



POINT BLANK

MUSIC SCHOOL

POLICY 057

FINANCE POLICY (HE)

DOCUMENT CONTROL BOX

People in scope:					
All students	HE Students	Professional Students	All staff and students	Staff only	
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Sites in scope:			Publication:		
All	London	Online	Internal	Public	
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Document Revision History

Version Log

Committee / Approval Date	Author	Version	Publication Date	Page Reference & Summary
Executive Committee – 22 nd August 2024	Finance Manager / Registrar	2	9 th October 2024	<ul style="list-style-type: none"> • Previously named Tuition Fee Policy • Now only applies to HE programmes. • Encompasses tuition fees and other charges.

Related Documentation

Document Reference No. (Policy version / Supporting doc. #)	Document Type	Link or Dept. Owner	Document Title

1. PURPOSE

- 1.1 The Finance Policy (HE) details information relevant to fee-paying students enrolled to study in the 2024/25 academic year.
- 1.2 The information in this Policy is accurate at the point of publication (09.10.24) but may be subject to change in accordance with the HE Terms and Conditions.
- 1.3 Please note, this policy is not applicable to short courses or courses delivered by Point Blank (PB) PB partners and/or subsidiaries. The finance policy for our professional programmes can be found [here](#).
- 1.4 This policy should be read alongside the HE Terms and Conditions.

2. POLICY DETAILS

2.1 How we determine what tuition fees we charge you

- 2.1.1 The amount you pay for your course depends on your fee status, the level of your course and your funding options.
- 2.1.2 Your Offer Letter will confirm your fee status together with details about your annual tuition fees.
- 2.1.3 For continuing students, tuition fees are subject to annual review to ensure they accurately reflect a range of consumer and retail indices. Any increase will never exceed 5% of the preceding year's tuition fees, or the fee limits imposed on us by the Government, whichever is lower. In circumstances where the fees are due to increase, we will notify you as soon as possible, and in any event before the start of the relevant academic year.
- 2.1.4 Annual tuition fees cover registration with the validating body, first attempt tuition, and entrance to first attempt examinations. The tuition fees do not include those for graduation, which are payable to the awarding University (Middlesex University), or any resit assessments or retake modules. Any study visits or additional activities may not be covered by tuition fees.

Your fee status

- 2.1.5 Your fee status is determined based on your nationality, country of birth and country of permanent residence (as confirmed as part of your application). Your fee status determines the rate at which you pay your tuition fees and is not the same as your nationality. For example, some international students such as Irish nationals may be eligible to pay at the Home fee rate, and some UK students may be assessed as paying the Overseas fee rate. Channel Islands and Isle of Man students ("Island Students") will usually be classed as Home students for fee status purposes providing they satisfy relevant criteria.
- 2.1.6 More details on how your fee status is determined can be found on the website for the UK Council for International Student Affairs [here](#). The fee status applying to you personally will also be detailed in your Offer Letter.
- 2.1.7 You can contact the Admissions Team at admissions@pointblankmusicschool.com if you would like to discuss fee status eligibility before you apply.

- 2.1.8 Acceptance of your offer is acceptance of your fee status. If you would like to query your fee status, please contact the Admissions Team by responding to your Offer Letter. If you wish to contest your fee status, please follow our Admissions Complaints and Appeals process.
- 2.1.9 If you have already accepted your offer or have enrolled on your course, your fee status can only be changed on one of the limited grounds permissible. This includes but is not limited to being granted refugee status.

Home students

- 2.1.10 Providers registered with the Office for Students (OfS) in the approved (Fee Cap) category are permitted to charge Home undergraduate students fees up to a specified maximum fee cap. The fee cap for 2024/25 entry is £9,250, unless you are enrolled on an accelerated course, which is capped at £11,100. Further information on tuition fees for our London-based HE courses can be found [here](#).
- 2.1.11 If you are assessed as a Home undergraduate student, you may be able to receive financial support including tuition fee loans from the Student Loans Company (referred to in this policy as SLC), although students apply for them through the relevant national funding bodies such as Student Finance England (SFE), Students Awards Agency Scotland (SAAS), etc.. For further details visit the Government student finance website [here](#).

Overseas fee-paying students

- 2.1.12 PB is free to determine its own tuition fee levels for Overseas fee-paying students studying undergraduate courses. Please see further information below regarding how we determine your fee status. Current overseas tuition fee rates can be found [here](#).

Distance Learning courses

- 2.1.13 Current tuition fee rates for our online courses can be found [here](#).

2.2 Bursaries, scholarships and other fee discounts

- 2.2.1 PB offers a number of scholarships, bursaries and other discounts which can cover all or part of your student fees. Eligibility criteria varies and will depend on the level of your course. Further information is available on our [Scholarships and Bursaries website](#).

