

**TITLE: FEES AND REFUNDS POLICY**

Effective Date	3 September 2026	Version	6.1
Approved By	Academic Council	Date Approved	3 September 2026
		Review Date	31 August 2028 or as required
Superseded or Obsolete Policy / Procedure(s)		Owner	
See the Version Control Register at the end of this Policy.		Office of the Registrar	

1. Purpose of the Policy

Carlow College, St. Patrick's (hereafter Carlow College) is committed to ensuring that the processing / collection of, and refunding of, fees are carried out in an equitable and transparent way. Moreover, this Policy will ensure that every learner studying at Carlow College has up-to-date information on all programme fees and the conditions under which a refund will be granted.

2. Definitions

Accession State: a country that is in the process of applying for membership to the European Union.

College-Fees: are fees that registered learners may incur over their academic study cycle at Carlow College, these fees may include: sanctions for late payment, fines, ID card replacements, parking fees, printing fees etc.).

European Union (EU): a person who holds a passport or citizenship in one of the twenty-eight member countries and has been a resident (or, if under the age of twenty-three, their parent has been a resident) taxpayer for three of the five years prior to commencing their educational programme.

European Economic Area (EEA): a person who holds a passport or citizenship in a country within the European Economic Area and has been a resident (or, if under the age of twenty-three, their parent has been a resident) taxpayer for three of the five years prior to commencing their educational programme.

Free Fees Initiative: fees paid for qualifying learners by the HEA for full-time Level 7 and 8 programmes.

Non-EU: a person whose nationality is from outside of the European Union, European Economic Area or Switzerland.

Programme Fees: the core fee for your academic programme, teaching and associated facilities.

Protection of Enrolled Learner (PEL): aims to safeguard a learner's academic journey. It refers to arrangements made for specific programmes to ensure that a learner can complete the programme that they have begun if their programme is no longer offered by their provider for any reason.

Registration: The act of formal entry of learners to designated courses at Carlow College.

Resident: residing in a country for a minimum of 183 days in any one calendar year for a minimum of three years.

Student Contribution Fee: Carlow College charge an annual learner contribution, formerly called the learner services charge. It is also known as a registration fee and it covers learner services and examinations.

Swiss Confederation: a person who holds a passport or citizenship from Switzerland and has been a resident (or, if under the age of twenty-three, their parent has been a resident) taxpayer for three of the five years prior to commencing their educational programme.

Taxpayer: principal residence for taxation purposes.

3. Scope of Policy

This Policy applies to every learner applying and / or registered at Carlow College. It further applies to all functions within the College that are tasked with processing / collecting and / or refunding learner fees.

4. Policy Statement (Pertaining to Programme Fees)

For the purposes of processing fees, applicants / learners generally fall into the following fees status: EU Undergraduate Fees Status, Non-EU Undergraduate Fee Status, Postgraduate Fees Status, Part-Time Undergraduate Fees Status and Certificate Programme Fees Status.

4.1 EU Undergraduate Fees Status¹

For the most current list of EU Undergraduate Fees, please click on the following link: <https://carlowcollege.ie/fees-grants/>

Carlow College provide undergraduate programmes where learners may be eligible for Free Fees and the SUSI Grant.

For more on the Free Fees Scheme and Assessment Guide, see Appendix 1.

For more on the Learner Contribution Fee, see Appendix 2.

For more on the Grants, see Appendix 3.

4.1.1 Payment of Programme Fees

Where a learner is liable for Programme Fees, they must be paid in two instalments over the academic year. The first instalment, comprising 50% of the total Programme Fee, must be paid upon registration for Semester 1. The second instalment, comprising the remaining 50% of the total Programme Fee, must be paid prior to commencement of Semester 2 studies. In exceptional circumstances, arrangements can be made through the Admissions Office to facilitate alternative instalment plans.

The following payment options are available:

- **Online Payment** – Visa / Visa Debit cards. The fee may be paid in full. There are part payment options available throughout the year also.
- Credit / Debit Card via terminal at the Admissions Office.
- Postal Order
- Bank Draft

¹ All programmes registered as part of the Free Fees Scheme are protected by the Department of Further and Higher Education, Research, Innovation and Science. If a programme is not part of the Free Fees Scheme, it must have arrangements in place for the Protection of Enrolled Learners (PEL).

