

Tuition Fees Policy (Excluding Apprenticeships) 2024/2025

Contents

1.	Introduction.....	2
2.	Purpose.....	2
3.	Scope	3
4.	Tuition Fees - General.....	4
5.	Fees – Further Education	4
6.	Fees - Higher Education	6
7.	Full cost recovery tuition fees.	7
8.	Methods of payment	7
9.	Non-Payment of Tuition Fees and other costs	8
10.	Refunds.....	9
11.	Payments	11
12.	Deferring your Studies.....	11
13.	Review and Monitoring	11
14.	Equality, Diversity, and Inclusion Statement	11
	Glossary	12
	Policy Status & Change History	13
	Appendix 1	15

1. Introduction

- 1.1. Welcome to Tameside College's (we) Tuition Fees Policy. This policy embodies our commitment to transparent, fair, and learner-focused financial practices within our institution.
- 1.2. This policy serves as a framework for outlining the structure of tuition fees, available funding options, procedures and criteria for refunds, and the procedures in place to support learners (you) facing financial difficulties.
- 1.3. By establishing clear guidelines, we aim to provide clarity and support as you navigate your educational costs and manage your financial obligations. We are dedicated to providing equitable solutions that align with our values of fairness and integrity in line with the [Equality Act 2010](#).
- 1.4. All policies are available on the College website and are located via the following 2 links;
 - [General College Policies](#)
 - [HE Specific Policies](#)

2. Purpose

- 2.1. The purpose of this policy is to ensure clarity and fairness for learners while also meeting the obligations set out by relevant legislation (such as the [Consumer Rights Act 2015](#)) and regulation (Education and Skills Funding Agency & Greater Manchester Combined Authority for Further Education (FE) and [Office for Students \(OfS\)](#) for Higher Education (HE)).
- 2.2. Through this policy, we aim to;
 - Provide you with clear information about your financial responsibilities, including tuition fees and associated costs, as well as available sources of financial support.
 - Outline the circumstances where we will offer refunds in the unlikely event that it is not possible for you to continue your studies, for example, as a result of the withdrawal of a programme of study.
- 2.3. Where you are enrolled onto a HE course the [Office for Students \(OfS\)](#) requires all education providers to have a [Student Protection Plan](#), which must be read in conjunction with this policy as it;
 - assesses risks to continuation of study and outlines measures to mitigate these risks.
 - explains potential risks and details our response if these risks become real, thus reassuring current and prospective learners that we have measures in place to ensure the continuation of study in the majority of situations.
- 2.4. When we mention the College's inability to support continued study, it means the College has either stopped or plans to stop:
 - an education programme before a learner can enrol,
 - or a programme that a learner is currently enrolled on before they finish it.

- 2.5. Applications and continuation are closely monitored on a programme-by-programme basis and decisions would be made in a timely manner.
- 2.6. The risk that we will no longer deliver programmes at Tameside College is low because recruitment to programmes is good and is growing year after year.
- 2.7. This policy has been written taking into account the guidance given by relevant legislative bodies and regulators and should be read alongside the following related documents which are available on the College website (links to the relevant page are included in section 1.4):
 - Customer Care Policy (applicable to FE learners)
 - FE Complaints Policy
 - HE Complaints Policy and Procedure (applicable to HE Learners)
 - HE Programme Suspension, Termination and Compensation Policy
 - HE Extensions and Extenuating Circumstances Policy
 - Student Protection Plan
 - HE Admissions & Recruitment Policy
 - Enrolment Terms & Conditions
 - HE Terms and Conditions

3. Scope

- 3.1. This Policy applies to all FE and HE future, current and past learners (left the college up to 6 months ago) at Tameside College. Where a complaint has been raised, extended timescales may apply and are detailed in those policies.
- 3.2. This policy covers:
 - Tuition Fees,
 - Refunds,
 - Debt Management,
 - Funding, and;
 - Financial Assistance.

