

FEES POLICY 2017/2018**1 Policy Objectives**

- 1.1 The purpose of this policy is to provide a framework within which Doncaster College's fee setting, charging and fee refund processes will be devised and operated. The policy also sets a framework for ensuring that comprehensive guidance and information regarding fees for courses subsidised etc is available and accessible to customers and learners, staff and Governors. The policy has been written in accordance with guidance from our funding bodies.

2 Approval of College Fees Policy

- 2.1 The College Fees Policy and any subsequent amendments to this policy will be considered by the Finance and Resources Committee for approval by the Corporation.
- 2.2 The Policy will be reviewed annually and any changes recommended will be referred for approval to the Corporation.

3 Policy Statement

- 3.1 The College reserves the right to cancel any course or change its charging policy where its costs may result in financial loss; cancel any course where there is a lack of appropriate resources; and/or refuse entry to a course on any non discriminatory grounds.

4 Further Education Funding

- 4.1 The Education Funding Agency provides funding for students who:
- Are studying qualifications identified as fundable for their age group;
 - Are aged 16-18 at 31 August in the start year of their programme;
 - Are aged up to 24 who have a Learning Difficulty Assessment or Education Health and Care Plan
NB – apprentices are funded by the SFA
- 4.2 The Skills Funding Agency provides funding for those who:
- Are aged 19 or above on 31 August within the funding year in question (other than apprenticeships)
 - Are aged 15 or above and have left compulsory education for apprenticeships
 - Are studying qualifications identified as fundable for their age group

5 National Fee Guidelines

- 5.1 The SFA Funding approach assumes that all students other than those eligible for full fee remission are charged a tuition fee as a contribution towards the costs of their learning. For 2017/18 the SFA's assumed fee income remains at

50% of the funding value for the learning aim, where the student is not in receipt of full fee remission.

- 5.2 The values of Skills Funding Agency (SFA) and Education Funding Agency (EFA) approved courses are published on the Learning Aim Reference Service (LARS). College fees for such courses are set in accordance with these published values.
- 5.3 The EFA and SFA publish the criteria against which learners are assessed for eligibility to public funding for approved further education courses. This criteria can be found at appendix A/link to funding rules 2017/18.
- 5.4 Learners who are continuing on a learning aim which they enrolled to in 2016/17 will continue to be entitled to the same remission conditions that were operational at the time of their commencement of their study on that learning aim.
- 5.5 Enrolments to new learning aims starting in 2017/18 will be subject to the relevant funding body's eligibility criteria for 2017/18.

6 Advanced Learner Loans

- 6.1 There will be no public funding of Level 3+ courses (non-apprenticeships) for those aged 19 and above at the start of their programme, with the exception of those aged 19-23 studying for their first full Level 3 qualification (qualifications eligible as identified on LARS). Other students wishing to study L3+ courses may be eligible for Advanced Learner Loans.
- 6.2 Applications for Advanced Learner Loans must be made to the Student Loan Company (SLC).
- 6.3 Learners not wishing to enter into a loan agreement will be liable for payment of the relevant course fee or any up-front fees not covered by loans pre-payable at the time of enrolment.
- 6.4 The maximum loan which will be awarded will be the lower of:
 - The College fee
 - The published funding rate per the LARS
 - The amount requested by the learner
- 6.5 The minimum value of a loan is £300.
- 6.6 Fees funded by Loans are paid to the College directly by the Student Loan Company. Payments are made on a monthly basis for each month when the learner is still active on their course on the first day of the month. The value of the loan for which the learner becomes liable will increase with each monthly payment made to the College. **It is therefore in the student's best interest to inform the College of any change to their circumstances as early as possible.**

7 Further Education Provision

7.1 SFA Subsidised Provision

- 7.1.1 Curriculum Heads wishing to charge fees that differ from the stated rate for any of their courses must obtain the prior approval of the Director of Finance.
- 7.1.2 Where a home student is not eligible for funding on an SFA course they will be charged tuition costs at the equivalent to the full SFA funding rate.

7.2 Young People aged 16-18

- 7.2.1 In accordance with EFA regulations no compulsory tuition, registration or examination fees will normally be charged to learners aged 16-18 taking full or part time courses funded by the EFA. However the College may charge learners aged 16-18 for 'full cost' courses and for exam and re-sit charges if they do not achieve the required attendance levels or progress. Also, students will be charged where they are repeating a course previously failed (with the exception of English and maths).
- 7.2.2 Some materials fees, reflecting actual costs, may be charged.

