

London School of Theology Consumer Protection Law Self-Assessment

Provider's Name: London School of Theology
Provider's UKPRN: 10004075

LST's approach to ensuring compliance with consumer protection law

Introduction

1. While small, in terms of the overall higher education sector, LST is one of the largest independent Christian theological colleges in Europe and has been providing high quality theological education for nearly 75 years. For over 25 years, LST has delivered university accredited programmes in theology at undergraduate, postgraduate and research levels as well as non-accredited short courses. Since 2005, LST's accredited programmes have been validated by Middlesex University. While maintaining a focus on a core undergraduate BA (Hons) Theology degree, LST has successfully integrated this with other vocational disciplines through the provision of BA (Hons) programmes in Theology, Music & Worship; Theology & Worship and Theology & Counselling as well as Theological Studies.
2. At Masters level, LST's suite of postgraduate taught programmes (MA qualifications in Integrative Theology [MAiTH], Theological Education [MATE] and Aspects & Implications of Biblical Interpretation [MAAIBI]) provide progression routes for undergraduate students as well as postgraduate opportunities for students studying in a professional or vocational context. LST jointly offers postgraduate research programmes: MTh, MPhil and PhD in partnership with Middlesex University.

Documents available for review:

- Middlesex University Revalidation approval letter – June 2018.
 - Partnership Agreement between LST and Middlesex University.
 - Memorandum of Co-operation between LST and Middlesex University – for each of the programmes referred to above.
3. The majority of LST students' study on campus however a range of study modes are offered:
 - On-campus – face-to-face.
 - Online – with input from a tutor and the Virtual Learning Environment (VLE).
 - Distance learning – developed from the traditional 'correspondence course'.
 - Intensive – condensed on-campus delivery with the possibility of earning academic credit.
 - Blended – students studying through a combination of on-campus and on-line delivery.

Size

4. The following data sets the above in context (2017-2018):
 - Number of faculty – FTE (including visiting lecturers): 19
 - Number of administrative staff - FTE: 37
 - Number of students (all students): 516
 - Turnover: £3.3m.
 - Total Net Assets: £11.6m.

Compliance assessment

5. In preparation for this submission, London School of Theology (LST) Executive Team reviewed its policies, processes, regulations, formal documents and materials against the guidance and requirements of:
 - a. UK higher education providers advice on consumer protection law, published by the Competition & Markets Authority (March 2015).
 - b. Regulatory Advice 3: Registration of new providers for 2019-2020 published by Office for Students (February 2018).
 - c. Consumer Protection from Unfair Trading Regulations 2008.
 - d. Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013.

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6. This self-assessment document was produced as evidence that the review had been undertaken.
7. The result of the review is that LST believes the institution to be compliant with Consumer Protection Law. However, in the context of continuing enhancement activities within the institution and with a view to providing additional and independent assurance, this self-assessment identifies areas of compliance but also areas of development.
8. The areas of development include implementing processes to provide independent and evidenced compliance assurance through external legal advice and student feedback.

Information for prospective students

9. Information about the courses LST offers, the structure of courses and the fees/costs are provided to a student before a student decides about whether to study at LST. This information is provided:
 - a. Verbally - through discussions with members of LST's Engagement Team who undertake student recruitment, through discussions at open days and through interviews with faculty (LST faculty interview every student who wishes to attend LST).
 - b. In writing - through the LST prospectus and other documents (see Table 1 below).
 - c. Visually – on the LST website, on social media and through advertisements and published periodicals.
10. Information provided is accurate, clear and unambiguous although LST is reviewing its website and other materials to ensure that content is refreshed for the 2018-2019 recruitment cycle. In this regard, Programme Leaders will take on the responsibility of ensuring that programme content on the website is up-to-date and relevant for prospective and current students. In addition, LST has produced a new prospectus in which programmes across the institution are more consistently described.
11. Information is easily accessible through verbal, written and visual communications; this includes through the website, programme handbooks and open days. Improvements are being made by replacing programme information sheets with a prospectus that describes, in one place and in the clearest terms, the LST programme offer.
12. **Area for development:** To identify 'important' and 'surprising' rules and regulations and bring these to the attention of students during the recruitment phase.

