

Annex D: Template for a student protection plan

Provider's name: PCI College (PCI Counselling Ltd)

Provider's UKPRN:

Legal address: PCI College, Corrig House, Clondalkin, Dublin 22

Contact point for enquiries about this student protection plan: Rhiannon Murphy, College Director

Student protection plan for PCI College

- 1. An assessment of the range of risks to the continuation of study for your students, how those risks may differ based on your students' needs, characteristics and circumstances, and the likelihood that those risks will crystallise**

The risk that PCI College as a provider is unable to operate is regarded as extremely low. PCI College is the leading provider of counselling and psychotherapy higher education in Ireland. The demand for student places on the College's courses is high and, in particular, the demand for places on the Middlesex University BSc (Hons) Counselling and Psychotherapy programme where enrolments increased by 89% increase in the academic year (2020 – 21). Interest for places for the subsequent and coming academic year is also high and the College is confident that student numbers if they do not exceed 2020-21 will be at least at the same level.

The College, which is financially sound, has a highly experienced team of academic lecturers and support staff that put the quality of education and student experience to the fore. In this regard at its most recent review PCI College received a high commendation from QAA. As such the only perceived risk would be that Middlesex University would withdraw from the partnership agreement with the College. However, given the success of the partnership over almost two decades this risk is regarded as remote and unlikely to crystallise.

The College's flagship programme, the Middlesex University BSc(Hons) Counselling and Psychotherapy, is accredited by the Irish Association of Counselling and Psychotherapy ('IACP'), which is a significant and valuable accreditation. As PCI College is one of the main providers of members to the IACP the likelihood of losing this accreditation is remote. PCI College are conscientious in our efforts to consistently meet all course accreditation criteria.

2. The measures that you have put in place to mitigate those risks that you consider to be reasonably likely to crystallise

As stated above PCI College is financially sound and has an unrivalled reputation for delivering courses of the highest academic standards. In its 30 year history the College has never cancelled a course that has commenced and would never consider doing so. Nevertheless, the College recently put in place a Protection of Enrolled Learners' (PEL) Insurance Policy, which is underwritten by Aviva Insurance.

Under this policy, in the highly unlikely event that PCI College closed, before the completion of a course or programme, the College provides students undertaking courses of more than three months in duration with policies of insurance underwritten by Aviva against the risk of failure of the College to deliver the academic course. This policy provides at a minimum for the return of the fees mostly recently paid.

The Protection of Enrolled learners (PEL) Insurance should mitigate the risk of financial loss for the student body and was phased in for new enrolments from the start of the academic year 2022-23 as the College would be in breach of contract with current students were it to seek to implement the policy for the academic years previous to this and add the cost of the insurance to student fees. Students enrolled on Middlesex University validated programmes prior to 2022-23 are protected under the outgoing agreement as per the memorandum of cooperation for that time period.

From September 2023, all new enrolments for students residing in the United Kingdom, including Northern Ireland, across all programmes which are three months in duration or more will be protected through a designated bank account set up by PCI College with Ulster Bank to hold student fees so that in the highly unlikely event that PCI was to stop trading or was unable to continue to offer a programme, for example where appropriately qualified staff are not available, students are eligible to receive a return of the fees most recently paid.

The change in providing PEL above was necessitated by a change in regulations following the UK government's decision to leave the European Union that has prevented Aviva continuing to provide cover to students resident in the UK.

However, all students are provided with PEL designed to ensure that they will receive the return of the most recent fees paid should PCI College be unable to deliver a programme or element of a programme for which those fees were paid.

In the unlikely event that the College would decide to discontinue the delivery of a course or programme at any of its locations this would be done via a winding down process with no new intakes and as such existing students would be unaffected.

3. Information about the policy you have in place to refund tuition fees and other relevant costs to your students and to provide compensation where necessary in the event that you are no longer able to preserve continuation of study

From September 2023, all new enrolments for students based in the Republic of Ireland (RoI) across all programmes which are longer than three months in duration are covered under Protection of Enrolled Learners (PEL) insurance policy provided by Aviva. Under this policy, in the highly unlikely event that PCI College was to stop trading or was unable to continue to offer a programme students are eligible to receive a return of the fees most recently paid.

From September 2023, all new enrolments for students residing in the United Kingdom, including Northern Ireland, across all programmes which are three months in duration or more will be protected through a designated bank account set up by PCI College with Ulster Bank to hold student fees so that in the highly unlikely event that PCI was to stop trading or was unable to continue to offer a programme, for example where appropriately qualified staff are not available students are eligible to receive a return of the fees most recently paid.

4. Information about how you will communicate with students about your student protection plan

Details around learner protection will be available in several different locations.

This will be posted on our website under our policies for current students, applicants and the public. It will be highlighted during the application process, as part of the interview where applicable and referenced in our Terms and Conditions of acceptance. It will be available in our Quality Assurance documentation also available on our website and will also be available within the Student Portal under Resources.

Programme Development is led by a member of the Senior Management team who will ensure this is communicated and taken into consideration in any programme development plans.

A student representative has joined our Academic Council from 2021-22 and will be involved in all discussions around Learner Protection.

We will inform all students in writing of any changes to their programme, ensuring the maximum amount of notice is provided, with a minimum of one months' notice, unless of any emergency where less notice may be provided (Fire, Catastrophic event - Pandemic etc).

If we need to invoke the Learner Protection Plan we will ensure we work with individual students and the student body as a whole to support transfer to other institutions where possible. We will work with Middlesex University to ensure ratified results are recorded and where applicable exit awards are provided along with refund of tuition fees.

Students who will avail of the Learner Protection Plan (courses exceeding 3 months) will receive an Individual Insurance Certificate from Aviva Insurance at the start of each academic year guaranteeing their return of tuition fees.