7.3 Adult Learner (those aged 19 and above)

- 7.3.1 As a general principle, (excluding provision covered by Advanced Learner Loans) the default fee level will be 50% of the standard course fee
- 7.3.2 It may be adjusted to reflect a rate based on the costs of delivery plus overheads or the rate suggested by market research.

7.4 Apprenticeships (work based learning)

- 7.4.1 The funding system for apprentices changes significantly from 1st May 2017. From the 2017/2018 tax year, commencing 6th April 2017, a 0.5% levy is being introduced against large employers (with pay bills in excess of £3 million) which will then create a 'levy fund' for the employer to pay for apprenticeship training. For these apprentices and employers, the funds will transfer to training providers via the Apprenticeship Service (digital accounts). There may also be some incentives and/or additional elements directly funded by the SFA and the possibility that some 'co-investment' (fees) will be required from the employer (10% of the required value) where levy funds have expired, or the training costs exceed the maximum price attached to the apprenticeship framework or standard.
- 7.4.2 Apprenticeships recruited from employers that do not pay the levy will be co-funded by the SFA and the employer. This will be in the ratio of 90% funding from the SFA and the remaining 10% to be collected from

the employer. The 10% element is non-negotiable within the terms of the SFA funding guidance for apprenticeships.

- 7.4.3 Individuals aged 16-18 at the start of their apprenticeship (or aged 19-25 with an EHCP or in care/care-leaver) employed in a small business of less than 50 employees will be 100% fully-funded by SFA, and the employer will not be required to pay any fees.
- 7.4.4 The actual level of levy payments or SFA funding, and fees required from the employer, will be determined from the 'funding band' attached to the framework or standard. Training providers may charge less than the maximum price attached to the band, which will reduce the funding/fees expected via the levy/SFA and the employer. It is also permitted to agree a price with the employer which exceeds the maximum price, however, in these cases, the excess will have to be paid directly by the employer.
- 7.4.5 A separate 'apprenticeships fees and payments' policy is being drafted, contents of which will include options with regard to discounts to employers, payment terms and payment methods.
- 7.4.6 Apprentices who started before 1st May 2017 are not subject to these arrangements.

8 Managing Agents and Partnership Agreement

- 8.1 This relates to fees paid to the College by other organisations in receipt of SFA funding, for education provided by the College. Curriculum Heads are responsible for negotiating these with the recipient organisations in accordance with agreed College protocols. Fees are to be approved by the Director of Finance and are to be reviewed annually.
- 8.2 Where courses are delivered by partners on behalf of the College, the College will agree with the partner whether the College or the partner will collect fees and the two parties will account between each other for the fees collected.

9 School Pupils (plus 16-18 Sixth Forms / Other Colleges)

- 9.1 School pupils, of compulsory school age taking evening courses normally funded by the EFA will be charged an agreed daily rate.
- 9.2 The enrolment of school pupils under 16 requires the prior approval of the school, the parent/carer and the curriculum area.
- 9.3 When school pupils of compulsory school age wish to follow part of their programme at College, the College will charge an agreed daily rate. For home-elected educated students of compulsory school age, College may be able to claim EFA funding. This is subject to individual approval.
- 9.4 Specific School Provision (School Link) – Responsibility for negotiating the fee to be charged to the LA rests with the Director of Finance.

10 International Students

- 10.1 International charges are contained in Appendix B. The fees charged will include the cost of the first attempt of any approved examination cost. Agreed additional learning support will be charged in excess of this fee.
- 10.2 All full-time international students must pay at least 50% of the fees before a formal offer can be made. The balance can then be paid on or before enrolment.
- 10.3 International learners taking English for Speakers of Other Languages (ESOL) are charged on the basis of an hourly rate which excludes the cost of exam entry. (See Appendix C).
- 10.4 Where students fail to secure a visa, a deduction of £100 will be made to cover administration fees.

