

Paragon Education and Skills Ltd (“Paragon Skills”) Fee Policy

Introduction

This paper sets out the Paragon Skills fee policy for 2020-21.

The fee policy is intended to outline the approach to fees chargeable to learners by Paragon Skills and be compliant with the guidance as outlined by the Education and Skills Funding Agency (ESFA) and Office for Students for courses commencing in the academic year 2020-21.

Paragon Skills seeks to balance its own sustainability versus the affordability of the learning opportunities being made available to learners. We believe the fees to be competitive compared to other providers offering similar courses.

Type of provision and Fees

Full Cost Courses: These courses attract no public funding. Fees are charged on an individual basis to achieve an economic return for Paragon Skills. Many learners pay this via an Advanced Learner Loan. Where Advance Learner Loans are used to fund courses, fees are set at the maximum loan fee for each course as specified in the Learning Aims system.

Apprenticeships: Prior to the commencement of an apprenticeship programme Paragon Skills will enter into a contract with the Employer. The contract will detail any fees and associated payments agreed between the parties and detail what happens in the event of a learner failing to complete their apprenticeship in terms of payments and incentives. Under no circumstances will an Apprentice be required to contribute towards the cost of their apprenticeship.

Payment Principals

Fees are payable upon enrolment. Depending on the value of the fee and the length of the course it may be possible to pay the fee in instalments by prior agreement.

Sponsored learners must provide a valid purchase order from their sponsoring organisation before their enrolment can be completed or in exceptional circumstances, a letter of sponsorship (on headed paper) may be accepted. Should the learner's sponsor fail to pay all or part of the fees due, these will become the responsibility of the individual student.

Where an Advanced Learner Loan is being used to fund a course it is the responsibility of the learner to ensure that this is approved in a timely fashion and the application must be begun before the start of the course. Learners applying for a loan remain liable for the full cost of fees until the loan is fully approved by the Student Loan Company (SLC) and the college, and payments have been authorised by the SLC.

Learners can choose to self-finance their courses, instead of taking out the loan with the SLC; Paragon Skills is able to offer instalments for these learners.

It should be noted that SLC payments stop being paid for a learner as soon as they withdraw, and the learner then becomes responsible for paying the remaining fees owed to Paragon Skills.

All fees and debts are collectable by Paragon Skills and Paragon Skills will issue reminders to pay. Paragon Skills reserves the right to engage debt collecting agencies to collect fees outstanding where all other recovery options have been exhausted, or to take legal action where all other attempts to collect outstanding debts have failed.

All fees must be settled prior to entry to an examination.

Fee Remission

Some groups of learners are entitled to free tuition and are not required to pay fees, based on individual circumstances and eligibility for example;

- 16-18 learners.
- Unemployed learners seeking employment in receipt of certain eligible benefits.
- Learners that meet eligibility rules studying on a Level 2 or 3 course with entitlement.
- 19-24 learners with an education health care plan (EHCP).
- Some 16-18 Apprentices or 19-24 Apprentices with an EHCP within small employers.

The above learners do not pay fees. Many training providers are able to receive the fully funded rate from the EFSA. For other groups of learners, the training provider is expected to charge a fee. For Apprenticeships, any fees due will be agreed with and paid by the Employer.

Refunds

Learners will only be eligible for a refund if Paragon Skills cancels the course and no suitable alternative course has been offered and accepted by the learner.

On an exceptional basis learners may apply for a full or partial refund if there are significant mitigating circumstances resulting in them being unable to continue with the course. Any such refunds will be entirely at the sole discretion of Paragon Skills and will take into account the length of time a learner has been on programme and the circumstances surrounding the reason for withdrawing.

Where a learner has taken out a loan from the Student Loan Company the SLC will clawback any appropriate fees.

It is Paragon Skills general principle not to offer refunds to employers in respect of Apprenticeships. Individual contracts with employers detail what happens in the event of a learner failing to complete their apprenticeship.