ISTITUTO MARANGONI LONDON TUITION FEE POLICY 2023-2024



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1. PURPOSE AND SCOPE

- 1.1 Istituto Marangoni ("the School") is committed to a fair and transparent policy regarding the fees it expects students to pay. This policy applies to the tuition [and enrolment] fees charged for Foundation, Undergraduate and Postgraduate programmes of study and provides clear expectations of a student's financial obligations following an applicant's confirmed acceptance and subsequent registration. It also sets out the process regarding refund and compensation should a programme be withdrawn or where the terms of the School's refund and cancellation policy.
- 1.2 This policy should be read in conjunction with the following:
 - i) Terms and conditions;
 - ii) Anti-Money Laundering Policy;
 - iii) Refund and Compensation Policy.
- 1.3 This policy will be reviewed annually and is subject to approval by the School's Finance and Resources Committee. Students agree to the terms of this policy when they accept their offer of study. This policy, fee rates and any annual updates will be made available to applicants through the admission process and enrolled students through the School's website and intranet.

2. STUDENT RESPONSIBILITIES

- 2.1 Students are responsible for payment of all tuition and enrolment fees for their programme of study. The fees charged for each programme are set out in the Admissions Pack, the School's webpages and information provided as part of the application process. The School will recover fees directly from students in cases where payment is not forthcoming, including where sponsors fail to make payment.
- 2.2 Students are expected to enrol at the earliest opportunity and within 14 days of the first day of term for the relevant programme. Students will be classed as enrolled following:
 - receipt of payment of tuition fees, or set up of an instalment plan approved by the Finance Department;
 - receipt of all necessary documentary evidence (including, for international students, having obtained a CAS); and
 - attending the School within 14 days of commencement of the start of term.
- 2.3 Students in receipt of a student loan through the Student Loans Company ("SLC") or external sponsorship that only partially covers their fees must pay the remaining balance at enrolment or by the dates set out in any instalment plan drawn up by the Finance Department.
- 2.4 Failure to pay tuition or enrolment fees may result in a student being suspended or withdrawn from their programme.
- 2.5 If a student is finding it difficult to pay their fees the student should contact the Finance Office at the earliest opportunity.
- 2.6 All students are required to attend regularly as set out in the School's Attendance Policy set out at [https://www.istitutomarangoni.com/en/schools/london-school-of-fashion-and-design/london-school-regulatory-documentation]. Failure to maintain attendance may result in a student being withdrawn and/or, where relevant, breaching their Student visa conditions. The School is required to report details of students' attendance to the UKVI (for international students), the SLC (for students in receipt of SLC funding) or any student sponsor as required. Failure to maintain required attendance may therefore result in the withdrawal of any financial support.



3. FEES AND FEE CLASSIFICATION

- 3.1 Tuition fees are determined by the programme of study and students' fee status depending on whether a student is classed as a home or international student. During the application process a fees assessment is conducted to confirm the applicant's fee status which is made in accordance with the requirements set out in the Education (Student fees, awards and Support) (Amendment) Regulations.
- 3.2 Students ordinarily resident within the European Economic Area are classed as international for fees purposes and are therefore ineligible for UK student loans issued by the SLC. The School's current designation status with the Department for Education means that only students ordinarily resident in England are eligible for the award of an SLC student loan.
- 3.3 The Finance Manager is responsible for adjudicating on any complex cases and their decision is final. A student may invoke the Student Complaints Policy, located at https://www.istitutomarangoni.com/en/schools/london-school-of-fashion-and-design/london-school-regulatory-documentation], if they are dissatisfied with the outcome.

4. PAYMENT METHODS

- 4.1 Payment options are as follows:
 - i) Full payment upfront by the due date;
 - ii) Instalment in accordance with an instalment plan set up by the Finance Department;
 - iii) Payment by a third party, such as a student's sponsor or loan provider.

