

STUDENT RELATED POLICY

TUITION FEES AND REFUND POLICY

This policy is annually reviewed to ensure compliance with current regulations.

Approved/reviewed by	
Approved by: Executive Leadership Team	
Reviewed by: Registry & Data Manager	
Date of next review	April 2027

This policy and procedure is subject to The Equality Act 2010 which recognises the following Protected Characteristics: Age, Gender Reassignment, Marriage and Civil Partnership, Pregnancy and Maternity, Race, Religion and Belief, Sex, Sexual orientation and Disability

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6.0	August 2026	Kirsty Beresford & Tom Hayward	26/27 Funding Grid replacing the previous years (Appendix 1). Point 11 (Re-sits Policy) added

1.3. Distribution

Name	Email	Organisation
All Staff	Uploaded to SharePoint	Boston College

CONTENTS

1.	Introduction	4
2.	Policy Objectives	4
3.	Responsibilities	4
4.	Fee Principles	5
5.	Payment Principles	6
6.	Fee Remission	8
7.	Apprenticeships	9
8.	Fee Rates	10
9.	Financial Fee Support	11
10.	Withdrawals and Refunds	11
11.	Re-sits Policy	13
	Schedule 1 – Policy Statement	14
	Appendix 1 – Government Funding for Adult Education	15
	Appendix 2 – Fee remission categories accepted by Boston College	16

1. INTRODUCTION

- 1.1 The fees policy sets out the general framework under which the college operates all aspects of the management of fees, including fee setting, collection, charges, and refunds for the academic year.
- 1.2 The fees that the college charges for the courses it provides taking into account the requirements of government legislation, funding agencies, college sustainability and the affordability to students.

2. POLICY OBJECTIVES

- 2.1 This policy is intended to:
 - 2.1.1 Provide customers with accurate information on when fees are payable, or remission can be obtained when enquiring about a course with Boston College including how support may be provided by the college where fees are a barrier to participation.
 - 2.1.2 Ensure that the college operates accurate monitoring and receipt of programme costs, charges and refunds which is compliant with the guidance outlined by the Office for Students (OfS).
 - 2.1.3 Support planning and delivery of enrolment activity across the college.

3. RESPONSIBILITIES

3.1 Governing Body

- 3.1.1 The Governing Body is required to set a policy by which the tuition and other fees payable to the college are determined, subject to any terms and conditions attached to grants, Loans or other payments paid or made by the Funding bodies.

3.2 Chief Operating Officer

- 3.2.1 The Chief Operating Officer is responsible for annually ensuring this policy is consistent with funding guidance at the time of writing, and any revisions following funding updates. This policy will be regularly reviewed to ensure it is in line with local and national policies.
- 3.2.2 The Chief Operating Officer is responsible for review and approval of refund requests.

3.3 College Staff

- 3.3.1 All college staff are expected to adhere to the policy and ensure appropriate advice and support is provided to students, parents, and employers in line with the policy.

4. FEES PRINCIPLES

- 4.1 All students must provide personal identification to prove existence. All students' residency status must be verified before enrolment can be completed. This process may take place prior to enrolment. Students will be informed of what types of identification or fee remission evidence the college will accept prior to enrolment taking place.
- 4.2 When setting fees, Boston College will recognise the fees prevailing in the marketplace to ensure that prices are competitive – this does not mean that prices will be the lowest but will represent good value in relation to the quality of the product.
- 4.3 Wherever possible, Boston College will enable and facilitate students to access other funds available to contribute to the fees and charges of those students who would otherwise have difficulty in paying these costs.
- 4.4 Students will be given clear information about fees and charges before the student has committed to the course and other interested stakeholders such as parents and employers on request.
- 4.5 The following fees and other expenses are chargeable unless appropriate remission or financial support is available:
- 4.5.1 A tuition fee which includes:
- The cost of consumable items necessary to complete the course.
 - The cost of tools and equipment necessary to complete the course.
 - Access to relevant study materials to complete the course.
 - Access to college study facilities.
 - Access to the internet relevant to their course of study.
 - Careers advice, wellbeing, and pastoral advice.
- 4.5.2 Awarding body fees for registration and examination.
- 4.5.3 The cost of any materials, tools and equipment retained by the students.
- 4.5.4 The costs of educational trips and visits.
- 4.5.5 Travel expenses to and from the college.
- 4.5.6 Meals and refreshments whilst at the college.
- 4.5.7 The costs of any licences or disclosure and barring (DBS) checks necessary to achieve the qualification.
- 4.5.8 The cost of overdue, lost, or damaged items borrowed from the college.
- 4.5.9 Replacement ID cards, locker keys or other equipment that are fully refundable except in cases of damage or theft.

