

<Creative Academy>

<Refund and Compensation Policy>

Overview

Education refund and compensation policies (specifically in UK Higher Education) provide a framework for financial remediation when institutions fail to deliver promised education, such as course closures or significant disruption. Refunds generally cover tuition fees/accommodation, while compensation covers "wasted" costs (e.g., travel). Policies typically aim for "teach-out" before offering compensation, with claims handled after complaint procedures.

Key Components of Education Refund/Compensation Policies:

- **Trigger Events:** Situations triggering policy activation include course closure, failure to deliver promised services, or significant changes to the curriculum.
- **Refunds:** These represent a repayment of fees, usually returned to the original payee (e.g., Student Loans Company or private sponsor).
- **Compensation:** This refers to additional financial remedies for "material disadvantage," such as extra accommodation costs, travel expenses, or lost time.
- **Exceptions:** Refunds are generally not applicable for interruptions beyond the institution's control, such as acts of god, pandemics, or government restrictions, known as force majeure.
- **Process:** Claims are usually considered only after a formal complaint is resolved. Institutions often provide a 14-day window for paying agreed refunds.
- **Support:** If a course closes, institutions usually aim to transfer students to other courses or offer "teach-out" arrangements before offering compensation.

Frameworks for Policy Development:

- **Student Protection Plan:** Triggered when the institution cannot meet its obligations.
- **Individualized Assessment:** Compensation is rarely automatic and often evaluated on a case-by-case basis.
- **Regulatory Oversight:** In the UK, disputes may be escalated to the [Office for the Independent Adjudicator](#) (OIA)

Refund and Compensation Policy

The Creative Academy has published a Student Protection Plan which provides the basis for how current and prospective student's studies will be continued in some way with the same quality if a risk to their continued study arises. The Student Protection Plan outlines the types of risks that may occur and explains how the Creative Academy would manage these risks and ensures that there are appropriate arrangements in place to protect students and their studies.

In addition to the Student Protection Plan, Creative Academy has also created a Refund and Compensation Policy. The policy outlines in what circumstances a current student or prospective student can claim a refund on tuition fees and other associated costs if we are not able to offer higher education provision. The Creative Academy will ensure that funds are available through cash reserves should the need arise, however we will always endeavour to keep continuation of provision for each programme and course up to completion.

The Creative Academy will aim to provide students with the ability to continue and complete their studies at Creative Academy, however if this is no longer possible students will be offered refunds and/or compensation. Below are some possible risks that were outlined in the student protection plan that we need to draw to your attention.

1: Closure of HE provision and exit of Higher Education market.

- Risk of this happening - Low - Very Unlikely
- Impact on current student - High - Major
- Impact on prospective student - High – Major

2. Validation agreements - non-renewal and/or withdrawal by validating partner.

- Risk of this happening - Low - Very Unlikely
- Impact on current student - High - Major
- Impact on prospective student - High - Major

3. Re-designation for Student Support not renewed by the Secretary of State.

- Risk of this happening - Low - Very Unlikely
- Impact on current student - High - Major
- Impact on prospective student - High - Major

4. Closure of designated site or campus.

- Risk of this happening - Low - Very Unlikely
- Impact on current student - High - Major
- Impact on prospective student - High - Major

5. Closure of course or programme.

Risk of this happening - Low - Very Unlikely
Impact on current student - Low - Minor
Impact on prospective student - Medium - Moderate

6. Changes to a programme or course before student enrolment.

- Risk of this happening - Medium / Likely (for enhancement purposes)
- Impact on current student - Low - Minor
- Impact on prospective student - Low - Minor

7. Changes during the delivery of a programme or course.

- Risk of this happening - Low - Very Unlikely
- Impact on current student - Medium - Moderate
- Impact on prospective student - Medium - Moderate

8. Changes and updating of policies and regulations.

- Risk of this happening - High - Very Likely
- Impact on current student - Medium - Moderate
- Impact on prospective student - Low / Very Unlikely

9. A poor financial situation leads to course, programme or institution closure.

- Risk of this happening - Low - Very Unlikely
- Impact on current student - High - Major
- Impact on prospective student - High - Major

Immediate Termination of Higher Education Provision

If a risk arises unexpectedly and the Creative Academy become unable to continue providing Higher Education provisions and therefore must terminate the courses immediately the below will apply to prospective and current students. The Creative Academy will make communicating all information available to prospective and current students a priority by email and the website [Creative Academy](#)