This policy does not cover:

- Change to or termination of programmes where all enrolled learners who would normally have been expected to complete at the date of termination have done so.
 - HE learner claims of compensation and information about suspension and/or termination which is covered in the [HE Programme Suspension, Termination and Compensation Policy](#).
- 3.3. If you have any queries about the content of this policy and procedure, please contact the Vice Principal Finance and Infrastructure through the finance email of finance@tameside.ac.uk.

4. Tuition Fees - General

- 4.1. Tuition fees will be due for all courses offered by the College, which will be set and adjusted based upon the Education and Skills Funding Agency (ESFA), Greater Manchester Combined Authority (GMCA) and guidance from the Office for Students (OfS) and other relevant government departments.
- 4.2. The Vice Principal Finance and Infrastructure and the Corporation Board conducts annual reviews of the tuition fees to ensure that changes from the external bodies and other market forces are taken in account in setting fees, and fee remission, to facilitate education in the most accessible way possible.
- 4.3. Learners' methods of payment will be determined at enrolment and will include declarations and liability forms. Methods of payments and implications for non-payment are included in the sections below. Where tuition fees are subject to fee remission, the College will do this at enrolment. Details of circumstances where fees can be remitted are included in section 5.1 of this policy.
- 4.4. Fees stay the same throughout the academic year, however, there may be limited instances where market factors determine a change is required in fees to ensure education remains accessible. Any such adjustment will require approval from the Principal with careful consideration and justification to the responsibilities of the College to relevant guidance from the external bodies in section 4.1 and [the Competition and Markets Authority \(CMA\)](#).
- 4.5. If outstanding tuition fees are not paid by the due date(s), the College reserves the right to prevent learners from attending their programme(s) of study and / or preclude them from participating in relevant examinations / assessments and / or withhold certificates and / or barring from graduation ceremonies. Where continuing learners haven't settled outstanding tuition fees by the end of the academic year in question, they may be prevented from re-enrolling onto the subsequent year of study via a finance block.

5. Fees – Further Education

- 5.1. Tuition fees for Further Education are considered with reference to the funding rates guidance from [Education & Skills Funding Agency \(ESFA\)](#) and the Greater Manchester Combined Authority (GMCA) Funding & Performance Management Rules.
- 5.2. Where a learner is co-funded then either the learner or their employer will need to make a contribution towards the costs of learning to add to the GMCA's contribution. The 'assumed contribution' for 2024/25 is 50% of the un-weighted Adult Rate.
- 5.3. Where a learner is not eligible for any grant funding, the tuition fees set for learners aged 19+, who already have a Full Level 3 (FL3) qualification on level 3 and above courses, are aligned to the higher of Education & Skills Funding Agency/Greater Manchester Combined Authority (GMCA) fully funded rates for 2024/25, or the market rate.

- 5.4. The ESFA and GMCA require colleges to remit fees in a number of cases, with the College's fees policy adopting these requirements. No learner fulfilling residency requirements set by the ESFA or GMCA will be charged tuition fees for funded courses if;
- They are 16-18 year olds or 19-24 year olds with an Education, Health and Care Plan (EHCP) in either full time or part time education as at 31st August (in the year of the start of the programme). Such learners will continue to receive free tuition in any consecutive subsequent year of study of the same qualification.
 - They are 19 years old or older, not eligible above and meet criteria set by the ESFA and GMCA, with Appendix 1 showing the remission information as at the date noted. These criteria are subject to change by the ESFA and GMCA from time to time, with the funding remission confirmed as part of eligibility checks at enrolment. Where changes occur after enrolment, the College may contact learners no longer eligible to discuss the options available to them.
- 5.5. In all cases appropriate documentary evidence must be made available to the College.
- 5.6. Remission of fees are only awarded to learners on government funded courses and do not apply for full cost courses (FCR).
- 5.7. Examination and registration fees: Examination and registration fees will be included within the single tuition fee, except in the following circumstances where the funding regulations allow the charging for examination resits, based on the costs determined by the Awarding Body and in consultation with the subject teacher. This applies in the following situations:
- Where an acceptable level of work completion has not been reached.
 - If you fail to attend an exam without a valid reason. We accept illness, certified by a doctor or other health care professional, as a valid reason for absence.
 - You resit an exam due to previously failing the examination or to improve your grade.
- 5.8. Additional fees to Tuition fees may be applicable and details of these are included within the course information and prospectus. Such fees include;
- Disclosure and Barring Service (DBS) checks, where learners will be charged the fees set by DBS.
 - Uniforms, where learners must buy and pay for them directly from the supplier.
 - Equipment and Clothing. Where such clothing or equipment is necessary for a learner's health and safety, and the learner is aged 16-18 years or is entitled to full remission of fees, a charge will only be made if the learner retains such clothing or equipment. If the learner does not wish to retain clothing or equipment required for health and safety reasons, the learner may borrow the clothing or equipment free of charge. In certain circumstances, learners may be eligible for bursary support. For more information please see the [Bursary Policy](#).

