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# **TUITION FEES PAYMENT POLICY - September 2024**

Failing to meet your tuition fee obligations can have significant consequences on your ability to study at Birmingham City University (The University). Therefore, this policy aims to provide you, as a valued student, with comprehensive guidance on the following aspects regarding your tuition fees: -

- What tuition fees are you liable for?
- Who is paying them to the University?
- When do you need to pay them?
- How do you pay them?
- What will it mean for you if you do not pay them?
- 

It is important that you read this policy alongside the Terms and Conditions and your Offer Letter for your academic year of entry, as this policy forms part of the contract between you and the University.

This policy applies to all courses at the University including undergraduate, postgraduate taught and postgraduate research students.

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**For more detail around the processes, frequently asked questions and other important information that support this policy, please refer to the [payment guidance pages](#).**

## **1. What are you liable for in respect of your tuition fees?**

As a student you need to be aware that you are always responsible for the payment of your own tuition fees at all times. This is the case even if: -

- You are sponsored and an organisation is paying your fees on your behalf.
- You have applied for a Government loan, and that is being used to pay your tuition fees.
- You have been awarded a scholarship, grant or Bursary.
- You have opted for an instalment plan to pay your fees.

If your tuition fees remain unpaid, then the University will start to take action against you as the University contract is with you, the student. See section 7 for an understanding of what action the University will take and when.

The tuition fee you are liable for is determined by a number of factors:

1. Your personal status e.g. Home or Overseas.
2. Your level of study e.g. Undergraduate (UG), postgraduate taught (PGT) and postgraduate research (PGR).
3. Your mode of study e.g. On campus or not, full-time or part time, modular or otherwise..

Your tuition fees for your first year of study will be clearly set out in your offer letter.

It is really important that you understand that your fees are subject to an inflation rate rise **each year** (capped at 5%) unless you are a UK home student where the fees are regulated and set by the UK Government. This includes undergraduate and some postgraduate certificate teacher training and health courses.

If your course has changed fee band, you will be charged as per the previous cohort/year plus the appropriate fee annual rise for the new fee band (Capped at 5%).

Please refer to your offer letter if you are new to the University, or speak to your Faculty Student Centre if you are returning as a continuing student, if you require any clarification on the amount of tuition fee you will be liable for.

If you delay starting at the University or you have suspended your studies or taken a break in learning, tuition fees payable will be those in force at the time you commence / re-commence your studies. In these circumstances, the proposed tuition fees will be communicated to you in advance or at the time of your return.

All tuition fees are charged in pounds sterling (£, GBP), unless stated otherwise.

## **2. Who is paying for your tuition fees?**

From a tuition fee payment perspective, this is probably the most important set of questions that the University will ask you. How you answer those questions will determine how, as a customer, the University communicates with you.

As the student, you are always liable for the payment of your tuition fees. Who is actually paying your tuition fees is determined by a number of factors, and these are established through the questions in your initial application to the University and the questions you answered in the enrolment process.

It is very important that you are clear about how your fees are going to be paid and who is paying them, as there are different requirements depending on your responses.

If you are paying your fees yourself, then you will be a self-funding student. There are a number of reasons why that may not be the case, these include: -

- An organisation may be paying your tuition fees.
- A Government loan may be being used to pay for your tuition fees.
- A grant, a scholarship or a bursary could be funding part or all of your tuition fees.
- You may be a fully funded employee of the University.
- You are a student who is being funded via a Government apprenticeship levy or, where the Education and Skills Funding Agency is paying of your tuition fees.
- You are a student who is being funded, for 100% of your postgraduate research degree tuition fees, by the University.

If you answer incorrectly or you are not clear, then you may find that the invoice has been sent to the wrong person or organisation and this can delay payment. If an organisation is paying your tuition fees on your behalf, then it is your responsibility that the University has received evidence of sponsorship which should be sent to the following email address. [sponsor@bcu.ac.uk](mailto:sponsor@bcu.ac.uk)

These requirements are the same for each year and every study programme you attend at the University. Failure to provide this information could result in your student account being restricted.

**For published deadline dates and other important information about the impact of you not paying your tuition fees, please refer to the [payment guidance pages](#).**

### 3. When to pay if you are a Self-Funded student

**A self-funded student is one who is paying their own tuition fees without a Government loan, or who is being sponsored by an organisation or is in receipt of a 100% award.**

If you are a self-funded student there are **2 stages** at which you need to pay or arrange to pay for your tuition fees. If you do not successfully complete stage 1 then you will not be able to enrol nor complete stage 2 of the payment process.

#### 3.1 Stage 1 – when to pay your deposit.

This stage will differ depending on your personal status.

Student detail	Requirement	When
New overseas self-funded students with a course start date before the 1 <sup>st</sup> of January 2025.	£4,000 deposit	Must be paid on Acceptance of your offer by the CAS deadline**
New overseas self-funded students with a course start date after the 31 <sup>st</sup> of December.	50% of the gross tuition fee*	Must be paid on Acceptance of your offer by the CAS deadline**
Existing overseas self-funded students.	50% of the gross tuition fee*	Must be paid before completing the enrolment process.
All Home/UK self-funded students	50% of the gross tuition fee*	Must be paid before completing the enrolment process.

\* The gross tuition fee is the full tuition fee charged for your course prior to the deduction of any scholarship awards.

\*\* If you are a **new overseas self-funding students** in the first year of study, and you have a course start date after the 31<sup>st</sup> of December 2024. then a payment of 50% of the gross tuition fee needs to be paid on acceptance of an offer to study and prior to the cut-off deadline for your Confirmation of Acceptance for Studies (CAS).

For any course that has a start date prior to the 1<sup>st</sup> of January 2025 then £4,000 will still be accepted at CAS with the remainder of the 50% due before you enrol. Any international scholarships are NOT discounted from the initial 50% payment requirement.