- Credit Union Cheques
- By EFT or Credit Transfer (Bank Giro)

Carlow College reserves the right to withhold examination / assessment results if full payment of Programme Fees and / or College Fees is not received in any given academic year.

4.1.2 Refunds Policy

Where an application by a registered learner to withdraw from a Programme is approved², the Finance Office will reimburse the appropriate tuition fee to the learner subject to the following scale.

Official Date of Withdrawal	Amount of Learner Tuition Forfeited
Before 31 October	€250 basic administrative charge
1 November – 31 December	€500
Up to 31 January	50% of full Programme Fees
After 31 January	Full Programme Fees

4.2 Non-EU Undergraduate Fees Status

4.2.1 Application Fees

Prior to the screening of any applications for study, all Non-EU applicants must pay a non-refundable €40 application fee. If you have any questions regarding entry requirements from your country, you should contact the International Office at: intloffice@carlowcollege.ie prior to submitting an application.

² For more on the procedures to withdraw from an academic programme of study, please click on the following link: <https://carlowcollege.ie/media/WithdrawalFromAcademicProgrammesOfStudy.pdf>.

4.2.2 Conditional Offer and Payment of Programme Fees

Upon successful completion of the Non-EU application process, which includes the submission of the Non-EU Application Form (including associated documents) and attendance at the application interview, the applicant will receive a conditional offer letter from Carlow College.³ This letter will outline key programme-specific information (i.e. title of the programme, programme code, ILEP code, year and academic year). Applicants will then be directed to pay all programme fees (i.e. programme fees and protection of enrolled learner (PEL)). Please note that all programme fees must be paid in Euro. To comply with Irish Immigration, there is a separate account established by Carlow College for processing the fees of Non-EU applicants. Additionally, Irish Immigration have very clear / concise requirements regarding private medical insurance and proof of sufficient funds, for more on these requirements, please visit: www.irishimmigration.ie.

For a full listing of Carlow College Programme Fees and information regarding the payment of fees, click on the following link to the Non-EU International Programme Fees: <https://carlowcollege.ie/media/Non-EUFees.pdf>.

For a full list of College Fees, please click on the following link: <https://carlowcollege.ie/media/CollegeFees.pdf>.

4.2.3 Unconditional Offer and Refunds for Non-EU Fees

Once payment has been received in full, the Accounts Office at Carlow College will send the applicant a receipt showing that all Programme Fees have been paid. The applicant will also receive an Unconditional Offer to study at Carlow College. As part of this letter, the applicant will receive a Pre-Arrival Guide that will provide important information regarding: Immigration; Registration; Programme Induction; Student Cards; Academic Timetables; Attendance Requirements and disclosure of Reasonable Accommodations.

4.2.4 Refund Policy for Non-EU Fees

Please note that registered learners may incur other College Fees throughout their academic programme of study; for a comprehensive list of all College Fees, click on the following link: <https://carlowcollege.ie/fees-grants/>.

³ For more on the application process for Non-EEA learners, please read the [Admission Guidelines and Procedures for Non-EEA Degree Programme](https://carlowcollege.ie/international/undergraduate-study/) Applicants or visit the International page on the Carlow College website at: <https://carlowcollege.ie/international/undergraduate-study/>.

Programme Fees are non-refundable once you have commenced your programme of study (i.e. officially registered with Carlow College); upon completion of your registration, you will receive a Letter of Registration from the International Office that will be required for Irish Immigration.

There are some exceptional circumstances where Programme Fees will be refunded in full:

- visa application has been refused, or you have been refused entry into Ireland, by Irish Immigration; and / or
- the programme does not run owing to low intake.

Where a visa application has been refused, the following documents are required to request a refund: a visa refusal letter is required (including appeal letter, if relevant); payment confirmation receipt(s) from the originating bank account and the Carlow College payment receipt from Accounts. All information must be sent to intloffice@carlowcollege.ie.