5.9. Fee Liability. FE learners who are required to pay tuition fees and withdraw from or defer their studies during the year will be charged a proportion of the fee for their programme as set out below.

- For learners on programmes of more than 12 weeks;
 - Withdrawal 21 days prior to the course start date: Pro-rata charge between course start date and request to withdraw, less a £20 administration fee.
 - Withdrawal 21 days after course start date: 100% charge
 - For learners on programmes of less than 12 weeks: 100% charge
- For programmes of less than 12 weeks, if you withdraw 14 days prior to the start date, you will be entitled to a full refund. No refund will be due for withdrawal after this timescale.
- If you enrol online, under the United Kingdom's Distance Selling Regulations you have the right to cancel your enrolment and request a full refund within 14 working days. Cancellation of your enrolment must be made in writing quoting your details and course code within 14 working days of the date of confirmation that your payment has been processed to finance@tameside.ac.uk. Refunds to credit/debit cards usually take 3 to 5 working days.

6. Fees - Higher Education

6.1. Tuition fees for Higher Education (HE) are considered with reference to OfS funding guidance and local market forces. For HE learners who start in 2024/25 tuition fees are:

- Full Time: £5,995 per academic year
- Part Time learners: the fees are based on the proportion of their full-time equivalent (FTE). For example, a part-time course with a 0.5 FTE would have a fee of £2,978.

6.2. Tuition fees are normally charged on an annual basis. For example, for a programme being delivered over two years, you can expect to pay a tuition fee for each year of study. Where a year is repeated, then tuition fees will be due for the additional year of study.

6.3. Additional fees to Tuition fees may be applicable and details of these are included within the course information and prospectus. Such fees include;

- Disclosure and Barring Service (DBS) checks, where learners will be charged the fees set by DBS
- Uniforms, where learners must buy and pay for them directly from the supplier.
- Equipment and Clothing. We will charge for equipment, special clothing and/or materials.

6.4. Fee Liability. HE learners who are required to pay tuition fees and who withdraw from or defer their studies during the year will be charged a proportion of the fee for their enrolled academic year, as set out below. If you start your programme at another time of the year the fee will be adjusted accordingly to reflect the below timeframes. For learners leaving in:

- First 14 days of study - no charge

- Term 1 - 25% charge
- Term 2 - 50% charge
- Term 3 - 100% charge

6.5. Where a HE programme is suspended and / or terminated mid-programme (planned or unexpected), reference should be made to the [HE Programme Suspension, Termination and Compensation Policy](#).

6.6. The ESFA and GMCA require colleges to remit fees in a number of cases. Where your chosen course is an Access to HE course, then remission as set out in sections 5.2 and 5.3 may apply.

7. Full cost recovery tuition fees.

7.1. Where a course is not eligible for funding or loans, a full cost recovery (FCR) fee will be due. FCR courses are costed taking into account teaching and support costs, accreditation costs, premises costs, overhead costs and an appropriate margin.

8. Methods of payment

8.1. There are a number of ways in which the fees due for your chosen course can be paid, which are set out below;

Advanced Learner Loans

8.2. Where fee remission (grant funding) is not available Advanced Learner Loans provide a source of fees and support to help people aged 19 and over undertake general and technical qualifications at levels 3, 4, 5 and 6 (excluding apprenticeships). Loans are not means tested and are available to eligible learners who meet the following criteria:

- They are 19 years old or more on the day they begin their loan-funded course.
- They are pursuing one or more loan-designated qualifications at levels 3, 4, 5, or 6 (refer to Advanced Learner Loan [qualifications designated for loans](#) for more details).