- 4.5.10 The recreational use of leisure and other non-academic facilities where the activity taking place is not a requirement of a course syllabus or not part of a student union membership free entitlement.
- 4.5.11 Optional extra activities where the activity is taking place outside a required part of an agreed study programme. In this case charging is at the discretion of the college that would otherwise meet the cost of provision. Examples of optional extra activities include theatre, cinema or museum visits or other day or residential visits that are not a requirement of course syllabuses.
- 4.5.12 The provision of replacement certificates.

5. PAYMENT PRINCIPALS

- 5.1 For students without remission fees are payable upon enrolment.
- 5.2 The student will be entering a financial commitment to fees, regardless of how they are to be paid. There will be an initial 'cooling off' period of two weeks from the start date on the course. Should the student decide to withdraw in this period, there will be a £50 cancellation fee. After this point the student is responsible for the cost of the course to the end of the current term, even if they make the decision not to continue.
- 5.3 If the course fee is £350 or less or the course duration is 12 weeks or less then the full course fee including all exams and costs is payable at enrolment.
- 5.4 Where course fees are over £350 and the course is more than 12 weeks in duration, these can be paid in instalments following a deposit at the point of enrolment. The instalments must be 5 monthly Direct Debits and the Direct Debit mandate must be completed at the point of enrolment.
- 5.5 Sponsored students must provide an Employer/Sponsor authorisation form before their enrolment can be completed. Should the student's sponsor fail to pay all or part of the fees due, the student will remain liable for the invoice.
- 5.6 The student must complete a Direct Debit mandate at the time of enrolment for all instalment plans. If a Direct Debit instalment defaults, the debt will become payable immediately, an administration fee of £35 will be charged in addition and these fees will be followed up through the debt proceedings.
- 5.7 Boston College and the student can agree to suspend a learning aim while the student takes a break from learning. This allows the student to continue learning at a later date with the same eligibility that applied when they first started their learning aim. The college must have evidence that the student agrees to return and continue with the same learning aim to qualify for funding. The student must return within a 12-month period, failure to do so will mean the outstanding balance becomes payable.
- 5.8 All fees and debts are collectable by the college and the college will issue reminders to pay.
- 5.9 The college reserves the right to take legal action where all other attempts to collect outstanding debts have failed and will engage debt collecting agencies to collect fees outstanding where all other recovery options have been exhausted.

- 5.10 Where Boston College takes legal action to collect outstanding debts all costs relating to legal proceedings and any other amounts which are ordered by the court must be paid in addition to the original debt.
- 5.11 Students with outstanding fees may not sit exams and may not enrol on new courses until these are settled.
- 5.12 Any student that is in financial hardship should contact the college as soon as possible so that any support the college may be able to provide through its discretionary student support fund can be explored.

Payments by a Higher Education or Advanced Learner Loan

- 5.13 Where a Loan for Higher Education or an Advanced Learner Loan is being used to fund a course it is the responsibility of the student to ensure that this is approved in a timely manner. The student may only start their course where evidence that the Loan application has been made is provided to Registry.
- 5.14 Applications for a Higher Education Loan must be made via Student Finance England (SFE). You can research the Loan on www.gov.uk/apply-for-student-finance
- 5.15 Applications for Advanced Learner Loans must be made to the Student Loans Company (SLC). You can research the Loan on www.gov.uk/advanced-student-loan for info on repayments and financial advice. The minimum value of a Loan is £300.
- 5.16 If a student has applied for a Loan, but not had confirmation of an approved Loan within 6 weeks of enrolment, they must make a deposit payment of £250 and set up an instalment plan and Direct Debit to continue the course. Once the Loan has been approved, the £250 deposit and any subsequent payments will be refunded, and the Loan arrangements will be set up against the student's account. If this is not provided the student will be expected to pay in line with the instalment plan set up.
- 5.17 It should be noted that Loan payments stop being paid for a student as soon as they withdraw, and the student then becomes responsible for paying the remaining fees owed to the college – see 10 – Withdrawals and Refunds.
- 5.18 Students not wishing to enter into a Loan agreement will be liable for payment of the relevant course fee and any up-front fees not covered by Loans at the time of enrolment.
- 5.19 All students paying by a Loan will be invoiced for the full value of their course when they start. Payments are made on a termly basis by SFE and a monthly basis by SLC directly to the college for each period that the student is in attendance of their course. The value of the Loan for which the student becomes liable will increase with each payment made to the college.
- 5.20 All payments made via SFE/SLC Loans will be credited against the student's invoice.

