



The TESS Group Loans Fee Policy 23/24

1. Overview

1.1 Learners aged 19 or older enrolling in designated Level 3 or higher courses may not qualify for ESFA funding if they already possess a Level 3 qualification or above. In such cases, learners can apply for an Advanced Learner Loan, up to the maximum value set by the ESFA, to contribute to the total qualification cost as specified in the Learning and Funding Information Letter.

1.2 Tess Group's approach to setting and collecting course fees and associated charges is reviewed annually and approved by the Governing Board.

1.3 This document serves as a comprehensive reference for course and associated fees, payment arrangements, financial support, and Advanced Learning Loans for the 2023/24 year. It aims to provide clear guidance to learners, parents, employers, delivery staff, learner support staff, and enrolment staff.

1.4 Advanced Learner Loans are available to learners aged 19 or above and are provided by the Student Loans Company (SLC), responsible for assessing eligibility.

1.5 Availability for an Advanced Learner Loan does not negate legal or other entitlements to full funding for the first FULL Level 3 qualification, as outlined by the Education and Skills Funding Agency (ESFA).

2. Information for Learners aged 19 and over

2.1 Learners aged 19 or older starting their course are eligible for full funding from ESFA if they meet the following criteria:

- They do not hold a Full Level 3 or higher equivalent qualification.
- Their chosen qualification is designated for Full Funding by the ESFA.

2.2 Learners meeting the eligibility criteria (2.1) must discuss this with Tess Group before applying for an Advanced Learner Loan.

2.3 ESFA fully funded learners are exempt from course tuition fees and examination/registration fees. However, additional charges may apply for exam re-sits, materials, and/or trip/educational visit fees, based on circumstances.

3. Information for Learners: Advanced Learning Loans

3.1 The loan value covers the combined cost of tuition only. Additional fees for examination/registration, re-sits, materials, and visits/trips may apply.

3.2 Learners need a Learning and Funding Information letter from Tess Group before applying for a loan.

3.3 Course fees for Advanced Learning Loan learners cover the entire duration, not per academic year.

3.4 Learners can access up to a maximum of 4 loans, taken consecutively or simultaneously.

3.5 Loan amounts are capped at maximum rates set by the ESFA.

3.6 Learners can take out a loan for the full course fees or part, with the remainder self-funded.

3.7 If course fees exceed the ESFA maximum, learners are responsible for the difference, payable to Tess Group.

3.8 Learners are informed of fee obligations before enrolment.

3.9 Loan repayment is controlled and governed by HMRC. Repayment starts in the April of the year after completing or leaving your course and when your income is over £524 a week, £2,274 a month or £27,295 a year. If your income falls below these thresholds, repayments will stop and only re-start when your income is over these thresholds.

You can make voluntary repayments at any time to pay off your loans more quickly.

The Student Loans Company (SLC) manage your loan, if you have any issues with the repayment of your loan the SLC Contact details are as follows:

Customer Support Centre

Can help with:

- repaying your loan;
- the application process and timetable; and progress in assessing your application

Call 0300 100 0619

Monday to Friday: 8am - 8pm

Saturday: 9am - 4pm

Or write to:

Advanced Learner Loans, PO Box 302, Darlington, DL1 9NQ.

For further information on repayment go to: www.gov.uk/repaying-your-student-loan or call 0300 100 0619.

3.10 You'll be charged interest on the loan from the day your first payment is made to your college or training organisation until your loan has been repaid in full. The interest on your loan will be based on inflation Retail Price Index (RPI). The rate of interest is controlled by the SLC in line with the table below.

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	Interest will be based on your income. £27,296 or less – RPI £27,296 - £49,130 – RPI plus up to 3%, depending on income £49,130 and over – Normally RPI plus 3%

For the latest interest rates go to www.gov.uk/repaying-your-student-loan

If you don't keep in touch, or fail to advise SLC of changes to any of your personal details, an interest rate of RPI plus up to 3% will be applied to your loan whatever your income.

If you're an employee paying UK tax, your employer will take repayments from your pay, along with tax and National Insurance. You will see the deductions on your payslip.

Any loan remaining 30 years after you're due to start making repayments will be written off by SLC.

3.11 Withdrawal after 14 days from the start date incurs loan repayment obligations up to the last day of attendance.

3.12 Completion without achieving the qualification still incurs full loan repayment.

4. Tess Group - Fees and Charges Disclaimer

4.1 Tess Group reserves the right to change course details, including content, dates, times, venues, fees, and terms, with short notice.

4.2 If the SLC declines a loan application post-learning commencement, the learner becomes liable for the agreed course fee based on the learning undertaken.

4.3 Providing false information may make the learner liable for the course fee.

4.4 Tess Group may recover fees if attendance isn't accurately recorded on the SLC Portal.

4.5 In case of withdrawal after 14 days, learners are liable for the repayment of fees up to the last day of attendance.

4.6 Completion without achieving the qualification incurs full fee obligations.

5. Financial Assistance / Support for Learners

5.1 Financial assistance details are current at the time of printing; staff should check with the CEO for the latest information.

5.2 Tess Group may assist learners facing financial difficulties with costs like travel, books, and equipment.

5.3 Bursaries are available for learners aged 19+ on Advanced Learning Loans to support education-related costs.

5.4 Learners aged 20 or over may be eligible for childcare assistance.

5.5 State benefit recipients must inform the Department for Work and Pensions about financial support funding.

5.6 Additional Learning Support (ALS) funds are available for learners requiring extra support.

6. Examination / Registration Fees

6.1 First exam/test fees are included in the Advanced Learning Loan funding.

6.2 One free re-sit is provided for each qualification; subsequent re-sits incur fees payable to Tess Group.

6.3 Non-attendance without valid reason incurs examination fees at the Awarding Organisation rate.

7. Payment Methods

7.1 Learners with fees covered by a student loan should provide loan approval proof. SLC pays the agreed course fees directly to Tess Group.

7.2 Repayment methods for fee obligations are agreed upon before enrolment.

7.3 Some or all course fees may be payable if a learner withdraws; payment continues regardless.

8. Non-Payment of Fees

8.1 Non-payment may result in examination entries being unprocessed and denial of physical course access until fees are settled.

8.2 Non-attendance isn't a valid reason for non-payment; fees are required for non-attended lessons unless due to unforeseen serious medical reasons.

8.3 Outstanding fees prevent enrolment onto a new learning program until paid in full.

8.4 Debt recovery procedures will be used if learners breach payment terms, with additional costs passed on.

8.5 Tess Group reserves the right to permanently exclude learners for non-payment.

8.6 Unpaid direct debit instalments incur a £10 administration fee.

8.7 Failed instalments lead to immediate payment of the full outstanding balance.

9. Refunds

9.1 Course fees are refundable if TESS GROUP cancels the course due to low enrolment.

9.2 Refunds are possible if a learner withdraws due to Tess Group's failure to meet reasonable expectations.

9.3 Refunds for extenuating circumstances are at Tess Group's discretion.

9.4 No refunds for personal withdrawals; all outstanding fees are due immediately.

9.5 A £25 administration charge applies to all refunds.

9.6 Appeals can be made to Lisa O'Reilly lisa@thetessgroup.com

For more information on your loan and on the loans programme see

<https://www.gov.uk/government/publications/advanced-learner-loans-terms-and-conditions-for-students-who-started-on-or-after-1-august-2021/advanced-learner-loans-a-guide-to-terms-and-conditions>

For more information on loans repayment see

<https://www.gov.uk/repaying-your-student-loan>

Policy Approved by: Lisa O'Reilly

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