
REDBRIDGE INSTITUTE
FEES BOOKLET

2020
/2021

LOCAL LEARNING , LASTING CHANGE



TABLE OF CONTENTS

FIND OUT MORE	4
HOW MUCH DO YOU PAY?	6
WHAT EVIDENCE DO YOU NEED TO PROVIDE?	8
ADDITIONAL COSTS	9
FINANCIAL SUPPORT	10
CHANGED YOUR MIND?	11
TRANSFERS	12
REFUNDS	14
ADVANCED LEVELS & OTHER LEVEL 3 OR 4 COURSES	16
DATA PROTECTION	18
OTHER INFORMATION	19

REDBRIDGE INSTITUTE

FIND OUT MORE

CONTACT US

Phone	020 8550 2398
Email	enquiries@redbridge-iae.ac.uk
Website	www.redbridge-iae.ac.uk
Call in person	Gaysham Avenue, IG2 6TD Monday – Friday 9.00am – 4.30pm + Tuesday – Thursday 9.00am - 6.00pm in term time (office closed over the Christmas period)

We can book an interview for you if you need one.

WHY INTERVIEW?

Some courses require an interview – please don't worry, this meeting is for you to meet a subject expert who can help you decide if the course is right for you and so that you:

- enrol on the right course that will allow you to achieve
- can identify any additional help you might need when studying on the course
- pay the correct fee to join the course
- understand how much time you will need to commit both in class and at home and what extra costs there will be, such as books and equipment
- know what financial support you may be eligible for
- can consider childcare arrangements
- can confirm your personal details

If your course requires an interview, we cannot take your enrolment if you haven't attended one.

HOW MUCH DO YOU PAY?

See separate section for Advanced / level 3 courses

Most of our courses are subsidised by the Government. The advertised price already includes the Government subsidy if one applies. Some courses are fully subsidised so there is no fee to pay. But not everyone is entitled to a subsidised place.

First we need to check your status:

1 CAN YOU TICK ONE OF THESE?

- A UK/EU resident and you have lived permanently in the UK/EU for at least 3 years or have joined a family member who has lived in the UK/EU for the last 3 years
- A refugee with refugee status granted by the Home Office
- An Asylum Seeker and have lived in the UK for 6 months or longer while your claim is being considered by the Home Office.

IF YES

You will be able to pay the advertised price.

You may be entitled to pay less than the advertised price depending on your personal circumstances.

IF NO

You are not entitled to a subsidised place. You will need to get agreement from the Curriculum Manager before your enrolment can be accepted and you will have to pay the full cost of the course. This will be more than the advertised price – please ask for details.

2 CAN YOU TICK ONE OF THESE?

- In receipt of Job Seekers Allowance or Employment Support Allowance or Universal Credit
- Not working and actively seeking work and in receipt of a state benefit (you will have to sign a self declaration)
- Under 24 yrs old and have not achieved a Full Level 2 Qualification
- Working and earn less than £20962.00pa (evidence required)

IF YES

Some Government Funded courses will be free for you. You may be entitled to a reduced fee on others.

3 CAN YOU TICK ONE OF THESE?

- In receipt of Income Support or Housing Benefit
- In receipt of Council Tax Reduction or Pension Credit (guarantee credit only)
- In receipt of Working Tax Credit (not child tax credit) with income less than £18,000
- In receipt of Universal Credit
- In receipt of Carer's Allowance
- An unwaged dependent of someone receiving one of the above

IF YES

You may be entitled to a reduced fee on some Government Funded courses but will have to pay the full advertised price on others.

Funding rules are complicated and we cannot list every fee category in this booklet. Please ask for details at interview or when enrolling. The advertised price is based on funding information available at the time of publication and may be subject to change during the year.

WHAT EVIDENCE DO YOU NEED TO PROVIDE?

RESIDENCY AND ENTITLEMENT

If your course requires an interview you will be told what to bring with you. This may include proof of identity and residency in the UK/EU, asylum or refugee papers

BENEFIT STATUS

If you are claiming free or concessionary fee entitlement, you will need to provide evidence.

You only need to show one item of proof but this must be:

- the original document
- dated within the last 6 months or, if older, must refer to the current financial year.

The type of proof needed will depend on the course but may include:

- Letter of entitlement
- Referral form from your Job Centre Plus Work Coach
- Evidence that you are not in work (eg benefit letter) or signed self-declaration that you are not in work but actively seeking work
- Evidence of receipt of benefits (bank statement clearly showing origin of payment)
- Confirmation of age

We will let you know if your course requires anything else

ADDITIONAL COSTS

REGISTRATION FEES

All advertised course fees include a registration fee.

