



ARTS  
UNIVERSITY  
BOURNEMOUTH

# **STUDENT FEE PAYMENT, DEBT, REFUND AND COMPENSATION POLICY**

**THINKSPACE EDUCATION**

Updated March 2026

## **A - INTRODUCTION AND PURPOSE**

1. This Student Debt and Refund Policy (“Policy”) is designed to explain in a transparent and accessible way Thinkspace Education’s (TSE) approach to fee payments and students with outstanding debts owed to TSE. TSE will treat all students in a fair and reasonable way whilst using all proportionate, reasonable and legal means to recover unpaid student debts to ensure equity between students. Should difficulties with payment arise, students are encouraged to contact the Head of Postgraduate Education at: [tim@thinkspace.ac.uk] as soon as possible to discuss the situation.

## **B - STUDENT DEBT**

2. All students undertaking a programme of study with TSE are personally responsible for ensuring that their tuition fees are paid, including any element of tuition fees payable by a third party or sponsor on the student’s behalf. If a third party or sponsor fails to pay a student’s tuition fees by the due date, the student will be invoiced personally for any outstanding balance. In accepting TSE’s offer of admission on a programme of study, the student accepts contractual liability for payment of all tuition fees.
3. The level of tuition fee payable by domestic and international students changes from time to time. The up-to-date and applicable fees payable for each programme are always set out on the relevant programme page of TSE’s website. A student’s tuition fee liability will be set out in the offer email and will reflect the fee publicised on TSE’s website at the point of the student’s application. If a student requests to change their programme, the tuition fee liability may change, as set out in more detail at section E.
4. When an offer of a place is made, the student must pay a deposit of £1,000 to secure their place on the programme (unless otherwise agreed), which is offset against the tuition fee for the programme. If the deposit is not paid by the deadline set out in the offer email, the offer may be withdrawn. Students who have applied for a Postgraduate Student Loan may ask for the deposit payment to be deferred until their loan payment is received, and this will be considered by TSE and not unreasonably denied.

## **C - PAYMENT OF FEES**

5. Our programmes are designed to be studied flexibly and can be studied in different schedules including a full-time option over one year, and part-time options over two and three years.
6. The total tuition fee reflects the cost of the full 180-credit programme.
7. Students will be invoiced at the beginning of each term and the invoice will reflect the student’s chosen study schedule (full-time or part-time) for that term. For example, if you are studying a programme over a full-time schedule, you will be invoiced at the start of each term for the 60 credits to be studied in that term. If you are studying on a part-time schedule over two or three years, your invoice will reflect the amount of credits you are studying in that term. Students have 30 days to pay the invoice.
8. Students who are not in receipt of a Student Loan Company (“SLC”) Postgraduate Student Loan and are self-funded can elect to spread the payment for each invoice into separate instalments. The full balance of the invoice must be paid in full by the last day of the term. Failure to pay the invoice by the end of the term will result in the student being refused permission to continue their studies at the start of the following term. No monthly instalment option is available to students in receipt of a SLC Postgraduate Student Loan.
9. Students who are funded by way of a loan from the SLC will receive the money directly from SLC. This money is paid by SLC to the student in instalments throughout the year. TSE will make reasonable and proportionate allowances where there is a delay by the SLC in making a payment to the student. This might for example mean giving the student extra time to pay. However, the

student will remain liable for the full amount of all outstanding fees and any delay in instigating our debt recovery process does not waive our right to take steps to recover any money owing.

10. If you wish to change the study schedule of your programme (e.g. from full-time to part-time) please contact the Head of Postgraduate Education at least one week prior to the start of term so that your invoice can be updated accordingly.
11. Please see section G for information on your tuition fee liability if you withdraw from your programme.

#### **D – FEE INCREASES AND TAX**

12. Tuition fees do not include sales taxes or equivalents (where applicable). As TSE is registered with the Office for Students in the Approved Fee Cap category, tuition fees are not subject to Value Added Tax (VAT) for domestic students. However, in light of recent changes to European Union revenue law, students resident in the European Union may be liable to pay VAT. If you live in a country that requires TSE to charge sales tax or equivalents these may be added to your tuition fees.
13. For programmes which last longer than one academic year, or if your study schedule is more than one year (i.e. you are studying on a part-time schedule), an inflation linked increase to your tuition fee will apply in the second and subsequent years of your programme to reflect increased costs of delivery and to maintain a high-quality student experience. The increase is linked to RPI (the UK Retail Price Index) and is capped at 8% per year. This means that you should budget for an increase in the annual tuition fee of up to 8% each year for every further year of studies. In the unlikely event that the RPI is negative, there will be no change to the outstanding balance. TSE will inform you of the fee increase as soon as possible and in any event, no later than [June] before the start of the academic year to which the increase applies. If you are dissatisfied with the any fee increase, you have the right to terminate your contract with TSE.