Payment by Direct Debit

- 5.21 Only tuition fees can be paid by Direct Debit, other course related fees must be paid in full at the time of enrolment. These include, but are not limited to, examination fees, material fees, and kit costs.

- 5.22 A Direct Debit mandate form must be completed, and deposit payment made (see 5.16), plus other course related fees as listed above must be paid at the time of enrolment.
- 5.23 Students will be invoiced for the remaining costs, following deposit payment, at the start of the course and credited each month as payment is made.
- 5.24 Instalment arrangements can only be offered where:
- Student has no outstanding balance of fees from any previous year.
 - Student does not have and is not in the process of making an Individual Voluntary Arrangement (IVA).
 - Student has not defaulted on instalment arrangements in any previous years.
 - The course fees are a minimum of £350 and the course duration is 12 weeks or more.
- 5.25 The number of instalments available to the student is dependent upon the date of commencement / enrolment and the length of the course they wish to study, e.g.:
- For full time level 2 and below courses starting in September the payment schedule would be as follows: The course fee is £1,500. An initial deposit of £250 will become payable at the point of enrolment, followed by 5 monthly instalments of £250. The first instalment would become payable on 1st October 2026.
 - For all other courses the initial payment will be 20% of the tuition fees, plus any other course related cost, e.g. exam/registration fee, material fees etc, as a deposit followed by 5 monthly instalments (8 instalments may be made where a student's course is Full Cost, and no Advanced Learning/SFE Higher Education Loan is used).
- 5.26 Direct Debit fees will be collected on the 1st of the month or the next working day.
- 5.27 Students whose payments are returned unpaid by the bank will incur an administration fee of £35.
- 5.28 If instalments have not been paid by the due date, then the full outstanding balance becomes payable immediately.

6. FEE REMISSION

- 6.1 For the purposes of fee remission, age is calculated as the age on the 31st August in the academic year in which the course starts. However, there are two exceptions to this:
- 6.1.1 Some level 3 courses are not eligible for fee remission but are only fundable by Loans if the student is 19+ on the first day of learning of the course.
- 6.1.2 An apprentice's age is calculated as age on the first day of learning and may impact certain incentive payments to the employer.
- 6.2 Those that are aged 14 to 16 and meet the funding criteria as set out in the latest funding regulations are subject to full remission for all elements necessary to achieve the course outcome.

- 6.3 Students aged 16-18, or 19-24 with an Education Health Care Plan (EHCP), who meet the residency eligibility requirements on courses are subject to full remission for all elements necessary to achieve the course outcome.
- 6.4 Adult students studying up to level 3 qualifications, are eligible for statutory concessions for tuition fees if they can provide valid supporting evidence, as described in the funding rules (a summary table of these is shown in Appendix 1). This may provide full fee remission.
- 6.5 Co-Funded students may be able to apply for financial support as defined in the Boston College Financial Support for Students: Code of Practice Policy.
- 6.6 For non-funded students using Advanced Learning Loans, up to four Advanced Learning Loans during the lifetime of the student can be used. (See the Advanced Learner Loan website for more details) <https://www.gov.uk/advanced-student-loan>
- 6.7 Care leavers are eligible for fee remission on a level 4 or above (see HE Learning Support Policy).
- 6.8 All students of all ages regardless of remission may still be charged for the following:
 - 6.8.1 Optional trips and visits for those who choose to attend.
 - 6.8.2 Costs of equipment, tools, materials or uniforms which will be retained by the student following completion of the course. These costs will be made clear at enrolment.
 - 6.8.3 Courses outside the main study programme or courses where no funding is available.
 - 6.8.4 Exam fees or assessment costs for industry qualifications outside the study programme or course.
 - 6.8.5 Repeating the same regulated qualification or examination for a higher grade.
 - 6.8.6 Re-sitting a GCSE Maths or English where a grade 4 or C or higher have already been achieved.

