required for course completion, assessment, and academic success are provided within the tuition fee. Students are not expected to make any additional payments to meet the basic requirements of their programme. This ensures compliance with OfS Condition B2.

25. A breakdown of typical additional course-related costs by programme is provided in Annex B2: Indicative Additional Costs Table.



Section 7: Financial Aid and Scholarships

26. Mortha Halls of Ivy (MHI) offers a range of financial aid options designed to support students who may face difficulty meeting the cost of their education. The institution recognises that affordability is a key factor in student access, retention, and success. In keeping with regulatory guidance under OfS Condition C1, all financial aid opportunities are communicated clearly and made available in a timely manner.

27. Students applying for bursaries or support must complete the Financial Aid Application Form (Annex B3), which includes guidance and a required evidence checklist.

Eligibility and Principles

28. Financial aid is awarded based on need, merit, or specific eligibility criteria such as course of study or background. All schemes are developed and reviewed by the Finance and Admissions Team and approved annually by the Governing Council. The overarching principles that guide these schemes are fairness, accessibility, and alignment with MHI's widening participation and student support goals.

Types of Support Available

29. MHI currently offers the following categories of financial assistance:

- Need-based bursaries for students experiencing hardship or low household income;
- Merit-based scholarships recognising academic performance, leadership, or community involvement;
- Flexible payment plans to help spread tuition fee payments over manageable periods;
- Emergency support funds, available in exceptional circumstances such as unexpected loss of income or family crisis.

30. Each scheme has its own eligibility criteria and application process, which are published on the College website and made available to all offer-holders and enrolled students.

Application and Assessment

31. Students wishing to apply for financial aid are required to complete the relevant application form and submit supporting documentation. Clear instructions and deadlines are provided as part of the process. Applications are reviewed by a designated panel, with decisions communicated in writing. Unsuccessful applicants are given feedback and may request reconsideration under the appeals procedure.



Communication and Monitoring

32. All financial aid schemes are promoted through MHI's admissions communications, induction briefings, student handbook, and support services. The effectiveness and fairness of financial aid provision is monitored annually as part of the College's equality and access reporting. Feedback from students is actively sought to inform future enhancements.



Section 8: Payment Terms and Deadlines

33. Mortha Halls of Ivy (MHI) expects tuition fees and any agreed additional charges to be paid in accordance with the terms set out in this policy and in individual student contracts. The institution is committed to offering clear guidance on payment schedules, options for instalment, and the consequences of non-payment. This section outlines the standard arrangements and procedures that apply.

Invoicing and Payment Schedule

34. Students are normally invoiced at the point of enrolment, with payment due in advance of the course start date unless an alternative arrangement has been formally agreed. For courses longer than one academic term, tuition fees may be split into instalments across the academic year. Instalment arrangements are set out in writing and must be adhered to unless varied with formal approval.

Instalment and Payment Plan Options

35. Students who are unable to pay their full tuition fees up front may apply for a structured payment plan. These plans are designed to ease financial pressure while ensuring timely collection of fees. Applications for payment plans must be submitted to the Finance Office in advance of enrolment and are subject to review based on affordability and risk.

36. Where a payment plan is agreed, a formal schedule will be issued. Students must meet all scheduled deadlines to retain their place on the course and remain in good financial standing.

Consequences of Late or Non-Payment

37. Failure to meet payment obligations may result in one or more of the following actions:

- Restriction of access to online learning systems or physical facilities;
- Suspension from classes or assessments;
- Withholding of academic results or certificates;
- Referral to an external collections agency where appropriate.

38. Before any such action is taken, MHI will issue written reminders and offer the opportunity to discuss the student's circumstances. The College is committed to supporting students who face genuine difficulties, but also has a duty to maintain financial sustainability.



Section 9: Refunds and Withdrawals

39. Mortha Halls of Ivy (MHI) has a clear and fair refund policy for students who withdraw from their course or have their place cancelled due to exceptional circumstances. The institution aims to ensure that students understand their financial obligations and rights in the event of early withdrawal, programme closure, or institutional decisions affecting enrolment.

Voluntary Withdrawal by Students

40. Students who choose to withdraw from their programme must notify MHI in writing using the designated withdrawal form, available from the Academic Registrar. The date on which formal written notification is received determines the student's financial liability.

41. A refund of tuition fees may be available on a pro-rata basis, depending on how much of the course has been completed at the time of withdrawal. Any administrative charges or non-refundable deposits will be clearly stated in advance.

