University of Essex

Tuition Fee Payment and Liability Policy

2027-28

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Tuition Fee Payment and Liability Policy 2027-28

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 in advance to students as part of the Admissions Offer and is also available on the University's Contractual Documents webpage. 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, at the point of entry following transfer from another institution, or at other key intake points during the year, for example January or April.
3. The policy is underpinned by the relevant University Regulations relating to Registration and Academic Affairs *(*.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 2027-28.

4.2. Students enrolled on Degree Apprenticeship programmes are subject to separate funding and fee arrangements. Tuition fees for Degree Apprenticeships are normally paid through the employer's Apprenticeship Levy account or other apprenticeship funding mechanisms and are therefore not covered by the tuition fee payment and liability arrangements set out in this policy.

4.3. 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.

4.4. 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.

4.5. The Academic Registrar or their nominee is responsible through delegated authority from the University Executive Committee for oversight and regular review of this policy and its effective implementation and dissemination to staff and students.

4.6. Complaints or concerns about any aspect of the implementation and management of this policy and its provisions are handled in accordance with the Student Concerns and Complaints Procedure *(*.pdf).

4.7. The submission of an academic appeal, complaint, fitness to study case, fitness to practise case, disciplinary matter, or request for exceptional consideration does not automatically suspend tuition fee liability. Fee liability will continue to be assessed in accordance with this policy unless otherwise agreed by the University.

4.8. For the purposes of this document, where it is referred to that a student 'holds a confirmed loan from the Student Loans Company, this assumes that the student has completed/returned their signed declaration and their loan has been fully approved by SLC.

4.9. 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.

4.10. For the purposes of this document, where it refers to 'long vacations', this refers to Winter, Spring 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 total tuition fees charged for the academic year *after* any discount or scholarship has been applied, but *before* a tuition fee deposit has been deducted (where applicable). Any tuition fee deposit payment made will form part of the first instalment. The number of instalments based on intake year and fee status is outlined in Table 1.

Table 1: Tuition Fee Instalments

Course start year (intake year)	Home fee-paying students	International fee-paying students
2023-24 or earlier	3 instalments	3 instalments
2024-25 or later	3 instalments	2 instalments

5.3. 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.

5.4. Self-funded International fee-paying students who started their course in academic year 2024-25 or later, who opt *not* to pay their tuition fees in full, are required to pay fees in two instalments, payable in October and January (for October intake), in January and April (for January intake) or in April and October (for April intake).

5.5. Self-funded International fee-paying students who started their course prior to academic year 2024-25, who opt *not* to pay their tuition fees in full, are required to pay fees in three equal instalments, payable each term.

5.6. For students who are funded by an external body or sponsor (excluding Canadian Provincial Loan Companies, for which see paragraph 5.8), the University will receive these fees in accordance with the requirements or rules of that external body or sponsor but fees should nonetheless be received no later than the end of term two.

5.7. 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.

5.8. For students who are funded in whole or in part by a Canadian Provincial Loan Company, the funds will be paid directly to the student in accordance with the requirements or rules of that external body or sponsor. Students accept personal responsibility for the payment of tuition fees by the due dates as a self-funded student upon registration. Failure to pay the fees when they are due will lead to withdrawal of the student's registration with the University.

5.9. Examples of external bodies or sponsors include, non-exhaustively:

- the Student Loans Company
- the NHS
- US loan companies, such as the US Department of Education, Earnest or Sallie Mae

- Canadian Provincial Loan companies, such as Ontario Student Assistance Program (OSAP), Alberta Student Aid or British Columbia Student Aid.
- 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.

5.10. For the purposes of calculating fee liability under this policy following withdrawal or intermission, students with a confirmed SLC tuition fee loan whether it covers the full fee or only part of it, will be treated as SLC funded. However, all students remain liable for the full tuition fee charged, regardless of the amount of SLC funding they receive.

5.11. Undergraduate students in receipt of Lifelong Learning Entitlement (LLE) funding may be subject to different tuition fee liability points depending on the length and structure of their course. Where a course exceeds 319 days in duration, fee liability will normally be assessed at quarterly liability points. The applicable liability points are outlined within Table 4 and Table 5.

5.12. Tuition fees must be 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 and the decision is still pending.
- where an undergraduate student holds a confirmed loan from the US Department of Education.
- where a postgraduate student holds a confirmed postgraduate loan from the Student Loans Company or US Department of Education.
- Where a student presents a Confirmation of Enrolment request from a Canadian Provincial Loan company

5.13. Unpaid tuition fees may result in several actions being triggered. Please refer to the Student Debt Policy, which can be found on the University's Contractual Documents webpage for further details.