Please note that Carlow College does not have any role in the processing of student visas for immigration purposes. For all information pertaining to immigration requirements, please visit: www.irishimmigration.ie.

Carlow College reserves the right to alter or withdraw any modules, programmes, courses or details described on its website, brochures or other printed material. While every effort has been made to ensure that all information is correct, the College is not liable for any errors or omissions.

4.3 Postgraduate Fees Status

For the most current list of Postgraduate Fees, please click on the following link: <https://carlowcollege.ie/fees-grants/>.

4.3.1 Payment of Programme Fees

Where a learner is liable for Programme Fees, they must be paid in two instalments over the academic year. The first instalment, comprising 50% of the total Programme Fee, must be paid upon registration for Semester 1. The second instalment, comprising the remaining 50% of the total Programme Fee, must be paid prior to commencement of Semester 2 studies. In exceptional circumstances, arrangements can be made through the Admissions Office to facilitate alternative instalment plans.

All postgraduate programmes will have, as part of its Programme Fees, a fee for the Protection of Enrolled Learners (PEL). Carlow College has financial bonding in the form of an insurance policy.

The following payment options are available:

- **Online Payment** – Visa / Visa Debit cards. The fee may be paid in full. There are part payment options available throughout the year also.
- Credit / Debit Card via terminal at the Admissions Office.
- Postal Order
- Bank Draft
- Credit Union Cheques
- By EFT or Credit Transfer (Bank Giro)

Carlow College reserves the right to withhold examination / assessment results if full payment of Programme Fees and / or College Fees is not received in any given academic year.

4.3.2 Refunds Policy

Where an application by a registered learner to withdraw from a Programme is approved⁴, the Finance Office will reimburse the appropriate tuition fee to the learner subject to the following scale.

Official Date of Withdrawal	Amount of Learner Tuition Forfeited
Before 31 October	€250 basic administrative charge
1 November – 31 December	€500
Up to 31 January	50% of full Programme Fees
After 31 January	Full Learner Programme Fee

⁴ For more on the procedures to withdraw from an academic programme of study, please click on the following link: <https://carlowcollege.ie/media/WithdrawalFromAcademicProgrammesOfStudy.pdf>.

4.4 Part-Time Undergraduate Fees Status

Part-Time Enrolment offers a flexible scheme that allows part-time learners to study one or more modules, up to a maximum of 30 credits per year, leading to full QQI Awards in a chosen area of study. Carlow College offers applicants an opportunity to study a range of single subjects under Part-Time Enrolment Scheme.

Carlow College is not currently accepting new applications for its programmes. However, there are part-time learners that were registered at Carlow College prior to the College announcing its two-year programme completion period. These learners are able to continue taking modules provided it does not lead to an award.

4.4.1 Payment of Programme Fees

The fees per module are as follows: €250 per 5 Credit Module (includes QQI Fee). Payment of fees are required in full on or before the day of registration, per semester. A 15% discount on modules will apply to those who are in receipt of Social Welfare payments, proof will be required.

Example: (excluding discount) The cost of 30 credits per year is €1,500 (€750 per semester). Two part-payments of €750 MUST be paid on or before the commencement date each semester.

Example: (with 15% Social Welfare discount) The cost of 30 credits per year is €1275 (€637.50 per semester) Two part-payments of €637.50 MUST be paid on or before the commencement date each semester.

The following payment options are available:

- **Online Payment** – Visa / Visa Debit cards. The fee may be paid in full. There are part payment options available throughout the year also.
- Credit / Debit Card via terminal at the Admissions Office.
- Postal Order
- Bank Draft
- Credit Union Cheques
- By EFT or Credit Transfer (Bank Giro)

4.4.2 Refunds Policy

Where an application by a registered learner to withdraw from a Programme is approved⁵, the Finance Office will reimburse the appropriate tuition fee to the learner subject to the following scale.

