

[Version 2.10]

Author: Anthony Satariano, Head Quality Assurance

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1. Purpose

- 1.1. The IfE is committed to a fair and transparent policy in respect of the fees and charges it expects course participants to pay upon enrolment for their course of study. The IfE has an obligation to safeguard public funds and ensure that it delivers value for money to its customers.
- 1.2. The purpose is to prescribe the annual fee schedule for each programme run by the IfE.
- 1.3. Herein, the procedures to be followed for the payment of tuition fees are outlined.

2. Policy

- 2.1. This Policy document sets out the procedure for course participants to settle tuition fees and the process for refund of the IfE. The document sets out the outcomes in cases of non-payment of tuition fees, and the appeals process that should be followed.
- 2.2. This policy regulates how the IfE will apply and calculate tuition fees for all new and continuing course participants.
- 2.3. The IfE reserves the right to amend this policy from time to time, in the light of prevailing circumstances (including legislative and regulatory changes).
- 2.4. Tuition fees are generally revised on a yearly basis. The payment of fees is the responsibility of the course participants and, in the event of a course participant's sponsoring authority (if any) failing to make payment, the course participant will be held personally liable for payment. Course fees listed below cover all the aspects needed for course participants to meet the minimum learning outcomes of the course.

3. Admissions/Enrolment

3.1. Enrolment at the IfE is the process whereby a course participant completes the registration process and officially becomes an IfE course participant.

- 3.2. Payment of tuition fees is part of enrolment. The course participant is required to clear any outstanding fees or alternatively enter in an agreement to pay by instalments (as provided in article 5) before they are allowed to enrol.
- 3.3. If the course participant does not complete their enrolment by the deadline date and fail to make the due payment/or enter into an agreement to pay by instalments to complete their enrolment by the deadline date an additional administrative fee of €15 shall be charged to cover the costs incurred by late enrolment. Late applications will be only accepted at the IfE's discretion and are subject to availability.
- 3.4. If the course participant does not complete the formal process of enrolment, the course participant shall be deemed to have withdrawn from the programme of study.
- 3.5. Payment dates refer to the date at which payments are affected and therefore visible within the IfE's bank account. Payment is to be made online through the IfE's portal. In exceptional cases, particularly in the case of payment made by instalments payment can be affected by electronic transfer of funds into the IfE's bank account. More details will be provided by the Admissions Department upon request. The IfE does not accept personal cheques or cash.

4. Tuition Fees (including international course participants)

- 4.1. Tuition fees for undergraduate and postgraduate degree programmes are charged on an academic year basis (This is not applicable for international course participants) and are to be paid in full prior to commencement. Details of degree programmes and related tuition fees can be found here.
- 4.2. Tuition fees for awards/short programmes / stand-alone modules are charged during registration opening as stipulated by the IfE.
- 4.3. Different fees apply to different courses according to the criteria listed below:
 - i. Course participant's nationality;
 - ii. Level of study, i.e. Undergraduate or Postgraduate;
 - iii. Length of Course.
- 4.4. Tuition fees for short courses and stand-alone modules have to be generally settled within ten (10) working days from the date of the Acceptance Letter. The payment due date shall be as stated in the Acceptance Letter.

This Policy applies to all course participants registered on a programme offered by the IfE which is taught, delivered and/or supervised by the IfE

5. Payment of Tuition Fees

5.1. Methods of payment

- 5.1.1. The IfE collects tuition fees in accordance with its annual fee schedule and related policies. Tuition fees are due at the start of each academic year or the start of each registration period for short courses and stand-alone modules. For courses that are longer in duration than one academic year, the specified yearly fee is due at the respective start of each consecutive academic year. The IfE accepts the range of payment methods outlined below:
 - i. Online payment through the IfE portal
 - ii. Instalments This method of payment will be considered on a case-bycase basis for qualification programmes only and is subject to approval from the Academic Board. Course participants who have been approved to effect payment by instalments, are required to enter into an agreement with the IfE to this effect. The payment method is to be made as follows:
 - a. by a deposit of not less than 40% of total fee due effected by bank transfer in the IfE's bank account prior to signing the agreement
 - b. two equal instalments to be made by bank transfer by the 15th November and the 15th March of the calendar year following enrolment.

As indicated in paragraph 3.5, the IfE does not accept cash or personal cheques.

5.2. Scholarships

- 5.2.1. If a course participant is due to receive a scholarship from an organisation, they will need to submit a signed contract of the scholarship to the Finance Department who will communicate a payment plan. The course participant will then be able to either set up a payment plan for the remaining amount of the Tuition Fees or pay in full.
- 5.2.2. Course participants should note that should their organization refuse to pay their Tuition Fees for any reason, at any time, they would be responsible for the outstanding Tuition Fees.

