



The Congregational
Institute for
Practical Theology

Learning & Development Department Payment Terms & Conditions Guidance for Students

INTRODUCTION

These terms and conditions set out both your financial obligations to the Congregational Federation (CF) through the Congregational Institute for Practical Theology (CIPT), and also how we hope to support you in the process of payment.

The amount payable in fees and accommodation costs for the full academic year and for those taking stand-alone modules are set out in the CIPT Prospectus, which is available from the CF website.

When you apply for, and are accepted onto, one of the programmes of CIPT, you make a **contractual obligation** to pay all the stated fees charged by CF. This applies to all those who contract to study with us on any of our chargeable courses and includes module and administration fees, as well as accommodation and hospitality charges.

If you are studying on the Foundation Degree (FD), you will have a choice whether to pay all your annual costs at the start of the programme in September, or by instalments. Please note: If you opt to pay in instalments, this cannot be changed mid-year, even if more funds become available.

Payment can only be made directly by the student via the “SagePay” button on the invoice. Any third-party funding you receive is between you and the third party and unfortunately CF cannot accept third party payments made by others on your behalf.

Failure to comply with any of the above will place additional administrative requirements on CF, and under such circumstances CF reserves the right to levy an additional administration charge onto your account and this charge must be paid within seven days of invoice date. During your time on one of the programmes run by CIPT we aim to offer you every help and support in managing the financial aspects of your study. For the most part, these arrangements run smoothly. However, if you have any queries, or run into any difficulties at any time, you must contact us as soon as the difficulties arise. *We can only offer help if we know it is needed.*

WHAT IS INCLUDED?

Students from CF churches, Areas or the national body, with the endorsement of their local CF church, are able to access the Foundation Degree programme with waived tuition fees. In order to benefit from this, you must submit a church endorsement form each year for that year of study. These are downloadable from the website and should be submitted by the advertised deadline. If you encounter any difficulty with timing, you must let us know as soon as possible.

Students who are not members of CF churches will be charged the full tuition fees, as per the figures in the Prospectus, which will be invoiced in the usual way.

Students taking stand-alone modules or attending the residential weekends for any other reason, will be invoiced the costs for accommodation and hospitality, plus any module fees and administration fees (as applicable).

HOW DO I PAY?

You will be sent a payment form before the start of the academic year. You must complete and sign this and return it by the date requested. This enables the CF to invoice you electronically.

You are required to make payment within **seven** days of the date of the invoice and payment **must** be made **BEFORE** attending each residential weekend, as onward payment will already have been made by CF.

To do this, you will receive an invoice by email shortly before the residential weekend and this will contain a 'SagePay' button which enables you to make a payment online by either credit or debit card. This is the most efficient way of paying and enables CF to keep its processing and administrative costs down to a minimum.

NB We are not normally able to accept payment by cash, cheque or online bank transfer. We will **NEVER** ask you to pay via PayPal or using other online means. If you receive any communication asking you to pay in a way you are not expecting, this may be a scam, so please do check with us before you make any payment.

Invoice dates are given on the payment form.

- If you opt to pay in full at the beginning of the academic year, you will be sent an invoice for the full amount, normally during the week prior to the September weekend.
- If you opt to pay in instalments this arrangement will stand for the full academic year. You will be sent:
 - an invoice for the first instalment of the annual costs (registration and module fees, administration charge, accommodation and hospitality for the September weekend) - normally sent during the week prior to the September weekend;
 - invoices for the further instalments of the annual costs (including accommodation and hospitality for the respective weekends) - normally sent during the week prior to each weekend.

If you are attending the residential weekends for any other reasons, you will be invoiced ahead of the weekends appropriate to your studies.

IS THERE ANY HELP WITH COSTS?

Your church or Area may be able to help with programme fees and hospitality costs. Please contact your church or Area secretary for further information.

There are also some grant-making bodies with whom we have a relationship and that could provide financial assistance. Information on these will be provided. If you would like any further help or advice, please contact the Learning and Development Administrator, Maddy Varley.

A small travel grant from the CF can be applied for following each residential weekend, to help towards your travel expenses.

WHAT HAPPENS IF I CANNOT ATTEND A WEEKEND?

Weekends are a requirement of the FD. In exceptional circumstances, as outlined in the Programme Handbook, it *may* be acceptable for you to miss a residential weekend in full or in part. Normally, an emergency of this kind will occur after CF has committed payment to the hotel, and payment for accommodation and hospitality will still be required, according to the terms of payment above. If onward payment has not already been committed to, refunds may be possible, and if so, they will be credited to your account.

However, a refund of the other fees and administrative charges are unlikely to be possible, since these costs are built into the overall programme costs from the beginning of the academic year. Therefore, a charge is still likely to be made for a residential weekend which is partially or wholly missed.

WHAT HAPPENS IF I FALL BEHIND WITH PAYMENTS?

If you fail to pay an invoice within seven days, you will be recorded as a debtor. As invoices are issued in advance of weekends, we will attempt to recover the payment from you at the weekend. If you fail to pay at the weekend, you will incur a £25 administration fee, and your details will be passed to the CF finance department, who will contact you.

If you fail to respond after 21 days, the finance department may contact your sponsoring church, Area or the national body.

Failure to respond, or make payments beyond the subsequent residential weekend may result in the suspension of your CONGLE account, the withdrawal of the right to attend weekends, submit assignments, or draw on support for placements. Ultimately it might lead to us having to remove you from the programme.

You must contact us straight away if you are having difficulties, (or know that you are likely to have difficulties,) in making payments to discuss your options. Our aim is to help you to continue in your studies and we may even be able to offer some assistance through a small bursary (subject to available funds and circumstances of the request).

(NB Additional financial help cannot be provided by CIPT to Trustees of CF or CF Ltd. If you are, or become a Trustee during the time you are a student, we are unable to offer any exceptional funding from the time of your appointment.)

CF reserves the right to seek to recover debts outstanding over more than one academic year through legal processes.

WHAT HAPPENS IF I SUSPEND OR WITHDRAW FROM MY STUDIES?

In certain circumstances, students may find it necessary to *suspend* their studies for a period of up to one academic year (as we are a part time course this equates to two calendar years). In any such case, CF will retain your registration fees. CF will also normally retain any applicable tuition fees until such time as you resume the programme. But CF will not normally charge for, or, if you have paid in full, will credit you for, any accommodation and hospitality costs for weekends that you will not attend during the suspended period, assuming that notification of the suspension of your studies was received in time to cancel any hotel booking.

If you *withdraw* from the programme, CF will retain your registration fees. CF will also retain a percentage of your module administration fee and your tuition fee, where applicable, in accordance with the table below (if you have paid your fees in full). But CF will not normally charge for, or, if you have paid in full, will credit you for, any accommodation and hospitality costs for weekends that you will not be attending, assuming that notification of your withdrawal was received in time to cancel any hotel booking.

Date of withdrawal	Percentage of annual fees payable
At or before September weekend	40%
At or before January weekend	60%
At or before April weekend	80%
At or before June weekend	100%

ANY QUERIES

Our aim is to provide as much information and support as we can, so that you can complete your studies without worrying about financial matters. If you have any queries or concerns, please contact, in the first instance, the Learning and Development Administrator, Maddy Varley.