TUITION FEES POLICY - effective from 1 March 2019

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 tuition fees for students whilst also offering a range of methods in order to pay those fees.

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

1. What will you be charged?

**Tuition Fees**

As a student, you remain 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 (see Section 9) 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:

* Your fee status – Home UK; European Union; Overseas (Not European Union).
* Your level of study – pre-sessional, foundation, undergraduate (UG); postgraduate taught (PGT); postgraduate research (PGR).
* Your mode of study – on campus full-time (FT) study (120 credits UG, 180 PGT) or 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 and PGT ranging from 60 to 100 credits); online distance learning (offered on a fixed fee per year or pay as you go basis).

Tuition fees for the 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%) with the exception of 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.

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.

1. When do you have to pay for your course?

You must pay your tuition fees in full at or before enrolment unless the following applies:

1. You are a self-funded student, who has paid a deposit and paid 50% of remaining fee, and have signed up to pay the remainder of your tuition fees in instalments (see Section 4).
2. You have provided evidence that you are receiving a loan from one of the UK Student Finance Authorities (undergraduate or postgraduate).
3. You have provided evidence of sponsorship from an approved sponsor.

**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 on your behalf in three instalments (25:25:50) based on your engagement on or after the census date (see Section 11).

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

If you are a Postgraduate 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 direct to the University (see Section 4.2).

***For courses where the amount of the tuition fee is equal to or less than £1,000 then payment is required to be made in full and is not eligible for payment in instalments.***

1. If you are an overseas student

|  |  |
| --- | --- |
| On Acceptance of offer (by CAS deadline) | £1,500 deposit |
| At enrolment | 50% of balance of tuition fees after £1500 deposit paid |
|  |  |

If you are an overseas student then you must pay a tuition fee deposit of £1,500, which will be stated in your offer letter from the University. You must pay the £1,500 in order to demonstrate to the Entry Clearance Officer (who will assess your visa application) that you are a serious applicant with a genuine commitment to studying at the University. You will be expected to pay this to obtain your ‘Confirmation of Acceptance for Studies (CAS)’ number prior to the cut-off deadline; although it does not need to be paid unless or until an Unconditional Offer is received. You will also need to provide the University with a scanned copy of a financial or bank statement, which proves that you can meet the UK Visa and Immigration (UKVI) Tier 4 student visa requirement. Further information can be found on [the UK Government website](https://www.gov.uk/browse/visas-immigration).

The University requires all overseas students to pay 50% of the balance of their tuition fees when they complete enrolment (50% of the balance after the £1,500 deposit has been paid). Non-payment of the 50% balance (prior to the start of your course) may result in the application of sanctions (see Section 9) to limit access to the University (with immediate effect).

**Prompt payment tuition fee discount for self-funded full-time taught students**

Payment in full within 30 days of the date of invoice (overseas or home self-funded FT students) will result in a prompt payment discount of £300. You should deduct £300 from your fees if you plan to meet the criteria. Any payments received after 30 days of the invoice date will not attract this discount.

You must be studying on campus to be eligible for the prompt payment discount. Please note if you are studying for the professional accountancy qualification ACCA, a research degree (MPhil or PhD) or a pre-sessional course that you will not be eligible for this discount.

***Refund of tuition fee over payment related to prompt payment discount***

If you fail or forget to deduct £300 from the fee payment after meeting the above criteria, the University will refund the £300 as quickly as reasonably possible. You should notify refunds@bcu.ac.uk if you feel you are entitled to a prompt payment discount but have not yet received a refund. Please note the University normally would make refunds to the person or organisation that originally made the payment (see Section 4.1).

1. Paying for your fees

As part of University compliance with Money Laundering legislation cash payments cannot be accepted for the payment of tuition fees.

**4.1. Full or partial payment of tuition fees** 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/>
* By overseas bank account transfer or overseas Debit Card/Credit Card through Pay to Study (payments sent in local currency will received by the University in GBP). Pay to Study also accept China Union Pay via the following link: <https://ipay.bcu.ac.uk/invoice/>

For details on other ways you can pay please visit our finance [payment guidance pages.](https://www.bcu.ac.uk/student-info/finance-and-money-matters)

***You should always include your name and student ID number as a reference when making any type of payment. This ensures the University can identify the monies you have paid.***

Please note all refunds due will be returned to the person or organisation that originally made the payment, unless there are exceptional circumstances that apply outside of your control. In the event that exceptional circumstances apply, you will be required to complete a form with personal and address identification, including a copy of the beneficiary’s bank statement.

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 to permit 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.

**4.2 Self-funded students paying by instalments**

If you are an undergraduate student, the University will accept payment of your tuition fees in six instalments for each year of study. If you are a postgraduate taught student who is receiving funding from a Student Finance Authority, the University will accept payment of your tuition fees by three instalments.

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

1. You are an undergraduate student and have paid a 50% deposit; or you are a postgraduate taught student and are receiving funding directly from a Student Finance Authority; and
2. You have set up a payment plan according to the applicable schedule; and
3. You have been charged the full amount of your tuition fees at the start of your course.
4. Your tuition fees are greater than or equal to £1,000.

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](https://ipay.bcu.ac.uk/invoice/)

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 you experience difficulties in paying by any of the above methods, you must contact the University Collections Team immediately: Tel: +44 (0)121 331 6669 Email: 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.