11 Full cost and enhanced fee courses

- 11.1 Fees for commercial courses or cost recovery will be priced at a level to reflect the full price to the College, with cognisance of the market.
- 11.2 Fees are based on the recovery of full costs including overheads and therefore will differ between courses. All commercial courses need to achieve the target financial contribution unless otherwise agreed by the Director of Finance.
- 11.3 There is a standard costing pro forma and standard terms and conditions (both of which are available from the Finance Office), which are to be used for all commercial courses. There is no fee remission or concessionary fee for commercial courses. College staff attending commercial courses will be required to pay the full fees or the full price will be charged to their home cost centre or the staff development budget with the approval from the relevant budget holder.
- 11.4 Learners who, through their own volition, have failed to complete their learning programme, within the agreed contract period will be required to pay any additional costs associated with any extension. Charges will be made to cover any resource, materials or travel costs; tuition will be charged £65 per contact hour. This may be amended at the discretion of the Curriculum Heads with the agreement of the Director of Finance.

12 Higher Education Courses

- 12.1 In line with Government policy, Doncaster College's University Centre will be charging fees in accordance with the College's Access Agreement with OFFA. For continuing students the fees charged can be seen in the table at Appendix B.
- 12.2 For part-time courses, including re-sits, the tuition fee will be per module that the student undertakes according to the following rules:

- Students who plan to study a complete degree programme part-time pay the same total tuition fee as a full-time student.
- The tuition fee should be charged equally across the planned number of years irrespective of the actual number of credits taken in each year.
- Students enrolling for individual modules that are not part of a plan to complete a Foundation Degree in four years or less should pay the module price.
- Students taking retake of modules in a subsequent year must pay a minimum rate of the module cost, where a module is not currently on offer the rate for a retake will be negotiated.
- Students who wish to retake modules without attendance will be charged a fee of £150 per module.
- Individual Module rates for new funded students are shown in the tables in Appendix B. These have been increased by the same percentage as full-time rates.

12.3 All HE fees could be subject to a CPI increase based on the preceding September's inflation rate, but any such increase will be capped so that no continuing student will pay more than those on the first year of the same course.

13 Fees waived

- 13.1 Only with the express permission of the Director of Finance should fees be waived. This approval should be gained before the student is enrolled in line with the fee waiver process.
- 13.2 Where the fee charged by the College is considered not to be competitive with other providers and a reduction in the fee is considered necessary, agreement should be sought from the Director of Finance.

14 Payment of Fees

- 14.1 All fees become due in full at enrolment, but the College recognises that some students may be unable to pay their fees in full at enrolment. The College offers a payment plan of three instalments for any FE course with a value over £300 and four instalments for any FE course with a value over £1,200 and an admin fee of £30 will be payable. For all instalment plans the initial payment will be taken one month after registration and at monthly intervals thereafter. Any default on the plan will result in any amounts outstanding becoming due immediately. (Please see Instalment Plan Policy for further details).
- 14.2 Learners whose employers have agreed to pay their fees will be required to produce a letter/purchase order from their employer at the time of enrolment confirming that they will cover the full cost of the course.
- 14.3 In the case of international fees, 50% is payable in advance of the official letter being sent confirming that a place has been offered, with the balance being payable upon enrolment.

- 14.4 In the case of most two year courses the fees are payable over two years upon enrolment in each year.
- 14.5 In accordance with the College's Financial Regulations, for any student who has not paid their fees in full at the end of the academic year:
- Exam certificates may be withheld;
 - Assessed work may not be marked;
 - References for employment beyond confirmation of dates and courses attended may not be issued;
 - The student will not be permitted to progress to the next year of study or enrol on another course at the College; and
 - The debt will be pursued and may be referred to the debt collection agency for recovery.

15 Examination Fees

- 15.1 All adult students not eligible for fee remission and those not eligible for SFA funding are normally charged the examination/registration fees set by the awarding bodies for their qualifications at the time of enrolment.
- 15.2 Awarding body fees are not charged to 16 to 18 year old learners whose tuition fees are remitted, provided the following criteria are met:
- It is the learner's first attempt at the examination at the Centre;
 - The examination entry is supported by the relevant subject lecturer.
- 15.3 All learners retaking examinations will be charged the examination retake fee which is payable prior to the examination entry. Any variations to this will need to be approved by the Director of Finance as per the fee waiver policy.
- 15.4 All learners in receipt of a free first attempt for an examination who do not take the examination without good reason will be charged the exam fee or re-scheduling fee.
- 15.5 **Absent from or Rescheduling on-line Tests**
- If students are absent from an on-line test, without good reason, they will be required to pay to be entered for the test again or a re-scheduling fee (£10). Otherwise the programme area will be charged the relevant amount.
- 15.6 If students have been scheduled to sit an on-line test, and they request that the test be rescheduled, they may be required to pay for the test to be rescheduled. This will be the cost of the test, and if they are an external candidate, the external candidate fee will be chargeable.
- 15.7 **Confirmation of Past Results and/or Duplicate Certificates**

Anyone wishing to obtain a statement of past results who has not been enrolled with the College for the present or previous academic year, will be required to pay a fee of £20 to cover the administration costs involved.