Carlow College has a strict policy in relation to the refund of Part-Time Enrolment Fees:

Semester 1	
<i>Date of Withdrawal</i>	<i>Part-time Refund</i>
On or before 31 st October	90% of module(s) fee refunded
On or after 1 st November	No refund
Semester 2	
Date of Withdrawal	Part-time Refund
On or before 28 th February	90% of module(s) fee refunded
After 1 st March	No refund

The delivery of all modules is conditional on sufficient class numbers. Where a module has to be cancelled, learners who have registered and paid their fees will be refunded in full.

Carlow College reserves the right to withhold examination / assessment results if full payment of Programme Fees and / or College Fees is not received in any given academic year.

⁵ For more on the procedures to withdraw from an academic programme of study, please click on the following link: <https://carlowcollege.ie/media/WithdrawalFromAcademicProgrammesOfStudy.pdf>.

4.5 Certificate Programme Fees Status

Carlow College offers a range of part-time Certificate Programmes at levels 7 and 8; these courses are validated by South East Technological University (SETU). For a complete list of the Certificate Programmes offered by Carlow College, click on the following link: <https://carlowcollege.ie/part-time-courses-carlow/>.

4.5.1 Payment of Fees

Once an applicant has received official notification from Carlow College that their application was successful, the applicant will be directed to pay full fees for their Certificate Programme and register. Please note that you will be unable to register for the Certificate Programme until all Programme Fees have been paid.

All Certificate Programmes over three months in duration will have, as part of its Programme Fees, a fee for the Protection of Enrolled Learners (PEL). Carlow College has financial bonding in the form of an insurance policy.

The following payment options are available:

- **Online Payment** – Visa / Visa Debit cards. The fee may be paid in full. There are part payment options available throughout the year also.
- Credit / Debit Card via terminal at the Admissions Office.
- Postal Order
- Bank Draft
- Credit Union Cheques
- By EFT or Credit Transfer (Bank Giro)

4.5.2 Refunds Policy

Carlow College will not issue any refunds for Certificate Programmes owing to the short duration of these programme.

5. Roles and Responsibilities

The Admissions Office has the responsibility of overseeing the registration of learners, to create learner records, accept and record payments and liaise with the Accounts Office in terms of learner fees paid, due and outstanding. The Admissions Office also records grant

awards, and liaise with Grant Authorities, ensure that all correspondence is dealt with to facilitate processing and payments of student grants.

The Accounts Office will oversee all finance in relation to learner fees.

The Director of Operations and Strategy will supervise all activities and procedures contained in this document.

6. Associated Documentation

- Appendix 1: Free Fees Scheme and Assessment Guide
 - Appendix 1.1: HEA Free Fees Initiative Fee Declaration Form
- Appendix 2: Learner Contribution Fee
- Appendix 3: Grants

7. Referenced Policies

- *Learner Admission, Progression and Recognition Policy*

8. Monitoring and Review

The Admissions Office, in conjunction with the Office of the Registrar, will be responsible for reviewing the *Fees and Refunds Policy*. This Policy will be monitored on an annual basis to ensure it aligns with Government policy. This Policy will formally be reviewed every five years.

Appendix 1: Free Fees Scheme and Assessment Guide



Free Fees Scheme and Assessment Guide

Carlow College conforms to the eligibility requirements mandated by the Higher Education Authority. As such, this appendix was originally published by the Higher Education Authority.⁶

1. Criteria

For a full listing of criteria for free fees eligibility, as set out by the Higher Education Authority, click on the following link <https://hea.ie/funding-governance-performance/funding/student-finance/course-fees/>.

2. Internal Procedures Relating to Programme Fees

Programme Fees are the core fees associated with the academic programme, teaching and associated facilities; Programme Fees do not include student contribution fees, supplemental examination fees or late payment fees. For more information regarding Programme fees and College fees, please click on the following link: <https://carlowcollege.ie/fees-grants/>.

Under the Government of Ireland 'Free Fees Initiative', Programme Fees are drawn down bi-annually by Carlow College in November and March of the relevant academic year. Failure on behalf of the learner to officially inform the College of their withdrawal may result in a loss of eligibility for financial support should the learner return to third level education (either at Carlow College or another Institution) in the future.

