

Birmingham City University

Tuition Fee Payment Policy 2017/2018 for International Students

1. Introduction

Birmingham City University (the University) is committed to a fair and transparent policy in respect of tuition fees for students whilst also offering a range of methods in order to pay those fees.

The policy is reviewed annually and the University will ask students to agree to its terms as part of the enrolment process at the start of each year of study.

Students remain responsible for the payment of their tuition fees, whether they have received an invoice requesting payment or not, including where sponsorship, grant or loan agreements have been approved. The University reserves the right to apply sanctions including the permanent exclusion of a student for the non-payment of tuition fees in line with the procedure set out in the **Debt Management & Sanctions Policy**.

2. Fees

The University is committed to providing a wide range of study options, so it is important that students understand the cost of their chosen course. Students can find current course fees on the individual course pages of the University's website at <https://www.bcu.ac.uk/courses>.

All students will receive an emailed confirmation of their course and fee. Links to the fee and course profile will be included in this email.

The University calculate fees based on programme of study, mode of attendance (whether full-time, part-time, working-away or distance learning) and other factors where applicable. Fees will depend on fee status which includes whether the student is UK or EU based.

The only increase in fees for second and subsequent years of a course will be limited to increases in inflation based on the Retail Prices Index or to reflect changes in government funding policies or changed agreed by Parliament.

The University strongly recommends that students plan how they will pay their fees at the earliest opportunity. The payment options available will depend on each individual's circumstances including (but not limited to):

- The fee for their programme of study
- Whether the student receives sponsorship, scholarship or bursaries; and
- Whether the student receives a Tuition Fee Loan or Tuition Fee Grant from the Student Loans Company (SLC) [or similar funding from their home country].

Students will need to pay their tuition fees when they complete enrolment unless any of the following apply:

- The University receives evidence from a student that they will receive a loan from the Student Loans Company (SLC); or evidence of similar funding from their home country] or
- A student provides evidence of sponsorship from an approved sponsor; or
- A student is eligible to pay their tuition fees in instalments (see Section 4 – Fee Categories: Self-Funded).

3. Methods of Payment

The University aims to provide all of our students with a flexible range of secure payment options so that everyone has a payment method to suit them. The University accept all major credit and debit cards with the exception of American Express.

Please note that when making a payment, if the University need to issue a refund the University will return funds to the person or organisation that originally made the payment unless there are exceptional circumstances. In the event that exceptional circumstances apply, a form of personal and address identification will be required including a copy of the beneficiary's bank statement.

To ensure that the University can identify monies paid, students should always give their **Student name** and **Student number** as a reference when making any type of payment.

Online payment for students in the UK:

Students with a UK Bank Account can make a payment by a UK Debit card or Credit Card via the following link

[UK bank online payment](#) for tuition or other fees.



Students with an international bank account can make a transfer or pay by an international Debit card/Credit card for tuition fees and deposits through **Pay to Study** in their own currency with no currency conversion fees and beneficial exchange rates. Pay to study also accept China Union Pay:

[International bank online payment](#) for tuition or other fees.



For details on other ways to pay please visit [make a payment](#) or contact the ASK Helpdesk situated at either:

- The Curzon Building (City Centre Campus situated on the First Floor)
- The Baker Building (City North Campus situated on the First Floor)
- The Mary Seacole Building (City South Campus situated on the First Floor), or
- You can contact the ASK Helpdesk on 0121 331 7777

4. Financially Sponsored Students

A 'Financially Sponsored' student is defined as a student whose fees are being paid by their employer, a third party or a government body. Any student being sponsored (e.g. by a company or public sector organisation), needs to provide valid written evidence in the form of a sponsor letter of support **for each academic year when they complete enrolment**. To be valid, a sponsor letter must:

- Be on the sponsor's official letterhead
- Clearly state the full student name
- Include the student number
- Include the sponsored amount or the % proportion sponsored
- Provide the academic years for sponsorship
- Provide details of the course or programme
- Provide full details of where the invoice should be sent, including Sponsor contact name, details, postal address and e-mail address
- Be signed by the person authorising the sponsorship
- Provide any reference number or purchase order for the organisation sponsoring

Please Note

- If a student tells the University that they are a sponsored student, but the University does not receive a letter from their Sponsor then the student will become liable for the tuition fees charged.
- The sponsor letter should be e-mailed to sponsor@bcu.ac.uk
- If relatives or personal friends are paying a student's fees, the University does not consider them to be official sponsors and the student will be treated as a self-funded student.

Once a sponsor agrees to fund a student, the sponsor pays the University directly for their tuition fees in full; the University requires payment in full within 30 days of the date of invoice. There is no option to accept direct debits or payment by instalments from sponsors. **If the sponsor is funding less than the full amount of the tuition fee, fails to pay or withdraws the sponsorship during the financial year for any reason, it is then the student's personal responsibility to pay any outstanding amounts.**

If the sponsor refuses to pay the fees, then the debt will be then reverted back to the student after 90 days of the Sponsor being invoiced and it becomes the student's responsibility to pay in full. If the sponsor later goes into liquidation or receivership, the University will work with the student to find a suitable payment arrangement, but the University will not waive any outstanding tuition fees.