Prospective Students:

- The Creative Academy will reimburse any deposit that is paid on acceptance of offer to study at Creative Academy;
- The Creative Academy will pay reasonable costs to the prospective student to cover their travel arrangements for Creative Academy;
- The Creative Academy will offer advice and support to prospective students of where they could apply;
- The Creative Academy will pay reasonable costs to cover travel to visit at least one alternative provider per student;

Current Students:

- The Creative Academy will refund tuition fees that have been paid to the account holder or the financial institution that paid the tuition fees originally. This applies to all students who have paid their tuition fees themselves, tuition fees that have been paid by a sponsor or paid using a tuition fee loan from Student Loans Company;
- The Creative Academy will offer advice and support to current students of where they could apply to continue their studies;
- The Creative Academy will pay reasonable costs to cover travel to visit at least one alternative provider per student;
- Creative Academy will put in place a compensation plan to pay reasonable costs to progressing current students who must relocate due to the termination of HE provisions provided at Creative Academy.

Planned Termination of HE Provisions

If a risk arises that would mean that the Creative Academy will become unable to continue providing Higher Education provision and therefore must terminate the course in the future the below will apply to prospective and current students. Creative Academy will make communicating all information available to prospective and current students a priority by email and the website. [Creative Academy](#)

Prospective Students:

- The Creative Academy will reimburse any deposit that is paid on acceptance of offer to study at Creative Academy if the student wants to withdraw their acceptance;
- The Creative Academy will pay reasonable costs to the prospective student to cover their travel arrangements for Creative Academy;
- The Creative Academy will offer advice and support to prospective students of where they could apply;
- The Creative Academy will pay reasonable costs to cover travel to at least visit one alternative provider per student;

Current Students:

- The Creative Academy will refund tuition fees that have been paid to the account holder or the financial institution that paid the tuition fees originally. This applies to all students who have paid their tuition fees themselves, tuition fees that have been paid by a sponsor or paid using a tuition fee loan from Student Loans Company;
- The Creative Academy will offer advice and support to current students of where they could apply to continue their studies;

- The Creative Academy will pay reasonable costs to cover travel to visit at least one alternative provider per student;
- The Creative Academy will put in place a compensation plan to pay reasonable costs to progressing current students who must relocate due to the termination of HE provisions provided at Creative Academy.

Withdrawals

Students who completely withdraw from the programme and are not expected to return to their course will receive a refund as outlined in the withdrawal policy ([Creative Academy.](#)) A withdrawal can be student initiated or institution initiated and is effective from the date any withdrawal is signed by both the student and an authorised officer from the Creative Academy. Any withdrawals within the 14 day period outlined in the terms and conditions will receive a full refund of tuition fees.

Summary of Compensation Plan

Compensation is limited to the following:

- Additional tuition costs;
- Tuition and Maintenance costs including lost time and inconvenience;
- Relocation and Travel costs;
- Commitment to honour student bursaries if Creative Academy decided to offer these.

General

Creative Academy is part of Slough Borough Council who has a net budget of approximately £97 million a year. Whilst provisions will always be made to meet costs of non-continuation of study through careful departmental budgeting; Slough Borough Council is committed to ensuring the wider budget would cover such expenses if required. Refunds will be paid with the same method as they were received by Slough Borough Council, for example, to Student Loans Company, directly back to student via cheque or bank transfer or back to a sponsor where applicable. The Refund and Compensation Policy will be made available and accessible to both prospective and current students and forms an important part of the Student Protection Plan and your Student Learning Agreement.

Reviewing this statement or policy

This policy or statement will be annually reviewed to ensure it is fit for purpose, up to date and effective. Student representation will be part of the process to ensure that it is fair and clear.

Any changes will be uploaded to the website, ensuring that it is accessible to prospective and current students. For general enquiries and/or complaints regarding this statement, please contact the Creative Academy using the information below:

- By phone - 01753 875400
- By email - info@creativeacademy.org
- By post - Creative Academy, 73a Stoke Poges Lane, Slough, Berkshire, SL1 3NY
- By website - using the contact us page on www.creativeacademy.ac.uk
- For complaints - please see the complaints process on the website