If you have enrolled on a programme at another institution, you may be required to provide further information to the Admissions Office to determine Free Fees eligibility. If this is the case, the Admissions Office will send you the HEA Free Fees Initiative Declaration Form (see Appendix 1.1).

Where your nationality is not Irish, you may be required to provide the Admissions Office with further documentation to determine your appropriate fees status. If this is the case, you will be required to complete the Carlow College Free Fees Checklist Form, please click on the link for further information: <https://carlowcollege.ie/media/FreeFeesChecklist.pdf>.

⁶ Information related to the Free Fees Initiative were originally published by the Higher Education Authority, 'Course Fees: Free Fees Initiative' (<http://www.studentfinance.ie/mp9377/course-fees/index.html>) [accessed 7 April 2017].

The following deadlines should be noted:

<i>Official Withdrawal Date:</i>	<i>Loss of Eligibility for 'Free Fees':</i>
Before 31 October	No loss of 'Free Fees' eligibility for relevant programme stage
31 October – 31 January	Loss of 50% of 'Free Fees' eligibility for relevant programme stage
After 31 January	Loss of 100% of 'Free Fees' eligibility for relevant programme stage

A learner who withdraws from a programme should follow the *Guidelines and Procedures for Withdrawal from Academic Programmes of Study*, which can be found at the following site: <https://carlowcollege.ie/media/WithdrawalFromAcademicProgrammesOfStudy.pdf>.

Appendix 1.1: HEA Free Fees Initiative Fee Declaration Form



HEA Free Fees Initiative Fee Declaration Form

Student Name: _____ Current CAO Number: _____

Email Address: _____

Have you previously attended a Third Level Institution? Yes ☐ No ☐

If you have answered 'no', please sign & date the form below & return to the Admissions Office, Carlow College, St. Patrick's.

If you have answered 'yes', to enable Carlow College, St. Patrick's to certify your eligibility for the Free Fees Initiative, please complete the form and have it certified by the institution(s) previously attended, if applicable. In the absence of this form being completed and returned, you will remain liable for the full Programme Fees at Carlow College, St. Patrick's.

NB - You will need to fill out a form for each institution attended if you have been registered in more than one.

Previous Student No.: _____ Name of Institution Attended: _____

Stage at exit: Year 1 ☐ Year 2 ☐ Year 3 ☐ Year 4 ☐

Course level on NFQ: Level 6 ☐ Level 7 ☐ Level 8 ☐ Level 9 ☐

How many years were you registered: _____ Award Title Received (if any) _____

I hereby declare that the foregoing particulars are correct and understand that I will be liable for fees if found otherwise.

Student's Signature: _____ Date: _____

To be completed by the University/College previously attended by you

University/College Certification of Attendance

Period of Attendance: Dates: From: _____ To: _____
(Day/Month/Year) (Day/Month/Year)

Fees were claimed from the HEA in respect of the above student as follows:

Your level at exit: Year 1 ☐ Year 2 ☐ Year 3 ☐ Year 4 ☐

Percentage of fees Claimed: 0% ☐ 50% ☐ 100% ☐

Signature: _____ Date: _____

Official College Stamp

Please return this form to: Admissions Office, Carlow College, St. Patrick's, College Street, Co. Carlow.

Appendix 2: Learner Contribution Fee



Learner Contribution Fee

The learner contribution for all learners registering at Carlow College, St. Patrick's (hereafter Carlow College) on a programme that is eligible for Free Fees is €2,500.

1. Payment

Learners must pay €1,250 on or before the day of registration at the College and the remaining €1,500 must be paid in full on or before the 1 February (of any given academic year). No learner will be registered or receive a student card unless at least €1,250 is paid on or before the day of registration at the College. A learner whom is not registered shall not have access to Carlow College facilities and services. Full payment of the learner contribution fee must be made by the 1 February of the given academic year. No learner can progress to a new academic year if they have any outstanding fees from the previous academic year.

Carlow College has a policy of withholding examination results from learners who have not paid their fees (including Library fines). Should a learner with fees outstanding fail any modules in their examinations they will be informed of that failure so that he or she has an opportunity to sit the repeat examinations. Repeat fees must be paid prior to sitting repeat examinations. Learners will not be allowed to progress to the next stage of their degree or to receive an award until all outstanding fees have been paid.