EXAM FEES

The examination awarding bodies charge Redbridge Institute for every exam entry made. Some exam boards (e.g. City & Guilds) also require payment of a registration fee for each learner in addition to the exam entry fee. Redbridge Institute also charges a local fee to cover administration of your exam.

Some of our advertised course prices already **include the full exam fee - but not all**. You may be asked to pay for your exam nearer the time. This information will be in the course fact sheet.

If you are on an English/Maths (not GCSE), IT, Business or Cache Childcare course you will not have to pay an additional exam fee so long as your attendance on the course has been regular and your standard of work is at an acceptable level. You will only be entitled to one examination entry per programme of study.

Note: If you are on an exam based course you may be eligible for help with some of these costs – see Financial Support section

Exam entries are not refundable and cannot be transferred. If you do not attend the examination or fail you may have to pay the full exam entry fee if you want to enter again.

MATERIALS AND OTHER CHARGES

You will have to pay for all materials used in the course. Some materials costs are already included in the advertised price. The course fact sheet will tell you if there are additional costs to pay and if you need to purchase anything before you come.

For some courses, materials are purchased in bulk (e.g. clay for pottery) and you will be charged for what you have used as you go along.

INSTALMENTS

An additional administration charge will be made for instalment agreements.

COMMUNITY ASSOCIATION COURSES

Community Associations may charge an extra membership fee.

FINANCIAL SUPPORT

If you are enrolling on an accredited course **and** you are on a benefit or on a low income, you may be entitled to financial support for childcare or other costs.

You will need to speak to a curriculum manager and fill in a form. Forms and appointments are available from reception.

Funds are limited and awards are made in accordance with the Learner Financial Support Fund & Bursary Policy

PAYING BY INSTALMENTS

If you are:

- A UK resident
- Enrolling on a course of 12 weeks or more

You can choose to pay by instalments

1 You will be asked to sign an agreement and will be asked to pay:

- Approximately 1/3 of course fee
- Registration fee
- Materials & exam fees (if applicable)
- Instalment supplement

2 You will be sent an invoice 1-2 months later showing the total due. You can then either

- a. Pay the full balance
- or**
- b. Contact us to arrange a payment plan. You can spread the payments over the full length of the course if you wish.

Note:

- The full balance will still be payable even if you stop attending the course.
- We reserve the right to refuse this payment option. If you have missed payment deadlines in the past or you still have outstanding debts you will not be allowed to pay by instalments for any new courses.
- You will not be able to enter examinations or collect your certificates if you still owe us money. Learners may be excluded for non payment of fees.
- All outstanding debts will be pursued and you should settle all demands unless you receive a letter from Redbridge Institute stating otherwise. If you are no longer attending your course you will still have to pay the balance. If you have exceptional reasons for cancelling you must put these in writing, but please note that outstanding debts will only be waived in exceptional circumstances (see refund section page 14).

CHANGED YOUR MIND?



TRANSFERS

TRANSFERRING ONTO ANOTHER COURSE

We will try to accommodate transfers where possible. Transfers must be agreed by the relevant Curriculum Manager and cannot be guaranteed. An administrative charge will be levied for such transfers. This is not refundable.

Transferring your enrolment or fees to someone else

- X Transferring your enrolment is not possible.
- ? Transferring all or part of your fee might be possible.

You must write to us with all the details. We will let you know if this is agreed. We will keep a portion of your money to cover the costs of your own enrolment and any tuition received so far and the other person will have to pay any fee difference.

NOT ABLE TO ATTEND THE WHOLE COURSE?

Please think very carefully about this before you make an enrolment. If we offer you a place on a course, we expect you to make a full commitment and to attend regularly for the whole of the course. If your circumstances change we will try to support you to continue your studies – please make sure you speak to your course tutor as soon as you can.



LEAVING EARLY

You will still have to pay the full cost of the course.

Each course requires a minimum number of enrolments to cover the running costs and a maximum number of enrolments to make sure you are able to receive the right amount of tuition. Once we have accepted your enrolment we will not offer your place to anyone else.

If you leave early, we will lose all the Government subsidy for you. We cannot always fill places that become available during the year and for some courses we cannot accept late enrolments as they would be joining too late to complete the work required for the course. This is why you will still have to pay any outstanding instalments due and you will not get a refund for anything you have already paid (see refund section on page 14).

JOINING LATE

You may be able to enrol late on some leisure based courses

If the tutor and the manager agree. If a late enrolment is accepted on a leisure based course then we will reduce the fee to the nearest half term.

You will not be able to enrol late on most accredited courses

This is because you will not be able to cover sufficient work to succeed. If the curriculum manager and tutor think that you will be able to catch up then they may agree to you joining. In this case, we will still charge the full fee as you will be given the same level of support on the course as the other learners.