Any arrangement to pay by instalment is discretionary and will be approved on the basis of approved individual circumstances for which a direct debit mandate is required with full payment due midway of the first term.

- 4.2 Where a student has enrolled on the basis of a payment or part payment by a third party sponsor (i.e. employer sponsor or loan provider) and the relevant fees have not been paid by the due date, the Finance Department will contact the student's sponsor to chase payment and determine the relevant action. In the case of persistent non-payment by a sponsor or where a loan is withdrawn the student is personally liable for any outstanding fees due.
- 4.3 Where a student has agreed to pay by instalment failure to make a payment will result in the cancellation of the direct debit or payment vehicle and the total fees will become due. In the event a student is not able to make a payment on time they should contact the Finance Department. If a direct debit is cancelled by the issuing bank the outstanding fees will also become due in full and a student should contact the Finance team. If a student is changing their bank account, they should contact the Finance Team and set up a new bank mandate before cancelling the direct debit mandate before such cancellation.

5. ADDITIONAL FEES

- 5.1 Students may be required to pay additional fees for ancillary products or services such as books, equipment, fabrics/materials, travel and/or accommodation for educational visits. Some of these services may be provided by third parties in which case any fees will be paid direct to them. Students studying creative programmes will need to purchase at their own cost a range of materials necessary to undertake their practical and project work, such as the purchase of fabric.
- 5.2 An additional fee may be payable for the assessment of Accredited Prior Experiential Learning (APEL) or Accreditation of Certificated Learning (APCL).



6. ANNUAL INCREASES

6.1 Istituto Marangoni reserves the right to set appropriate tuition and enrolment fees for its programmes and students are charged annually. Following their first year of study, returning students will be charged tuition and enrolment fees each year for the duration of their programme. Istituto Marangoni reviews its tuition and enrolment fees each year and reserves the right to increase fees by inflation (RPI excluding mortgage interest payments) and/or the maximum permitted by law or government policy (which may exceed the rate of inflation). The School will adjust the fees in accordance with any fee increase in June of the previous academic year and students will be updated by accessing their profile on the School Portal.

7. CURRENCY

7.1 All fees, refunds and credit notes shall be quoted, calculated and paid in GB pounds sterling. The recipient bank will apply the relevant exchange rate at the point of receipt of the reimbursement.

8. STUDENT LOANS COMPANY AND FEE LIABILITY PERIODS

- 8.1 The School is required to monitor and report on SLC funded undergraduate students at the start of each liability period determined by Student Finance England. The liability period differs from the School's term dates.
- 8.2 If a student is rejected for a student loan through SLC after commencement of study the student concerned will be liable to pay their own tuition fees.

9. TUITION FEE AMENDMENTS

- 9.1 If a student is charged an incorrect tuition fee the student will be charged for any additional amount due or reimbursed the overcharge amount, depending on whether they were under or overcharged.
- 9.2 The School reserves the right to invoke disciplinary action if there is any evidence that a student or applicant deliberately provided misleading or incorrect information for financial gain. Fraudulent or suspected fraudulent activity will always be investigated.

10. CHANGING PROGRAMME OF STUDY

10.1 If a Student wishes to change programme they are encouraged to do so between academic years. If a student transfers to another programme of study they will be liable for the fee associated with the period of study on which they were enrolled on the relevant programme. If a student transfers part way through a year their fee liability will be assessed and adjusted on a pro rata basis.

11. DEBTORS

- 11.1 A student will be classed as a debtor when tuition fees remain unpaid, either in part or in full. The School reserves the right to take appropriate action against students who fail to pay their fees or make satisfactory arrangements to pay on or by the end of the specified payment instalment date. For students classed as debtors the following will apply:
 - i) enrolment will not be renewed whilst any tuition fee debt remains outstanding;
 - ii) failure to pay outstanding tuition fee debts following written reminders will result in termination of enrolment;
 - iii) access to learning resources including the library, IT and/or studio facilities may be withdrawn until any outstanding tuition fee debts are settled;
 - iv) academic credit, transcript or certification of exit qualifications will not be issued whilst tuition fee debts remain outstanding.



