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Tuition Fee Liability, Refund and Debtor Policy 2022-2023

STC Policy Document - OEP Last updated February 2022



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1. OVERVIEW

As part of the registration process, it is critical that students understand what is expected of them in terms of tuition fee payments, as well as the options that are available to them for meeting their financial obligations.

2. KEY POINT SUMMARY

(This summary is for reference only; it is recommended that students read these Terms and Conditions in full)

- It is the student's, or whoever signs the contract (in case of minors), responsibility to ensure all fees are settled on time.
- Once students sign the Agreement confirming their registration they will be required to commit for the entire scholastic year as per contract. In the cases where students are enrolled without an Agreement students are still expected to honour their financial obligations in full once enrolled on a course.
- Home students who are being sponsored by a company and/or via a student loan are expected to settle their payment on application, unless agree otherwise within their MOA.
- Home students who have not been successful in their loan application but wish to continue studying as a self-funding student should notify Management and make fee payment arrangements at the earliest opportunity.
- Students are legally liable for fees if a sponsor fails to pay.
- Students cannot progress to the next academic year, or graduate, with an unpaid debt.

3. SCOPE

All students who have accepted an offer of a place with STC Higher Education and/or completed registration in any course at STC are bound by these terms and conditions.

4. IMPORTANT INFORMATION

- a. Students are entitled to a refund only in the case of a visa refusal (excluding changes in employment). Students who wish to make a formal request must write the Head of Institution. In all situations, an administration fee of 10% of the total tuition fee is non-refundable. In all other situations students are expected to pay the fees in full.
- b. STC will charge the tuition costs as outlined on the course invoice.
- c. Any modifications a student makes to their mode of study may cause the initial fees to change and increase, necessitating a new or revised payment plan. Switching between part-time and full-time modes of study is subject to the necessary availability, approvals, and/or visa requirements. It is the obligation of the student to consult with management about the cost of making any changes to their course, such as adding or changing modules.

5. COMMUNICATIONS WITH STUDENTS

- a. In the first instance, communication concerning unpaid payments will be conveyed over the phone.

In the second instance, a formal reminder will be sent via e-mail. In cases where a student fails to respond to STC's communication attempts, a legal letter will be addressed to the student.

- b. Statements, invoices, and credit notes will be sent to the student's STC email account, which will be confirmed following enrolment. It is the student's responsibility to maintain, use, and check their STC e-mail accounts on a daily basis throughout their study period.

6. PAYMENT METHODS

- a. Fees must be paid by the student, student finance body or sponsor.
- b. Payments can be made via the following methods:
- Debit/credit card
 - Direct Ban Transfer to STC training Bank Account
 - Cash or cheques (payable to STC training)

Any failed payments may result in the student being instantly Blocked and Excluded and subject to the University debt collection procedures.

7. TYPES OF PAYMENT PLANS

Bank Details for transfer are available on the Invoice.

7.1 Full-timer EU Students

Enrolment period	1 st Payment	2 nd Payment	3 rd Payment	Type of Student
September – June	10% to be paid on Application	50% on Induction	40% January	Full-timer EU Students. Usually, local students

7.2 Full-timer EU Students

Enrolment period	1 st Payment	2 nd Payment	More Information	Type of Student
September – June	10% to be paid on Application	Monthly instalments over the duration of the course	Payment should be complete before course ends	Full-timer EU Students. Usually, local students

7.3 Part-time EU Students

Enrolment period	1 st Payment	2 nd Payment	More Information	Type of Student
September – June	10% to be paid on Application	Monthly instalments over the duration of the course	Payment should be complete before course ends	Full-timer EU Students. Usually, local students

Full-time and Part-time Home Students studying at STC will be allowed to split payments according to the above payments plans. Students' fees may be split over 3 installments over the duration over as long as all

fees are settled one month prior to the course end date. There is no arrangement fee or interest charged on any plans.

Any changes to a student's course are dependent on the availability of the appropriate approvals. Such modifications must then be reported to the management team in writing and by appointment immediately in order for the payment plan to reflect the increased prices that will be charged.