**All other self-funding students** will need to pay the 50% prior to the completion of the enrolment process.

**WARNING:** The University will check that you have completed stage 1. If you have not paid the required 50%, you will be unable to enrol and proceed to stage 2. If you have not completed stage 1 on or before the deadline to enrol (the final deadline is the 4th and final Friday of the enrolment period), then the University will withdraw your application if you are a new student or withdraw you from your course if you are a continuing student. This will initially be a break in your studies and therefore be on a temporary basis. If you are an overseas student withdrawal will require you to return to your home country. Please refer to the student contract pages for more information on how and when you can return back to the University. [The Student Contract | Birmingham City University](#)

### **3.2 Stage 2 – when to pay once you have enrolled.**

Once enrolled, you will need to either pay or commit to pay the remaining 50% balance of your tuition fees within 28 days or 4 weeks of your course start date. If you have been awarded a scholarship, this will be deducted from the 50% balance remaining.

**WARNING:** The University will check that you have either paid or committed to pay the remaining balance of tuition fees due. If you have not done so within the 28 days or 4 weeks of your course start date, then the University will place a restriction on your student account so that you are unable to access buildings or resources.

If your student account is restricted for non-payment, then the University will start the student withdrawal process, which will lead to a break in your studies. This would mean a temporary withdrawal from your course and the University, and you would then have to return in a future academic year once your account is clear of any tuition fees owed. If that is not possible, then the University will be left with no option but to permanently withdraw you. If you are an overseas student, taking a break in studies or being permanently withdrawn, requires you to return to your home country.

## **4. When to pay if you are a Loan-Funded student**

Definition: A loan funded student is one who is paying for their tuition fees with a loan that they have applied for and been accepted for. The loan may be paid directly to the University, or it could be paid to the student to pay onto the University. The loan could be from one of the UK loan authorities, but it could also be from an overseas country's Government.

If you are a loan-funded student there are 2 stages at which you need to take action in order for your tuition fees to be paid. If you do not successfully complete stage 1 then you will not be able to enrol and complete stage 2 of the payment process.

### **4.1 Stage 1 – when to apply for your student tuition fee loan.**

With the exception of Doctoral loans for post graduate research students, an application for a student tuition fee loan must be completed for each year of study and should be applied for as early as possible to ensure that the loan is in place prior to you enrolling or re-enrolling.

The processing and awarding of a student tuition fee loan (sometimes referred to as Student Finance) is totally independent of the University. Any student finance payments made either to a student or on a student's behalf to the University are made in line with the student's loan agreement with the relevant Student Loans authority.

If you are applying for a new programme of study, then your application to the loan authority should be made as soon as your application to the University has been accepted.

If you are returning to the University for a continuation of study in a new academic year, then you need to apply for your loan before the student finance deadline (e.g. if your course starts in September, the deadline would be the end of May). The dates will be published by Student Finance authority, but they will be well in advance of you starting the re-enrolment process.

If you have not provided any evidence of applying for a loan, then the University will not allow you to enrol, and you will be treated as a self-funded student. Please see section 3 for the requirements.

**WARNING:** The University will check that you have completed stage 1 by ensuring that you have provided your loan confirmation/agreement number during the enrolment process. This often starts with 4 letters (e.g. SFDU or SAAS etc) followed by 8 numbers and ending with a letter. If you have not provided the University with evidence of a successful loan application,

then the University reserves the right to stop you from completing the enrolment process and go on to stage 2.

If you have provided evidence of your loan application, then the University will look to confirm with the loan authority that you have a successful loan application in place, and you will be given a period of 6 weeks from your course start date to ensure that you have taken the required action so that the University can do this. Failure to have your loan in place for your current year of study by the end of that 6 week period, will mean that the University will temporarily withdraw you from your course if you are a new student or if you are a continuing student.

#### 4.2 Stage 2 – When to pay once you have enrolled.

Evidence of a successful student loan application will need to be provided. Once received, then you will be permitted to complete the enrolment process. Once enrolled and you have started your course, as long as you have been accepted for a student loan then for undergraduate students no further action is required. For Postgraduate studies who are funded by a loan, you will need to make arrangements in respect of how your loan will be paid to the University.

So your mode of study will determine **when and if you** need to pay.

Student detail	Requirement	When
An undergraduate loan-funded student who has applied for and been accepted for a student tuition fee loan **	No requirements	No action is required by you. The University will obtain payment in full, from the relevant loan authority.
A postgraduate loan-funded student who has applied for and been accepted for a student tuition fee loan	Payment in full or a commitment to pay	Within 28 days (4 weeks) of course start date

\*\* If you are a loan funded undergraduate student who is choosing your University through the clearing process, then we appreciate that the University you declared on your application will need to be moved to BCU. If you have provided evidence that you have applied for a loan you will be given 6 weeks from your course start date to ensure that this has been changed and you have been accepted for your new loan.

**WARNING:** If your circumstances change and the loan funding authority reverses their loan decision so that payment is not made or they take back the monies they have paid to the University, then you will become a self-funded student and be subject to all of the requirements as detailed in section 3 and the timelines as detailed in section 7.

**WARNING:** If you are a postgraduate student, the student loan monies will be paid directly to you. The University will check that you have either paid or committed to pay the remaining balance of tuition fees due. If you have not done so within the 28 days or 4 weeks of your course start date, then the University will apply a restriction to your student account so that you are unable to access buildings or resources.

If your student account is restricted for non-payment, then the University will start the student withdrawal process, which will lead to a break in your studies. This would mean a temporary withdrawal from your course and the University, and you would then have to return in a future academic year once your account is clear of any tuition fees owed. If that is not possible, then the University will be left with no option but to permanently withdraw you.

## **5. When to pay if you are an Organisation sponsor-funded student.**

Definition: A sponsor-funded student is one who is having their tuition fees paid for them by an organisation. This does not include a member of your family, this is more likely to be a commercial organisation, although it can be a Government body that are providing the funding for you.

