

Policy: **Student Finance**

Code: **06ST12**

Reviewed/ Revised: **19/10/2023**

Date of Next Review: **February 2024**

Policy Owner: **Director of Finance**

Target audience: **All EAHM Students**

PURPOSE:

The purpose of this policy is to provide a clear set of regulations and guidelines for student financial transactions at The Emirates Academy of Hospitality Management (EAHM), to ensure consistency, fairness, and optimal efficiency.

SCOPE:

This policy applies to all Undergraduate and Postgraduate students in the academic stream of EAHM, including full-time, part-time and Study Abroad students here for one or more Trimesters/Semesters.

The policy does not apply to students of the Professional Training & Development department.

DEFINITIONS:

Full-Time students: students who are registered for more than 9 credits in a given trimester.

Part-Time students: students who are registered for 6 credits or less in a given trimester, not including those who are registered for internship.

POLICY STATEMENT:

Tuition, sundries, accommodation, and other applicable charges must be paid in advance, before a student may attend classes or make use of academic and administrative services, including but not limited to computing facilities, library services, housing, degree verification and the release of academic transcripts. All students must register online for their courses. The Faculty will count all unexcused absences from the first day of the course start. Students who have not registered and paid the fee for classes by the end of the add/drop week, will be suspended for that Trimester. If a student has not settled all outstanding fees, he/she will be placed on "Financial and Academic Hold".

1. Payments

1.1 Tuition

1.1.1 Undergraduate students

Undergraduate students are charged tuition fees for each Trimester. The internship Trimesters are integral part of the curriculum, which includes assessed course work components, and thus a tuition fee is charged.

1.1.2 Postgraduate students

Postgraduate students are charged by the Semester/Programme.

1.1.3 SA students

SA students pay a flat fee for the full course per term including accommodation and should the SA students opt to take an internship, an additional internship placement fee will be charged. Accommodation is not included during internship but can be applied for separately.

1.2 Sundries

During their studies at EAHM, students will not be expected to cover any hidden costs. EAHM is committed to having an open and transparent fees and expenses policy.

The sundries fee covers student ID and name tag (if lost additional charges will be applicable), Graduation Congregation Expenses (for Undergraduate and Postgraduate programme students), textbooks/eBooks, software and licenses, access to electronic databases, and photocopying and printing up to the usage of AED 600 per Trimester/Semester are included.

Single black & white sheets cost AED 1 and a coloured sheet cost AED 2 per piece.

Additional fees for graduation gowns and dinner activities and for field trips or certifications may apply.

1.2.1 Undergraduate and Postgraduate students

Students are charged sundries fees for every Trimester at EAHM, except for the Undergraduate Internship Trimesters.

If students opt to spend a Trimester on a Study Abroad, they are also exempt from paying tuition fees and sundries for the Trimester they are away from EAHM. Please refer to *Appendix A*, the schedule of fees and expenses in regard to administrative and transfer credit fees.

1.3 Other fees

See Appendix A, Schedule of fees and expenses

2. Payment methods

Cash, local cheque (not post-dated), bank transfer or debit/credit card payments are accepted. Students who choose to pay through bank transfer or through online payment via the student information system (SIS/Emada) are required to present, upload to SIS or email a transfer receipt to the EAHM Finance Department.

3. Payment schedule

3.1 Deposit

All **new** Undergraduate and Postgraduate students must pay a deposit as specified in their offer letter, to secure a place on the programme of study at EAHM. This deposit must be paid by the deadline stipulated in the offer letter. The deposit will be refunded to the person or the sponsor that paid it at the end of the programme unless there are any outstanding debts or credited towards the student's final trimester payment. The deposit shall not be refunded to students who secured a seat but did not proceed to enrol into any of EAHM's programmes unless approved to be refunded by the Dean.

3.2 Tuition and sundries

Students across all years and programmes must pay Tuition Fees and Sundries either in full, or in compliance with the published instalment plan, prior to the commencement of each academic Trimester/Semester.

Undergraduate students must pay their Internship Trimester Tuition Fees in full before commencing their internships.

3.3 Accommodation

Accommodation may be paid in full for a Trimester, Semester or for an academic year. If one of these options is selected, the full payment must be received prior to check-in. Students who fail to adhere to the timelines will be charged a daily rate until the full package rate is paid. If the student wishes to extend their stay beyond the contracted time period, they must pay in full for the next period prior to check-in.

If a student does not pay for an extension, it will be assumed that they will be vacating the premises promptly on the agreed date. Each key card is programmed to expire at noon on the contracted departure date.

Room Rates/Packages charged for accommodation vary according to the duration of the booking and are subject to change.