7. APPRENTICESHIPS

- 7.1 Prior to the commencement of an apprenticeship programme Boston College will enter a contract with the employer. This contract will:
 - 7.1.1 Detail any fees and associated payment schedules that have been agreed between both parties.
 - 7.1.2 Detail what happens in the event of the student failing to complete the apprenticeship in terms of payments and incentives.
 - 7.1.3 Comply with funding rules for apprenticeships.

8. **FEE RATES**

- 8.1 All adult co-funded rate full time courses, will be charged a fee of up to £1,500.
- 8.2 Part time adult courses which are delivered with funding will have a basic fee attached, which is set by the college in accordance with market factors, to stimulate recruitment or to ensure that group sizes are large enough to make running courses viable.
- 8.3 For Advanced Learner Loans the college sets the fees at the maximum Loan fee for each course as specified in the Find A Learning Aim system. In some cases, the fee charged is slightly more and requires the student to top-up at the point of enrolment. This information is clearly stated in the prospectus, course information and Learning and Funding Information Letter.
- 8.4 For Full Cost courses the college will set the fees taking the following elements into consideration:
- 8.4.1 Maintenance of fees based on marginal costs and standard group sizes.
- 8.4.2 Maintenance of minimum group sizes to achieve an appropriate contribution per group.
- 8.4.3 Rationalisation of the delivery of courses to ensure that the offer remains robust.
- 8.4.4 Market rates.
- 8.5 Tailored Learning & Pound Plus Policy.
- 8.5.1 In line with the latest funding guidance this table illustrates the fees chargeable for tailored learning provision:

Course	Unemployed	Low Waged	All other students	Courses delivered at Employer's request
First course	No charge	No charge	No charge	£2.50 per GLH
Subsequent courses	No charge	No charge	No charge	£2.50 per GLH

- 8.5.2 All students would be required to pay for materials as required.
- 8.5.3 Students enrolling on tailored learning courses are subject to the same eligibility criteria as stated above.

9. FINANCIAL FEE SUPPORT

- 9.1 This policy complies with the college's Equality and Diversity Policy. For students with financial hardship various fee support routes may be available to fund their tuition and other fees. These are described in detail in the Boston College Financial Support for Students: Code of Practice Policy. Currently the main alternatives are as follows:
- 9.1.1 Discretionary Student Support Funds for example for help with travel, course materials and equipment or childcare costs (please see the college's Financial Support for Students: Code of Practice Policy for eligibility).
 - 9.1.2 Loans Bursary Fund (Advanced Learner Loan).
 - 9.1.3 HE Student Financial Support.
 - 9.1.4 Any applicable government scheme.
- 9.2 Students applying to the Discretionary Student Support Fund for help towards fees may still be expected to make a contribution.

10. WITHDRAWALS AND REFUNDS

- 10.1 When a student enrolls onto a full-time programme at Boston College, they are committing to completing that programme of study. Appropriate advice and guidance will have been provided to the student to enable them to make an appropriate decision to enrol with the college. Further support will be provided by the college to ensure that the student succeeds and completes their chosen course.
- 10.2 The college endeavours to maximise staff utilisation for it to operate efficiently and this is achieved by maximising class sizes.
- 10.3 When a student withdraws from one of its courses this puts at risk the college's operating efficiency and as such it is essential that the income generated from a student's place on the course is not lost. Therefore, the college will pursue all fees associated with that student where possible.
- 10.4 Students withdrawing from a course, or where the college terminates their enrolment as a result of a disciplinary hearing, will be charged the amount that the college should have received from Student Finance England/Student Loans Company at the end of the term in which the student withdraws. This is applicable for all modes, length of attendance and method of payment. This may result in referral to a debt collection agency or legal action and the student's future credit score may be negatively impacted upon, should the fees remain outstanding.
- 10.4.1 An example for Higher Education Loan (Levels 4 & above) tuition fees is as follows:

	Last Attendance Date	Percentage of Fee Liability
Term 1	Within two weeks of start date	*£50
Term 1	After the first two weeks up to the Christmas break	25%
Term 2	After the Christmas break up to the Easter break	50%
Term 3	After the Easter break up to the end of the academic year	100%

* Students who withdraw within the first two weeks of their start date will not be liable to pay any of their tuition fee but will be liable for a £50 cancellation fee. In these circumstances the term should be covered by the SFE payments.