- 11.2 Students will only be permitted to re-enrol and undertake further study once any outstanding arrears are settled.
- 11.3 Any student who is experiencing financial difficulties and is unable to pay their tuition fees should contact the Finance Office as soon as possible. They may also seek pastoral advice from Student Services.
- 11.4 Students are expected to respond to all communication from the School or its agents relating to the payment and/or non-payment of fees and acknowledge receipt of them when requested to do so.
- 11.5 The School reserves the right to pursue debts for any fees owed including through the use of debt recovery agents.
- 11.6 If a third party sponsor confirms a student is ineligible for funding (e.g., a student loan), the School reserves the right to request that the student sets up a new payment method. If the tuition fee or subsequent fee instalment(s) are not paid the student will become a tuition fee debtor.
- 11.7 Any dispute about the nature of a debt recorded by the School shall be dealt with in accordance with the School's Student Complaints Policy which is located at https://www.istitutomarangoni.com/en/schools/london-school-of-fashion-and-design/london-school-regulatory-documentation].

12. HARDSHIP SUPPORT

- 12.1 Any student facing unexpected financial hardship may be eligible for financial support although funds are limited. Applications for financial support are determined on an individual basis and students must be able to demonstrate that the financial circumstances are unforeseen. Applications must be submitted to the Finance Office who administers the application process.
- 12.2 If a student is in receipt of a School scholarship or hardship support and withdraws, suspends study or does not maintain minimum attendance thresholds as set out the in Attendance Policy located at https://www.istitutomarangoni.com/en/schools/london-school-of-fashion-and-design/london-school-regulatory-documentation], the School reserves the right to withhold the payment of any scholarship or hardship support and/or request repayment of any overpayment. If the repayment is not made the School reserves the right to create a student debt on the sum outstanding.

13. VISA STUDENTS

- 13.1 Non-payment of fees may result in the withdrawal of Student visa sponsorship.
- 13.2 Refunds for students with Student visa sponsorship will be made to the country of origin and only processed once the student has provided confirmation that they have left the United Kingdom in accordance with the terms of their visa.

14. WITHDRAWAL AND SUSPENSION OF STUDIES

14.1 If a student withdraws from their programme or the School withdraws them on their behalf the student is still responsible for any outstanding fees as set out in the Refund and Compensation Policy located at [https://www.istitutomarangoni.com/en/schools/london-school-of-fashion-and-design/london-school-regulatory-documentation]. A student who withdraws or is withdrawn from study will cease to be a student of the School. Students may withdraw or be withdrawn at any time in accordance with the Terms and Conditions and School policies, which are located at [https://www.istitutomarangoni.com/en/schools/london-school-of-fashion-and-design/london-school-regulatory-documentation]. Once a student is withdrawn, they will have no right to access or receive services from the School.



- 14.2 If a student suspends study the student will be liable to pay their tuition fee at the relevant rate for the year on which they resume study.
- 14.3 Students who withdraw or take a break in studies after completing all scheduled teaching for the academic year are liable for the full year's fee regardless of which term they withdraw or take a break in studies.
- 14.4 Any student considering withdrawing or suspending study is encouraged to seek early advice from either their Programme Leader or Student Services.
- 14.5 In accordance with the UK Government regulations the School is required to report to the SLC the last date of attendance for students in receipt of a student loan. The SLC will make any adjustments to a student's loan entitlement and may recover any overpaid funds.

15. RESITS AND RETAKES

- 15.1 A student who fails a unit(s) at the first attempt and is required by the Assessment Board to resit the unit(s) or elements of assessment within those unit(s) will not be charged an additional fee
- 15.2 A student who has an approved mitigating circumstances claim and is then required to retake a unit without academic penalty may be permitted to attend the retake without further payment.