For a complete list of College Fees, please click on the following link: <https://carlowcollege.ie/media/CollegeFees.pdf>.

The following payment options are available:

- **Online Payment** – Visa / Visa Debit cards. The fee may be paid in full. There are part payment options available throughout the year also.
- Credit / Debit Card via terminal at Reception Desk at Carlow College
- Postal Order
- Bank Draft
- Credit Union Cheques
- By EFT or Credit Transfer (Bank Giro)

2. Refund of the Learner Contribution Fee

If a learner withdraws or defers they must notify the Admissions Office immediately. They must also notify any grant awarding body if they hold a grant for that academic year.

Where an application by a registered learner to withdraw from a Programme is approved⁷, the Accounts Office will reimburse the appropriate registration fee to the learner subject to the following scale.

Official Date of Withdrawal	Amount of Learner Contribution Forfeited
Before 31 October	€250 basic administrative charge
1 November – 31 December	€500
Up to 31 January	€1500
After 31 January	Full Learner Contribution Fee

If a learner defers, and they have received a grant, they must notify the awarding body immediately (see above). If the learner has paid the registration fee the learner may opt to either: be reimbursed fully and pay the registration fee in full when they return the following year or leave the money on hold in their Carlow College account and use it to cover the registration fee the following year. If there is any increase in the registration fee from the year of deferral to the year of resuming study the learner will be liable however.

⁷ For more on the procedures to withdraw from an academic programme of study, please click on the following link: <https://carlowcollege.ie/media/WithdrawalFromAcademicProgrammesOfStudy.pdf>.

Appendix 3: Grants



Grants

If a learner has secured grant approval for your registration fee the learner must give the approval letter to the Admissions Office, on or before the official day of registration. Carlow College, St. Patrick's (hereafter Carlow College) will invoice SUSI / Local Authority for registration fees.

If a learner has not received approval and are awaiting confirmation, Carlow College will register the learner, provided the learner has provided a current and valid SUSI application number. To complete the registration process, *all learners are required to agree to the terms and conditions of registration.*

By registering, the learner undertakes that all fees and charges due to Carlow College, St. Patrick's will be paid by them personally or on their behalf by an approved authority. Students may not progress to re-registration for a subsequent year or to graduation while there remains an outstanding balance on their fees or registration account.

Carlow College will demand a payment on the 1 March (of any given academic year) if a grant is still pending. If a learner is successful getting a grant thereafter Carlow College will reimburse payment on receipt of funds from the Authority.

As soon as a learner secures grant approval, they must give the letter to the Admissions Office.

Version Control Register

Version Number	Superseded or Obsolete Policy / Procedure(s)	Date Approved	Changes
6	<i>Fees and Refunds Policy</i>	8 March 2023	Policy significantly revised and restructured to make it more user friendly. In particular, the policy was broken into five fee categories and policy guidelines related to the Free Fees Scheme, learner contribution fee and grants were moved to appendices.
5.1	<i>Fees and Refunds Policy</i>	25 August 2021	Policy revised to distinguish payment schedules for undergraduate and postgraduate programmes (see Section 4.4 and 4.4.1).
5	<i>Fees and Refunds Policy</i>	26 August 2020	Policy revised to update the following sections of the Policy: 4.3, 4.4, 4.5 and 5.1.
4	<i>Fees and Refunds Policy</i>	12 December 2018	Policy amended on page six to reflect procedural changes regarding learners paying / not paying their fees (late).
3	<i>Fees and Refunds Policy</i>	21 November 2018	Policy amended on page five to reflect the policy of withholding examination results for unpaid fees, including academic fines.
2	<i>Fees and Refunds Policy</i>	7 February 2018	Policy reviewed to align with principles outlined in legislation, amalgamate guidelines and procedures related to fees and the provision of refunds and alignment with CCSP Policy on Policies.
1	<i>Learner Admissions Handbook</i>	Unknown	Initial Issue