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## TUITION FEES PAYMENT POLICY - September 2022

This policy sets out important financial aspects governing your time as a student at Birmingham City University ("the University"). It should be read alongside the Terms and Conditions and your Offer Letter for your academic year of entry. This policy forms part of the contract between you and the University. The University is committed to a fair and transparent policy in respect of payment of tuition fees for students whilst also offering a range of methods to pay those fees.

This policy applies to undergraduate, postgraduate taught and postgraduate research students.

### 1. What will you be charged in respect of your tuition fees?

As a student you are responsible for the payment of your tuition fees at all times: whether you have access to an invoice requesting payment or not, including where sponsorship, grant or loan agreements have been approved. The University reserves the right to apply sanctions (Section 7) including permanent exclusion from the University for non-payment of tuition fees and ***you will not be permitted to graduate with an outstanding tuition fee debt.***

Your Tuition Fee is determined by:

1. Your fee status – Home UK or Overseas.
2. Your level of study – Undergraduate including (UG, HND and FdA), ; postgraduate taught (PGT); postgraduate research (PGR).
3. Your mode of study – For Example:
  - On campus full-time (FT) study (120 credits UG, 180 PGT)
  - Modular programmes (FT)
  - Intensive undergraduate study (180 credits per year over 2 years)
  - On campus part-time (PT) study including variable intensity study (UG ranging from 40 to 80 credits per academic year)
  - PGT study (ranging from 60 to 100 credits)
  - Online distance learning study (offered on a fixed fee per year or pay as you go basis).

Tuition fees for your first year of study will be clearly set out in your offer letter. Your fees are subject to an annual inflation rate rise (capped at 5%) except for regulated fees set by the UK Government, which are charged at the maximum regulated fee. Undergraduate and postgraduate certificate teacher training home fees are regulated by the UK Government and are subject to change only as a result of a UK Government announcement.

Post-graduate health courses where students are eligible to apply for an SLC loan at UG levels are treated as regulated fees in this regard.

You will be notified of the fee charged in any subsequent years during the enrolment process for that year of study.

If you defer entry at the University or are permitted to suspend your studies, 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 in GBP £ Sterling, unless stated otherwise.

## 2. When do you have to pay for your course?

Enrolment will usually take place in the 8 week period before your course starts, and your tuition fees must be **paid in full before you complete the enrolment process**.

**Unless** one or more of the following applies:

1. You are a student who is paying their own fees, who has paid a 50% deposit, and are planning to pay the remainder of your tuition fees in instalments (Section 5.2).
2. You are a student who is being sponsored by an approved external sponsor and have provided evidence of that sponsorship to the University (Section 5.3).
3. You are a home undergraduate student and have provided evidence that you are receiving an undergraduate loan from one of the UK Student Finance Authorities (Section 5.5).
4. You are a home postgraduate student and have provided evidence that you are receiving a postgraduate / postgraduate research loan from one of the UK Student Finance Authorities (Section 5.5).
5. You are a student who has provided evidence that you are receiving an undergraduate or postgraduate / postgraduate research Government supported loan from your country of origin.
6. 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. (Section 5.4).
7. You are a student who is being funded, for 100% of your postgraduate research degree tuition fees, by the University.

## 3. Overseas students

On Acceptance of offer (by CAS deadline)	£4,000 deposit paid for the first year of study
Prior to enrolment	50% of the Full tuition fees due

If you are an overseas student, then you must pay 50% of the Full tuition fee for your course before you can complete your enrolment. The full tuition fee is the fee charged for your course prior to the deduction of any scholarship awards.

For the first year of study, £4,000 of this 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 example, where a full Tuition fee is £20,000, a £4000 deposit is paid on acceptance of the offer and a further £6,000 is required to be able to enter the enrolment process. Any scholarships awarded would be deducted from the remaining £10,000 balance.

If a £2,000 scholarship has been awarded, then this will be applied once you have fully enrolled and this will reduce the balance of £10,000 due down to £8,000. The balance of £8,000 is due immediately unless, you enter into a formal payment plan. See 5.2

You will also need to provide the University with a scanned copy of a financial or bank statement, which confirms that you can meet the UK Visa and Immigration Student Visa Route (formerly Tier 4) requirement. Further information can be found on [the UK Government website](#).

