

# UNIVERSITY OF ESSEX

## TUITION FEES: PAYMENT AND LIABILITY POLICY

### Tuition Fee Liability Payment of fees

Once registered at the University, all students, regardless of funding source and fee status, are liable for their fees for the relevant degree course or research degree. Self-funded students are required to pay fees in three equal instalments, payable each term. Where a student's fees are funded by an external body (known as a "sponsor"), the University receives the fees in accordance with the requirements or rules of that sponsor. Examples of sponsors include the UK Government via the Student Loans Company (see below), the NHS and external sponsors that are formally recognised for this purpose by the University, for example international students may be sponsored by their national government or home university, usually administered via the local embassy. Fees are paid online during the pre-registration process or in person at registration unless alternative arrangements are agreed with the relevant external body or the student holds a confirmed<sup>i</sup> Postgraduate Loan from the Student Loans Company. Some overseas students, normally including all those who are self-funded, will have been required to make a tuition fee deposit payment as part of the admission process.

### Student Loans Company (SLC) – Undergraduate students

Undergraduate students seeking SLC funding are required to submit an application as part of their overall admissions process to university, in order to be assessed for tuition fee loans and maintenance grants and loans. During the University's online pre-registration and registration processes, students are asked to declare that they are seeking SLC funding and to indicate the current status of the application (where it is known). At the point of registration during the first week of attendance at the University, where a student has submitted an application to the SLC but the outcome is pending, the student will be permitted to register. Under these circumstances, the student is required to undertake that, in the event that the SLC refuses an application for funding, he or she will accept personal liability for payment of tuition fees as a self-funded student. Failure to pay the fees in these circumstances will lead to withdrawal of the student's registration with the University. Where a student has not submitted an application to the SLC, the student will not be permitted to register unless the minimum payment required of a self-funded student is made.

### Student Loans Company (SLC) – Postgraduate students

Postgraduate students with a confirmed<sup>i</sup> Postgraduate Loan from SLC will be permitted to register without first making payment of the initial instalment of fees. These students will be granted an extension to the normal instalment payment dates, in line with the Postgraduate Loan release dates, and will be invoiced as follows:

| Payment date   | Payment due <sup>ii</sup> |
|--|---------------------------|
| On or before 28 days from your course start date <sup>iv</sup> | 33.3% of the annual fee   |
| On or before the end of February                               | 33.3% of the annual fee   |
| On or before the end of May                                    | 33.3% of the annual fee   |

Failure to pay the fees by these payment dates will lead to withdrawal of the student's registration with the University.

Until the Postgraduate Loan is confirmed<sup>i</sup> to the University students will be recorded as self-funded and will be required to pay the initial instalment online during the pre-registration process or in person at registration.

Fee liability following withdrawal or intermission for students with Postgraduate Loans is assessed as for any other self-funded student (see below).

### Fee liability following withdrawal

Once registered, all students or relevant sponsors become liable for 10% of the annual fee (subject to arrangements agreed with the sponsor as appropriate). Students who withdraw permanently from their studies within 28 days from the start of their academic year remain liable for 10% of the annual fee. Students who withdraw after 28 days from the start of their academic year are liable for fees as set out in the table below:

| Point of withdrawal  | Cumulative fee liability for self-funded students <sup>ii</sup> | Cumulative fee liability for undergraduate SLC funded students <sup>iii</sup> | Cumulative fee liability for undergraduate sponsored students <sup>ii</sup> |
|--|---|---|---|
| Up to and including 28 days from your course start date <sup>iv</sup>                                    | 10% of the annual fee   | 10% of the annual fee   | 10% of the annual fee   |
| 29 days after course start date to the last day of your first long vacation <sup>v</sup>                 | 33.3% of the annual fee   | 25% of the annual fee   | 33.3% of the annual fee   |
| From the first day of the second term of study to the last day of your second long vacation <sup>v</sup> | 66.6% of the annual fee   | 50% of the annual fee   | 66.6% of the annual fee   |
| On or after the first day of your third term   | 100% of the annual fee  | 100% of the annual fee  | 100% of the annual fee  |

### Fee liability following intermission

For all taught students who intermit, fee liability is set out in the table below:

| Point of intermission   | Cumulative Fee liability for self-funded students <sup>ii</sup> | Cumulative Fee liability for undergraduate SLC funded students <sup>vi</sup> | Cumulative fee liability for undergraduate sponsored students <sup>ii</sup> |
|---|---|--|---|
| Up to and including 28 days from your course start date <sup>iv</sup>                                     | 0% of the annual fee  | 0% of the annual fee   | 0% of the annual fee  |
| 29 days after course start date to the last day of your first long vacation <sup>v</sup>                  | 33.3% of the annual fee   | 25% of the annual fee  | 33.3% of the annual fee   |
| From the first day of your second term of study to the last day of your second long vacation <sup>v</sup> | 66.6% of the annual fee   | 50% of the annual fee  | 66.6% of the annual fee   |
| On or after the first day of your third term of study   | 100% of the annual fee  | 100% of the annual fee   | 100% of the annual fee  |

