

Tuition Fee Payment and Liability Policy

2024-25

Authors: Publication date: Amended: Student Services October 2023 August 2023

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Tuition Fee Payment and Liability Policy 2024-25

Context, aims and objectives

- 1. The University of Essex is committed to a fair and transparent policy in respect of charges made to students. This is one of several documents that make up the Student Contract, a list of these documents can be found in the student terms and conditions provided to students as part of the Admissions Offer. The University's commitment is underpinned by an approach that balances fairness to all students while safeguarding the interests of the University.
- 2. Students will be asked to agree to the terms of this policy as part of the registration process.at the start of each academic year of study or at certain points during the year, for example January and April.
- 3. The policy is underpinned by the relevant University <u>Regulations relating to</u> <u>Registration and Academic Affairs</u> (.pdf).

Policy framework

Scope, Jurisdiction and Responsibilities

- 4.1. This policy applies to all new entry and continuing students who have completed registration and who are studying at the University of Essex in the academic year 2024-25.
- 4.2. Students registered for a University of Essex validated programme of study as part of a collaborative partnership are covered by the appropriate fee liability arrangements in place at the relevant partner institution.
- 4.3. The Academic Registrar or their nominee has responsibility for managing the processes associated with fee liability for students and the financial responsibility for students who may withdraw or intermit.
- 4.4. The Academic Registrar or their nominee are responsible on behalf of the University Steering Group for oversight and regular review of this policy and its effective implementation and dissemination to staff and students.

- 4.5. Complaints or concerns about any aspect of the implementation and management of this policy and its provisions are handled in accordance with the <u>Student Concerns</u> <u>and Complaints Procedure</u> (.pdf).
- 4.6. For the purposes of this document, where it is referred to that a student 'holds a confirmed loan from the Student Loans Company (SLC), this assumes that the student has completed/returned their signed declaration and their loan has been fully approved by SLC.
- 4.7. For the purposes of this document, where it refers to the course start date, this is the date as stated on the Admissions Offer Letter and individual student record.
- 4.8. For the purposes of this document, where it refers to 'long vacations', this refers to Christmas, Easter and Summer vacations.

Fee Liability

- 5.1. Once registered at the University and the programme of study start date has been reached, all students, regardless of funding source and fee status, are responsible for their fees for the relevant degree course or research degree.
- 5.2. Students can either pay their tuition fees in full or in instalments. Instalments will be calculated based on the outstanding fees payable <u>after</u> a tuition fee deposit has been deducted (where applicable) as follows:
- 5.2.1. Self-funded Home fee-paying students who opt not to pay their tuition fees in full, are required to pay fees in three equal instalments, payable each term.
- 5.2.2. Self-funded International fee-paying students who opt not to pay their tuition fees in full, are required to pay fees in two equal instalments, payable in October and January (for October intake), in January and April (for January intake) or in April and October (for April intake).
- 5.3. For students who are funded by an external body or sponsor, the University will receive these fees in accordance with the requirements or rules of that external body or sponsor.
- 5.3.1. Where an external body or sponsor fails to pay or refuses funding at any point during the academic year, the student accepts personal responsibility 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.
- 5.3.2. Examples of external bodies or sponsors include, but are not exhaustive to:
 - the Student Loans Company
 - the NHS

- external bodies or 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.
- 5.3.3. Tuition fees are paid during the registration process except in the following situations:
 - where alternative arrangements are agreed with the relevant external body or sponsor
 - where undergraduate students have applied for a student loan from the Student Loans Company
 - where a postgraduate student holds a confirmed postgraduate loan from the Student Loans Company
- 5.4. Some students who require a student visa to study in the UK will have already been required to make a tuition fee deposit payment as part of the admission process. See the for further details.
- 5.5. Unpaid tuition fees may result in several actions being triggered. Please refer to the <u>Student Debt Policy</u> (.pdf) for further information.