8.3. When you apply for a loan, the Student Loans Company (SLC) will assess your application to determine your eligibility. For further information please see the [Advanced Learner Loan guidance](#).

Student Finance Loan

8.4. Student Finance England (SFE) plays a crucial role in supporting learners pursuing higher education in the United Kingdom. Eligible learners can access financial assistance in the form of loans to cover tuition fees and living expenses. The process of applying for a loan through SFE begins with you confirming your eligibility based on residency status, course type, and previous study history. For further information about the process see the [Student Loans Company website](#) and the [Government's step by step guide to applying](#).

- 8.5. If approved, the loan amount is sent directly to us to cover your tuition fees, with any funds for living costs transferred to your bank account in instalments throughout the academic year, subject to your ongoing attendance on your course. The [Student Finance Calculator](#) can help you see how much funding you are eligible for.

Employer or Sponsor Payments

- 8.6. If an employer or sponsor is to pay tuition or other fees, the employer or sponsor will be invoiced for the full amount. You will be required to provide evidence of your employer or sponsor's agreement to pay the tuition and/or other fees at enrolment through an official means (e.g., written confirmation on employer's headed paper or email).

Self-Funded

- 8.7. If you are not paying your tuition fees by a method set out above, you can self-fund your course using the following options;
- In full by card at the point of enrolment
 - For amounts over £200 a Direct Debit option is available;
 - For amounts between £200 and £500: A deposit of 20% at the point of enrolment, followed by 2 additional payments of 40% of the total fee
 - For amounts over £500: A deposit of 20% at the point of enrolment, followed by 5 additional payments of 16% of the total fee.
- 8.8. Where the amount due for your tuition fee changes in line with this policy, then all payments made (including the deposit) will form part of the net amount due for payment or refund.
- 8.9. If a learner defaults on an instalment, the full outstanding amount becomes payable within 30 days and the debt recovery procedure in section 9.3 to 9.5 applies.

9. Non-Payment of Tuition Fees and other costs

- 9.1. Understanding the rules and procedures surrounding learner debt is crucial for every learner. The below information provides an overview of the circumstances under which you may accumulate debt, the notification process for outstanding fees, the steps we may take to recover these fees, and the potential consequences of unpaid debt.

Types of Debt

- 9.2. The circumstances that may cause you to owe the college money include, but are not limited to:

- Equipment: If you do not return or if you damage equipment provided by the college.
- Payment Method Failure: If your accepted payment method, such as a credit or debit card, fails or is withdrawn. This also includes if a grant or loan from a UK funding authority (like Student Finance England) is not approved or is withdrawn.
- Sponsor Non-payment: If your sponsor does not pay the fees.
- Disciplinary Action: If you have received a fine due to disciplinary action, which could include costs for property damage or replacement, as outlined in the [HE Acceptable Behaviour Policy & Process](#).

Debt Recovery Procedure

9.3. The following steps will be taken if it is discovered that you owe money to the College:

- First Notification: Upon the discovery of your outstanding tuition fees or other costs, we will send you a letter to your college and personal email address (that is on file). This letter will detail the amount you owe and how you can pay it. You will be given a reasonable opportunity to settle any outstanding fees and/or charges and information about support available should you require it.
- Final Notification: If you still have not paid 30 days after the date of the first letter or been in touch with us, we will send you a final letter. This final letter will again detail the amount you owe and the step we will take if you do not engage with our communications.
- Further Action: If you still have not paid the monies owed after receiving the final letter or contacted us to discuss the matter, the Vice Principal Finance & Infrastructure or their delegated authority will consider any further action to recover these fees and/or charges and/or costs. This could include legal action and/or referring the matter to a debt collection agency. For outstanding tuition fee related debt, you may also be unable to enrol for the next academic year of your programme or future programmes,

Support Available

- 9.4. We understand that on occasions factors beyond your control can change your financial circumstances and in recognition of this we have a number of support services that can provide advice and guidance if you find yourself in this situation. Talking to us when you are aware of your financial difficulties before it escalates will aid us in finding you suitable help with managing your circumstances.
- 9.5. Please contact finance@tameside.ac.uk if you need to discuss your change in circumstances or need advice and guidance on managing your payments.