### **5.1 Stage 1 – When to confirm you are an organiser sponsor-funded student.**

A sponsor-funded student must provide a letter from an 'approved external organisation' prior to full enrolment. This should be sent to the following email address. [sponsor@bcu.ac.uk](mailto:sponsor@bcu.ac.uk)

If a sponsor letter confirming your funding is not received, then you will not be able to enrol. An approved sponsor is subject to due diligence by the University and must not be a family member or friend.

To be valid, a sponsor letter must meet a number of requirements such as being on official letterhead and clearly stating your name and student number. For a full list of requirements and criteria please access the following link, [payment guidance pages.](#), for further information including a sample sponsor letter

**WARNING:** The University will check that you have completed stage 1. If you have not provided the University with evidence of an approved sponsor letter, then you will be unable to complete the enrolment process when you go on to stage 2. If you have not completed stage 1 on or before the deadline to enrol (the final deadline is the 4th and final Friday of the enrolment period), then the University will withdraw your application if you are a new student or withdraw you from your course if you are a continuing student.

### **5.2 Stage 2 – When to pay once you have enrolled.**

Evidence of the sponsor letter will be checked by the University prior to allowing you to complete the enrolment process.

The organisation funding your tuition will receive an invoice approximately 14 days after your course starts, and they will have 30 days from the date of the invoice to make payment.

With the exception of an apprenticeship contract, should your sponsor fail to pay your tuition fees within 60 days of being invoiced, payment for these fees in full will become the responsibility of you as the sponsored student. In these cases, the University will endeavour to work with you to find a suitable payment arrangement. The continued non-payment of your tuition fees will result in you being temporarily withdrawn from the University.

## 6. How do I pay for my Tuition fees?

How your tuition fees are paid is determined by who you have confirmed is paying your tuition fees through the application and the enrolment process. This could be you as a student or an organisation paying on your behalf, as detailed in section 2 above.

Student detail	Paid by
An undergraduate Self-funded student	Student
An undergraduate Home loan-funded	Loan authority
A postgraduate Self-funded student	Student
A postgraduate Home loan funded student	Student
A Sponsor-funded student	The sponsoring organisation

### 6.1 Paying all or part of your tuition fees if you are a self-funded student.

Once enrolled, you will not receive an invoice for your tuition fees for 2 weeks after your course start date. This is known as the cooling off period and lasts for 14 days after your course start date and gives you time to see if the course is the right one for you.

Once you have been issued with an invoice you, as the student, start to be liable for your tuition fees and you can subscribe to an instalment plan where you can agree to a flexible plan to pay any remaining balance of your tuition fees.

Payments can be made to the University before or after you have received an invoice. Please refer to the table below as a guide to the best way to pay your tuition fees at the different stages of your journey with us.

**WARNING** – The University does not accept payments paid directly into the University bank account. You can still pay your tuition fees with a bank transfer through our payment partners Flywire via the link contained in the table below.

**WARNING** – If you have been awarded a scholarship this will be deducted from your invoice balance. When you receive your invoice, the reduction will be reflected on the remaining balance. If you have received an invoice and the scholarship is not reflected on the balance, then notify the University using the information contained in this link: [payment guidance pages](#).

Student detail	Options	Detail
A self-funded student who is paying their fees at stage 1, <b>prior to enrolment</b> . (See section 4)	50% deposit	<a href="#">Birmingham City University   Deposits (bcu.ac.uk)</a> OR <a href="#">Flywire - Delivering the most important &amp; complex payments</a>
A self-funded student who wants to make a payment towards their tuition fees but have <b>yet to receive their invoice</b> .	Pay remaining 50% balance	<a href="#">Birmingham City University   Deposits (bcu.ac.uk)</a> OR <a href="#">Flywire - Delivering the most important &amp; complex payments</a>

<p>A self-funded student who has <b>now received their invoice</b> 14 days after the course start date.</p>	<p>Pay remaining 50% balance.</p> <p style="text-align: center;">OR</p> <p>Set up an instalment plan for the remaining 50% balance.</p>	<p><a href="#">BCU student invoice payment portal</a></p> <p>OR</p> <p><a href="#">Flywire - Delivering the most important &amp; complex payments</a></p>
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**WARNING:** Payments should never be made directly into the University bank account, but instead be paid through one of our secure partners via the links detailed above. There has been a substantial increase in fraudulent interception of payments and so please visit the BCU payment guidance pages on our website for further information. [payment guidance pages.](#)

If you are paying for your own fees, payments should be made online using a valid UK Debit Card or Credit Card via the links detailed above. If you do want to pay via a bank transfer, then this can still be done securely through our secure payment partners Flywire via the links detailed above. [payment guidance pages.](#)

**WARNING:** Never pay your tuition fee payments to a 3<sup>rd</sup> party even if they seem to be acting in your best interests. Only pay online via the secure payment pathways detailed above. A significant number of fraudulent payments made by 3<sup>rd</sup> parties where a student had paid them were clawed back off the University.

This is because a 3<sup>rd</sup> party can make a payment to the University and then reverse it. In this instance, you as the student will be liable to replace the reversed (clawed back) payment, even if you have paid the 3<sup>rd</sup> party in good faith.

The University is aware that a number of third parties (such as educational agents and visa advice services) offer services to students who may wish to apply to the University. Please note that the University will not be liable for any failure on the part of any such third party to pass on to the University any tuition fees or other sums which you may pay to them, whether in relation to your application, enrolment or otherwise. None of these third parties, including the University's authorised agents, are authorised to accept money from you on the University's behalf. If you use the services of any such third party then this is at your own risk, and for your security we recommend that all payments are made directly to the University via the secure online payment pathways as detailed.