REFUNDS

We are currently dealing with refunds and credits as a result of the pandemic. Thank you for your patience whilst we deal with the backlog.

REFUNDS - NOTE:

- We prefer to refund you by debit or credit card as you will receive your refund much sooner. So please make sure you give us your card details on your refund application or contact us if you know you are due a refund. (Email finance@redbridge-iae.ac.uk or telephone our main number and ask for the finance team).
Please note - if you paid by credit or debit card, we will still need your card details again as we do not keep card details on file
- Where we are unable to refund you by credit or debit card, refunds will be made by cheque and sent directly from London Borough of Redbridge. If you do not have a bank account we can make the cheque payable to someone else - but you will need to request this in writing. If this is not possible – please telephone for advice
- Cash refunds are not given
- Refunds will not be processed for amounts under £10. Balances of less than £10 will be held on account for payment towards future enrolments.
- Refunds will be paid to the registered learner (the person named on the enrolment form). If someone else paid your fee for you and you would like the refund to go directly to that person then you will need to write to us with the details. If you paid for someone else then that is a private matter between you and the registered learner - you will not get the money back yourself unless we receive authorisation from them.

Our full refunds policy is available on request

COURSES CANCELLED BY US

- We will refund the full course fee if the course has not started or is closed within 3 weeks
- If the course closes early and/or more than 10% of the planned sessions are not provided due to unforeseen circumstances and we have not been able to offer alternative dates, we will refund that part of the course fee representing over 10% of the total paid or hold the same due amount on credit for you. No refund will be due for the occasional missed session or where less than 10% of the course has not been provided as the fee charged represents a price for the course, not a price for the number of hours advertised.

REFUND REQUESTS

You have 14 days to change your mind.

Changed your mind
AND you haven't
attended at all?

Write to
**Redbridge Institute, Gaysham Avenue,
Gants Hill, IG2 6TD**

The letter must arrive within 14 days.
You are not entitled to a refund if you have attended any
sessions or do not cancel within 14 days.

Dissatisfied with the
course itself?

Speak to your tutor or curriculum manager first. Most
issues can be resolved. If you are still not satisfied, you
have 4 course sessions to claim a full refund.

Dissatisfied with the
course as a result of
a merger or transfer
from a closed class?

Write to:
**Redbridge Institute, Gaysham Avenue,
Gants Hill, IG2 6TD**
telling us what is wrong.

The letter must be dated before the 4th course session.

Diagnosed with a new
medical condition
which prevents
attendance on the
course.

Ask for a refund form. Fill in the details and attach a
medical certificate.

(This could be you or
someone you have a
care responsibility for)

Post to:

**Redbridge Institute, Gaysham Avenue,
Gants Hill, IG2 6TD**

Changed your mind
after 14 days of
enrolling or after
you have started the
course?

There is no legal obligation for the Institute to refund
you unless the service is not provided with reasonable
care and skill. No refund will be paid. However, we may
authorise a credit of fees to last for 12 months so that fees
can be transferred to another course

Changed
circumstances?

Any other reason?

ADVANCED LEVELS & OTHER LEVEL 3 OR 4 COURSES

The funding rules relating to Level 3 loans in 2020-21 may be subject to a temporary change by the GLA. We will keep you fully informed when we know more.

If you study at Level 3 or 4 the cost of your course is based on your age.

- If you are 19-23 and undertaking your first full level 3 programme - the course is likely to be free for you
- If you are 24 years old or over or you are 19-23 and not undertaking your first full level 3 programme - you will have to pay the full cost of the course But you can apply for a student loan to help with the course fee.

Advanced Learner Loan

You are eligible for a student loan if you are resident in the UK and are accepted onto an approved course at level 3 or 4. Repayments don't start straight away and you won't have to pay anything back until you're earning over £25,000 a year.

The amount you pay back is linked to your earnings, not to the amount you have borrowed. If you stop working, then your repayments stop until you are earning over £25,000. There is no up-front cost if you choose to take out a loan.



If you take out a loan for a level 4 Access to Higher Education Diploma and then go onto University and complete your undergraduate programme then your Advanced Learner loan balance will be written off once you have completed your degree.

Note: you must complete the loan application process and send back your signed form to the Student Loans Company to keep your place on the course. If your loan is not approved or you do not complete the application process, then you will be asked to pay the full cost of the course or you will lose your place.

IS THE LOAN SHARIA COMPLIANT?

Advanced Learner Loans are not currently Sharia compliant. The Government is looking at an alternative finance system that is not interest based but results in identical repayments to the conventional system as it recognises that some Muslims and learners of other faiths may be deterred from taking out student loans due to the interest payment system.