Non-payment of the 50% balance prior to enrolment will result in a hold on your enrolment and a referral to the University's Finance team to discuss your options. This may include the application of sanctions (Section 7) to limit access to the University.

#### **4. Prompt payment tuition fee discount for self-funded full-time students**

**Please note that prompt payment discounts have now been discontinued for the 2022/2023 academic year.** It will no longer be available for courses with a start date after the 1<sup>st</sup> of September 2022.

#### **5. Payment options for your fees**

##### **5.1 Self-funded tuition fees being paid in full or partially**

If you are paying for your own fees, payments can be made online using a valid UK Debit Card or Credit Card (with the exception of American Express) via the following link: <https://ipay.bcu.ac.uk/invoice/>

Payments can be via a bank account transfer or overseas Debit Card/Credit Card by visiting our Finance [payment guidance pages](#).

**When paying by a bank account transfer, you should always include Student ID and then your name as a reference. This ensures the University can identify the monies you have paid.**

For details on all the ways you can pay, please visit our finance [payment guidance pages](#).

Courses where the amount of the tuition fee is equal to or less than £1,500 are not eligible for payment in instalments and full payment will be required.

Tuition fees can be paid by a third party; however, it is a condition of the University accepting payment from a third party that your consent is provided. This is to give permission for the University to contact the original payer concerning matters relating to the payment of your tuition fees.

Please note when making a payment to the University, the University is not responsible for bank charges incurred. You are responsible for ensuring that your payment is received in full.

As part of University compliance with Money Laundering legislation, cash payments are not accepted for the payment of tuition fees.

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.

## 5.2 Self-funded tuition fees paid by instalments

The balance of your tuition fee becomes due for payment as soon as you complete the enrolment process and receive your invoice. However, the University will accept the following University payment plans that must be entered into on receipt of your tuition fee invoice.

- A six-monthly instalment plan starting in term one for all self-funded students where a 50% deposit/instalment has been paid before completing your enrolment.
- A two-instalment plan is available where a 50% deposit/instalment has been paid before completing your enrolment. The 2<sup>nd</sup> instalment is payable at the beginning of the 2<sup>nd</sup> term for all self-funded students.
- A three-instalment plan is available if you are a home postgraduate / postgraduate research student and are receiving funding directly from the Student Finance England/The Student Loan Company. Evidence of a successful loan application is required before completing the enrolment process and the three-instalment plan is aligned with the payments you receive from the Student Loan Company.

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

Paying by instalments is subject to initiating a formal payment plan with the University at the start of your course; and satisfying all of the following conditions:

1. You have provided the required evidence from Student Finance England/The Student Loan Company.
2. You have paid the required deposit as detailed in section 5.2.; and
3. You have set up a payment plan according to the applicable schedule; and
4. You have been charged the full amount of your tuition fees at the start of your course.
5. Your tuition fees are greater than or equal to £1,500.

Once you complete the enrolment process, you will receive an invoice for your tuition fees via your BCU student email address. Once you have received this, your instalment plan can be created by visiting [BCU student invoice payment portal](#)

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.

If your payment plan has 3 failed instalment collection attempts, then the University reserves the right to cancel the payment plan and request the balance remaining in full.

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

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.

If you have not set up a formal payment plan, and do not meet the criteria as set out in section 5.2, then the balance of any tuition fee due, will need to be paid immediately. Without a payment plan or payment in full you may have your access to University resources restricted as set out in section 7.

Whilst there is a two instalment plan available, payment of a 50% deposit does not form part of a formal payment plan until you have set up and agreed to pay the 2<sup>nd</sup> 50% instalment via the [BCU student invoice payment portal](#)

Failure to set up a payment plan within 4 weeks of either your course start date or the date of your invoice, will result in the full balance of fees becoming due immediately.

### 5.3 Tuition fees paid by an external sponsor (not including apprenticeships see 5.4)

Sponsored students must provide a letter from an 'approved external sponsor' prior to full enrolment. 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 be:

- Written on the sponsor's official letterhead
- Clearly state the full student's name
- Include your student number
- Include the sponsored amount or the proportion of the fees sponsored
- Provide the academic years for sponsorship (clearly stated if multiple years)
- 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 sponsoring organisation

Further information for sponsors/sponsored students, including a sample sponsor letter, is available at: <https://icity.bcu.ac.uk/Finance/Accounts-Receivable>

With the exception of an apprenticeship contract, should a sponsor fail to pay any fees within 60 days of being invoiced, payment for these fees in full will become the responsibility of the sponsored student. In these cases, the University will endeavour to work with sponsored students to find a suitable payment arrangement; however, we will be unable to waive any outstanding tuition fees.