4. Flexible payment plans

4.1 Undergraduate students

EAHM offers flexible payment options for full-time Undergraduate students:

- Pay the Trimester mandatory academic fees in three (3) instalments (subject to submission of required documents to justify the request for instalment plan).
- Pay one year's mandatory academic fees before the start of the first Trimester/Semester and receive a three percent (3%) discount on Tuition Fees.
- Pay the mandatory academic fees for the full three-year programme before the start of the first Trimester/Semester and receive a ten percent (10%) discount on Tuition Fees.

4.2 Postgraduate students

EAHM offers two flexible payment options for Postgraduate students:

- Pay the semester mandatory academic fees in two equal instalments during the academic year (upon submission of the required documents and approval of the Dean)
- Pay the mandatory academic fees for the full programme before the start of the first semester and receive a three percent (3%) discount on tuition fees and sundries.

5. Late payments

All students are expected to pay their fees prior to the commencement of each Trimester/Semester.

If a student has any outstanding fees by the fourth week from the commencement of a Trimester/Semester (including but not limited to library fines, tuition, sundries, and accommodation), he/she will be placed on "Financial and Academic Hold" and may be suspended from EAHM.

Students on "Financial and Academic Hold" will only be allowed to continue their current trimester/semester either if they have made the payment of the outstanding fees or provided the evidence of the payment (e.g., post-dated cheque) to be made on before the examination. However, they will not be allowed to enter in an examination/to register for the next trimester/ graduate and no official

documents/grades/education certificates will be released until full outstanding payment is received.

Should a student miss the deadline for payment of fees, late payment fee of AED 400 +5% VAT applies.

6. Tuition refunds

6.1 Undergraduate students

Once the Trimester has commenced no refunds of Tuition Fees and Sundries will be made. Prior to the commencement of a Trimester, refunds on Tuition Fees and Sundries can only be made subject to individual circumstances and the approval of the Managing Director or Dean.

No cash refunds will be given.

Refunds will be made only to the person or sponsor that made the initial payment.

6.2 Postgraduate students

Once the course module has commenced no refunds of Tuition Fees and Sundries will be made.

7. Clearance

All fees and fines must be paid in full, and a clearance process must be approved by all the relevant departments, in the following cases:

- When Undergraduate or Postgraduate students are about to graduate.
- When Study Abroad have completed their contracted stay.
- When students intercalate / withdraw / are dismissed, voluntarily or involuntarily, from studies at EAHM.

In all cases above, outstanding balances must be paid in full, and a clearance form must be signed and submitted before the end of the student's last Trimester at EAHM. The completed clearance form is kept in the student's file in the Academic Services and Registry Office.

Unless all fees and fines are paid in full, and a signed clearance form is on file, students may not:

- Attend the graduation ceremony.
- Receive transcripts or other official documents.
- Take advantage of the benefits offered to graduates through the Alumni Association.
- Have their deposit reimbursed.

Once the clearance procedure is complete it will take a maximum of thirty (30) days for the deposit to be transferred back to the person or sponsor who paid it. Students are required to provide accurate bank details to the Finance team during the clearance process. Should the student provide inaccurate bank details or bank details for an inactive account, the refund may not be refunded.

ASSOCIATED DOCUMENTS:

- Schedule of fees and payments
- Clearance form
- Accommodation lease agreement
- Academic Catalogue

MENTIONS:

- Academic Catalogue

- Student Handbook
- Faculty Handbook

DATE OF NEXT REVIEW:

This document should be reviewed by **February 2024**.

POLICY APPROVALS RECORD

Policy Name:	Student Finance	
Policy Code:	06ST12	Formerly: EA/FIN/001
Date of first approval:	10/2007	

Reviewed/ Updated	Details of Amendment
09/2009	
09/2012	
31/07/2014	
11/2015	
09/2016	
01/08/2018	
14/02/2019	
01/09/2020	
15/02/2022	<ul style="list-style-type: none"> - Amended Appendix A – Schedule of Fees and expenses - Added definition of full time and part time student
15/04/2023	<ul style="list-style-type: none"> - Amended Clause 5 – Late payments. - Accommodation Daily Rate (As per approved rate card)
19/10/2023	<ul style="list-style-type: none"> - Amended Clause 1.1.2 – Postgraduate student Payments. - Amended Clause 4.1 – Advance fee discount - Amended Clause 4.2 – Postgraduate flexible payment plan - Removed reference to EFL students

APPENDIX A:

SCHEDULE OF FEES & EXPENSES

Full payment of ALL fees including Tuition, Sundries, Accommodation and Other Expenses is due one week before the start of the Trimester for students who are not on the following payment plans.