Course Cancellation or Institutional Withdrawal

42. If MHI cancels a course before it begins, all tuition fees paid will be refunded in full. If a course is terminated after it has commenced, MHI will refund fees on a proportionate basis and provide appropriate advice and support regarding transfer or continuation options.

43. In cases where the College withdraws a student due to academic failure, disciplinary action, or breach of contract, tuition fees may not be refundable. Each case is assessed individually and with reference to the student contract and institutional terms and conditions.

Process for Requesting a Refund

44. All refund requests must be submitted in writing to the Finance Office, accompanied by relevant documentation. Refunds are normally processed within 28 days of approval. Refunds will only be made to the original payer, unless otherwise authorised in writing.

45. Full details of refund terms and how to apply are published on the MHI website and included in enrolment documentation.

Section 10: Managing Financial Difficulties

46. Mortha Halls of Ivy (MHI) recognises that students may, at times, experience unforeseen financial hardship that affects their ability to meet tuition fee obligations or other essential costs. The institution is committed to offering guidance, support, and practical solutions to help students manage financial stress without compromising their education.

Early Advice and Student Responsibility

47. Students who anticipate difficulty in meeting a payment deadline are strongly encouraged to contact the Finance Office or Student Support Services as early as possible. Delaying communication may limit the options available and could lead to escalation measures, including restriction of services or interruption of studies.

48. Students are responsible for seeking support promptly and providing full and accurate information to enable MHI to respond appropriately.

Available Support Measures

49. Depending on the nature of the financial difficulty, students may be eligible for one or more of the following:

- Temporary extension or deferral of a payment deadline;
- Adjustment of an existing instalment plan;
- Referral to internal hardship funds;
- Signposting to external sources of support (e.g. Citizens Advice, bursary schemes).

50. Where a student's situation requires more structured or long-term support, a financial needs assessment may be conducted, with input from relevant departments.

Confidentiality and Safeguarding

51. All financial hardship discussions are treated sensitively and in confidence. MHI also recognises that financial pressures can intersect with other vulnerabilities, including mental health, housing insecurity, or safeguarding concerns. Where appropriate, referrals to wellbeing, academic, or external services will be made with the student's consent.

52. The goal of this policy is not only to ensure the recovery of fees but to enable students to continue their studies successfully, wherever possible. The institution will always strive to work collaboratively with students to avoid unnecessary disruption to learning.

53. Students submitting hardship or financial support requests use a dedicated secure mailbox, which is managed only by authorised finance and student support staff. This ensures confidentiality is protected and sensitive information is not shared through generic



institutional email accounts.

Section 11: Appeals and Complaints

54. Mortha Halls of Ivy (MHI) is committed to ensuring that decisions relating to tuition fees, financial aid, and refunds are fair, transparent, and consistently applied. Students who believe a decision made under this policy is incorrect, unfair, or not properly followed may submit an appeal or complaint through the appropriate channels.

55. The primary route for financial complaints is through the online complaints form available on the MHI website. Students who cannot access the form may submit their complaint via the designated complaints email address. Both routes ensure confidentiality and proper tracking of complaints in line with the Office of the Independent Adjudicator's good practice framework.

Appeals against Financial Decisions

56. Students may appeal decisions relating to:

- Denial of a bursary or scholarship;
- Refusal of a payment plan or hardship support;
- Rejection of a refund request;
- Imposition of penalties for late payment.

57. Appeals must be submitted in writing within 10 working days of the decision, stating clearly the grounds for appeal and providing any supporting evidence. Appeals will be reviewed by a member of staff not involved in the original decision, and outcomes will be communicated in writing within 20 working days.

Submitting a Complaint

58. Where a student is dissatisfied with the handling of a financial issue, including how communication was managed or how the policy was applied, they may submit a formal complaint. Complaints should be made using the institution's Complaints Handling Policy and Procedure (C1.4) and submitted via the complaints portal or email address listed on the website.

59. Students are encouraged to raise issues informally in the first instance with the relevant staff member or office. If the issue is not resolved, they may proceed to Stage 2 of the formal complaints process.

Further Recourse

60. If, after exhausting MHI's internal processes, a student remains dissatisfied with the outcome of their complaint, they may be entitled to escalate the matter to the Office of the



Independent Adjudicator (OIA) for external review. A Completion of Procedures Letter will be issued on request once the internal process has been completed.

Note: All referenced annexes (B1 to B4) are available via the MHI website or by contacting the Academic Registrar's Office.