#### **E - PROGRAMME CHANGES AND INTERRUPTIONS**

14. Should a student change programme they will be informed of any additional charges and fees (tuition fees or otherwise) that will apply in advance of changing programme. Students will be charged the applicable tuition fee for the academic year in which they begin the new programme. Please note that your tuition fee liability may increase if the cost of your new programme is higher than your previous programme (i.e. if you change from an MA programme to an MFA programme). Where you change to a programme with a lower tuition fee (i.e. if you change from an MFA programme to an MA programme), any surplus fees you have paid in advance will be credited to the remainder of your tuition fee balance. We reserve the right to charge a single administration fee for any changes of programme to cover our costs of facilitating the programme change. This fee will not be above £400.
15. In relation to students who take a period of authorised interruption of studies:
  - As the student will not be registered during their period of interruption, no tuition fees will be charged for the authorised period of interruption of studies.
  - The student will be liable for any unpaid fees accrued prior to the period of interruption.
  - A suspension of fee liability applies from the start of the next complete term i.e. if a student requests an interruption of studies mid-term, they will still be liable to pay fees for the remainder of that term.
  - Upon returning following a period of interruption, should tuition fees have been increased in accordance with paragraph 12, then returning students are liable to pay the increased tuition fee unless otherwise agreed between the returning student and TSE.

16. Students who have to repeat a year of study will be charged the full tuition fee for that applicable year of study.
17. Fees are payable by way of the Flywire payment processing system, unless, at the sole discretion of TSE, an alternative arrangement is otherwise agreed.
18. Tuition fees are charged in Great British Pounds Sterling (“GBP”). Students may pay in their local currency equivalent through Flywire, but the amount owed will be set in GBP. Students should be aware that changes in the exchange rate during their programme may affect the amount they have to pay when expressed in their local currency. Any conversion fees or commission charged is payable by the student.

## **F - TUITION FEE AND NON-TUITION FEE DEBT**

19.

All students will need to have paid their full tuition fees in order to be eligible for an academic award on completion of the programme. Students who have only part paid their tuition fees, or students who withdraw early from their programme, may receive an award up to the value of the credits that they have paid for, for example, a Master’s degree student who has paid for the equivalent of 60 out of the 180 credits required for a Master’s degree would only be eligible for the award of Postgraduate Certificate.

20. Academic sanctions will never be applied to students for non-payment of non-tuition fee debts.
21. Should a student fail to pay an outstanding tuition fee debt, TSE will undertake all proportionate steps to recover the debt. The steps that TSE is likely to take include (but are not limited to):
  - Sending a first reminder letter to the student;
  - Sending a second reminder letter to the student;
  - Sending a letter before claim pursuant to the Pre Action Protocol for Debt Recovery Claims to the student; and
  - Issuing court proceedings against the student.
22. Students who fail to settle the outstanding balance of their tuition fee debt after the sending of the second reminder letter will have their access to TSE’s facilities suspended until full payment of the outstanding debt is received, or satisfactory arrangements to clear the debt in full before the end of the current academic year have been agreed with TSE. The notification of suspension of facilities will be sent by letter to the student’s home address and/or by email.
23. Any student who has a tuition fee debt in excess of £500 for a period of three months or more will be prevented from progressing to the next academic module or, if in the last module of an academic year, the next academic year (although students are able to complete work from a prior academic module where an extension has been granted).
24. Any student who has a tuition fee debt in excess of £500 for a period of 12 months or more will be liable for de-registration.
25. Final year students with tuition fee debt will not be permitted to attend the Graduation ceremony and their award certificate will be withheld until payment of the debt is received.
26. Should a student have accumulated a tuition fee debt, then at the discretion of TSE the student may be entitled to continue with their programme of study, subject to agreeing to any reasonable condition(s) set by TSE for settling the outstanding tuition fee debt.
27. Where TSE instigates its debt recovery procedure outlined above, it shall charge the student the following administrative charges which shall be added on to the outstanding debt:

- £150 for the preparation and sending of a letter before claim pursuant to the Pre Action Protocol for Debt Recovery; and
- A further £300 for the preparation, filing and serving of court proceedings.