OTHER EXPENSES

Individual students may incur other charges due to their unique circumstances. These expenses are beyond the costs outlined in the fee structure (5% VAT will be added to the below fees):

1. <i>Student Identification Card Replacement Fee</i> An ID Card is issued to all students free of charge when they join EAHM. Should a student lose the card, they will be charged this replacement fee.	AED 100 AED 105 with VAT
2. <i>Name Badge Replacement Fee</i> A name badge is issued to all students free of charge when they join EAHM. Should a student lose the name badge, they will be charged this replacement fee.	AED 50 AED 52.5 with VAT
3. <i>Re-Admission Application Fee</i> This fee is applicable to all students, who withdrew from their programme of study, and wish to be re-admitted into the same programme of study.	AED 500 AED 525 with VAT
4. <i>Late Payment Fee (per Trimester)</i> Students are expected to settle the payments for their courses before the start of each Trimester/Semester by a stated date. Should a student miss this deadline, they will be charged this late payment fee. <i>Chargeable date/s is subject to add/drop week registration completion as confirmed by Registry.</i>	AED 400 on day after due date AED 420 with VAT
5. <i>Transfer Credits Assessment Fee</i> This is a one-off fee for students who apply to transfer credit for courses they have studied in other universities. The transfer of credits requires the mapping of course contents. <i>(Chargeable at the discretion of the Dean)</i>	AED 1,500 AED 1,575 with VAT
6. <i>Test – Out Fee (per course)</i> A student who has prior knowledge of a certain course may apply to "test out." This involves demonstrating they already have achieved the learning outcomes by sitting a separate assessment.	AED 1,000 per 3 credits course AED 1,050 with VAT (INTS202 = AED 2,000 AED 2,100 with VAT)
7. <i>Reprinted Copy of Final Parchment</i> All students are entitled to one final academic parchment (degree diploma with microchip). Should an additional copy of parchment be required (reprint), this fee will apply.	AED 410 AED 430.5 with VAT
8. <i>Additional Copy of Transcript</i> All students are entitled to one final academic transcript (record of courses taken and grades). Should an additional copy of transcript be required, this fee will apply.	STANDARD AED 50 per transcript (3-5 working days*) AED 52.5 with VAT
9. <i>Locker Key</i> There is no rental fee for the locker. However, should the students lose the loan locker key, they will be charged for the replacement of the lock / key and installation.	AED 100 AED 105 with VAT
10. <i>Accommodation Daily Rate</i> By selecting a package instead, which includes the bridging period/s (Trimester breaks), students can enjoy significant savings and will be able to stay in their studio during the holidays. If full package payment is not received prior check-in, the daily rate will be applied until the end of that Trimester. Please refer to package rates in the published fee structures.	AED 150 Daily Rate AED 157.5 with VAT Daily rate
11. <i>Printing Cost</i> Photocopying and printing up to the usage of AED 600 per Trimester is included in the Trimester fees (sundries). The following fees apply for black/white and coloured additional print-outs/piece of paper/sheets.	Black & white AED 1.05 with VAT per page Coloured AED 2.1 with VAT per page
12. <i>Library Fines</i> If a student returns loaned library items late, they will be asked to settle the following fees: For items on a two-week loan For items on overnight loan For reserve collection items / chargers / headsets	AED 5 per / day AED 5 per / hour AED 5 per / hour AED 5.25 with VAT
13. <i>Letter Fee</i> Should a student require hard copy of official letter headed letter from EAHM, these fees will apply (students must apply for the letter via SIS). Soft copy issued letters are issued free of charge.	AED 25 per letter (3-5 working days) AED 26.25 with VAT;
14. <i>Deposits</i> Undergraduate and Postgraduate students are required to pay the following refundable security deposits prior to start of the degree which will be deducted from the final programme payment at the end of the degree (0% VAT applicable). <i>The deposit is non-refundable if the student is dismissed or withdraws from the programme. It may not be refunded at the time when students intercalate.</i>	One amount of AED 3,000 for both academic and accommodation deposit

DISCLAIMER & NOTIFICATION

VAT

As per article '48(1)' of Federal Law no (8) of 2017 on Value -Added Tax, the customer is liable for all resulting VAT obligations, including to account for any VAT due, on the VAT exclusive price of items marked on this invoice as liable to VAT on the reverse charge basis.

DISCLAIMER

All fees may increase by up to 10% over the course of your studies and at least 6 months' notice will be given should there be increments. Any prevailing discounts can only be applied once. Should there be a dispute; the management of EAHM reserves the

right to make the final decision. The stated fees are indicative only. For any further information and more details please refer to the EAHM Finance Policies.