10. Refunds

- 10.1. Refunds refer to the process when a learner receives a reimbursement of tuition or fees paid for a programme or service that was not provided. This could include situations such as cancellation of a programme by Tameside College, withdrawal from a programme or situations where the expected educational services are not delivered as promised. Refunds will not be made for any personalised kits or materials which you plan to keep.

Cancellation of Programme:

- 10.2. We will offer refunds to FE learners if we are unable to deliver or have to cancel a programme where they have paid fees, due to operational issues including academic, regulatory, legal, commercial, or financial reasons (for example the designated teacher for the programme is unable to carry out the programme due to unforeseen illness and we are unable to find a replacement teacher).
- 10.3. For HE learners, please see HE Programme Suspension Termination and Compensation Policy 2024-25.
- 10.4. If these situations arise, we will discuss this decision with you and either find you an alternative programme (where possible) or give you a full refund of any monies paid. Reference should also be made to the HE Programme Suspension Termination and Compensation Policy 2024-25.

Withdrawal:

- 10.5. Withdrawal refers to the process by which you formally discontinue your enrolment in a programme. The decision to withdraw may be made voluntarily for various reasons, such as personal or academic considerations, financial constraints, or changes in life circumstances. Upon withdrawal, you may be eligible for a refund of tuition or fees paid for the term or portion of the term not completed, depending on the timing of the withdrawal. HE learners should refer to the [HE Extenuating Circumstances and Extensions Policy](#) for further information on the withdrawal process and should refer to paragraphs 6.4 and 6.5 of this policy for HE fee liability information. FE learners should refer to paragraph 5.9 of this policy for FE fee liability and refund information.

Education not delivered as promised:

- 10.6. In exceptional individual circumstances a refund may be considered outside the circumstances detailed in this policy. Where a fee refund is proposed which is outside the regulations, the Vice Principal Finance & Infrastructure or a member of the Executive Team will consider such requests. The decision will take into account factors including (but not limited to):
- What steps we have already taken to mitigate against the rising circumstances that you may or may not have taken advantage of
 - Additional tuition costs

- Travel costs as a result of relocation of provision
- Exceptional circumstances beyond your control which may prevent you from continuing your studies, e.g., diagnosis of a severe medical condition.
- How much of the programme has been completed

10.7. All refund applications must be submitted with a receipt as evidence of payment of course fees, with any refunds due returned to the original payee and using the same payment method. The process and form for a fee refund are available [here](#).

11. Payments

- 11.1. Eligibility for refund and/ or compensation and the amounts to be awarded will be considered by the Principal.
- 11.2. Refunds will be made to the bank and account holder (or other financial institution) that originally paid the tuition fee. Refunds will not be paid in cash. If you receive a Student Loan, fees paid by the Student Loans Company will be refunded back to them.

12. Deferring your Studies

- 12.1. Deferring your HE studies means postponing your enrolment or participation in your chosen programme of study for a specific period of time, which could result in additional fees. For further information on the deferral process please refer to the [HE Extensions and Extenuating Circumstances Policy and Procedure](#).

13. Review and Monitoring

- 13.1. We regularly review our tuition fee and debt policy to ensure it stays effective. Led by our Senior Leadership Team, these reviews happen as needed to keep up with the college's needs and external best practices.
- 13.2. Feedback from learners, staff, and others involved in the process is important to us. We collect their input through surveys and discussions to identify areas for improvement.
- 13.3. We also analyse complaint data to spot trends and make informed decisions. This information is shared in regular reports with our leadership team and other relevant groups.
- 13.4. Based on our findings, we may update our policy after consulting with teachers, administrators, and learner representatives. Any changes will be communicated widely in advance.
- 13.5. You can find our policy on our website, and it is also referenced in our [HE Terms and Conditions](#) and [Student Handbook](#). We are committed to creating a responsive policy that meets the needs of our college and its learners.