Tuition Fee Deposit

- 5.6. Some students are required to pay a tuition fee deposit before registering, to confirm their acceptance of their offer of a place on their course. Information including who is required to pay a tuition fee deposit and the amount, is outlined in the <u>Tuition Fee</u> <u>Deposit Policy</u> (.pdf).
- 5.7. If a student who has paid a tuition fee deposit has registered and the course start date has been reached, but they subsequently withdraw from their course within 28 days, the student will be liable for whichever amount is higher; 10% of the annual fee or their tuition fee deposit already paid.
- 5.8. Where a student is entitled for their tuition fee deposit to be refunded in full, the deposit amount will be deducted from the total tuition fee paid before any liability is applied.

Student Loans Company (SLC) – Undergraduate students

5.9.1. For undergraduate students seeking SLC funding, it is their responsibility to apply for funding as early as possible and to respond in a timely manner to any requests from Student Finance England (SFE), to ensure that it is confirmed prior to registering. This application process with SLC must be completed for every academic year studied.

- 5.9.2. During the University's Admissions application process, applicants are asked to declare whether they are intending to receive SLC funding to fund their course tuition fees. This is to ensure that their individual student record reflects that this is their intention when they reach the point of registering.
- 5.9.3. At the point of registering, where a student has applied for funding from the SLC, but the outcome is still 'pending' rather than 'approved', the student will be permitted to register without being asked to pay any fees upfront.
- 5.9.4. Where a student has not applied for funding from the SLC, the student will not be permitted to register unless the <u>minimum payment required of a self-funded student is</u> <u>made.</u>
- 5.9.5. If a student has been approved to receive funding from the SLC for an undergraduate loan to cover the full cost of their fees, the tuition fee loan will be paid directly to the University.
- 5.9.6. For the purposes of calculating fee liability, students who have a confirmed SLC tuition fee loan that does not cover the entirety of their tuition fees, are dealt with in the same way as students who are fully funded by SLC.

Student Loans Company (SLC) – Postgraduate students

- 5.10.1. For postgraduate students seeking SLC funding, it is their responsibility to apply for funding as early as possible and to respond in a timely manner to any requests from Student Finance England (SFE), to ensure that funding has been approved prior to registering.
- 5.10.2. At the point of registering, postgraduate students with a confirmed Postgraduate Loan from SLC, will be permitted to register without first making payment of the initial instalment of fees.
- 5.10.3. If an application is still showing as 'pending', the student will be required to make necessary payment <u>required to register.</u>
- 5.10.4. The instalment payment dates are in line with the Postgraduate Loan release dates and will be invoiced as shown in table 1.

Table 1

October entry

Payment date	Payment due
On or before 28 days from the course start	33.3% of the annual fee
date	

Payment date	Payment due
On or before 13 January 2025	33.3% of the annual fee
On or before 22 April 2025	33.3% of the annual fee

January entry

Payment date	Payment due
On or before 28 days from the course start	33.3% of the annual fee
date	
On or before 22 April 2025	33.3% of the annual fee
On or before (date to be confirmed)	33.3% of the annual fee

April entry

Payment date	Payment due
On or before 28 days from the course start	33.3% of the annual fee
date	
On or before (date to be confirmed)	33.3% of the annual fee
On or before (date to be confirmed)	33.3% of the annual fee

- 5.10.5. Failure to pay the fees by the instalment payment dates may lead to withdrawal of the student's registration with the University.
- 5.10.6. Until the Postgraduate Loan is confirmed to the University, students will be recorded as self-funded and will be classified as such when considering tuition fee payment and liability as outlined in this policy.
- 5.10.7. For the purposes of calculating fee liability, students who have a confirmed SLC tuition fee loan that does not cover the entirety of their tuition fees, are dealt with in the same way as students who are fully funded by SLC.
- 5.10.8. Fee liability following withdrawal or intermission for students with <u>confirmed</u> Postgraduate Loans, is assessed as for any other self-funded student (see Table 3 and Table 4 in sections 5.13 and 5.14).