## 6.2 Paying all or part of your tuition fees if you are a loan-funded student.

If you have provided evidence prior to or at enrolment that you have applied for and been accepted for a tuition fee student loan. Then the University will have been able to enrol.

If you are a home undergraduate student, then the funds will be paid directly to the University and no further action is required.

If you are a home postgraduate / postgraduate research student, then you will receive the loan payments and not the University. If you have provided the required evidence from Student Finance authority then you will receive the payment from them in 3 instalments, with one each term.

If you are an overseas student who is paying for your tuition fees with a loan from via your home country's student loan scheme, then you will need to ensure that this is fully declared during the enrolment process. This will usually mean that the payments are sent directly to the University, as is the case for our US students.

Student detail	Action required	Detail
A loan-funded undergraduate student	No action required	If you have applied for your loan and this has been successful, and you have provided the evidence then there is no further action to take.
A loan-funded postgraduate student yet to receive an invoice.	Payments can be made both before and after enrolment and these will reduce your outstanding tuition fee balance.	<a href="#">Birmingham City University   Deposits (bcu.ac.uk)</a> OR <a href="#">Flywire - Delivering the most important &amp; complex payments</a>
A loan-funded postgraduate student who has received an invoice 14 days after the course start date.	Pay any remaining balance. OR Set up an instalment plan for the remaining 50% balance.	<a href="#">BCU student invoice payment portal</a> OR <a href="#">Flywire - Delivering the most important &amp; complex payments</a>

**WARNING:** If the loan authority makes no payments to the University for your tuition fees you will be re-classified as a self-funded student and given 21 days (3 weeks), to either resolve any issues your loan application has or make alternative arrangements to pay for your tuition fees. If no new arrangements are made, then the University will apply a restriction to your student account, and this will start the formal withdrawal process.

### 6.3 Paying your tuition fees by instalments.

You are liable for the remaining balance of your tuition fee as soon as you have completed the enrolment process and have received an invoice 14 days after your course start date. However, the University will accept a payment plan if it is entered into via the [BCU student invoice payment portal](#) on receipt of your tuition fee invoice.

The link to the instalment plan options can be found at the bottom of your invoice. [BCU student invoice payment portal](#)

An instalment plan is available for students where the balance of your tuition fees is paid in 3 instalments, with one due in each term. The dates are published in the [payment guidance pages](#).

Please visit the [BCU student invoice payment portal](#) for further details on the invoice balance due and instalment plans available to you.

Paying by instalments is subject to satisfying all of the following conditions:

- You have paid the required 50% deposit prior to enrolling (see section 3), or you have provided evidence of a post graduate tuition fee student loan.
- You have set up an instalment plan through the formal online link as detailed above.
- You have been charged the gross and full amount of your tuition fees at the start of your course.

You will be required to set up a card payment plan for your invoice. This is a one-time set up and instalments will then be collected automatically on the due date. The process should be repeated for each academic year of study upon receipt of your invoice.

You will have 14 days from the end of the 14 days cooling off period, so 28 days after the start date of your course to set up your instalment plan. If a plan is not in place and you have not paid the remaining balance of your tuition fees, then your fees will become overdue, and the University will apply a restriction onto your student account. Please refer to section 7.

**WARNING:** It is your responsibility to ensure that you have clear funds in the account that the instalment is due to be collected from.

If one of your payments in your instalment plan fails, then the University will try and collect it again within the following 5 days. If that fails, then you will need to set a new instalment plan up and catch up on any missed instalments. If it is not possible to catch up on any missed instalments, then the University will apply a restriction to your student account, 42 days after the date of the failed instalment.

You will be given an opportunity to catch up on any failed instalments, however, if there are 4 failed instalment collections in a single academic year, then the instalment plan will be cancelled and the full balance remaining will become payable. If the balance is unable to be paid, then the University will apply a restriction to your student account, 42 days after the failed instalment.

If your student account is restricted for non-payment, then the University will start the student withdrawal process, which will lead to a break in your studies. This would mean a temporary withdrawal from your course and the University, and you would then have to return in a future academic year once your account is clear of any tuition fees owed. If that is not possible, then the University will be left with no option but to permanently withdraw you. If you are an overseas student, taking a break in studies or being permanently withdrawn, requires you to return to your home country.

## 7. What happens if your tuition fees remain outstanding?

The responsibility for paying your tuition fees will always remain with you as the student, regardless of how you are funding your fees or who is paying your fees.

If you do not meet the payment requirements as set out in this policy including when to pay and how much to pay, then the University will apply a restriction on your student account. The requirements to pay are the same for both a new student and a student who is returning back to the University.

Students from the UK are treated in the same way as students from overseas, with the exception of the legal requirement to report withdrawn overseas students to the UK Home Office. Non-payment of your tuition fees will result in you being withdrawn.

### 7.1 When can a restriction be applied to your student account?

Restriction trigger	Timescale	Section of the policy
Non-payment of the 50% pre enrolment deposit, meaning you are unable to enrol. *	Prior to published enrolment deadline date **	Section 3
Non-production of the student Tuition Fee loan confirmation, meaning you are unable to enrol	Prior to published enrolment deadline date **	Section 4
Non-production of your Tuition fee sponsor confirmation, meaning you are unable to enrol.*	Prior to published enrolment deadline date **	Section 5
Not setting up a formal instalment plan or paying in full	After 28 days or 4 weeks of course start date	Section 6
Failing to meet an instalment payment plan.	Failure to pay an instalment will start the process of applying a restriction to your student account. If a collection of an instalment fails 4 times in your period of study, then you will be given 14 days to clear the balance in full.	Section 6
Suspicious activity identified by the University	Open timescale	Section 14
The failure of a loan authority or a sponsor to pay your tuition fees on your behalf.	After 28 days or 4 weeks from initially contacting you to inform you that the payment has not been received.	Section 4 and Section 5
Self declaration of your inability to be able to clear the balance of your tuition fees now or in the future.	Open timescale	

\* By not being able to enrol, you will be treated as a “NO SHOW” and recorded as having not arrived at the University to study. If you are an overseas student you will be required to leave the UK.