5. Self-Funded international students

Tuition fee deposits

On Application (by CAS deadline)	£1,500
At online enrolment	50% of tuition fees

International students must pay a tuition fee deposit of £1,500 which will be outlined in the offer letter received from the University. The student must pay the £1,500 in order to demonstrate to the Entry Clearance Officer, who will assess their visa application, that they are a serious applicant with a genuine commitment to studying at the University. The student will be expected to pay this in good time to obtain their Confirmation of Acceptance for Studies (CAS) number before the cut-off deadline but it does not need to be paid unless or until an Unconditional Offer is received. In some instances, there is also a requirement for the University to receive a scanned copy of a financial or bank statement from the student, which proves that they can meet the UK Visa and Immigration (UKVI) Tier 4 student visa requirement. Further information can be found at [the Government website](#).

The University requires all International Students to pay at least **50% of their tuition fees** when they complete enrolment inclusive of the £1,500 deposit already paid. If the payment of the 50% of tuition fees remains outstanding within 30 days of the deadline for payment set out in the table below, then the University reserves the right to fully restrict the student's access to the University with immediate effect in line with the **Debt Management and Sanctions policy**

The deadlines for payment of the 50% tuition fees, which depend on the month of enrolment, are set out in the table below. E.g. if a student enrolls in September or October, the deadline for payment of the 50% tuition fees is 1 November of the same academic year.

Date of Enrolment	Payment of deposit deadline
September/October	1 st November
January/February	1 st March
April	1 st June

If an international student pays more than 50% of the tuition fees, the University will deduct this additional amount from the total remaining tuition fees outstanding. This means that it is not possible to subsequently draw on this money to pay for living or accommodation costs, and the University will not refund any of this payment save as where required to by the **Credit and Refund policy**. For further information please refer to.

For example:-

If a student's tuition fees are £14,000 then a 50% deposit of £7,000 is required. If a payment of £9,000 is received then the balance of £2000 will be used to clear £2,000 from the remaining £7,000 balance

of tuition fees unless the student withdraws from the course. Then the amount refunded will be in accordance with the Credit and Refund Policy.

Once a payment for tuition fees is received either in the form of a deposit or subsequent payments, then no refund will be made to reverse this receipt to allow the student to repay it again at a later date. Please refer to the International Office published CAS deadlines

For the remaining 50% of tuition fees, the students have the option of either paying them in full either before or at enrolment, or they can enter into a payment plan.

Paying in full

Students can make one off payments in order to clear their account either ahead of enrolments or following enrolment. A payment can be made via the following link [make a payment](#)

International Students who pay their tuition fees in full and meet the relevant deadlines set out in the table below are entitled to receive a prompt payment discount of £300. **Students should deduct £300 from those fees if they plan to meet these criteria.** If the University receive payment after the close of business on the dates set out in the table the student will not be entitled to a discount.

Students must be studying full time for a full academic year on campus to be eligible for the prompt payment discount. **Please note if students are coming to study ACCA they will not be eligible for this discount.**

Prompt Payment Discount Deadlines

Date of Enrolment	Payment Deadline for Discount to apply
September/October	1 st November
January/February	1 st March
April	1 st June

If students fail or forget to deduct £300 from their fee payment after meeting the above criteria, the University will refund the £300 on a once a term basis after 30 days but no later than 60 days after the payment deadline. The students should notify Finance if they feel they are entitled to a discount but have not yet received a refund.

Please note: the University can only make refunds to the person or organisation that originally made the payment.

Payment Plan Options:

All students must clearly indicate their chosen option at enrolment. **As set out above, the University requires that 50% of the tuition fees are paid at enrolment for students to pay their tuition fees**

via one of the payment plans below. The remaining 50% of the fees due will be split amongst the three or six payment plan options shown below.

If a student defaults on the payment of an instalment, then sanctions will be applied. A full list of the services a student would be restricted from and when those sanctions are applied are detailed within the **Debt Management and Sanctions Policy**.

The dates for payment of the instalments for the 3 month and 6 month plan are set out in the tables below.

Three months Tuition Fee Payment Plan

	Autumn / September intake	Spring / January intake	Summer / April to June intake
1	1 st December	1st April	1 st July
2	1st February	1st June	1 st August
3	1st April	1st August	1 st September

Six months Tuition Fee Payment Plan

	Autumn / September intake	Spring / January intake	Summer / April to June intake
1	1st December	1st April	1 st July
2	1st January	1st May	1 st August
3	1st February	1st June	1 st September
4	1st March	1st July	1 st October
5	1st April	1st August	1 st November
6	1st May	1st September	1 st December

6. US Federal Loans

The University is registered to accept funding from the US Federal Loans scheme (this is available to US Citizens only). If a student chooses to fund their studies with a US Federal Loan, they must comply with the US Department of Education's legislation regarding this scheme. The University will accept and administer funds the University receives in line with legislation governing the distribution of these funds; the University cannot distribute funds early, so it is important that all students have the appropriate funding in place for living costs until the appropriate date of distribution.