2.3 Additional costs

- 2.3.1 There are some circumstances in which you could be charged additional mandatory charges, these include but are not limited to:
- Retake modules – if, at any point during your studies, the assessment board determines it is necessary to repeat a module/multiple modules, these will be charged at the following rates per module, up to a maximum amount that equals the current yearly fee for your course:

Home Students

3-year course - £1,541 per module

2-year course - £1,233 per module
Distance Learning - £1,000 per module

Overseas fee-paying students

3-year course - £2,041 per module
2-year course - £1,567 per module
Distance Learning - £1,000 per module

- Retake modules (assessment only) – if a student is booked into resubmission classes, with 1-2-1s only, the fee for this will be £500 per module.
- Resubmission modules (where no additional tuition is required) – there is no additional cost.

2.3.2 In severe extenuating circumstances, these fees may be waived. This is down to the discretion of PB and more information will be communicated if this situation arises.

2.4 How and when to pay your fees

2.4.1 You are responsible for the payment of your tuition fees and any related charges in accordance with notified due dates. Regardless of any secured funding or sponsorship, students are primarily and personally liable for the entirety of their tuition fees. Failure to pay outstanding tuition fees may result in restriction to online course materials and certain teaching facilities.

Funded students

2.4.2 It is your obligation to ensure funding is in place for each year your academic studies. **SLC require an application to be submitted for each academic year of study.**

2.4.3 Following your first application for funding with the SLC, you will be provided with a Customer Reference Number and/or a Student Support Number. This information should be submitted to a member of the Point Blank Finance team as early as possible and no later than your enrolment, so that your funding can be verified.

2.4.4 It is the responsibility of the student to ensure all details held by the SLC in relation to any successful loan are accurate and correct.

2.4.5 Payment of fees will be paid directly to Point Blank Music School from the SLC.

2.4.6 Students who are unsuccessful in securing funding will be liable to pay for their fees privately.

2.4.7 If your funding entitlement has not been confirmed by SLC and/or you have not secured funding by the end of your first term you will automatically be considered a private fee payer. You will need to pay your outstanding balance or have confirmation that funding is in place from the SLC before you will be permitted to continue your academic studies.

2.4.8 Any matters relating to Maintenance Loans should be discussed directly with the SLC. **Please note:** Maintenance Loans are only payable to students physically attending classes.

Private fee payers

- 2.4.9 Students paying for their tuition privately are required to pay termly, with each term's tuition **due prior to the start of the relevant term**. Students should access their dashboard to view the amount of tuition due and make payment.
- 2.4.10 Student Visa students who require a Confirmation of Acceptance of Study (CAS) are liable for tuition fees for the first year of study and such fees are required to be paid prior to the issuance of a CAS.
- 2.4.11 In certain circumstances, an individual, interest-free payment plan may be offered to students who would benefit from spreading their tuition fee payments over the course of the academic year. This should be requested by contacting the Finance Department at studentfinance@pointblankmusicschool.com. Any payment plan must be agreed prior to the period of study and payments should be made on time. Non-adherence may result in restrictions to online course materials and certain teaching facilities.
- 2.4.12 The easiest way to pay tuition fees is to log on to the student dashboard and make the necessary payment under the "Fees" section. Numerous payment methods are accepted using this method. Students may also pay via a bank transfer and internet banking. If using this method, you must ensure your student ID is always included as a payment reference. Please email studentfinance@pointblankmusicschool.com to request our bank details.

Sponsored students

- 2.4.13 If an employer, other organisation or non-UK Government organisation agrees to pay all or part of your tuition fees, PB will invoice them for the appropriate amount. Should this apply, you must contact a member of the Point Blank Finance team directly to arrange this.
- 2.4.14 You will need to provide confirmation of your sponsorship in writing for each year of study being funded before you enrol.
- 2.4.15 If your sponsor fails to pay the relevant fees when due or withdraws their support at any point, you will be liable for any outstanding fees.
- 2.4.16 Some non-UK Government sponsors may pay the fees to the student rather than directly to the institution. This may also be in termly instalments. If this is the case, you will be required to provide written evidence of this and ensure you pay the fees to PB when due. If, in these circumstances, sponsorship is withdrawn at any point then you will be liable for any outstanding fees.
- 2.4.17 Where a sponsored student chooses to withdraw from their course/is withdrawn from their course by PB, any refund will be returned to the sponsor on a pro-rata basis, based on the point of withdrawal. You will be liable for any shortfall in the amount owing to your named sponsor after this, based on any contractual agreement you may have in place.