For research students who intermit, the period of intermission is backdated (if appropriate) to the start date of the most recent term and the fee liability for that term is 0%. Research students are only charged tuition fees for the terms they have completed. Tier 4 students who intermit will have their circumstances reviewed on a case by case basis with regards to applying a period of backdated intermission in line with the University's Tier 4 sponsor responsibilities.

### Students in receipt of Bursary and Scholarship awards

For those students who receive a University of Essex funded tuition fee discount or a University of Essex funded bursary or scholarship that reduces the amount of the tuition fee, the reduction will be applied before the student's fee liability is calculated. Bursaries and Scholarships funded by other organisations may vary and students in receipt of such awards should take advice from the Funding Team in the first instance.

### Payment of Refunds

All refunds will only be made to the bank and account holder (or other financial institution) that originally paid the fee. Payment by card will be refunded to the original card used for payment.

- All refunds will be calculated in UK sterling. The University will not refund any shortfalls due to exchange rate fluctuations or offer compensation for any bank or other charges involved.
- Where payment of tuition fees was split between more than one payee, any refund due will be made in the proportion to the original split.
- Cash or cheque refunds are not made.

#### I. Tuition Fee Liability for Essex English Language Programme and Pre-Sessional students, based on a 5-week programme

| Point of withdrawal | Cumulative fee liability for all students |
|---------------------|---|
| During week 1       | 25% of the 5 week fee                     |
| During week 2       | 40% of the 5 week fee                     |
| During week 3       | 75% of the 5 week fee                     |
| In or after week 4  | No refund                                 |

**II. Tuition Fee Liability for Compressed Foundation Year (January-start) Degree Level Students (Foundation year only)**

**Fee liability following withdrawal**

| <b>Point of withdrawal</b>   | <b>Cumulative Fee liability for self-funded students<sup>ii</sup></b> | <b>Cumulative Fee liability for SLC funded students<sup>iii</sup></b> | <b>Cumulative Fee liability for sponsored students<sup>ii</sup></b> |
|--|---|---|---|
| Up to and including 28 days from your course start date <sup>iv</sup>                        | 10% of the annual fee   | 10% of the annual fee   | 10% of the annual fee   |
| 29 days from your course start date to the last day of your first long vacation <sup>v</sup> | 33.3% of the annual fee   | 25% of the annual fee   | 33.3% of the annual fee   |
| From the first day of your second term to the last day of <u>week 36</u> *                   | 66.6% of the annual fee   | 50% of the annual fee   | 66.6% of the annual fee   |
| On or after the first day of <u>week 37</u> *  | 100% of the annual fee  | 100% of the annual fee  | 100% of the annual fee  |

**Fee liability following intermission**

| <b>Point of Intermission</b>   | <b>Cumulative Fee liability for self-funded students<sup>ii</sup></b> | <b>Cumulative Fee liability for SLC funded students<sup>vi</sup></b> | <b>Cumulative Fee liability for sponsored students<sup>ii</sup></b> |
|--|---|--|---|
| Up to and including 28 days from your course start date <sup>iv</sup>                        | 0% of the annual fee  | 0% of the annual fee   | 0% of the annual fee  |
| 29 days from your course start date to the last day of your first long vacation <sup>v</sup> | 33.3% of the annual fee   | 25% of the annual fee  | 33.3% of the annual fee   |
| From the first day of your second term to the last day of <u>week 36</u> *                   | 66.6% of the annual fee   | 50% of the annual fee  | 66.6% of the annual fee   |
| On or after the first day of <u>week 37</u> *  | 100% of the annual fee  | 100% of the annual fee   | 100% of the annual fee  |

*Funding Team, October 2016*

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<sup>i</sup> Students must have returned their signed declaration in order for their loan to be officially confirmed to the University via the SLC's online system.

- ii  $33.\overline{3}\%$  and  $66.\overline{6}\%$  are recurring decimals and represent one-third and two-thirds of the full annual fee respectively.
- iii Students who withdraw before their fee loan is approved by SLC will be liable for fees as per withdrawing self-funded students
- iv As stated on admission offer letter and individual student records.
- v The long vacations are Christmas, Easter and Summer.
- vi Students who intermit before their fee loan is approved by SLC will be liable for fees as per intermitting self-funded students.