Tuition Fee Deposit

5.14. 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 Tuition Fee

Deposit Policy, which can be found on the [University's Contractual Documents webpage] for further details.

5.15. The way that tuition fee deposit refunds are handled is outlined in the Tuition Fee Deposit Policy, which can be found on the [University's Contractual Documents webpage].

5.16. Any tuition fee deposit refund will be deducted from the total tuition fee paid before any liability is applied.

Student Loans Company (SLC) – funded students

5.17. It is the responsibility of all students who intend to apply for funding through SLC to submit their application as early as possible. Students must also respond promptly to any requests from SLC or Student Finance England (SFE), to ensure that funding is confirmed before registering with the University. A new application must be completed for each academic year of study.

5.18. During the University's Admissions process, applicants are asked to declare whether they intend to use SLC funding to pay their tuition fees. This ensures their individual student record accurately reflects their funding status at the point of registration.

5.19. Students funded through the Lifelong Learning Entitlement (LLE) remain subject to Student Finance England regulations governing tuition fee liability and withdrawal. Where these requirements differ from standard SLC-funded provision, the LLE-specific arrangements in Tables 4 and 5 will apply.

Undergraduate SLC funded students

5.19.1. Undergraduate students who have applied for SLC funding but have not yet received approval at the time of registration will be permitted to register without making an upfront tuition fee payment. In such cases, the University grants a grace period, recognising that delays in funding decisions may be outside of the student's control. This temporary allowance ensures that students are not prevented from registering due to administrative processing delays by the funding provider.

5.19.2. The grace period applies only while the SLC application status remains *pending*. If, at any point, the student's application is declined, the student will become personally liable for the tuition fees. In such cases, standard fee liability rules for self-funded students will apply from that point onwards.

5.19.3. Students who have not applied for SLC funding must pay the minimum required portion of their tuition fees in line with the requirements for self-funded students before they will be permitted to register.

Postgraduate SLC funded students

5.19.4. Where SLC funding is approved, the loan will be paid directly to the student who is responsible in making payment to the university in line with the postgraduate study payment dates outlined in Table 1.

5.19.5. Postgraduate students who have applied for SLC funding but have not yet received approval at the time of registration must pay the minimum required portion of their tuition fees in line with the requirements for self-funded students before they will be permitted to register. Students will be recorded as self-funded, until funding approval has been confirmed.

5.19.6. The instalment payment dates are in line with the Postgraduate Loan release dates outlined in the Postgraduate Loan Entitlement letter provided by SLC. The specific instalment dates will be emailed to the student in an invoice, after registration has taken place. An indication of when the instalment dates will fall during each term and the payment due, is outlined in Table 1.

5.19.7. Failure to pay tuition fees by these dates may lead to withdrawal of the student's registration at the University, in line with the Student Debt Policy (.pdf)

Table 2: Postgraduate payment and due dates

Postgraduate study - October entry for those with SLC loans

Payment date	Payment due
No later than 28 days after the course start date	33.3% of the annual fee
On or before the end of January	33.3% of the annual fee
On or before the end of April	33.3% of the annual fee

Postgraduate study - January entry for those with SLC loans

Payment date	Payment due
No later than 28 days after the course start date	33.3% of the annual fee
On or before the end of April	33.3% of the annual fee
On or before the end of September	33.3% of the annual fee

Postgraduate study - April entry for those with SLC loans

Payment date	Payment due
No later than 28 days after the course start date	33.3% of the annual fee
On or before the end of September	33.3% of the annual fee
On or before the end of January	33.3% of the annual fee

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

5.20. 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.

5.21. 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.

5.22. If a student withdraws or intermits during the year, the University completes the U.S. Department of Education Title IV Funds return calculation (see the Return of Title IV Funds Policy (U.S. Federal Aid), which may result in loan funds that had been allocated previously towards institutional charges being returned to the US Department of Education on the student's behalf. The University will also complete a separate calculation for the outstanding tuition fee liability. 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.

5.23. If a student in receipt of U.S. Federal Aid undertakes a period of distance learning at any point during their course (inside or outside of the UK), this will deem the entire course ineligible for U.S. Federal Aid funding, and all students on that course would not be eligible for U.S. Federal Aid funding.

5.24. U.S. Federal Aid and US Private Loan funds may only be used towards costs for the academic year for which the loan is awarded. A loan cannot be used to pay outstanding debt from a previous academic year.