#### 5.4 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 pays 90% and the employer 10%, then you are not subject to the same terms as detailed above for a sponsor.

If you are a student that has met the requirements of the apprenticeship contract

- BCU will receive the payment for your fees, directly from the Skills Funding Agency 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.

#### 5.5 Tuition fees funded by Student Loans Company

If you are a student who has applied or is intending to apply for a loan from the relevant Student Finance Authority, you must inform the University at the time of enrolment. You are responsible for applying for your own funding direct from the relevant Student Finance Authority. The loan must be applied for **annually** for each year of study, in a timely manner, and for the correct course, year and amount.

You must inform the Student Finance Authority of changes to any household circumstances.

Once the Student Finance Authorities agree to fund you, they will notify the Student Loans Company (SLC) who will then confirm the funding to the University.

#### **Undergraduates funded by Student Finance Authorities in the UK**

If you are an undergraduate student funded by a Student Finance Authority, your tuition fees will be paid directly to the University on your behalf in three instalments (25%:25%:50%) based on your engagement on or after the census date.

#### **Postgraduates funded by Student Finance Authorities in the UK**

If you are a postgraduate / postgraduate research student funded by a Student Finance Authority, your tuition fee loan will be paid to you directly in three instalments (33%:33%:34%), and you are responsible for paying your tuition fees directly to the University via a formal University instalment plan.

If you are awaiting an SLC Customer Reference Number / Student Support I.D, you must declare your intention to be funded by the SLC as part of the online enrolment process with the University.

Until you agree to the terms of the loan and the SLC confirms your funding to the University, you will be personally responsible for tuition fees due. If the SLC is funding less than the full amount, or fails to provide such funding, you will become responsible for paying the outstanding balance due.

If you need any help or further information about SLC funding, please refer to the Government guidelines available at: [England](#), [Scotland](#), [Wales](#), or [Northern Ireland](#). If you live in the Channel Islands (Jersey and Guernsey) or Isle of Man, please contact the Education Authority.

**See section 12 for students with SLC funding transferring from another university.**

## **6 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 above, you are required to indicate 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 it has been indicated what the payment is for, the payment cannot be reallocated later.

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

You will not be allowed to continue your education or graduate if you owe tuition fee debt to the University.

Sanctions (limiting access to services and/or learning resources) will be applied to your student account after 60 days from the date of your tuition fee invoice if the tuition fees remain unpaid.

Sanctions will be applied if a payment plan is not in place or full payment has not been received. You will receive three notifications sent to your BCU student email account in the first 12 weeks of your course start date, giving you the opportunity to enter into a payment plan, provide evidence that you are being externally sponsored or internally funded, or provide confirmation that you are receiving funding from a Student Finance Authority.

A link to make a payment or set up a plan will be included in the notifications we send to you.

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.
- No confirmation in writing of Results (pre-graduation) or re-enrolment.
- Written results from exam / assessment boards delayed.
- Validation of attendance or student status withheld.
- 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.
- Debt referred to a 3<sup>rd</sup> 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.

## **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 have qualified for a scholarship that is used to reduce your tuition fee, then your tuition fee is invoiced in full (Full) and the scholarship is applied to reduce the amount you owe to BCU.

The % deposit due prior to enrolment is a % of the 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% until the first census point, 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 or appendix B for a research student).

## **9 What is a student liable for and when is a refund due?**

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.

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 - with the exception of the £4,000 overseas student CAS deposit.

If you have paid the £4,000 overseas student CAS deposit and 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) then you may apply for a 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. Decisions regarding exceptional circumstance refunds are at the discretion of the University. An application for a refund will not be considered if the Visa refusal is due to fraudulent activity.

Continuing Professional Development (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.

Due to exceptional circumstances, the University may not be able to provide continuation of study and has to close a course. If existing students are continued to be taught, then fees are payable in advance and not available to be paid via the instalment plan option.