5.3. Sponsorships

- 5.3.1. If a course participant is being sponsored, wholly or in part, they must provide evidence of sponsorship to the IfE.
- 5.3.2. The course participant will not be able to complete registration until the IfE has received confirmation of sponsorship from their sponsor and this has been approved by the IfE and/or the Tuition Fees are paid by the course participant or their sponsor.
- 5.3.3. If the course participant is entitled to a refund of Tuition Fees or any other funds received by the IfE, for any reason, sponsorship will be returned to their sponsor,

and not to the course participant, in accordance with the terms of the course participant's sponsorship arrangement.

6. International Course Participants

- 6.1. Applicants from countries in the European Union (EU), Switzerland and countries in the European Economic Area (EEA) as set out in Article 14, are exempt from deposit payments.
- 6.2. International undergraduate and postgraduate applicants who do not fall under article 6.1 will be required to pay in full the total cost of the course to obtain their Acceptance Letter. The fees to be paid will be confirmed in the Acceptance Letter, of which 80% is non-refundable. However, circumstances when a full refund will be considered are on receipt of a visa refusal letter and justified evidence for refusal. Appeals for refunds will need to be made in writing to the IfE on ife.appeals@ilearn.edu.mt as per the Appeals Policy and Procedures.
- 6.3. The IfE will automatically refund applicants if an offer has been retracted by the IfE. All other circumstances will require the request for an appeal.

7. Non-payment of Tuition Fees and charges

7.1. Failure to pay fees

- 7.1.1. The IfE reserves the right to take appropriate action against course participants who fail to pay their Tuition Fees or make satisfactory arrangements to pay in line with the Tuition Fees Policy. Such action may result but is not limited to the following:
 - Dismissal of the course participant from the programme of study and restrict re-registration;
 - ii. Non- conferment of the final award certificate;
 - iii. Prohibit the course participant from attending the Award Ceremony;
 - iv. Withhold the academic reference/transcript.

The IfE may resort to legal action to recover unpaid Tuition Fees.

7.2. Breaches of the Course Participants' Conduct Policy and Procedures

- 7.2.1. Any course participant attempting to make payment in a manner believed to be fraudulent will be in breach of the <u>Course Participants' Conduct Policy and Procedures</u> and action shall be taken in line with this Policy. Any such incident or suspected incident may also be reported to the police.
- 7.2.2. Any course participant who has been dismissed from the IfE but still attempts to use make use of its services may be referred for consideration of action under the Course Participants' Conduct Policy and Procedures.
- 7.2.3. Any course participant who aids dismissed course participants in gaining or attempting to gain access as referred to in clause 7.2.2. may also be referred for consideration of action under the <u>Course Participants' Conduct Policy and</u> <u>Procedures.</u>

8. Refunds

8.1. Termination of Studies

- 8.1.1. Home / EU/ EEA course participants who withdraw from a programme, may be eligible for a full or partial refund of the tuition fees paid for that year/course, provided that the Withdrawal Form has been duly completed. This form is available upon request from the Course Co-ordinator or the Manager Student Affairs. Refunds are not applicable for course participants who enter into a payment by instalment agreement with the IfE.
- 8.1.2. No refund will be given to participants who withdraw or terminate their studies from a stand-alone module and/or short course. Participants are ONLY eligible for a refund when their respective programme is cancelled. In this exceptional circumstance, the participants will be contacted by the Course Co-ordinator or the Manager Student Affairs so that a form is duly completed.
- 8.1.3. In the case of IfE-initiated termination due to disciplinary proceedings, refunds shall be at the discretion of the Academic Board of the IfE.
- 8.1.4. Refunds of Tuition Fees, as a result of termination of studies from qualifications offered by the IfE, will be calculated as per below. All Home/EU/EEA course participants will be charged the following minimum amounts:
 - Withdrawal of application/ from studies after acceptance and before the commencement of Semester 2 (14 February) – 50%;
 - Withdrawal from studies in Semester 2 (15 February onwards) 100%.

- 8.1.5. Payment of a refund in these circumstances is dependent upon the course participant following the correct procedure for termination as per Termination of Studies Policy. Clarifications regardingthe eligibility of refunds can be attained from the Admissions Office of the IfE through ife.admissions@ilearn.edu.mt. The IfE is not liable for the course participant failing to follow the correct procedure in this regard. The IfE will deduct the value of any scholarship paid to the course participant from any refund. A refund in excess of the prescribed levels will only be considered if a withdrawal is due to serious and unforeseen extenuating circumstances as acknowledged in the Extenuating circumstances policy.
- 8.1.6. Refunds are usually processed within fifteen (15) working days from the date of notification of acknowledgement of the request for withdrawal/refund.