\*\* The deadline is the 4th and final Friday of the enrolment period

A restriction applied to your student account results in a set of sanctions that will limit your access to the University buildings, its services and its learning resources.

Once the restriction has taken place it, if no action has been taken, you will go to the next stage of the withdrawal process.

If action is still not taken, then the University can process a break in your studies. See below table for the timeline of actions that the University will take before a break in your studies is applied. A break in studies is a 12 month withdrawal from your course at the University to give you the opportunity to clear the balance of your tuition fees, If your tuition fees still remain outstanding 12 months after the date of your break in studies, you will be permanently withdrawn.

If you are an overseas student, this a break in studies will mean that you will be reported to the Home Office 70 days (10 weeks) after your course start date or 56 days (8 weeks) after you have failed to make an instalment payment.

If a break in studies is applied and you are withdrawn from the University, you will be expected to pay your outstanding tuition fees within 12 months if you want to resume your studies at the University. This resumption of studies will be as part of a new academic intake or year and will not mean that you return back to the same student cohort you were withdrawn from.

If you are an overseas student then a break in studies will mean that the University is no longer sponsoring you, your Student Route Visa will be withdrawn, and you will be reported to the UK Home Office and will be required to return to your home country. A new Student Route Visa will then be required if you are planning to return.

The **5 stages** of action taken by the University follow a number of days after your course start date or the number of days after an instalment payment has failed.

<b>COURSE START DATE</b>	<b>STAGE 1 First 28 Days</b>	<b>STAGE 2 Day 28</b>	<b>STAGE 3 Day 56</b>	<b>STAGE 4 Day 63</b>	<b>STAGE 5 Day 70</b>
Tuition fees not paid in full and Instalment plan not set up.  Student loan payment not received from the loan authority.  Sponsor payment not received from your sponsor.	Minimum of 3 letters/emails issued to the student asking them to make contact or requesting remedial action.  Students invited to meet with the University.	A letter warning of restriction issued to student via their University email address.	A restriction is applied to a student's account.  Access is removed to campus buildings, University Services and IT services **	A break in studies is applied to a student's academic record.  Students are withdrawn on a temporary basis and are given 12 months to clear their fees.  If there is no intention to pay or resume studies, then the withdrawal may be applied on a permanent basis depending on the students' circumstances	Overseas students will be reported to the UK Home Office.  Students are not able to attend classes or access resources and so this creates a requirement to report to the UK Home Office and the student will need to return back to their home country.

<b>INSTALMENT FAIL</b>	<b>STAGE 1 First 14 Days</b>	<b>STAGE 2 Day 35</b>	<b>STAGE 3 Day 42</b>	<b>STAGE 4 Day 49</b>	<b>STAGE 5 Day 56</b>
An instalment payment that was due has failed to collect.	The payment will be attempted to be collected 5 days after an initial payment has not been collected. A notification of payment failure will be	A letter warning of restriction issued to student issued	A restriction is applied to a student's account.  Access removed to	A break in studies is applied to a student's academic record.	Overseas students will be reported to the UK Home Office.  Students are not able to attend

	issued each time an attempt is made. If 4 attempts are made during an academic year, then your instalment plan will be cancelled, and the balance of tuition fees is required to be paid in full.		campus buildings, University Services and IT services **	Students are withdrawn on a temporary basis or on a permanent basis depending on the students' circumstances	classes or access resources and so this creates a requirement to report to the UK Home Office and the student will need to return back to their home country.
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**\*\* Access to the BCU email account will continue during this period up until a student is permanently withdrawn.**

The University is totally committed to ensuring that you have every opportunity to avoid having a restriction placed on your student account. This includes the following commitment.

1. A restriction will not be applied to your student account until a period of at least 42 days has passed.
2. A link to make a payment or set up a flexible instalment plan will be included in the notifications we send to you.
3. You will receive at least three notifications via email to your student email address. Further notifications may be sent to you via, letter, Text, WhatsApp, Phone call or via an appointment. All emails will be sent to your University student email address before a restriction is applied.
4. You will be invited to meet with the University to discuss your payment options.
5. You will be given the opportunity to meet with the University's wellbeing team.

A full list of possible sanctions and the services you may be restricted from is as follows:

- Excluded from all University buildings and educational services provided.
- Access to University IT systems such as Moodle will be removed.
- No confirmation in writing of results (pre-graduation or re-enrolment).
- The University will not be able to confirm your attendance or your status, should it be required.
- References and written evidence of achievements or studies withheld.
- No visa, UKVI endorsement and applications or CAS requests will be provided or supported (if applicable).
- No arrangement, supervision or validation of placements.
- Your debt will be referred to a 3rd party collection agency.
- The University retains the right to withhold examination results, transcripts, certificates, or confirmation of award, including participation in any graduation ceremony, where tuition fees remain outstanding.

If you experience difficulties in paying by any of the above methods, you must contact the University Collections Team immediately ([collections@bcu.ac.uk](mailto:collections@bcu.ac.uk)).

## **8. What happens if you have been granted a Scholarship?**

If your scholarship is payable to you, payments will be made in three instalments at the end of each term (December, March and May). Please refer to the qualifying criteria along with the published payment dates.

A check will be made to ensure your tuition fee payments are up to date, a payment plan has been agreed or a valid sponsorship/student loan agreement is in place before payment is made.

If you are paying your own tuition fees and have qualified for a scholarship that is used to reduce your tuition fee, then your tuition fee is invoiced in full, and the scholarship is applied to reduce the amount you owe to BCU.

The percentage deposit due prior to enrolment is a percentage of the gross and full tuition fee and not the balance of tuition fee due after a scholarship has been applied.