The distribution dates can vary depending on the student's course start date and the completion of eligibility documentation. For the majority of students the three distribution dates for 2017/18 are as follows:

- 19th September 2017 (1st Instalment)
- 9th January 2018 (2nd Instalment)
- 24th April 2018 (3rd Instalment)

If the University does not receive written evidence of a US Federal Loan, or if the University does not receive funds to cover all or part of their tuition fees from a US Federal Loan, the University will class the student as a Self-Funding student and they will be personally liable for payment of their tuition fees.

7. Credits and Refunds:

The University will make a refund of tuition fees in the following circumstances

- If an applicant cancels their place within the 14 day cooling off period pursuant to the Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013, which is normally applicable following acceptance of the offer and again following enrolment. Unless the course has already started (see below), any tuition fees and deposits already paid will be returned in full
- Where the course has already started prior to the student cancelling within the 14 day cooling off period referred to above, the University will provide a refund but the student will be liable to pay a proportion of the tuition fees on a pro rata basis to cover the period from the start of the course to the date of cancellation which will be deducted from the refund provided
- If a student withdraws from a course within two weeks of the course start date the University will cancel all tuition fees in full and will return any fees paid (including any deposit) in advance to the person or organisation that originally made the payment
- Where a student withdraws from a course and it is outside the above 14 day cooling off period or the 2 weeks after the course start date then the amount of refund will depend on the point at which the withdrawal is recorded on the international students account. Please refer to the Credit and refund policy 2017/2018.
- A full refund is given if the University cancels the chosen course of study and cannot offer a suitable alternative
- Where exceptional circumstances apply which as a matter of fairness, require the University to refund all or part of the tuition fees paid.

As set out above, the University will refund the tuition fee deposit where an applicant cancels within the 14 day cooling off period. The University will also refund an applicant's tuition fee deposit where the reason for not taking up the accepted place on the University programme is deemed by the University in its absolute discretion to be genuine and outside of the applicant's control, such as in the following circumstances:

- Where a student visa application is rejected in writing by the Embassy/High Commission, subject to the provisions relating to fraudulent applications below. Should a visa application be rejected, the University requires the applicant to provide:
 - A request in writing for a refund
 - A copy of the full Visa Rejection Notification from the High Commission
- Where the applicant fails to meet the University's academic entry requirements
- Where there are exceptional circumstances beyond the applicant's control such as illness or death of an immediate member of family

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. Decisions regarding exceptional circumstance refunds are at the discretion of the Head of Admissions and Conversion in the International Office.

- In the event of a default by the University due to the following circumstances:
 - when the University does not offer a course on the advertised start date
 - when the University terminates a course after the course start date and before the course completion date
 - when the University does not provide a course as advertised, due to sanctions or circumstances beyond its control

In order to protect the interests of genuine international students and the University, refunds **will not** be given in the following circumstances:

- **Once the applicant/student has arrived in the UK or after the commencement date of the course**, save as where the University considers in its absolute discretion for exceptional circumstances to be applicable.
- If the UKVI has cancelled a visa as a result of a **breach of visa conditions**, or if a visa application is refused by the UKVI because the UKVI concluded that the application was made using **falsified documents**.
- Similarly, where the UKVI or the University has determined that **fraudulent documents are used or submitted** at any other stage of the process including at the time of application or enrolment.

Any requests for refunds should be sent to Nicola Lawley, Head of Admissions and Conversion, International Office, nicola.lawley@bcu.ac.uk.

In line with its obligations under UK Money Laundering legislation the University is unable to make any refunds in cash. The University also reserves the right to refuse or reject any financial transaction where the University are unable to identify or trace the origin of the payment made. **Refunds will be processed within 30 days of Finance receiving the request. Please note the University can only make refunds to the person or organisation that originally made the payment unless there are exceptional circumstances.**

Where a student has withdrawn before the period of study is completed, all tuition fee refunds are calculated on the gross tuition fee (i.e. the published fee) rather than the fee after a fee waiver, reduction or discount has been applied to a student's account.

8. Failure to Pay Fees

The University reserves the right to apply sanctions including the full restriction of access for the non-payment of tuition fees in line with the procedure set out in the **Debt Management & Sanctions Policy**

9. Help and Advice

If students require help in understanding how this Policy affects them, or if they need to make the University aware of any reasonable adjustments to meet the requirements of this policy or if they have any other questions they should contact the ASK student enquiry service by phoning 0121 331 7777, or online at [contact ASK](#) , or in person at The Curzon Building (City Centre Campus) or the Baker Building (City North Campus).