14. Equality, Diversity, and Inclusion Statement

- 14.1. At the core of our institution's tuition fee and debt policy is a steadfast commitment to fostering equality, diversity, and inclusion in full accordance with the Equality Act 2010. We are dedicated to

eliminating discrimination, advancing equal opportunities, and fostering an inclusive environment for all members of our college community. This commitment extends to every aspect of our refund and compensation process, ensuring that it adheres to the legal obligations outlined in the [Equality Act 2010](#).

- 14.2. Policies are inclusive of all Tameside College Students, Learners, Enquirers and Alumni, regardless of age, civil status, dependency or caring status, care experience, disability, family status, gender, gender identity, gender reassignment, marital status, marriage and civil partnerships, membership of the Traveller community, political opinion, pregnancy and maternity, race, religion or belief, socio-economic background, sex, sexual orientation, or trades union membership status.

Glossary

Compensation: Financial or non-financial redress provided to make up for losses, inconvenience, or harm suffered by an individual as a result of another party's actions or negligence. In the context of higher education, compensation may be granted to learners who have been adversely affected by college failures, such as breaches of contract, failure to deliver promised services or inadequate facilities.

Eligibility Criteria: Specific requirements or conditions that must be met for a learner to qualify for a refund or compensation, such as documentation of harm or loss.

Enrolment: The process of officially registering for and participating in programmes or programs offered by an educational institution.

Fairness: Equitable treatment of learners in the refund and compensation process, ensuring that decisions are made objectively and without discrimination.

Fee Remission: This is where fees due by a learner qualify for reductions. They are either partial (meaning the learner pays a reduced fee) or full (meaning the learner pays no fee).

Funding Rules: This relates to the funding guidance issued by the Education and Skills Funding Agency (ESFA) and Greater Manchester Combined Authority (GMCA).

Refund: the return of money to a person who has paid for a product or service but has not received the expected value or benefit. In the context of higher education, a refund may be provided when a learner withdraws from a programme, when a programme is cancelled by the college, or when the learner is dissatisfied with the quality of education received.

Student Loans: Borrowed funds provided to learners to finance their education, which must be repaid with interest after graduation. The Student Loans Company offer these loans.

Transparency: Openness and clarity in the refund and compensation process, including communication of policies, procedures, and decisions to learners and other stakeholders.

Tuition Fees: Mandatory charges levied by the college for enrolment in programmes.

Withdrawal: The formal process by which a learner discontinues enrolment in a programme, or institution of higher education, often resulting in eligibility for a refund of tuition or fees.

Policy Status & Change History

Responsibility: Vice Principal Finance & Infrastructure

Approved by: Corporation Board

Issue Date: May 2024

Last Review Date: May 2023 Next Review Date: May 2025

Version	Description/Detail of Update & Name of Person who has carried out Update	Approval	Date of Issue
May 2022	Head of MIS / ED Finance & Estates. Updates in line with funding rules	Corporation	May 22
May 2023	Head of MIS / ED Finance & Estates. Roll over of years only	Corporation	May 23
May 2024	VP Finance & Infrastructure. <ul style="list-style-type: none"> Updated format to reflect feedback from OU Rationale for fees made clearer Wording included to reference Competition and Marketing Authority (CMA) rules Deposit for instalments now set at 20%, with the balance of payments at set amounts. Removal of admin fee for direct debit payments, due to concern with this being fair & reasonable (vs. nil fee for employer payment) Reduction in NIL fee for HE withdrawals reduced from 1 month to 14 days (in line with SFE guidance) Inclusion of debt recovery process Implication of non-payment of fees strengthened Clarity on where fee refunds will be due when a student withdraws (section 5.9) 	Corporation	May 24
June 2024	VP Finance & Infrastructure. <ul style="list-style-type: none"> Fees section updated for easier understanding 	Corporation	July 24