Information in the offer stage

13. LST appreciates that when an offer is accepted by the student that there then exists a contract between LST and the student. During this period, LST continues to provide important information to prospective students to inform decision making; this, in compliance with Consumer Protection from Unfair Trading Regulations 2008 (CPRs). Should information be changed, from that previously notified, then LST notifies the applicant / student and requests express agreement to the change. Where LST anticipates changes then this is made clear.
14. LST requires a student to enter into a signed contract only in respect of accommodation (Residency Terms & Conditions, Appendix 001) and payment of fees (Fee Payment Plan, see embedded link below).
15. Students are notified of the requirement to abide by the terms of the following policies and procedures however this notification does not take place until students' have enrolled; furthermore, evidenced written consent to these policies and processes is not required:
 - a. LST ABC and Community Code (Appendix 002).
 - b. Programme Handbooks (Appendix 003 x to 011) which also reference LST policies and procedures.

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16. **Area for development:** With effect from 2019-2020, LST will require students to enter into a written contract that will set out the full terms and conditions of study at LST – including abiding by the policies and procedures set out above. These terms and conditions will draw students’ attention to ‘important’ and ‘surprising’ rules and regulations and students will be required to evidence written consent. Legal advice will be sought in the drafting of these terms and conditions and a named Executive Team member will be appointed to monitor LST’s compliance with Consumer Protection Law. In addition, LST will seek legal advice to independently assure the Executive Team that the institution is in compliance with Consumer Protection Law and will seek specific student feedback in this respect.
17. **Area for development:** Where an offer is carried out ‘at a distance’ then LST will ensure that when students are given 14 days-notice of their right to cancel that this will be documented.

Information in the enrolment stage

18. LST appreciates that any changes made following the acceptance of an offer and prior to student enrolment must be agreed with the student otherwise this may be a ‘misleading omission’ under the CPRs. **Area for development:** Record keeping in respect of ‘misleading omissions’ will be improved during 2018-2019; new processes will be implemented.
19. LST enrolls the vast majority of its students on campus therefore LST appreciates that the CPR requirements for on-premises contracts apply. **Area for development:** Formal processes to ensure compliance with the CPR will be implemented during 2018-2019.
20. For students enrolled ‘at a distance’ LST appreciates the need to comply with the Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013 (CCR) requirements for distance contracts. **Area for development:** Formal processes to ensure compliance with the CCR requirements will be implemented during 2018-2019.
21. Upon enrolment all students have access to:
- www.lstonline.ac.uk – LST’s intranet for faculty, administrative staff and students.
 - VLE – LST’s virtual learning environment.
 - Programme Handbook.
- Area for development:** During academic year 2018-2019 students will have access to LST’s new Student Information System in which student records will be maintained. Direct student access will enable students to take responsibility for updating their own data such as contact details.

Terms and conditions

22. As stated above, LST does not currently issue terms and conditions to students except in the case of Residency Terms & Conditions and the Fee Payment Plan. In respect of these two agreements, the following can be noted:
- The Fee Payment Plan is made available to the student as part of the application process and prior to references being taken up.
 - The Residency Terms & Conditions document is made available to the student as part of the enrolment process. **Area for development:** The Residency Terms & Conditions document will be made available to students as part of the application process and prior to the student deciding on whether to study at LST.
23. As stated above, students are notified of the requirement to abide by the terms of the following policies and procedures:
- LST ABC and Community Code.
 - Relevant Programme Handbook.
 - Policies and processes referenced in the relevant Programme Handbook.

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24. LST believes that these documents are fair in that they:
- Include clear rules and regulations.
 - Are accessible and available to students at the appropriate time.
 - Are written in plain English and intelligible language so that students understand them.
 - Are not drafted with the intention that their effect could be unfair.
 - Drafted in a way to strike a fair balance between the rights and obligations of LST and those of the student.