Student Loans Company (SLC) - Short Courses

- 5.11.1. For students seeking SLC funding for the Short Courses, it is their responsibility to apply for funding as early as possible to ensure that it has been considered and approved prior to registering.
- 5.11.2. In the event that the SLC refuses an application for funding, the student is required to accept personal responsibility for payment of tuition fees as a self-funded student.
- 5.11.3. Students are expected to pay fees up front and are liable for the full tuition fee from the first day of their course.

5.11.4. Failure to pay the fees may lead to withdrawal of the student's registration at the University, in line with the <u>Student Debt Policy</u> (.pdf)

U.S. Federal Aid and U.S. private loan students

- 5.12.1. Students in receipt of U.S. Federal Aid or U.S. private loans, are responsible for tuition fees as a self-funded student in line with Table 3 of this policy. Fees are deducted directly from Direct Loan disbursements and the student is required to pay any outstanding balance if the loan amount disbursed is lower than the tuition fees due.
- 5.12.2. It is the responsibility of the student to ensure that they have enough funding to cover the course tuition fees and living expenses for the duration of the course. If there is a shortfall of borrowing in-year when compared to the outlined Cost of Attendance (COA), it is the responsibility of the student to ensure that they have alternative funding in place to cover the shortfall.
- 5.12.3. If a student withdraws or intermits during the year, the University completes the U.S. Department of Education Title IV Funds return calculation (see <u>the Return of Title IV</u> <u>Funds Policy (U.S. Federal Aid)</u>, as well as a separate calculation for the outstanding tuition fee liability. Due to student payment dates aligning with disbursement dates rather than fee liability dates, students will receive a final statement via email, showing any outstanding payment or refund due.
- 5.12.4. Payment instalments are due for U.S. Federal Aid funded students as outlined in Table 2 below.

Table 2

Undergraduate students

Course type	Payment structure
Standard length courses	Three payment dates as outlined in Table 1 of this policy
Non-standard length courses	Two payment dates as outlined in Funding Notification Letter

Postgraduate Taught students

Payment structure
Four payment dates as outlined in Funding
Notification Letter

Course type	Payment structure
Non-standard length courses	Two payment dates as outlined in Funding Notification Letter

Postgraduate Research students

Course type	Payment structure
Standard length courses	Two payment dates as outlined in Funding Notification Letter
Non-standard length courses	Two payment dates as outlined in Funding Notification Letter

Fee liability following Withdrawal

- 5.13.1. This section does not cover the following students/courses. See the relevant section outlined for this information.
 - Foundation Year students section 5.15.1 to 5.15.5
 - Edge Hotel students on Accelerated courses section 5.19.1 to 5.19.2
- 5.13.2. If a student officially registers and chooses to withdraw prior to their course start date, there is no fee liability.
- 5.13.3. If a student officially registers and chooses to withdraw on or after the course start date, the student or sponsor is liable for 10% of the annual fee (subject to arrangements agreed with the sponsor where applicable).
- 5.13.4. Students who withdraw permanently from their studies within 28 days of from the start of their course start date, remain liable for 10% of the annual fee, with the exception of;
- 5.13.4.1. SLC funded students who are transferring from Essex to another institution, within 28 days of the course start date and in the same academic year, will not be liable for 10% of the annual fee.
- 5.13.5. All requests for fee waivers will be reviewed by the Academic Registrar or their nominee in line with this policy, as well as the student's individual circumstances.
- 5.13.6. Students who withdraw after 28 days from the start of their course start date, are liable for fees as set out in the Table 3.

Point of withdrawal	Cumulative fee liability for self- funded students, including Postgraduate Students	Cumulative fee liability for undergraduate approved SLC full or part funded students	Cumulative fee liability for undergraduate sponsored students
Prior to the course start date	0% of the annual fee*	0% of the annual fee*	0% of the annual fee*
Up to and including 28 days from the course start date	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 the next long vacation	33.3% of the annual fee (one third)	25% of the annual fee (quarter)	33.3% of the annual fee (one third)
From the first day of the second term of study to the last day of the next long vacation	66.6% of the annual fee (two thirds)	50% of the annual fee (half)	66.6% of the annual fee (two thirds)
On or after the first day of the third term	100% of the annual fee	100% of the annual fee	100% of the annual fee

*Some students are required to pay a tuition fee deposit as part of their acceptance on their course and liability may differ, refer to section 5.6 and 5.7 of this policy for further details.