Anyone wishing to obtain a duplicate certificate whereby the College has to apply on the student's behalf will be subject to a fee of £20 to cover the administration costs involved.

15.8 **External Candidate – Definition**

A student is classed as an external candidate once they are no longer enrolled on the course which the exam relates to, and have had one opportunity to resit (the resit should be taken at the first opportunity eg if they sit an exam in June and the resit is in December – they will not be classed as an external candidate for the December exam, but if they do not sit in December and wish to sit the following June, they will be classed as an external candidate). External candidates will need to pay the fees applicable at the time of the resit or before.

15.9 Similarly if a student wishes to sit an exam for which they are not enrolled – they may be able to sit the exam but will be subject to the external candidate fee. The external candidate fee is £65.

15.10 **Materials Fees**

Where a course has significantly increased costs for special or expensive items such as uniforms, equipment or consumables these costs will be passed on to learners (if not fully funded).

16 Withdrawals

16. Any student withdrawing from a course will be charged for the full cost of the course for the current academic year. Any payments already received from the Student, Employer or Student Loan Company will be deducted in arriving at the balance due.

16.2 In exceptional circumstances there will be no fees charged where:

- Student withdraws within the Grace Period of 14 days from the commencement of the course;
- An application for no charge has been authorised by the Director of Finance.

16.3 Fees will be charged up to the date of withdrawal where:

- Student withdraws on medical grounds and appropriate evidence (e.g. Doctor's letter) is received by Finance to verify this.
- The student is a HE student in Year 2 or 3 of their course in 2017/18
- An application or reduced charge has been authorised by the Director of Finance.

16.4 Where a student has been requested to leave by the College for reasons of non-attendance, non-completion of course work or similar the fees will be

charged for the full academic year and the amount due calculated based on amounts already received.

- 16.5 Where a student has been invoiced for a period of greater than one year and they have withdrawn within year one, the later years will be credited in full and not taken into account when calculating the outstanding balance due.
- 16.6 Invoices raised for a student who has withdrawn from the College will become due for payment immediately. An instalment plan may be agreed in accordance with 14.1 above.

17 Refunds

- 17.1 Refunds of fees will only be approved in the cases where an application for a refund or credit has been made in writing to the Director of Finance.
- 17.2 If a course is cancelled by the College refunds will be offered.
- 17.3 If a learner has paid their fees and is successful in obtaining a loan via the Student Loan Company a full refund will be made to the learner.

Appendix A

FEES PAYABLE FOR STUDENTS ON AGENCY SUBSIDISED COURSES

	Tuition Fee	Assessment or Examination Fee (see para 16.3-16.4)	College Administration Fee	Materials Fee
Students aged 16-18 on 31 st August at start of course on any EFA funded course	Nil	Paid by College See paragraphs 15.2 to 15.4	Nil	Nil
19 years or over on a fully funded course	Nil	Paid by College	Nil	Nil
Students undertaking a programme where they are not eligible for EFA/SFA/HEFCE funding.	Full cost rate as published on LARS or as per the appendices in this document or as prescribed by College	Paid by student on enrolment or covered by Advanced Learning Loan where applicable	£30 if instalments option used.	Yes, where applicable, or covered by Advanced Learning Loan where applicable
Those aged 19+ at start of course on SFA funded courses and not included above	As per course fees	Paid by student on enrolment	£30 if instalments option used	Yes, where applicable
Students undertaking English and Maths programmes up to level 2 in new learning suite of qualifications (where level undertaken is higher than that at which student has been assessed or previously attained)	Nil	Paid by College	Nil	Nil

Appendix B

CHARGES FOR HIGHER EDUCATION STUDENTS

Due to the 2017/18 Access Agreement there will be higher tuition fees chargeable for new entrants to Full time and Part time Under Graduate and PGCE students. Those enrolled in previous years will continue to pay £6,000 or pro rata in tuition fees.