## **G – CANCELLATION AND WITHDRAWAL**

### Right to cancel

28. You have the statutory right to cancel your contract with TSE within 14 days without giving any reason. The cancellation period will expire 14 days after the day you accept the offer of a place at TSE. To exercise your right to cancel, you must inform us of your decision to cancel your contract by clear statement (e.g. a letter sent by email or post). You may use the model cancellation form provided in the Student Contract, but you are not required to do so.
29. To cancel your contract within the cancellation period, it is sufficient for you to send your communication exercising your right to cancel before the 14-day statutory cancellation period has expired. Cancellation emails can be sent to [info@thinkspaceeducation.com](mailto:info@thinkspaceeducation.com).
30. If you cancel your contract within the 14-day statutory cancellation period, any fees and deposits paid by you to TSE will be refunded in full.

### Withdrawal after the statutory cancellation period

31. Students who withdraw after the statutory cancellation period but within 14 days of the programme start date will not be liable to pay any tuition fees, and any fees and deposits already paid will be refunded.
32. Students who withdraw 15 or more days after the programme start date are liable to pay fees for the 60 credit block of their programme within which they withdraw. This applies no matter which term the student withdraws in, and regardless of how many credits the student is scheduled to study in each term (i.e. notwithstanding part-time study schedules).

## **H - REFUNDS**

33. There are various circumstances that could arise whilst a student is studying with TSE that may mean a student is eligible to request a refund for any tuition fees paid, including deposit payments. This section provides non-exhaustive examples of where refunds may be granted; however, each case is considered on a case-by-case basis.
34. Students will normally be eligible for a refund of the tuition fees, including fee deposits, that they have already paid if:
  - i. The student has made an overpayment. This could be where a sponsor agrees to pay your fees after you have paid your fees in full;
  - ii. The student does not meet the conditions of the offer in time to enrol on the programme;
  - iii. The student withdraws from their programme within the statutory cancellation period or within 14 days of the programme start date (as set out at section G)

35. If a student meets any of the above conditions, they will be entitled to a full refund of all the tuition fees paid or of the amount overpaid (as applicable).
36. Any agreed refund will be calculated on a pro-rata basis. TSE may be entitled to retain a certain amount to cover its reasonable losses as a result of your termination of the contract.
37. In exceptional circumstances as set out in the Student Contract, TSE may be unable to deliver a programme which it has advertised, offered places on or enrolled students on. In such circumstances TSE will make every reasonable effort to avoid disruption and offer reasonable alternatives as set out in more detail in the Student Contract. In the event of programme closure a student may be entitled to a fee refund or compensation if satisfactory alternative arrangements cannot be made.
38. If a student's contract with TSE is terminated by TSE for academic, disciplinary or other reasons, TSE reserves the right not to refund any fees and/or any additional costs associated with the programme paid to TSE or third parties.
39. Where a refund needs to be given, the following will apply:
  - a For students in receipt of tuition fee loans from the SLC – TSE will pay the fees back directly to the SLC.
  - b For students who pay their own fees – TSE will pay the fees back directly to the paying party (whether the student or a family member).
  - c For students whose tuition fees are paid by a sponsor – TSE will pay the fees back directly to the sponsor.
40. Whilst deposits paid to TSE are generally non-refundable, refunds may be made in relation to deposit payments as follows:
  - a Refunds will be made to conditional offer holders who pay their deposit then fail to meet the conditions of their offer.
  - b Refunds will be made to students who withdraw from their programme within the statutory cancellation period or within 14 days of the programme start date, as set out at section G.
  - c Any offer holders who wish to defer their place to the following year will:
    - i Where they have not paid a deposit, have that payment deferred to the following year. Commencement of the programme the following year will be conditional upon the deposit being paid upon the request of TSE the following year;
    - ii Where they have paid a deposit, have that deposit held by TSE. Should the offer holder subsequently withdraw their acceptance of the offer, the deposit will be refunded in full.
  - d Deposit refunds will only ever be refunded to the individual or organisation who paid the deposit. Proof of payment will be required from the individual or organisation to whom the funds need to be refunded. Failure to provide proof of payment when requested may severely delay payment or prevent it altogether.