Fee liability following intermission

- 5.14.1. Table 4 below, does not cover the following students/courses. See the relevant section outlined for this information.
 - Foundation Year students paragraph 5.16.1
 - Postgraduate Research students paragraph 5.14.4
 - Edge Hotel students on Accelerated courses section 5.19.1 to 5.19.2

5.14.2. For all undergraduate and postgraduate taught students who intermit, the fee liability is set out in Table 4.

Table 4

Point of	Cumulative Fee	Cumulative fee	Cumulative fee
intermission	liability for self-	liability for	liability for
	funded students,	undergraduate	undergraduate
	including	approved SLC full	sponsored
	Postgraduate	or part funded	students
	Students	students	
Prior to the course	0% of the annual fee*	0% of the annual fee*	0% of the annual fee*
start date			
Up to and including 28	0% of the annual fee*	0% of the annual fee*	0% of the annual fee*
days from the course			
start date			
29 days after course	33.3% of the annual	25% of the annual fee	33.3% of the annual
start date to the last	fee (one third)	(quarter)	fee (one third)
day of the next long			
vacation			
From the first day of	66.6% of the annual	50% of the annual fee	66.6% of the annual
the second term of	fee (two thirds)	(half)	fee (two thirds)
study to the last day of			
the next long vacation			
On or after the first	100% of the annual	100% of the annual	100% of the annual
day of the third term of	fee	fee	fee
study			

*Some students are required to pay a tuition fee deposit as part of their acceptance on their course and liability may differ, refer to section 5.6 and 5.7 of this policy for further details.

- 5.14.3. Students subject to Visa restrictions including Student Visa 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 Regulations and the Student Immigration Rules and guidance.
- 5.14.4. For postgraduate 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.

Fee liability following withdrawal for Foundation Year students

- 5.15.1. This section only covers Foundation Year students.
- 5.15.2. If a student officially registers and chooses to withdraw prior to the course start date, there is no fee liability, with the exception of students who are required to pay a tuition fee deposit, refer to the <u>Tuition Fee Deposit Policy</u> (.pdf) for further details.
- 5.15.3. If a student officially registers and chooses to withdraw permanently after the course start date has been reached up to and including 28 days, the student or sponsor is liable for 10% of the annual fee (subject to arrangements agreed with the sponsor where applicable), with the exception of;
- 5.15.3.1. SLC funded students who are transferring from Essex to another institution, within 28 days of the course start date and in the same academic year, will not be liable for 10% of the annual fee.
- 5.15.4. All requests for fee waivers will be reviewed by the Academic Registrar or their nominee in line with this policy, as well as the student's individual circumstances.
- 5.15.5. Students who withdraw after 28 days from the start of their course start date are liable for fees as set out in table 5.

Point of withdrawal	Cumulative Fee liability for self- funded students	Cumulative fee liability for approved SLC full or part funded students	Cumulative Fee liability for sponsored students
Prior to the start date of the course	0% of the annual fee*	0% of the annual fee*	0% of the annual fee*
Up to and including 28 days from the course start date	10% of the annual fee*	10% of the annual fee*	10% of the annual fee*
29 days from the course start date to	50% of the annual fee (half)	50% of the annual fee (half)	50% of the annual fee (half)

Table 5

Point of withdrawal	Cumulative Fee liability for self- funded students	Cumulative fee liability for approved SLC full or part funded students	Cumulative Fee liability for sponsored students
the last day of the first long vacation			
From the first day of the second term	100% of the annual fee	100% of the annual fee	100% of the annual fee

*Some students are required to pay a tuition fee deposit as part of their acceptance on their course and liability may differ, refer to section 5.6 and 5.7 of this policy for further details.