Students who have previously achieved at degree level will be subject to an additional charge of £857.

Annual Tuition Fee	New HEFCE Regime 2014/15 (start of course) + RPI-X	New Entrants 2015/16 2016/17	Fees 2017/18 Onwards (new entrants)
Honours Degree			
Full Time Students	£6,000	£6,500	£7,000
Part Time Students	£3,000	£3,250	£3,500
Foundation Degree			
Full Time Students	£6,000	£6,500	£7,000
Part Time Students	£3,000	£3,250	£3,500

Post Graduate Fees

Programme Type	2016-17 Current Charge	New Entrant recommended charges 2017/18	Notes – OFFA approved May 2016
Postgraduate			
MA Pattern Cutting, MA Digital Cultures, MA Early Childhood Studies	£4,500 (2 or 3 years)	£6,000	New charge - £3,000 x 2 years / £2,000 x 3 years; i.e. £2,000 per 60 credits
MBA Business Administration	£10,000 over 3 years	No change	Costs – Yr 1 - £3334, Yr 2 - £3333; Yr 3 - £3333
MSc Human Resource Management	£7,890 over 3 years	No change	Costs – Yr 1 - £2630; yr 2 - £2630; yr 3 - £2630
PgDip Human Resource Management	£5,260 over 2 years	No change	Costs – Yr 1 - £2630; Yr 2 - £2630
PgDip Psychosexual Therapy	£3,500 per annum	No change	
MA Relationship Studies	£3,500 per annum	No change	

Professional Programmes

Programme Type	2016-17 Current Charge	New Entrant recommended charges 2017-18	Notes – OFFA approved May 2016
Professional			
CIPD Certificate in Human Resources Practice Level 3	£1,265	No change	
CIPD Certificate in Human Resource Management Level 5	£1,600	£1,700	
CMI Management and Leadership Extended Diploma Level 5	£1,510	£1,750	To include CMI fees
CMI Strategic Management and Leadership Extended Diploma Level 7	£1,950	£2,150	To include CMI fees

International Students

Programme Type	2016-17 Current Charge	New Entrant recommended charges 2017-18	Notes – OFFA approved May 2016
International Students			
HND*	£7,500	£8,000	
BA*	£7,750	£8,500	
*Discounts available			
MBA	£10,500	£15,000	
Northern Ireland ECS TU	£3,380		

Part-time student fees are pro-rata based on credits studied each year.

*a 5% discount is available for learners who continue their studies from another programme

Part-time student fees are pro-rata based on credits studied each year.

2018/19 (new entrants) Part-time HE fees: per module

Credits per annum	Honours Degree	Foundation Degree
10	£636	£636
20	£1,273	£1,273
30	£1,909	£1,909
40	£2,545	£2,545
50	£3,182	£3,182
60	£3,818	£3,818
70	£4,455	£4,455
80	£5,090	£5,090
90	£5,727	£5,727
100	£6,364	£6,364
110	£7,000	£7,000

- 1 Students who plan to study a complete degree programme part-time pay the same total tuition fee as a full-time student.
- 2 The tuition fee should be charged equally across the planned number of years irrespective of the actual number of credits taken in each year.
- 3 Students enrolling for individual modules that are not part of a plan to complete a Foundation Degree in four years or less should pay the module price.
- 4 Students enrolling for retakes will be charged the full module costs; where the module is no longer offered fees will be negotiated.
- 5 Individual Module rates for new funded students are shown in the tables below. These have been increased by the same percentage as full-time rates.
- 6 Part-time students will be charged studio and materials fees and any other additional assessment and examination costs.

*If students fail a number of modules and wish to progress into the next academic year with outstanding reassessments, they should be advised that they would be responsible for the tuition fees over and above the SFE tuition fee limit of £7,000 per annum (2017-18 starts) (i.e. the re-sit fee of £1,000 per 20 credits).

Appendix C

For students on a student visitors visa the current part-time rate	2017/18
English as a foreign language	£13.00 per hour
Further Education courses	£18.00 per hour
Higher Education courses	£23.00 per hour

Home and European students undertaking a second qualification at the same level as that previously funded must pay the full fee.