Anti-money laundering regulations

- 2.4.18 Point Blank will not accept any payment from persons or organisations unless they relate to a valid charge, levied or impending. This is to comply with UK Money Laundering regulations. Any suspicious payments and or refund requests may be reported to the appropriate regulating body.

2.4.19 PB will not accept Tuition Fee payments in cash to ensure compliance with the UK Money Laundering regulations.

2.5 Refunds, withdrawals and fee liability

2.5.1 In certain circumstances, you may be eligible to receive a refund for any tuition fees paid.

2.5.2 If you choose to withdraw from your course and are eligible for a refund, the refund amount will be determined at the point at which you withdraw. PB may be entitled to retain sums or request an additional payment to reflect the unavoidable losses suffered by PB as result of your withdrawal, dependant on the circumstances.

2.5.3 The withdrawal date is the date in which you submit the withdrawal form, which can be requested by contacting support@pointblankmusicschool.com, or the date PB confirms your withdrawal to you, whichever is the earliest.

2.5.4 All fee refunds are paid to whoever originally paid the fees within 28 days of the refund being approved and receipt of all the required information.

2.5.5 If you have any outstanding tuition fees or other similar debts, PB is allowed to deduct any amount owed from your refund.

2.5.6 Further guidance on withdrawals can be found in the Withdrawal, Interruption and Internal Transfer policy, found [here](#).

Withdrawals

Withdrawal within the first 14 days of the course start date

2.5.7 If you wish to withdraw from your course within 14 days of the official start date of the first year of study, PB will refund any sums already paid. This is subject to PB retaining any deposit paid together with an amount to cover reasonable losses resulting from your withdrawal.

2.5.8 This also applies if you're a direct entrant to the second or third year of a course or if you join a course later than the official course start date. In this instance, the 14-day period starts from your agreed start date.

2.5.9 The 14-day period starts on the official start date of the course and not from the date of enrolment.

2.5.10 This does not apply if you are starting the second or any subsequent year of your course.

Withdrawal more than 14 days after the course start date

2.5.11 If you wish to withdraw after this 14-day period and the withdrawal date is within 60 days of the start of the term in which you are withdrawing, you will normally be liable for the tuition fees up to and including the term in which the withdrawal is agreed upon.

2.5.12 If the withdrawal date is beyond 60 days of the start date of the term in which you are withdrawing, you will be liable for that term and the following term's tuition.

2.5.13 In some circumstances, PB may be able to offer a refund. The amount will be determined at the time you choose to withdraw. PB is entitled to retain sums, or request additional payment, to reflect any unavoidable losses resulting from your withdrawal. Please see below for further information.

Withdrawals and SLC Funding

2.5.14 If you are a recipient of SLC funding and you choose to withdraw from your course/are withdrawn from your course, you are covered by the SLC payment liability protocol. This means the SLC will only pay PB an amount that is proportionate to your last academic engagement, and you will not be liable to pay the remaining balance for that academic year. Academic engagement includes, but is not limited to, attending classes and seminars (in-person and online), accessing the virtual learning environment, submission of assessments, studio bookings and accessing PB property. For example, if you only engage in your first term, the SLC will pay PB 25% of your annual fees and you will not be liable for the rest of the academic year's fees. You are still required to submit either a withdrawal or temporary interruption form (further information below) to confirm your intention to pause or end your studies, this should be submitted on the VLE.

2.5.15 If your tuition fees are being paid partly through a SLC loan and partly through private or sponsored payments, then only the portion of fees paid by the SLC loan will be covered by the SLC payment liability protocol. Any outstanding balance beyond this will be your liability.

2.5.16 Students who are unsuccessful in securing SLC funding and are subsequently withdrawn, will be liable to pay for their fees privately and will not be covered by the SLC payment liability protocol.

Refunds (Private fee payers)

2.5.17 If you have paid fees in advance, you may be eligible for a full/partial refund if:

- PB removes your offer prior to enrolment. This can happen in various circumstances, including but not exclusively if a course is removed due to insufficient student numbers.
- Your Visa application is refused, or your Visa circumstances change, resulting in your inability to remain in the UK to attend in-class study.
- You are prevented from continuing your course due to a chronic/continued physical/mental health condition.
- You must leave due to other extenuating circumstances/compelling personal reasons. Examples include but are not limited to bereavement, a medical emergency and/or having to care for a close family member with a long-term health condition.
- In the unfortunate event of your death, any tuition fees paid for uncompleted terms would be refunded via the initial payment method.

2.5.18 Refunds will be calculated on a pro-rata basis from the point at which your withdrawal is confirmed.

2.5.19 Evidence supporting any/all the circumstances above may be requested, and all refunds will be assessed on a case-by-case basis.