Fee liability following Intermission for Foundation Year students

5.16.1. For all taught students studying Foundation years who intermit, the fee liability is set out in table 6.

Table 6

Point of	Cumulative Fee	Cumulative fee	Cumulative Fee
Intermission	liability for self-	liability for	liability for
	funded students	approved SLC full	sponsored
		or part funded	students
		students	
Prior to the start date	0% of the annual fee*	0% of the annual fee	0% of the annual fee
of the course			
Up to and including 28 days from the course start date	0% of the annual fee*	0% of the annual fee*	0% of the annual fee*
29 days from the	50% of the annual	50% of the annual	50% of the annual
course start date to	fee (half)	fee (half)	fee (half)
the last day of the			
first long vacation			

Point of	Cumulative Fee	Cumulative fee	Cumulative Fee
Intermission	liability for self-	liability for	liability for
	funded students	approved SLC full	sponsored
		or part funded	students
		students	
From the first day of	100% of the annual	100% of the annual	100% of the annual
the second term	fee	fee	fee

*Some students are required to pay a tuition fee deposit as part of their acceptance on their course and liability may differ, refer to section 5.6 and 5.7 of this policy for further details.

Students in receipt of Bursary and Scholarship awards

- 5.17.1. 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, and liability calculated as outlined in the <u>Terms and Conditions of the award.</u>
- 5.17.2. Bursaries and Scholarships funded by other organisations may vary and students in receipt of such awards should take advice from the Funding Team (<u>funding@essex.ac.uk</u>) in the first instance.

Fee liability for student with Brexit protected rights

- 5.18.1. Some students categorised under the Brexit Protected Rights category are assessed as liable for 'Home' Fees. These students can be reassessed after the first year of study.
- 5.18.2. Where they no longer meet the criteria for this category, their fee status may be changed, and they may be responsible for 'Overseas' fees.

Students on Edge Hotel School Accelerated courses

5.19.1. For all undergraduate students studying on Edge Hotel School Accelerated Courses, the fee liability when withdrawing or intermitting is set out in table 7.

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Point of change of status –	Cumulative Fee liability for self-	Cumulative fee liability for	Cumulative Fee liability for
Withdrawal or Intermission	funded students	undergraduate approved SLC full or part funded students	sponsored students
Up to and including 28 days from your course start date	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 week 14	33.3% of the annual fee (one third)*	25% of the annual fee (quarter)*	33.3% of the annual fee (one third)*
From Monday week 15 to the Sunday week 28	66.6% of the annual fee (two thirds)	50% of the annual fee (half)	66.6% of the annual fee (two thirds)
On or after Monday week 29, until Sunday week 51	100% of the annual fee	100% of the annual fee	100% of the annual fee

*Some students are required to pay a tuition fee deposit as part of their acceptance on their course and liability may differ, refer to section 5.6 and 5.7 of this policy for further details.

Year 2			
Point of change	Cumulative Fee	Cumulative fee	Cumulative Fee
of status –	liability for self-	liability for	liability for
Withdrawal or	funded students	undergraduate	sponsored
Intermission		approved SLC full	students
		or part funded	
		students	
The start of the year	10% of the annual	10% of the annual	10% of the annual
2 is set for Monday	fee	fee	fee
week 52			

Point of change of status – Withdrawal or Intermission	Cumulative Fee liability for self- funded students	Cumulative fee liability for undergraduate approved SLC full or part funded students	Cumulative Fee liability for sponsored students
From the stage start date up to and including day 28			
29 days after course start date to Sunday week 14	33.3% of the annual fee (one third)	25% of the annual fee (quarter)	33.3% of the annual fee (one third)
From Monday week 15 to and including Sunday week 32	66.6% of the annual fee (two thirds)	50% of the annual fee (half)	66.6% of the annual fee (two thirds)
On or after Monday week 33 until the end of week 52	100% of the annual fee	100% of the annual fee	100% of the annual fee

5.19.2. The fee liability and breakdown of tuition fees to be charged for Edge Hotel School students studying on the 2-year Accelerated Courses who failed Level 4 or 5 and are choosing to transfer to the 3-year variant, is set out in table 8.