DRAFT – SFA Funding available for learners aged 19 and over (excluding apprentices) – academic year 2017/18 (also see notes overleaf)

Provision	19-23 year old unemployed*	19-23 year old other	24+ unemployed*	24+ other
English and Maths accredited qualifications, up to and including level 2 (where learner has not already achieved grade ‘A*’ to ‘C’, or grade 4 or higher, at GCSE level and they are enrolled at a level higher than their Initial Assessment results)	Fully funded (GCSE, Functional Skills and certain other ‘stepping stone’ accredited qualifications)	Fully funded (GCSE, Functional Skills and certain other ‘stepping stone’ accredited qualifications)	Fully funded (GCSE, Functional Skills and certain other ‘stepping stone’ accredited qualifications)	Fully funded (GCSE, Functional Skills and certain other ‘stepping stone’ accredited qualifications)
Entry or Level 1 qualifications, in order to progress to Level 2 (where learner <u>hasn’t</u> already achieved at level 2 or above)	Fully funded	Fully funded (but not where workplace-delivered)	Fully funded	Co-funded
Level 2 (where learner <u>hasn’t</u> already achieved at level 2 or above)	Fully Funded	Fully Funded	Fully Funded	Co-funded
Learning aims up to and including level 2 (where learner <u>has</u> already achieved at Level 2 or above)	Fully Funded	Co-funded	Fully Funded	Co-funded
Level 3 (where learner <u>hasn’t</u> already achieved at level 3 or above)	Fully Funded	Fully Funded	May be loan-funded	May be loan-funded
Level 3 (where learner <u>has</u> already achieved at level 3 or above)	May be loan-funded	May be loan-funded	May be loan-funded	May be loan-funded
Levels 4-6 (FE provision only, prescribed HE is within the HEFCE remit)	May be loan-funded	May be loan-funded	May be loan-funded	May be loan-funded
Traineeship (see definition of unemployed)*	Fully funded (including 24 year olds)	N/A	N/A	N/A
English for Speakers of Other Languages (ESOL) accredited learning (up to and including level 2, must be on RQF)	Fully funded	Co-funded	Fully funded	Co funded

Notes

***definition of 'unemployed' is a learner in receipt of:**

- o Job Seekers' Allowance (including receipt of NI Credits only)
- o Employment and Support Allowance (in Work Related Activity Group)
- o Universal Credit (if employed, earning less than 16x National Minimum Wage/week or £330/month) and in either Work Related Requirements Group, Work Preparation Group or Work Focused Interview Group
- o They are released on temporary licence and studying outside a prison environment and not funded through OLASS
- o Other state benefits as specified by the College (must be currently not working, seeking work and using a relevant course to help return to work, directly relevant to the learner's employment prospects and local labour market needs)

Workplace Delivery (non-apprenticeships): SFA funding is only available for the fully-funded categories above. No co-funding is available.

Learners enrolled to prescribed HE also wishing to enrol onto SFA-funded provision – these learners would not be eligible for funding on English, maths, IT or any subject related to their HE learning programme, the SFA would expect that the HE funding received covers the costs of this delivery, so the fees charged to the learner would be at the 'full cost' level

Apprenticeships (this guidance applies to apprentices who start on or after 1st May 2017. Apprentices who started before this date are not subject to these arrangements.

The actual level of levy payments or SFA funding, and fees required from the employer, will be determined from the 'funding band' attached to the framework or standard. Training providers may charge less than the maximum price attached to the band, which will reduce the funding/fees expected via the levy/SFA and the employer. It is also permitted to agree a price with the employer which exceeds the maximum price, however, in these cases, the excess will have to be paid directly by the employer.

Apprenticeships recruited from employers that do not pay the levy will be co-funded by the SFA and the employer. This will be in the ratio of 90% funding from SFA and the remaining 10% to be collected from the employer. The 10% element is non-negotiable within the terms of the SFA funding guidance for apprenticeships.

Individuals aged 16-18 at the start of their apprenticeship (or aged 19-24 with an EHCP or in care/care-leaver) employed in a small business of less than 50 employees will be 100% fully-funded by SFA, and the employer will not be required to pay any fees.

A separate 'apprenticeships fees and payments' policy is being drafted, contents of which will include options with regard to discounts to employers, payment terms and payment methods.