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](#)

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 on <https://icity.bcu.ac.uk/Finance/Accounts-Receiveable>

## **10 What does a research student have to pay in the final stage of their PhD?**

When a student enters the final stage of their 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.

For those students 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 a student's thesis is not submitted by the end of this fee-free period, the University will charge students an ongoing monthly fee, equivalent to one month of the annual fee, until they submit their final work. If the student withdraws from the course, the University will calculate their 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. Students should contact the Doctoral Research College for further information.

### **11 Important information for withdrawing students – Temporary or Permanent**

If you permanently withdraw from your course having paid your full fees in advance, the University will calculate any refund due based on the next census point (see Appendix A - Tables 1 and 2). In the first instance, you should make contact with your School to start the process of applying for a refund. A refund will only be processed if all other outstanding balances owed on your student account are clear. The University issue refunds in GBP £ Sterling. If the University incurs any administration charges, the University will deduct these from the refund due. Refunds will be processed from 14 days of the liability census point. Therefore, if you leave in March, the refund will be calculated and processed after the 15th of April.

If you are returning after a temporary withdrawal, you will be charged for the academic year based on fees due at the last census point when you were engaged in your studies before you left. You will also be liable for the full fees for the semester(s) of study for the academic year you are returning to. This is irrespective of any partial fees charged or paid in the previous academic year/semester. Exceptionally, a student may be permitted to re-commence by Monday 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 50% of the fees for that academic year (pro rata for part-time 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 B.

### **12 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 are transferring from an external university then BCU will not normally accept any student transferring after the Monday 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.

Depending on what your previous institution have retained will determine how much the SLC will pay BCU for your tuition fees at the University. You will be liable for the balance due.

## Appendix A: Liability Points for Non-Research Students

### Table 1 Applicable to:

Undergraduate (UG) taught students who are in receipt of funding from a Student Finance Authority (e.g., The SLC)

The University will charge tuition fees based on the dates published by the Student Finance Authorities. The University refers to these dates as census points and they determine the percentage of the tuition fee charged dependant on the last date of engagement recorded for you (either online or in attendance).

For example, if a course has a 2<sup>nd</sup> term return date of the 24<sup>th</sup> of January, and the student had engaged after the 1<sup>st</sup> of January, the student will be liable for 50% even though the 2<sup>nd</sup> term hasn't actually started.

You are liable for the following percentage of your fees as set out in Table 1. **This does not include** students who receive the funding from a Student Finance Authority directly and then subsequently pay it to the University.

Season	Census date 1	% Charge	Census date 2	% Charge	Census date 3	% Charge
<b>AUTUMN (Aug to Dec)</b>	1 August	25%	1 January	25%	1 April	50%
<b>WINTER (Jan to Mar)</b>	1 January	25%	1 April	25%	1 July	50%
<b>SPRING (Apr to Jun)</b>	1 April	25%	1 July	25%	1 January	50%
<b>SUMMER (Jul to Aug)</b>	1 July	25%	1 January	25%	1 April	50%

## Appendix A Continued: Liability Points for Non-Research Students

### Table 2 Applicable to:

Undergraduate (UG) and Postgraduate Taught (PGT) students who are funded by an external sponsor, who are paying their own tuition fees or who have received a Post Graduate loan from the SLC

The University will charge tuition fees based on the start dates of each term and the percentage of the tuition fee charged is dependent on the last date of engagement recorded for you (either online or in attendance).

For example, if a course has a 2<sup>nd</sup> term return date of the 24<sup>th</sup> of January, the student will only be liable for that 2<sup>nd</sup> term, on or after that date.

You are liable for the following percentage of your fees as set out in Table 2. **This includes** students who receive the funding from a Student Finance Authority directly and then subsequently pay it to the University.

Terms start date	Census date 1	% Charge	Census date 2	% Charge	Census date 3	% Charge
<b>AUTUMN (Aug to Dec)</b>	August	33%	January	33%	April	34%
<b>WINTER (Jan to Mar)</b>	January	33%	April	33%	July	34%
<b>SPRING (Apr to Jun)</b>	April	33%	July	33%	January	34%
<b>SUMMER (Jul to Aug)</b>	July	33%	January	33%	April	34%

## Appendix B: Liability Points for Research Students

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