Table 8

Point of Transfer	Cumulative Fee liability for self- funded students	Cumulative Fee liability for undergraduate approved SLC funded students	Cumulative Fee liability for sponsored students
Year 1 - Level 4 to Level 5 Failed Level 4, completed resits in Year 1 of Accelerated degree (attendance in Autumn and Spring	 Year 1 = 66.6% of the annual accelerated fee Year 2 = annual fee of 3-year degree 	 Year 1 = 50% of the annual fee Year 2 = annual fee of 3-year degree 	 Year 1 = 66.6% of the annual fee Year 2 = annual fee of 3-year degree

Point of Transfer	Cumulative Fee liability for self- funded students	Cumulative Fee liability for undergraduate approved SLC funded students	Cumulative Fee liability for sponsored students
to 3-year variant	 Year 3 = annual	 Year 3 = annual	 Year 3 = annual
	fee of 3-year	fee of 3-year	fee of 3-year
	degree	degree	degree
Year 1 - Level 4 to Level 5 Failed Level 4, completing resits in Year 1 of Accelerated degree (attendance in Autumn and Spring and	 Year 1 = 100% of the annual accelerated fee Year 2 = 33% of the annual accelerated fee 	 Year 1 = 100% of the annual accelerated fee Year 2 = 25% of the annual accelerated fee 	 Year 1 = 100% of the annual accelerated fee Year 2 = 33% of the annual accelerated fee
Summer terms)	 Year 3 = annual	 Year 3 = annual	 Year 3 = annual
	fee of 3-year	fee of 3-year	fee of 3-year
	degree	degree	degree
Year 2 – Level 5 to Level 6 Failed Level 5, completing resits in Year 2 of Accelerated degree (attendance in Autumn and Spring terms only)	 Year 1 = 100% of the annual accelerated fees) Year 2 = 33% of the annual accelerated fee Year 3 = annual fee of 3-year 	 Year 1 = 100% of the annual accelerated fees) Year 2 = 25% of the annual accelerated fee Year 3 = annual fee of 3-year 	 Year 1 = 100% of the annual accelerated fees) Year 2 = 33% of the annual accelerated fee Year 3 = annual fee of 3-year
Year 2 - Level 5 to	degree	degree	degree
	■ Year 1 = 100% of	■ Year 1 = 100% of	■ Year 1 = 100% of
Level 6 Failed Level 5, completing resits in Year 2 of Accelerated degree (attendance in Autumn and Spring and Summer terms)	 Fear 1 = 100% of the annual accelerated fees) Year 2 = 66.6% of the annual accelerated 	 Fear 1 = 100% of the annual accelerated fees) Year 2 = 50% of the annual accelerated 	 Teal 1 = 166 % of the annual accelerated fees) Year 2 = 66.6% of the annual accelerated
	 Year 3 = annual	 Year 3 = annual	 Year 3 = annual
	fee of 3-year	fee of 3-year	fee of 3-year
	degree	degree	degree

Payment of Refunds

- 6.1. All refunds will only be made to the bank and account holder (or other financial institution) that originally paid the fee.
- 6.2. 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.

Document Control Panel

The policy is reviewed annually by relevant teams and stakeholders as appropriate, including the Students' Union, and any proposed changes are submitted to the Fees Group Committee for review and to University Steering Group (USG) for approval.

Field	Description
Title	University of Essex Tuition Fee Payment and Liability Policy 2024-25
Policy Classification	Policy
Security Classification	Open
Policy Manager Role	Funding Manager
Nominated Contact	funding@essex.ac.uk
Responsible UoE Section	Academic Section
Approval Body	University Steering Group (USG)
Signed Off Date	September 2023
Publication Status	Published
Published Date	October 2023
Last Review Date	August 2023
Minimum Review Frequency	Annual
Review Date	August 2024
Unique ID	0145

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