Further information on funding your level 3 or 4 course is available from:

- Our Learning Advisers at our Gearies and Mildmay Centres or enquiries@redbridge-iae.ac.uk
- www.gov.uk/advanced-learner-loan

DATA PROTECTION

REDBRIDGE INSTITUTE PRIVACY NOTICE – GENERAL DATA PROTECTION REGULATION 2016 (GDPR)

Redbridge Institute is a data controller and data processor under the above regulation. For more information, please contact the Data Protection Officer at the address shown at the end of this leaflet.

Learner data is collected in accordance with the terms and conditions of funding imposed on Redbridge Institute and so that Redbridge Institute can exercise its official authority and meet its statutory obligations. The data will be processed electronically onto a database. That electronic data is then shared with the Greater London Authority and the Education & Skills Funding Agency (including the Learning Records Service). The Greater London Authority (GLA) and the Education & Skills Funding Agency (ESFA) provides funding to Redbridge Institute and that funding subsidises most of the courses and training delivered by Redbridge Institute and its subcontractor, RedbridgeCVS.

Redbridge Institute will use individual learner data to ensure learners receive the most appropriate training and support, to determine the correct fee status and to administer the learning programme and communicate with learners regarding their learning programmes. The data is also used to enable Redbridge Institute to fulfil its statutory obligations which include ensuring learners are entitled to government subsidised learning and providing data to the GLA, ESFA, the Local Authority and other Government agencies for statutory, research and statistical purposes.

Your personal data will be held securely. Paper documents will be kept in a restricted access area. Electronic data will be held on a database which will be hosted by a third party. Transfer of this data to the host servers will be GDPR compliant. Encryption will be used for any personal data which has to be sent by email or other electronic means. Access to all personal data will be restricted to those who need to view or process the data for the purposes stated in this statement. Other staff, including tutors, may be given access to parts of your data in order to fulfil essential tasks directly connected to your agreement with Redbridge Institute. No data will

be downloaded onto memory sticks or any other portable storage medium unless it is encrypted. We will ensure adequate data sharing protocols are in place for any third party organisation which has access to any personal data in the fulfilment of duties acting as agent or support contractor of Redbridge Institute in line with the purposes and uses outlined in this statement.

Redbridge Institute's exercise of its official authority and its statutory obligations include the collection and processing of individual learner data for the purposes of information, advice & guidance, enrolment, delivery of learning/assessment, course administration, provision of educational references and communication directly related to learning programmes and the sharing of data with Awarding bodies, the National Careers Office, the Learning Records Service, the GLA, the ESFA and relevant government agencies or statutory bodies. As such, the information provided on the enrolment form is mandatory and there is no right to withdraw consent, although you may register an objection.

Your photograph may be taken for identity purposes and for the provision of a learner ID and access. If required, this will be mandatory and there is no right to withdraw consent. Photographs taken for identification and access will not be used for any other purpose.

Redbridge Institute requires your consent to take photos for marketing purposes. You have a right to withdraw that consent at any time.

Redbridge Institute may wish to contact learners regarding new training opportunities or to undertake quality improvement surveys. We will need your consent to do this and you can withdraw that consent at any time.

No data is used to make automated decisions. No data is sent abroad. The data will be held electronically and in paper format for 10 years in line with funding regulations. Paper records will then be shredded. You have the right to request a copy of your personal data record and to request rectification. You have the right to complain to the Information Commissioner's Office

OTHER INFORMATION

FREEDOM OF INFORMATION

Requests under this Act should be sent to:
Assistant Principal (Quality & Student Services),
Redbridge Institute, Gaysham Avenue, Gants Hill, IG2 6TD

RELEVANT POLICIES

The following policies may be of interest to you. These are available through our website or contact us to ask for a copy.

Admissions	Equal Opportunities	IT User policy
Assessment and Verification	Exams	Learner Support
Disciplinary (learner)	Fees & Refunds	Learning Policy
Disability Statement	Health & Safety	

OTHER SMALL PRINT

- All courses are subject to Government, Council and Governing Body Fee policy and other Regulations
- Redbridge Institute and the Council reserve the right to amend the quoted fee when errors arise or Council/Government policy changes.
- The provision of a course is subject to class sizes. Class times may change and classes may be amalgamated, divided or closed at the discretion of the Principal
- Examination dates are usually set by external awarding bodies. Redbridge Institute cannot be held responsible for any inconvenience or loss caused in the event that an exam date is not suitable for a learner
- Redbridge Institute reserves the right to refuse enrolment or entry to a course or examination

If you don't understand something or need further help – please get in touch with us.



REDBRIDGE INSTITUTE

Gaysham Avenue, Gants Hill,
Ilford, IG2 6TD

Phone

020 8550 2398

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enquiries@redbridge-iae.ac.uk

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