Information for applicants and students

25. Information is communicated to applicants and students as follows:
- Verbally - through discussions with members of LST's Engagement Team who undertake student recruitment, through discussions at open days and through interviews with faculty (LST faculty interview every student who wishes to attend LST).
 - In writing - through the LST prospectus and other documents.
 - Visually – on the LST website, on social media and through advertisements and published periodicals.
26. Most applications to LST are dealt with in accordance with the following cycle:
- Applicant submits online Enquiry Form to LST through the LST website.
 - The applicant receives a personalised email from LST Engagement Team in which applicant questions are answered.
 - If the applicant has provided consent, then the Engagement Team keep in contact with the applicant and provide information as requested.
 - Applicant completes online Application Form and Disabilities Form and provides references which are taken up.
 - Applicant completes Fee Payment Plan and Pledge Form (if appropriate).
 - Faculty interview is conducted to assess applicant suitability.
 - Offer to study is made, or otherwise.
 - Applicant completes Acceptance Form.
 - Applicant pays deposit.
 - LST stays in contact with the applicant.
 - Accommodation is offered / confirmed.
 - Student signs Residency Terms & Conditions.
 - LST ABC and Community Code is sent to the student.
 - Student receives the Programme Handbook.
 - Student is granted access to the Virtual Learning Environment and LSTonline (intranet).
27. **Area for development:** Programme Handbooks refer to LST policies and procedures however it is not known whether students read all of the Handbook. Therefore, during the induction process, more explicit reference will be made to the importance of the Programme Handbook and to the key policies and procedures relevant to most students.
28. **Area for development:** LST is in the process of redesigning its intranet to create LST Hub, a one-stop-shop for information, advice and guidance for students. This new Hub will contain all of LST's policies, procedures, handbooks and other key documents for reference purposes.

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29. Applicants and students receive specific information from LST in accordance with the following timing and delivery methods.

Table 1 – Information schedule

<u>Information</u>	<u>Timing and method of delivery</u> <u>To the applicant / student</u>
LST prospectus (Appendix 012).	At Open Days and other public events and, in response to requests from applicants, on other occasions and through other mediums.
Fee Sheet (Appendix 013 to 020)	Prior to the applicant / student being required to complete the Fee Payment Plan.
Fee Payment Plan – link below	At the same time as references are taken up and prior to a place being offered.
Student Finance England information document (Appendix 021)	At the same time as references are taken up and prior to a place being offered.
Residency Terms & Conditions (Appendix 001)	When a student accepts a room that has been offered. Accommodation (on-campus) is not offered until students have satisfactorily completed the Application Process (including a successful interview).
On-line Application Form – link below	Completed by the applicant as part of the Application Process. Prior to applying, potential applicants are able to complete an online Enquiry Form at any stage in their engagement with LST; the Engagement Team respond to Enquiry Forms submitted online through the LST website (www.lst.ac.uk).
On-line Disabilities Form – link below	Completed by the applicant as part of the Application Process.
Acceptance Form – link below	Completed by the student when accepting the offer of a place at LST.
Pledge Form – link below	Completed by a student sponsor (where appropriate).
LST ABC and Community Code (Appendix 002)	Sent to the student at enrolment. Area for development: The Community Code is being incorporated into the new prospectus and the LST ABC document will be sent to the student earlier in the recruitment cycle.
Programme Handbook: Cert HE/Dip HE/ BA (Hons) Theology (Appendix 003)	Sent to the student at enrolment.
Programme Handbook: Cert HE/Dip HE/ BA (Hons) Theology & Counselling (Appendix 004)	Sent to the student at enrolment.
Programme Handbook: Cert HE/Dip HE/ BA (Hons) Theology, Music & Worship (Appendix 005)	Sent to the student at enrolment.

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<u>Information</u>	<u>Timing and method of delivery</u> <u>To the applicant / student</u>
Programme Handbook: Cert HE/Dip HE/ BA (Hons) Theology & Worship (Appendix 006)	Sent to the student at enrolment.
Programme Handbook: BA Theological Studies (Appendix 007)	Sent to the student at enrolment (although this programme is now teaching out).
Programme Handbook: PG Cert / PG Dip / MA Integrative Theology (Appendix 008)	Sent to the student at enrolment.
Programme Handbook: PG Cert / PG Dip / MA Theological Education (Appendix 009)	Sent to the student at enrolment.
Programme Handbook: PG Cert / PG Dip / MA Aspects and Implications of Biblical Interpretation (Appendix 010)	Sent to the student at enrolment.
Programme Handbook: Research Degrees: MTh; MPhil; PhD (Appendix 011)	Sent to the student at enrolment.
Interview feedback form – link below	Provided to the student following an interview.