5.25. Payment instalments are due for U.S. Federal Aid and Private Loan funded students as outlined in Table 3.

Table 3: U.S. Federal Aid Payment Structures

Level of study	Course type	Payment structure
Undergraduate study	Standard length courses	Three payment dates as outlined in Table 1 of this policy
Undergraduate study	Non-standard length courses	Two payment dates as outlined in the Aid Offer Letter
Postgraduate Taught study	Standard length courses	Four payment dates as outlined in the Aid Offer Letter
Postgraduate Taught study	Non-standard length courses	Two payment dates as outlined in the Aid Offer Letter
Postgraduate Research study	Standard length courses	Two payment dates as outlined in the Aid Offer Letter
Postgraduate Research study	Non-standard length courses	Two payment dates as outlined in the Aid Offer Letter

Note: Students will be notified if they are undertaking a standard length or non-standard length course as part of their notification of funding from the university. Definitions of course type are outlined in the U.S. Department of Education Federal Student Aid Handbook guidance.

Fee liability following withdrawal and intermission

5.26. Students are responsible for notifying the University promptly of any withdrawal or intermission. Failure to attend classes, teaching sessions, placements, examinations or other academic activities does not in itself constitute formal withdrawal or intermission and does not affect tuition fee liability.

5.27. Tuition fee liability is calculated based on four main liability points except for students funded through the Lifelong Learning Entitlement on courses exceeding 319 days, which is subject to five liability points during the academic year. Liability points and for withdrawal and intermission can be found in Table 4.

5.28. Where the University withdraws a student's registration in accordance with its Regulations, tuition fee liability will be calculated using the effective date of withdrawal recorded by the University.

5.29. If a student officially registers and withdraws prior to their course start date, there is no liability to pay a portion of the annual tuition fee. However, students who are required to pay a Tuition Fee Deposit, may incur additional costs if they withdraw under this circumstance. Refer to sections 5.14 to 5.16 for further information.

5.30. Students who withdraw permanently from their studies within and including 28 days from the start of their course start date, remain liable for 10% of the annual fee, except for:

- Students funded through the Lifelong Learning Entitlement (LLE) who withdraw within 14 calendar days course start date will not incur tuition fee liability for that period of study.
- SLC funded students who are transferring from Essex to another institution, within and including 28 days of the course start date and in the same academic year.

5.31. Student visa holders 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 relevant UK Immigration Rules and guidance in place at the point the intermission request is made.

5.32. For postgraduate research students who intermit, the liability guidelines in Table 4 and Table 5 do not apply. Instead, 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.

5.33. All requests for fee waivers will be reviewed by the Academic Registrar or their nominee in line with this policy, as well as with reference to the student's individual circumstances.

Table 4: Liability points for withdrawal and intermission

Student type	Pre Liability Point	Liability Point 1	Liability Point 2	Liability Point 3	Liability Point 4	Liability Point 5
All self-funded students All Postgraduate students Undergraduate SLC legacy funded students Undergraduate sponsored students	Before the course start date	Up to and including 28 days from the course start date	29 days after course start date to the last day of the next long vacation	From the first day of the second term of study to the last day of the next long vacation	On or after the first day of the third term of study	N/A
Undergraduate SLC LLE funded students on standard length courses	Up to and including 14 days from the course start date	Between 15 days up to and including 28 days from the course start date	29 days after course start date to the last day of the next long vacation	From the first day of the second term of study to the last day of the next long vacation	On or after the first day of the third term of study	N/A
LLE-funded students on long courses (exceeding 319 days)	Up to and including 14 days from the course start date	Between 15 days up to and including 28 days from the course start date	13 weeks after course start date	26 weeks after course start date	39 weeks after course start date	weeks after course start date
Foundation Year students	Before the course start date	Up to and including 28 days from the course start date	29 days after course start date to the last day of the next long vacation	From the first day of the second term	N/A	N/A

**Students who pay a tuition fee deposit as part of their acceptance may have a different fee liability. Refer to sections 5.14 and 5.16 of this policy for further information.*