10.4.2 Fees are calculated over the duration of the course. If a student withdraws, they are liable for the fees up to the end of the current term, less any Student Loan payments up to the point of withdrawal. As Advanced Learning Loan payments are monthly, should a student withdraw, they would be charged the remaining months to the end of the current term.

* Students who withdraw within the first two weeks of their start date will not be liable to pay any of their tuition fee but will be liable to a £50 cancellation fee.

10.5 Refunds can only be given in the following circumstance:

10.5.1 Withdrawal from a course due to ill health with inclusion of sufficient medical evidence for example, a letter from the doctor.

10.5.2 Course cancellation: If the college cancels the course, the college will refund the course fee and there will be no administration charge applied.

10.6 Once confirmation of a course cancellation has been received students can claim a full refund except in the following circumstances:

10.6.1 Where an alternative course has been offered and accepted by the student, fees paid will be transferred to the new course. Overpaid fees will be refunded at the time of course transfer or additional fees due will become payable.

10.7 Costs that have been incurred by the college in enrolling a student, e.g. examination costs, registration fees and purchased materials cannot be reclaimed by the student, even if they withdraw from the course prior to the start, unless the course is cancelled by the college.

10.8 If a student transfers course, the student will need to sign to confirm their transfer. Where there is a subsequent additional cost, a discussion must take place with the student and Boston College staff to confirm payment methods which must then be confirmed and processed by Finance. Once this has been confirmed they can be enrolled onto the new course. Where there is a reduction in courses costs then a refund of these costs may take place.

10.9 Beyond this rule, all refund requests may be reviewed on an individual basis, after the student has discussed the circumstances regarding the withdrawal from the course with the relevant Director of Learning, if withdrawal from the course is appropriate:

- 10.9.1 A refund form must be completed and signed by the student.
- 10.9.2 Refund forms must be supported by the Director of Learning in writing and submitted, along with any evidence, to the Chief Operating Officer for approval within 21 days of the last date of attendance or start date of the course. If approved the refund will be processed by the Finance Office in line with the following criteria.
 - 10.9.2.1 The college may refund a percentage or fixed sum of fees charged as part of any college incentive initiative.
 - 10.9.2.2 Any refund will take into account the length of time the student has been on their chosen programme.
- 10.10 It is the student's responsibility to ensure that they make the teaching department aware that they have withdrawn.
- 10.11 Employer refunds with respect to apprentices or other sponsored students:
 - 10.11.1 The college's general principle that refunds are not given continues to apply. However, it is recognised that there may be circumstances when it is appropriate to award a refund.
 - 10.11.2 The college refund form and evidence should be submitted to the Chief Operating Officer who may authorise a refund to an employer if there is an appropriate reason to do so. The Chief Operating Officer will review each claim on a case-by-case basis.
- 10.12 Students have the right of appeal on refund decisions, and this should be made in writing as per the Compliments, Concerns and Complaints Policy.
- 10.13 For all refunds allow up to 28 days for processing.

11. EXAM RE-SITS

- 11.1 Where a student is required to re-sit an examination in order to complete or achieve their qualification, the College will arrange the re-sit in accordance with the relevant awarding organisation requirements. The student will not normally be charged for this re-sit.
- 11.2 Where a student has already achieved the qualification or required grade but chooses to re-sit an examination solely to improve their grade, the student may be required to meet the associated examination entry fee.
- 11.3 Lecturing staff and their managers should ensure that students are appropriately prepared before being entered for an examination. Where a re-sit is required following an unsuccessful attempt, appropriate additional teaching, support or revision should be provided where necessary to give the student a realistic opportunity of achieving a pass.

SCHEDULE 1 – POLICY STATEMENT

Policy Statement

Boston College is committed to ensuring that all refunds meeting the eligibility criteria are processed in a timely and compliant manner.

Boston College recognises its:

Statutory responsibilities:

- Consumer Rights Act 2015 (CRA)
- Higher Education and Research Act 2017 (HERA)
- Registration with the Office for Students (OfS)

Sector-wide responsibilities:

- OIA and/or QAA guidance
- ESFA guidelines for refunds for apprenticeships
- Student Loan Company payment profile for refunds related to student Loans and Advanced Student Loans

Institutional responsibilities:

- Ensuring consistency with institutional regulations

Boston College 26/27 Funding Grid

	Functional/Digital Skills (DS L1) GCSE	Level 1 or below	1 st Full Level 2	L2 Full or not	1 st Full Level 3	2 nd Full Level 3	Level 3 not Full *	Level 4 or above	ESOL
16-18 or EHCP	Fully Funded	Fully Funded See Kirsty if not progressing up a level	Fully Funded	Fully Funded	Fully Funded	Fully Funded	Fully Funded	Fully Funded if AAT	Fully Funded
19-23 U/ET	Fully Funded Where not already achieved grade C/4 or assessed below grade 4	Fully Funded	Fully Funded	Fully Funded	Fully Funded	Fully Funded If FCFJ aim If not FCFJ Not Funded 19+ LOAN Or Self/Sponsor	Fully Funded If FCFJ aim If not FCFJ Not Funded 19+ LOAN Or Self/Sponsor	Not Funded HE/19+ Loan Or Self Or Sponsor	Fully Funded
19-23 other	Fully Funded Where not already achieved grade C/4 or assessed below grade 4	Co Funded	Fully Funded	Co Funded Fully Funded If FCFJ aim and doesn't hold FL3 (Eng/Con)	Fully Funded	Not Funded 19+ Loan Or Self Or Sponsor	Fully Funded If FCFJ aim and doesn't hold FL3 If not FCFJ Not Funded 19+ LOAN Or Self/Sponsor	Not Funded HE/19+ Loan Or Self Or Sponsor	Co Funded
24+ U/ET	Fully Funded Where not already achieved grade C/4 or assessed below grade 4	Fully Funded	Fully Funded	Fully Funded	Fully Funded If FCFJ aim If not FCFJ Not Funded 19+ LOAN Or Self/Sponsor	Fully Funded If FCFJ aim If not FCFJ Not Funded 19+ LOAN Or Self/Sponsor	Fully Funded If FCFJ aim If not FCFJ Not Funded 19+ LOAN Or Self/Sponsor	Not Funded HE/19+ Loan Or Self Or Sponsor	Fully Funded
24+ Other	Fully Funded Where not already achieved grade C/4 or assessed below grade 4	Co Funded	Co Funded	Co Funded	Not Funded 19+ Loan Or Self Or Sponsor	Not Funded 19+ Loan Or Self Or Sponsor	Not Funded 19+ Loan Or Self Or Sponsor	Not Funded HE/19+ Loan Or Self Or Sponsor	Co Funded
*Award in Education and Training = FULLY FUNDED									

Unemployed (These are subject to change by Government at any time.)
Claiming benefits or not, seeking work or not.

Earnings Threshold

- Employed/Self employed
- Earns less than £26,800 annual gross salary

Evidenced through a wage slip from the last 3 months (of start date).

Fully Funded = NO Fees

Co-Funded= Fees to pay

F/T = £1500

P/T = See Fees List

NOT Funded= Full fees to pay
See Fees List

FCFJ – Free Courses for Jobs

APPENDIX 1: This is subject to change by the government at any time

APPENDIX 2 – Fee Remission categories accepted by Boston College

Fee remission is available to eligible students on some FE courses in the following circumstances:

- Those aged 16-18 on 31st August of the relative academic year.
- Adults taking English and maths up to and including level 2 or Essential digital skills qualifications up to and including level 1; Must be delivered as part of the legal entitlement.
- Adults aged 19-23 taking their first full level 2 must be delivered as part of the legal entitlement qualifications.
- Adults taking learning aims up to and including level 2 (Local flexibility offer); For those who meet the earnings threshold or unemployed criteria.
- Adults aged 19-23 taking their first full level 3 legal entitlement; First full level 3 must be delivered as part of the legal entitlement qualifications.
- Adults taking level 3 free courses for jobs (FCFJ) offer; For those who meet the earnings threshold or unemployed criteria.
- Adults aged 19-23 taking level 3 free courses for jobs (FCFJ) offer and have not achieved a full level 3.
- Adults taking English for speakers of other languages (ESOL) learning up to and including level 2; For those who meet the earnings threshold or unemployed criteria.
- Adults aged 19-24 who have a (EHCP) Education Health and Care Plan.

In addition, the college offers fee support beyond this which can be found in the Boston College Financial Support for Students: Code of Practice Policy.

For fee remission purposes a student is defined as Unemployed (as set by the Government) if one or more of the following apply:

- They receive no earnings as they are unemployed
- They receive no earnings as they are economically inactive

For fee remission purposes a student is defined as below the Earnings Threshold (as set by government) where their earned income is less than £26,800.

*These are subject to change by the Government at any time.