Linked documents

Fee payment plan

<https://www.cognitofrms.com/LondonSchoolOfTheology6/UndergraduateFeePaymentPlanApplication2>

Application Form

<https://www.cognitofrms.com/LondonSchoolOfTheology6/UndergraduateApplicationForm>

Pledge Form

<https://www.cognitofrms.com/LondonSchoolOfTheology6/PledgeForm2>

Online Disabilities Form

<https://www.cognitofrms.com/LondonSchoolOfTheology6/disabilityspecialneedquestionnaire>

Student Acceptance Form

<https://www.cognitofrms.com/LondonSchoolOfTheology6/UndergraduateAcceptanceForm>

Interview feedback Form

<https://www.cognitofrms.com/LondonSchoolOfTheology6/FacultyInterviewNotes>

Contract terms and conditions

30. As stated above, LST does not currently issue terms and conditions to students except in the case of Residency Terms & Conditions and the Fee Payment Plan. In respect of these two agreements, the following can be noted:
- a. The Fee Payment Plan is made available to the student as part of the application process and prior to references being taken up (see embedded link below).
 - b. The Residency Terms & Conditions document is made available to the student as part of the enrolment process. **Area for development:** The Residency Terms & Conditions document will be made available to students as part of the application process.
31. As stated above, students are notified of the requirement to abide by the terms of the following policies and procedures:
- a. LST ABC and Community Code.
 - b. Relevant Programme Handbook.
 - c. Policies and processes referenced in the Programme Handbook.
32. LST believes that its documents are fair in that they:
- a. Include clear rules and regulations.
 - b. Are accessible and available to students at the appropriate time.
 - c. Are written in plain English and intelligible language so that students understand them.
 - d. Are not drafted with the intention that their effect could be unfair.
 - e. Drafted in a way to strike a fair balance between the rights and obligations of LST and those of the student.

Complaint handling processes and practices

33. LST has a number of complaints policies and procedures which are brought to the attention of students through the Programme Handbooks and by faculty and administrative staff in receipt of complaints:
- a. Student Academic Appeal Policy & Procedure (Appendix 022).
 - b. Student Academic Complaint Policy & Procedure (Appendix 023).
 - c. Non-Academic Complaints Procedure (Appendix 024).
34. LST believes that its complaints policies and procedures are accessible, clear and fair to students and that they provide students with clear and accurate information about the complaint handling process. The following is also of note:
- a. Where a student raises a complaint through an informal stage, the student is notified that the formal stage can be followed; this, in accordance with the policies.
 - b. At the conclusion of a process, a student is notified of their ability to raise the complaint with LST's validating partner, Middlesex University, or with the Office of the Independent Adjudicator.
 - c. The complaint handling process sets clear and reasonable timescales which are always applied for the benefit of the students.
 - d. Unreasonable barriers are not put in place to prevent a student pursuing a complaint.
 - e. The policies and procedures provide the ability for a student to escalate the matter if they are unhappy with the outcome and to appeal the matter if not satisfactorily resolved. Board of Trustee members are involved with hearing appeals in respect of student complaints.
 - f. Student complaints are handled by senior members of staff including the Principal, Academic Secretary, Academic Dean and Director of Finance & Administration.
35. Comprehensive records of each complaint and the progress of each complaint are kept by the Academic Secretary. The following is evidence that LST's complaint handling policies and processes are utilised by students and are effective in responding to and dealing with concerns:

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- a. Student academic appeals: 1 appeal was received in 2017-2018 and this appeal was upheld / resolved to the student's satisfaction (and delight).
 - b. Student academic complaints: 7 complaints were received in 2017-2018; 4 are currently being investigated and 3 have been resolved to the student's satisfaction.
 - c. Non-academic complaints: 1 complaint was received in 2017-2018 (in relation to accommodation) and this matter is ongoing.
36. **Area for development:** LST's Student Academic Complaints Policy & Procedure and Student Non-Academic Complaints Policy & Procedure are not currently made available to prospective students in the application / offer stage; this will be rectified for 2018-2019.
37. **Area for development:** LST will refresh the training of its staff with regard to complaint handling and will improve student feedback mechanisms to ensure that dissatisfaction is addressed before it becomes an informal or formal complaint.
38. **Area for development:** LST will write a Consumer Law Policy that briefs staff about Consumer Law obligations, including the importance of providing information to applicants and students, and will back this up with training; this will be completed in 2018-2019.