2.5.20 Refunds that involve an international transfer may be subject to processing fees. Any such fees will be absorbed by the recipient and may result in the refunded amount being reduced.

2.6 Temporary interruptions

- 2.6.1 In the event of a Temporary Interruption (TI) to your studies (subject to approval), tuition fees paid in advance will be held in anticipation of your resumption. If you/we later decide that you will not return, a partial refund may be processed and would be based on the withdrawal process in sections 2.5.11 to 2.5.13.
- 2.6.2 You may request a refund for fees paid in advance (prior to a term commencing) where you have initiated a Temporary Interruption. Any refunds would be completely at the discretion of PB.
- 2.6.3 Inflationary adjustments to your fees that result from any TI may be applied as a surcharge at the point of return. This should be communicated to you prior to your recommencement.
- 2.6.4 Any outstanding fees should be paid prior to the resumption of your studies.
- 2.6.5 Further guidance on taking a break from your studies can be found in the Withdrawal, Interruption and Internal Transfer policy, found [here](#).

2.7 Transfers

- 2.7.1 If you decide to transfer to a different course offered by PB within the first term of an academic year, the fees for the new course will apply.
- 2.7.2 Any payments made for the original course will be transferred to the new course.
- 2.7.3 If you transfer after the first term of an academic year, the amounts will be calculated on a pro-rata basis, based on the fee rates for each course and the date at which you transferred.
- 2.7.4 If you decide to transfer to a course at another provider, the tuition fees due will be calculated based on sections 2.1 to 2.3 of this policy. Students who are SLC funded and wish to transfer to a different institution, are advised to speak to the SLC to determine the impact on their funding entitlement.
- 2.7.5 Further guidance on transferring can be found in the Withdrawal, Interruption and Internal Transfer policy.

2.8 Non-payment of Tuition Fees and Debt Recovery Actions

- 2.8.1 PB encourages students who find themselves in severe financial difficulties or have exceptional circumstances to notify the Finance Department as soon as possible. PB may be able to offer alternative payment options, but this is at the discretion of PB.
- 2.8.2 PMBS will generally grant each student a period of one term to rectify their tuition debt before conducting formal debt recovery action. This does not include the actions referenced in section 2.5.11, which will apply throughout the period of study.
- 2.8.3 Students with outstanding tuition fee debt at the end of an academic year will be unable to progress to the next academic year, before such debt is settled. Students with outstanding debt at the end of their study, will be unable to receive any award due, until such debt is settled.

- 2.8.4 Students who fail to make timely payment of their tuition fee debts will be subject to the necessary debt recovery action approved by PB.
- 2.8.5 Throughout the course of the programme, should a student fall into arrears in tuition fee payments amounting to more than one term, PB will normally begin the withdrawal process.
- 2.8.6 In all cases of withdrawal due to non-payment of fees, PB will first issue written correspondence to the student that they are at risk of withdrawal, along with some guidance of how to rectify the situation. Failure to respond or to come to a suitable agreement with the Finance team will result in the issue of further written correspondence, notifying the student of the intent to withdraw and the date on which it will be actioned.
- 2.8.7 Students may appeal the decision withdraw in the following circumstances only:
- The student believes there has been a material error in the processing of their case/account.
 - There are mitigating circumstances of which PB is not currently aware and there was a good reason why the student was unable to disclose these circumstances earlier in the process.
- 2.8.8 Students may lodge an appeal against this decision within 10 working days of the date of the final withdrawal notification. Late appeals will not normally be accepted.

3. POLICY SCOPE

- 3.1 This policy applies to all students on Higher Education programmes at Point Blank.
- 3.2 This includes students studying on campus, distance education (online), domestic students, and international students.
- 3.3 This policy does not apply to students undertaking unaccredited short courses (formerly known as professional courses). Students on Point Blank short courses should refer to the Short Course Fees policy.

4. RELATED POLICIES

- Student Attendance and Engagement Policy
- International Student Attendance Policy
- Withdrawal, Temporary Interruption and Internal Transfer Policy
- Short Course Fees Policy

5. POLICY OWNER

This policy is under the responsibility of the Executive Committee. The responsible committee will ensure the cyclical review of this policy is carried out in line with Point Blank's Quality Assurance Framework.

The Executive Committee delegates the operational responsibility of this policy to the following staff:

- General Manager

- Finance Manager
- Registrar
- Data and Insights Manager

6. PROCEDURES

There are no related procedures to this policy.

7. EXHIBITS, APPENDICES AND FORMS

- Withdrawal Form
- TI Form

8. REFERENCES AND SUPPORTING INFORMATION

- a. Internal
 - HE Terms and Conditions
- b. External
 - SFE/ SLC guidance and documentation