Where you have withdrawn or been withdrawn by the University before your period of study is completed, you will retain a proportion of the scholarship based on the percentage of tuition fees charged. For example:

33% in the first term, 66% in the second and if you are charged the full tuition fee in the final term on withdrawal, then the full scholarship can be retained. (See **Appendix A** and B or **Appendix C** for a research student).

**WARNING** – If you have been awarded a scholarship this will be deducted from your invoice balance. When you receive your invoice, the reduction will be reflected on the remaining balance. If you have received an invoice and the scholarship is not reflected on the balance, then please notify the University using the information in the following link: [payment guidance pages](#).

## 9. What are you liable for if you withdraw or do not complete your studies?

The following section applies to both temporary (break in studies) and permanently withdrawn students.

The amount the University will charge you is determined by a number of factors. See Appendices A, B and C).

- Your mode of study (e.g. UG/PG/Research/Non research)
- Your personal status in terms of how you were funding your tuition fees.
- The timing of your withdrawal.

If you withdraw from your course having paid your full fees in advance, the University will calculate any refund due based on a point in time (see Appendices A, B and C). In the first instance, you should make contact with your Faculty Student Centre to start the process of applying for a refund. For further information on the refund process, please refer to [payment guidance pages](#).

Please also refer to the policy which governs any change in your circumstances [Change of Circumstances policy](#)

A refund will only be processed if all other outstanding balances owed on your student account are clear. The University issues refunds in pounds sterling (£, GBP). If the University incurs any administration charges, the University will deduct these from the refund due. Refunds will be processed within 14 days of you formally requesting one to be made. If no request is made, then it is accepted that you are planning to return to the University at some stage and any refund potentially due will be retained on your student account for you.

If you are returning after a break in study, you will have been charged for the academic year you have left based on fees due at the last census point from when you were placed on a break in studies before you left. This is regardless of whether it is at the start or the end of the semester.

You will then also be liable for the full fees for the semester(s) of study for the academic year you are returning to, based on the fees for the academic year you return. This is irrespective of any partial fees charged or paid in the previous academic year/semester. A student may be permitted to re-commence by Friday of Week 4 of the second semester if they have passed the first semester before withdrawal from their course. Such students will be subject to 66% of the fees for that academic year (pro rata for part-time students).

### 9.1 Research students

If you are a new or continuing research degree students (Non-Final Year) enrolling in September or February (or, extraordinarily, in May) each academic year. As your study is research rather than attendance based, the exact date when you withdraw can be difficult to calculate.

In order to allow a fair and practical solution, the University will consider the request on a case by case basis and calculate the amount of fees you have to pay and whether you are entitled to a credit / refund on a pro rata basis depending on the actual date you withdraw, interrupt or transfer your study programme, using the table shown at **Appendix C**.

For non-regulated course fees, please refer to the terms of the individual course.

## **9.2 Research students at the final stage of their PhD**

If you are a student entering the final stage of your PhD, there will be a fee-free period to allow for delayed submission. For full-time students this would normally be 6 months at the start of their 4th year of study, and for part-time students this would be 12 months at the start of their 6th year of study.

If you are in receipt of funding, internal or external, this fee-free period will apply after their funding has ended, for the same duration: 6 months for a full-time student and 12 months for a part-time student.

If your thesis is not submitted by the end of this fee-free period, the University will charge you an ongoing monthly fee, equivalent to one month of the annual fee, until you submit your final work. If you withdraw from the course, the University will calculate your fee on the same pro-rata basis.

If the outcome of the examination is successful (award at viva, or award subject to minor or major amendments) then no further fees would be due; however, if the examination outcome requires resubmission of the thesis, further fees will apply. Please contact the Doctoral Research College for further information.

## **9.3 Students who opt to go on a Placement.**

If you opt to go on a placement, your course fee will include a charge for that placement. If you no longer want to attend the placement, then you can change your mind and be entitled to a full refund of the placement fee element either any time before your placement starts or within 14 days of your placement start date.

Once you have been on your placement for more than 14 days, 100% of the placement fee element of your tuition fee becomes due, and you will not be entitled to a refund.

## **9.4 Important information for transferring students – Internal and External**

If you are transferring internally within 4 weeks of your course start date, then you will be charged the full tuition fee for the course you are transferring to. You will not be able to transfer to a different course after Week 4 of the course start date. If you do transfer to another BCU course within those 4 weeks, then the original course tuition fee will be cancelled, and any payments made will be transferred across to the new course.

If you are transferring from an external University then the University will not normally accept any student transferring after the Friday of Week 4 of the course start date.

If you are transferring from another institution to the University within 4 weeks of your course start date, then BCU will charge you the full tuition fee. If you have left your previous institution, they will have the right to retain some or all of the fees due from you or your student loan and you will be liable for 100% of the BCU tuition fee due at the time of transfer.

If you are an undergraduate student, you will have been charged a proportion of your course fees by your previous institution and that institution would have received funding directly for a corresponding amount from the student funding authority. Any remaining amounts left can be paid to BCU, however if there is a shortfall in fees being paid to the University, you will be liable for the remaining balance due.

## **10. When is a refund due?**

### **10.1 The Cooling off period**

To make sure you are happy with the study choices you have made, there are two 14 days cooling off periods.

1. If you cancel your place within the 14-day period after accepting the offer to study with us, the cancellation period pursuant to the Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013, any tuition fees and deposits already paid will be returned in full – unless the course has already started.
2. If you have been fully enrolled, following acceptance of the offer, you can cancel within a second cancellation period within 14 days of the start date of the course. You are not liable for any fees within this 14 day period and any tuition fees and deposits already paid will be returned in full.

The 14 days cooling off period also applies to students who opt to go on a Placement. The 14 days starts from the first day of the placement, after which point 100% is charged. See Section 9.3.

