



Instalment Payment Policy for Financially Vulnerable Students

Policy Statement: The Voice Study Centre (VSC) understands that students may face periods of financial hardship that could impact their ability to meet tuition fee obligations. In alignment with our commitment to protecting all consumers, including those in vulnerable situations, this policy outlines a sensitive and flexible approach to managing tuition fee payments. This policy is designed to be consistent with the terms and conditions of our partner institution, the University of Essex, while providing additional support to our students.

1. Standard Instalment Program

The VSC offers a standard instalment payment program to help students manage their tuition fees. This programme breaks down the total course cost into manageable, pre-agreed payments, providing a clear financial schedule from the point of enrolment.

2. Flexible Support for Financially Vulnerable Students

We recognise that financial vulnerability can be temporary and situational. To provide a supportive and empathetic service, we offer the following:

- **Varied Instalment Plans:** Students experiencing financial hardship can apply to have their standard instalment plan varied. We will work with students to create a revised payment schedule that is tailored to their personal circumstances, offering a flexible approach to help them continue their studies without undue financial stress.
 - **Empathetic Communication:** Our staff are trained to handle all conversations about financial matters with sensitivity and discretion. We will ensure that students in financial difficulty are treated with respect and that all communications are clear and transparent.
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3. Financial Liability and Withdrawal

If a student needs to withdraw from their course, our terms and conditions are clear and fair. Students are liable for the education tuition and credits earned **up to the term of their withdrawal**. This ensures that students are not penalised with full-course fees if their circumstances change, and they are unable to complete their studies. This approach aligns with the University of Essex's established practices and provides a clear and predictable financial outcome for the student.

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