	<ul style="list-style-type: none">• Appendix updated to reflect latest information on fee remission• Updated language to reflect feedback from OU		
--	--------------------------------------------------------------------------------------------------------------------------------------------------------------------------	--	--

Appendix 1

College Fee Waivers 2024/2025: Version 4 (dated 20/06/2024)

No	Provision	19 to 23 year olds	24 + Unemployed	24+ other
1	English and Maths, up to and including level 2 (Must be delivered as part of the legal entitlement)	Fully funded	Fully funded	Fully funded
2	Essential Digital Skills Qualifications up to and including level 2 (based on ESFA gully-funded qualifications for adults with low digital skills)	Fully funded	Fully funded	Fully funded
3	Learning to progress to First Full level 2 (Entry & Level 1) (Local flexibility category 40 quals)	Pay Tuition Fee OR fully funded if Has no FL2 Or on low wage flexibility OR meets the unemployed criteria OR is economically inactive	Fully funded	Pay Tuition Fee OR fully funded low wage flexibility OR working less than 20 hours and in receipt of benefit
4	Learning aims up to and including level 2, (Entry, Level 1 or not full Level 2) where the learner has already achieved a first full level 2, or above	Pay Tuition Fee OR fully funded if on low wage flexibility OR meets the unemployed criteria OR is economically inactive	Fully funded	Pay Tuition Fee OR fully funded low wage flexibility OR working less than 20 hours and in receipt of benefit
5	Learning aims up to and including level 2, (Entry, Level 1 or not full Level 2) where the learner has not achieved a first full level 2, or above	Pay Tuition Fee OR fully funded if on low wage flexibility OR meets the unemployed criteria OR is economically inactive	Fully funded	Pay Tuition Fee OR fully funded low wage flexibility OR working less than 20 hours and in receipt of benefit
5a	First Level 2 (Not Full Level 2) Where a learner has not achieved a Level 2 or above	Fully funded	Fully funded	Fully funded
6	First Full Level 2 (excluding English and maths)	Fully funded	Fully funded	Fully funded

No	Provision	19-23 year old	24+ Unemployed	24 + Other
7	Full Level 2 (excluding English and maths) (When learner has already achieved a first full level 2 or above)	Pay Tuition Fee OR fully funded if on low wage flexibility OR meets the unemployed criteria OR is economically inactive	Pay Tuition Fee OR fully funded if on low wage flexibility OR meets the unemployed criteria OR is economically inactive	Pay Tuition Fee OR fully funded if on low wage flexibility OR is working less than 20 hours and in receipt of benefit
8	First full level 3	Fully funded (first and full) OR Loan-funded (if previously achieved full level 3 or above)	Loan-funded	Loan-funded
9	Level 3 Free Courses For Jobs offer (FCFJ)	Fully funded without a Level 3 OR fully funded if has L3 and (meets the unemployment criteria or earnings threshold applies (£32,200)).	Fully funded without a Level 3 OR fully funded if has L3 and meets the unemployment criteria.	Fully funded without a Level 3 OR fully funded if has L3 and earnings threshold criteria applies (£32,200).
10	Level 3 Local (GMCA) Adult Offer Learners without a full level 3 OR those with an existing first full level 3 accessing a qualification on the GM Local Level 3 Adult offer qualification list	Fully funded without a Level 3 OR fully funded if has L3 and (meets the unemployment criteria or earnings threshold applies (£32,200)). OR fully funded of the qualification is a different subject to their existing highest qualification at level 3 or above	Fully funded without a Level 3 OR fully funded if has L3 and meets the unemployment criteria.	Fully funded without a Level 3 OR fully funded if has L3 and earnings threshold criteria applies (£32,200). OR fully funded of the qualification is a different subject to their existing highest qualification at level 3 or above
11	English for Speakers of Other Languages (ESOL) learning up to and including level 2	Fully funded if meets unemployed criteria. OR Fully funded Asylum Seeker OR economically inactive OR low wage flexibility	Fully funded if meets unemployed criteria. OR Fully funded Asylum Seeker OR economically inactive	Pay Tuition Fee OR fully funded low wage flexibility OR working less than 20 hours and in receipt of benefit