9. Leave of Absence

- 9.1. Course participants who take leave of absence are, by definition, expected to return.
- 9.2. The fee to be paid for the year in which a course participant withdraws will be calculated according to the applicable mechanism set out in article 8.1.2.
- 9.3. Refunds will not be issued for leave of absence and any resulting credit will remain on the course participant's account and be carried forward to the following year/s.
- 9.4. Where a course participant takes leave of absence part way through a semester, and re-enrols at the same point, they will be charged at the current tuition fee rate of the academic year when they return to their studies.
- 9.5. If a course participant chooses to re-enrol earlier than the semester of the following year to which they withdrew, the IfE will charge for the additional semester(s) of study at the new rate.
- 9.6. If the IfE decides that a course participant must repeat any semesters, the IfE will not charge over 100% of the annual fee. If a course participant has to repeat a module, they will be charged at the current stand-alone rate.
- 9.7. Before returning to the programme, it is the course participant's responsibility to follow the procedures outlined in the <u>Leave of Absence Policy</u>. Failure to contact the respective course co-ordinator within the designated time period may result in the denial of re-enrolment.
- 9.8. Course participants who take leave of absence remain liable to pay any outstanding fees due to the IfE in accordance with this document and re-enrolment will not be permitted until outstanding fees have been paid.

10. Extension to the duration of studies

10.1. The applicable fee for an extension to the duration of studies/dissertation submission pending period, is equivalent to the annual fee of the programme for which an extension is being granted. This is a flat-rate fee payable in line with the annual tuition fee schedule of the IfE.

11. Recycle of Modules

11.1. Course participants who fail a module or a number of module or have been asked by the Academic Board to repeat a module, will be charged the tuition fee of the respective module/s at the current stand-alone rate.

12. Waiver of tuition fees for the IfE's employees

- 12.1. The IfE encourages all eligible employees to take advantage of the opportunity to continue their studies. Further information regarding sponsorship may be found in the Higher Education Sponsorship Policy.
- 12.2. The waiver applies to all the IfE's employees on a full-time basis.
- 12.3. The waiver applies only to all qualifications provided that permission is sought and granted by the Chief Executive Officer of the IfE.
- 12.4. The waiver may be extended to one's spouse/partner and direct dependants (as recognised under Maltese Law) in which case documentary evidence must be provided.

13. Fee Appeals

- 13.1. Individual employees of the IfE shall not vary or waive fees unless prior written permission is sought from the Admissions Board approved by the Chief Executive Officer.
- 13.2. When extenuating circumstances require an investigation into the amount of fee charged according to the current fee policy, a course participant should submit an appeal by completing the following form: Appeals Form. Any supporting documentation should be sent to ife.appeals@ilearn.edu.mt. The appeal will be acknowledged and considered within ten (10) working days of receipt under normal circumstances. An investigation will be carried out to collate information from all interested parties and will be considered by the Appeals Board.

- 13.3. Recommendations to uphold or reject the appeal will be made by the Board and confirmed in writing.
- 13.4. In exceptional circumstances an appeal will be accepted from a third party if the course participant is unable to submit the request in person.
- 13.5. Appellants may also opt to take further action in line with the Consumer Affairs Act.

14. List of European Union (EU) and European Economic Area (EEA) member states

These countries are referred to in Article 6:

European Union (EU) Member States					
Austria Greece Belgium Hungry Poland Bulgaria Portugal Croatia Ireland Romania Cyprus Italy Slovakia Czech Republic	Latvia Slovenia Denmark Spain Estonia Lithuania Sweden Finland Luxembourg France Malta Germany Netherlands				

European Economic Area (EEA) Member States				
Iceland				
Liechtenstein				
Norway				

15. Related Policies and Procedures

- Admission Regulations
- Appeals Policy and Procedures
- Course Participants' Conduct Policy and Procedures
- Course Participants' Enrolment Procedures
- Extension to duration of Studies Policy
- Extenuating Circumstances Policy
- Higher Education Sponsorship Policy
- Leave of Absence Policy
- Termination of Studies Policy

16. Version History

Originator	Version	Date	Changes Done
QA Dept.	1.0	7/05/2020	Initial Release
QA Dept.	1.1	27/10/2020	Moved article 8.2 to article 9 Created article 10
QA Dept.	1.2	15/03/2021	Created article 10: Extension to the duration of studies Updated article 13 and 14
Admissions Dept.	1.3	17/03/2021	Updated article 8
QA Dept.	2.0	6/05/2021	Updated Article 4, 7, 15 and removed Annexes which included all the Tuition Fees. The list of fees can now be found here .
Finance Dept.	2.1	21/06/2021	Updated Article 3, 5, 7 and 8.
Admissions Dept.	2.2	13/07/2021	Updated Article 8
Admissions Dept.	2.3	09/08/2021	Updated Article 8
Admissions Dept.	2.4	08/10/2021	Updated Articles 8 and 13
Admissions Dept.	2.5	18/01/2022	Updated Article 5.1.1
Admissions Dept.	2.6	31/10/2022	Updated Article 8.1.4
Admissions Dept.	2.7	10/11/2022	Updated Article 8.1.4
Admissions Dept.	2.8	13/06/2023	Updated Article 8.1.4
QA Dept.	2.9	12/10/2023	Updated Article 4.3
QA Dept.	2.10	26/04/2024	Updated links