1. If you are a sponsored student

Sponsored students must provide a letter from an ‘approved 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 on the sponsor’s official letterhead
* Clearly state the full student 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 organisation sponsoring
* Meet the requirements of the apprenticeship contract

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

Should a sponsor fail to pay any fees within 60 days of being invoiced, payment for these 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.

1. If funded by Student Loans Company and are transferring from another institution

The University 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 you will be charged the full tuition fee by the University. If you have left your previous institution after fees are due they have the right to retain any fees due from your student loan so you will need to make up the 100% fees due at time of transfer to BCU.

1. How do payments received get allocated to a balance outstanding?

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:

1. Other additional fees (example, library fees); then
2. Accommodation Fees and charges; then
3. Tuition fees.

Where it has been indicated what the payment is for, the payment cannot be reallocated at a later date.

1. What happens if I am in receipt of a tuition fee loan?

If you are a student who has 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 and for:

* Undergraduate students - pay the tuition fees directly to the University.
* Postgraduate students – pay the tuition fees directly to you; it is then your responsibility to ensure this is paid to the University as soon as you receive it.

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 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](https://www.gov.uk/apply-for-student-finance), [Scotland](http://www.saas.gov.uk/), [Wales](http://www.studentfinancewales.co.uk/), or [Northern Ireland](http://www.studentfinanceni.co.uk/). If you live in the Channel Islands ([Jersey](http://www.gov.je/Working/Careers/16To19YearOlds/EnteringHigherEducation/FinancingHigherEducationCourses/FundingDegreeProfessionalQualifications/Pages/index.aspx) and [Guernsey](http://www.education.gg/article/2127/Funding-for-University)) or [Isle of Man](https://www.gov.im/student-grants) please contact the Education Authority.

1. What happens if my tuition fees remain outstanding?

**You will not be allowed to graduate if you owe tuition fee debt to the University.**

Sanctions (limiting access to services and/or learning resources) may be applied to your student account after 60 days from the date of your tuition fee invoice if the tuition fees remain unpaid. Two notifications will be sent to your BCU student email account prior to sanctions being applied where a payment in full has not been received - unless you qualify for a payment plan, have provided evidence that you are being sponsored, or are receiving funding from a Student Finance Authority.

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

* Excluded from all University buildings and services provided
* No confirmation in writing of Results (pre-graduation)
* No 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 3rd party collection agency

The University retains the right to withhold examination results, certificates or confirmation of award, including participation in any graduation ceremony, where tuition fees remain outstanding.

1. What happens if you have been granted a Scholarship?

If your scholarship is payable to you, payments will be made in three termly instalments. A check will be made to ensure your tuition fee payments are up to date or a valid sponsorship/student loan agreement is in place before payment is made.

If you have qualified for a postgraduate scholarship, this will be applied as a credit against your tuition fees to reduce the balance owed to BCU.

Where you have withdrawn or been withdrawn by the University before your period of study is completed, no further scholarship will be applied to your account and any balance of tuition fees will remain due net of any scholarship already credited.

1. What is a student liable for and when is a refund due?
2. If you cancel your place within the 14-day application acceptance cooling off 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 (see below).
3. If you have been fully enrolled, following acceptance of the offer, you can cancel within a second cooling off period within 14 days of the start date of the course. Any tuition fees and deposits already paid will be returned in full - with the exception of the £1500 overseas student CAS deposit.
4. If you have paid the £1500 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 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.
5. 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 Tables 1 and 2 below). You should in the first instance 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. For example, if you leave in March, the refund will be calculated and processed after the 15th April.
6. If you are returning to study 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).
7. You will not be able to transfer to a different course after Week 4 of the course start date. If you are transferring within 4 weeks of your course start date then you will be charged the full tuition fee for the course you are transferring to.
8. 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.
9. The [Student Protection Plan](https://www.bcu.ac.uk/about-us/corporate-information/policies-and-procedures/student-protection-plan) sets out how the University will deal with course closure in exceptional situations where the University is not able to provide continuation of study because of a rare events, such as flood or fire, giving rise to circumstances in which the University has to close a course and is unable to teach out existing students.

**Annex 1: Student liability census points**

The University will charge you based on the start dates of terms 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 when you leave a course.

You are liable for the following percentage of your fees as set out in **Table 1**. The only exception to this is if the University is paid directly from the Student Finance Authority as set out in **Table 2**. This does not include students who receive the funding from a Student Finance Authority directly and then pay it subsequently to the University.

**Table 1: Census points for self-funded and sponsored students**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Season** | **Census date 1** | **% Charge** | **Census date 2** | **% Charge** | **Census date 3** | **% Charge** |
| **AUTUMN (Aug to Dec)** | 1 August | 33% | 1 January | 33% | 1 April | 34% |
| **WINTER (Jan to Mar)** | 1 January | 33% | 1 April | 33% | 1 July | 34% |
| **SPRING (Apr to Jun)** | 1 April | 33% | 1 July | 33% | 1 January | 34% |
| **SUMMER (Jul to Aug)** | 1 July | 33% | 1 January | 33% | 1 April | 34% |

**Table 2: Census points for direct payments from Student Loans Company Funding for undergraduate students**

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