An exception to a full refund is applied to new overseas students, See Section 10.2.

### **10.2 New overseas students**

If you are a new overseas student who has had to apply for a Student Route Visa, because of the time taken to administer your application, the University will retain £1000.00 of your 50% **offer acceptance deposit** paid. Circumstances can include the following:

1. You have been fully enrolled, following acceptance of the offer, and have cancelled within the cancellation cooling off period within 14 days from the start date of your course. You will not be liable for any of the remaining tuition fees and any tuition fees and deposits already paid will be returned in full, with the exception of the £1000.00 non-refundable element of the **offer acceptance deposit** paid.
2. The University will deduct £1000 from your offer acceptance deposit payment if you have provided fraudulent documents or false information at any stage during the application or enrolment process or when applying for entry clearance.
3. The University will deduct £1000 from your offer acceptance deposit payment if you commit malpractice during any examinations, including your English Language test.
4. If you arrive in the UK, after the commencement date of the course and have failed to complete your enrolment tasks and start on your course.
5. If the UK Government has cancelled your visa as a result of a breach of visa conditions or the visa refusal is due to falsified documents.
6. You have sent monies to the University and the University's bankers are unable to accept the receipt due to it being sent from a sanctioned country as detailed in section 13.4 below.
7. You decide to not enrol.

### **10.3 Continuing Professional Development (CPD)**

CPD Study offers modular access to health, education and accountancy courses. Fees are charged on the commencement of the module and no refunds are payable.

#### **10.4 Exceptional circumstances**

There may be exceptional circumstances where you will receive a full refund including the £1000.00 offer acceptance deposit if you are a new overseas student.

This is where you have been unable to complete the full enrolment due to exceptional circumstances beyond your control, such as illness or death of an immediate member of your family. In these instances, you may apply for a full refund. An application for this type of refund must be supported by Certified Documents such as a Doctor's Certificate and / or relevant documents verifying the situation.

Another exceptional circumstance is where the University may not be able to provide continuation of study and has to close a course. Where the University closes a course without providing the remainder of the course to current students, the Refund and Compensation Policy for Course Closure sets out the University's arrangements covering such exceptional situations. This policy can be found as part of the [Student Protection Plan](#).

#### **10.5 Overpayments of tuition fees**

If you have made an overpayment of fees to the University, please note that all refunds will be returned to the person or organisation that originally made the fees payment, and back to the card or bank that the original payment was made from.

There may be exceptional circumstances outside of your control that changes this requirement, and in that event, you will be required to complete a form with personal and address identification, including a copy of the beneficiary's bank statement.

Details on the refund process and how you go about applying for a refund can be found in the published [payment guidance pages](#).

## **11. How are your payments allocated against an outstanding balance?**

This is applicable if you owe money for a number of different services such as tuition fees, accommodation fees or additional fees (for example, library charges).

When a payment is made to the University, by any of the mechanisms set out in section 6, you are required to select what the payment is for. If you do not indicate the fee for which a particular payment is for, the University will apply the monies in the following order:

- a. Other additional fees (example, library fees); then
- b. Accommodation fees and charges; then
- c. Tuition fees.

Where you have selected what the payment is for through the online payment portal, the payment will be allocated on that basis. This cannot be reallocated later.

## **12. Tuition fees funded through the Government support apprenticeship levy.**

If your tuition fees are funded via the apprenticeship levy or, where the Education and Skills Funding Agency (ESFA) pays 90% and the employer 10%, then you are not subject to the same terms as detailed above for a sponsor. If you are an apprentice that has met the requirements of the apprenticeship contract:

- The University will receive the payment for your fees, directly from the ESFA and/or your employer.
- You will not need to produce a sponsorship letter.
- You will not be liable for any outstanding tuition fees should your fees not be paid by your employer.

## **13. Additional considerations**

1. If you're studying a postgraduate research degree over multiple years, then your tuition fees will be subject to an annual increase.
2. If your tuition fees increase, you will need to speak to your Faculty before the start of the next academic year. You will be notified of the fee increase through the enrolment process.
3. The University's courses are generally made up of several modules. For some flexible learning courses each course unit can be studied individually. For this type of course a fee is charged per unit rather than for the entire programme or year of study.
4. Where a unit-level fee is charged it will be based on the amount of academic credit attached to the unit as a proportion of the total amount of credits of the full course. E.g., a postgraduate course normally consists of 180 credits.
5. In respect of research, a 30-credit unit consists of one sixth (30/180) of the credit value of the overall course and so the fee for that unit will be based on one sixth of the overall course fee. Separate fee rates per unit will apply for Home/Overseas students.
6. Where a full-time course is also offered on a part-time basis then the fees for the part-time version are calculated on a pro rata basis.
7. Your fee status is determined by your nationality, country of birth and country of permanent residence (as per your application). Your fee status determines the rate at which you pay your tuition fees and is different to your nationality. For example, some international students such as Irish nationals may be eligible to pay at the Home fee rate, and some UK students may be assessed as paying the Overseas fee rate.
8. Channel Islands and Isle of Man students ("Island Students") will usually be classed as Home students for fee status purposes providing, they satisfy the relevant criteria. The conditions set out in this policy that relate to Home students will relate to the "Island students", studying Further education, undergraduate and postgraduate courses.

### **13.2 Fraudulent transactions**

If it is established that your payments have been sent to the University as part of fraudulent activity, then the payment will be reversed from your student account and any tuition fees previously cleared will once again become outstanding. If after an investigation the University still considers the transaction to be fraudulent, then as per the University Fraud policy, you will face disciplinary action that will result in you being withdrawn.

This is the case regardless of whether you were party to the fraud or completely unaware of the fraudulent activity.