7.4 Full-timer Non-EU Student (requires Visa)

Enrolment period	1st Payment	2nd Payment	3rd Payment	Type of Student
September – June	50% to be paid on Application *	50% January *	Payment should be complete upon application due to visa requirement	Full-timer Non-EU Student (requires Visa)

*In certain cases, full payment will be required upon Application

Full-time student that require visas are required to show 50% of payment upon application or the Visa department will not grant visas for most countries. This payment is required in to release the Acceptance Letter. Any changes that a student wishes to make to their mode of study are subject to the necessary availability, approvals, and visa requirements. Such modifications must then be reported to the management team in writing and by appointment immediately for the payment plan to reflect the increased prices that will be charged.

8. STAND-ALONE COURSES & PROFESSIONAL COURSES

All stand-alone and/or professional courses are individually priced. All fees are paid upfront, however a payment plan is also made possible where students can split their fees over the duration of the course. Payment terms will be stipulated within the correspondence/email or contract. For stand-alone and professional courses students are not entitled to a refund once the registration process is complete and students are officially enrolled on a course. Students have the one-time option of freezing their funds and deferring their start date to the next available intake.

9. REFER A FRIEND SCHEME

Enrolled STC students can participate in STC 'Refer A Friend Scheme'. This Scheme is only available for students enrolled on part-time diploma courses and gives current (Actively Enrolled) and old Alumni the opportunity to benefit from monetary discounts/rewards.

Students would be eligible for a 350 Euro discount off their current course fees, which would be granted every time a new student is referred on another part-time course. Terms and Conditions still apply:

- Such potential students would need to meet STC's entry requirements, would need to be approved and provided with an acceptance letter by management.
- For students to be eligible for this scheme they would be required to write to STC management and request a meeting with the new potential student before the new student makes contact with STC.
- The discount will be reflected for the current student once the new referred student pays at least 100% of their tuition fees.

For Alumni who refer new students the same (above mentioned) terms and conditions apply, however, payment will be settled via bank transfer.

10. CHANGE OF CIRCUMSTANCES

It is the responsibility of the student to inform STC of any changes to the following:

- a. Address/Telephone/Mobile changes (changes will then be updated via Myschool after details have been have communicated to administration team).
- b. Travel plans (dates) must be communicated and discussed before committing to the purchase of any flight or travel tickets with administration to assure that there will be no clashes with assessment dates or lectures.
- c. Changes of Card payment if on a direct-debit payment plan
- d. Changes to Sponsor Arrangement that would affect payment plan
- e. Changes from full-time to part-time study or vice versa
- f. Complete withdrawal- STC Assumes that a student will not be returning to their course and fees must therefore be paid in full.
- g. Temporary withdrawal- STC assumes that the student will return to their course at the same point the following academic year. Student who wishes to freeze their studies must do so via suspension of studies form which must be agreed by and submitted through administration. All payments owed to STC must be maintained according to the payment plan even though a student has temporarily frozen his/her modules. Fees paid are to be carried forward to cover costs of the deferred frozen modules.
- h. Course/Module Changes- Any changes which may alter the original fees charged and require a new/revised payment plan or extra payment need to be communicated to STC Administration It is the student's responsibility to check costs before adding modules or changing course.

11. CONSEQUENCES OF DELAYED/ NON-PAYMENT

- a. Missed payments or installments may result in STC not issuing results or any certifications to the student. STC reserves the right to suspend and later expel a student if they fail to meet financial obligations. STC also reserves the right to withdraw any offer or cancel any accepted letters issued for course where the required payments have not been made. This would include withholding access to all school systems.
- b. In cases where third parties settle payments on a student's behalf, enrolled students remain liable for full payment until STC has received all tuition fees in full.
- c. STC has the right to refer any unpaid debt to external debt collection agencies if a student does not meet their financial obligations and fails to engage with STC in order to resolve the matter. This may involve recovery via formal legal process.