1. Fraudulent activity can be avoided by ensuring that you do not pay your tuition fees to a 3<sup>rd</sup> party who are paying them onto the University.
2. You only make payment to the University via the formal and secure payment portals.
3. You avoid paying any amounts of money directly into the University's bank account.

### **13.3 Anti-Money laundering Policy**

The University reserves the right to refuse a payment if it is not satisfied as to the identity of the payer or the source of the funds.

As part of University compliance with Money Laundering legislation, payments made directly into our bank or cash payments are not accepted for the payment of tuition fees, either on our campus or over the counter at a bank.

All payments over the value of £10000.00 that are received directly into the University bank account will require additional due diligence. This can be avoided by using the secure payment pathways provided in this Tuition fee payment policy or on your tuition fee invoice.

If you are not the person paying your fees, then the University may request additional information so that we understand who is making the payment and from where.

#### **13.4 Sanctioned Countries Policy**

In respect of tuition fee payments, the sanctioned countries policy focuses on the increased risk of receiving tuition fees from bank accounts that are held in countries such as Iran and Afghanistan.

Our bankers do not currently permit receipt of monies from these and a number of other countries. This includes payments from debt or credit cards from accounts that are based in those countries identified in the policy. Please refer to the policy for further information.

New overseas students will be subjected to additional due diligence and scrutiny if they are applying from the countries on the sanctioned countries list. Students from these countries are welcomed, however the University is not able to accept any payments from financial institutions based in the countries contained within the sanctioned countries policy.

The policy is published as part of the Student Contract. [The Student Contract | Birmingham City University](#)

#### **13.5 Additional information around tuition fee increases.**

The University has to be very clear about any increases to its tuition fees before students commit to a course and the calculation of such increases also needs to be clear. Please see the following link for more guidance on fee increases. [The Student Contract | Birmingham City University](#)

## Appendix A

Applicable to:

- Home Undergraduate students

The University will charge tuition fees based on the point of the academic year you have permanently withdrawn or have taken a break in your programme of study. The date recorded as your “date of withdrawal or break of study” will be used to determine the % of fees charged and your date of withdrawal is as agreed by the University. Please refer to the guidance within the Student Attendance and Engagement Policy and the Student Change of Circumstances policy. Both can be found on the following Student Contact pages here [The Student Contract | Birmingham City University \(bcu.ac.uk\)](#)

The % charged will increase with each new term and the start and end of each term. This is determined by the Student Loan Authority term dates used for payment of maintenance and tuition fees. These dates are used to calculate your fee liability regardless of whether you are in receipt of a student loan for your fees or not.

You will be liable for the following percentage of your fees as set out in the table below. This also includes home students who are not in receipt of funding from a Student Finance Authority.

<b>Terms</b>	<b>Tuition Fee Liability Date 1</b>	<b>% Charge</b>	<b>Tuition Fee Liability Date 2</b>	<b>% Charge</b>	<b>Tuition Fee Liability Date 3</b>	<b>% Charge</b>
<b>AUTUMN</b>	14 Days after Course start date	25%	6th January 2025	50%	28th April 2025	100%
<b>WINTER</b>	14 Days after Course start date	25%	28th April 2025	50%	15th September 2025	100%
<b>SPRING</b>	14 Days after Course start date	25%	15th September 2025	50%	5th January 2026	100%
<b>SUMMER</b>	14 Days after Course start date	25%	5th January 2026	50%	13th April 2026	100%

## Appendix B

Applicable to:

- Overseas Undergraduate students
- Home Postgraduate Taught students
- Overseas Postgraduate Taught students

The University will charge tuition fees based on the point of the academic year you have permanently withdrawn or have taken a break in your programme of study. The date recorded as your “date of withdrawal or break of study” will be used to determine the % of fees charged and your date of withdrawal is as agreed by the University. Please refer to the guidance within the Student Attendance and Engagement Policy and the Student Change of Circumstances policy. Both can be found on the following Student Contact pages here [The Student Contract | Birmingham City University \(bcu.ac.uk\)](#)

The % charged will increase with each new term until you are liable for 100% of your fees in the final term.

You are liable for the following percentage of your fees as set out in the table below.

<b>Terms</b>	<b>Tuition Fee Liability Date 1</b>	<b>% Charge</b>	<b>Tuition Fee Liability Date 2</b>	<b>% Charge</b>	<b>Tuition Fee Liability Date 3</b>	<b>% Charge</b>
<b>AUTUMN</b>	14 Days after Course start date	33%	6th January 2025	66%	28th April 2025	100%
<b>WINTER</b>	14 Days after Course start date	33%	28th April 2025	66%	15th September 2025	100%
<b>SPRING</b>	14 Days after Course start date	33%	15th September 2025	66%	5th January 2026	100%
<b>SUMMER</b>	14 Days after Course start date	33%	5th January 2026	66%	13th April 2026	100%

## Appendix C

Applicable to:

- Home Post Graduate Research Students
- Overseas Post Graduate Research Students

Research students are treated slightly differently. The University will charge tuition fees based on the start date and the date of last engagement. The percentage of the tuition fee charged is dependent on the last date of engagement recorded for you (either online or in attendance) as per the table below.

Start Date Sept	Study Change Occurs	Fee Liability	Start Date Feb	Study Change Occurs	Fee Liability	Start Date May	Study Change Occurs	Fee Liability
	Within 14 days of course start	Nil Fee Due		Within 14 days of course start	Nil Fee Due		Within 14 days of course start	Nil Fee Due
	Mid-September to 30 November	25% of fees		Mid-February to 30 April	25% of fees		Mid-May to 31 July	25% of fees
	01 December to 28 February	50% of fees		01 May to 31 July	50% of fees		01 August to 31 October	50% of fees
	01 March to 31 May	75% of fees		01 August to 31 October	75% of fees		01 November to 31 January	75% of fees
	01 June to 31 August	100% of fees		01 November to 31 January	100% of fees		01 February to 30 April	100% of fees