Table 5: Fee Liability table

Student type	Pre Liability Point	Liability Point 1 reached	Liability Point 2 reached	Liability Point 3 reached	Liability Point 4 reached	Liability Point 5 reached
All Self-funded students All Postgraduate students All Undergraduate sponsored students	0% of the annual fee*	10% of the annual fee* for withdrawals 0% of the annual fee* for intermissions	33.3% of the annual fee (one third)	66.6% of the annual fee (two thirds)	100% of the annual fee	N/A
Undergraduate SLC legacy-funded students Undergraduate SLC LLE funded students on standard length courses	0% of the annual fee*	10% of the annual fee* for withdrawals 0% of the annual fee* for intermissions	25% of the annual fee (quarter)	50% of the annual fee (half)	100% of the annual fee	N/A
Undergraduate SLC LLE long course students (courses exceeding 319 days)	0% of the annual fee*	10% of the annual fee* for withdrawals 0% of the annual fee* for intermissions	25% of the annual fee (quarter)	50% of the annual fee (half)	75% of the annual fee	100% of the annual fee
Foundation Year students	0% of the annual fee*	10% of the annual fee* 0% of the annual fee* for intermissions	50% of the annual fee	100% of the annual fee	N/A	N/A

**Students who pay a tuition fee deposit as part of their acceptance may have a different fee liability. Refer to sections 5.14 and 5.16 of this policy for further information.*

Fee Liability for Students with Recognition of Prior Learning (RPL)

5.34. Where a student is undertaking modular study, tuition fees may be adjusted if RPL is granted. RPL is typically assessed and applied during the admissions process.

5.35. For students registered on standard structure courses with tuition fees calculated by year of study, the acceptance of RPL does not result in a reduction of tuition fees.

Students in receipt of Bursary and Scholarship awards

5.36. 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 Terms and Conditions of the award.

5.37. Bursaries and Scholarships funded by other organisations may vary and students in receipt of such awards should take advice from the Funding Team by emailing askthehub@essex.ac.uk in the first instance.

University of Essex (UoE) staff in receipt of an Employee Fee Waiver

5.38. As noted in the *Employee Fee Waiver Policy*, UoE members of staff in receipt of an Employee Fee waiver whose course length exceeds the length of their contract with the University will be liable for funding the remaining year(s) of education (e.g., where the course is 3 years, and the contract is 2 years, 1 year of tuition fees would be liable to individual responsible). The funding may be met by the individual, the Department or a third party.

5.39. A UoE member of staff whose planned end date falls mid-way through a year will be liable for the remaining fees for the course, from the start of the next term until their course end date, unless they choose to withdraw from the course.

5.40. If a UoE member of staff leaves employment (i.e., not due to a planned contract end) with the university part way through the course, the fee waiver will cease with immediate effect from the point of the employment end date.

5.40.1. If the former UoE member of staff chooses to continue with their studies, the individual and not the University will be responsible for funding the remaining year(s) or part year of study, from the start of the next term until the end of their course, unless they choose to withdraw from the course.

5.41. If a UoE member of staff chooses to withdraw from their course, and remains in employment with the university, funding for the course will still be in place for the period of study until the point of withdrawing.

Change in fee status

5.43. 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.

5.44. Where they no longer meet the criteria for this category and the University is made aware by the student, their fee status may be changed, and they may be responsible for ‘Overseas’ fees.

5.45. Some students assessed as liable for 'Overseas' fees may become eligible for 'Home' fees part way through their course due to meeting the residence requirements and can be reassessed from the start of the following year of study. Students who believe they have become eligible for home fees through their length of residence in the UK should contact the Funding Team (askthehub@essex.ac.uk) for further advice.

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. Refunds are processed by the Income Team.

6.2. Payment made online by card will be refunded to the original card used for payment.

6.3. 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.

6.4. 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.

6.5. Cash or cheque refunds or refunding to a third party are not permitted.

Policies covering refunds following withdrawal during the transition from applicant to registered student

The table below outlines the liability for tuition fee deposits and tuition fee payments during the transition from applicant to registered student as outlined in this policy.

7.1 It clarifies refund eligibility and liability based on registration status and whether the course start date has passed.

7.2 Refer to the following Student Contractual Documents when reviewing this table:

- Tuition Fee Deposit Policy
- Tuition Fee Payment and Liability Policy

Table 6

Status (Applicant/ Student)	Tuition fee deposit payments	Tuition fee payments/ pre-payments	Rationale
Applicant ■ Not registered ■ Course start date has not passed	■ Refundable ■ Subject to admin fee in some cases – see paragraph 5.1 in the Tuition Fee Deposit Policy	■ Refundable in full	■ No tuition fee liability - not registered ■ Refer to this policy - Tuition Fee Payment and Liability Policy
Applicant ■ Not registered ■ Course start date has passed	■ Refundable ■ Subject to admin fee in some cases – see paragraph 5.1 in the Tuition Fee Deposit Policy	■ Refundable in full	■ No tuition fee liability - not registered ■ Refer to this policy - Tuition Fee Payment and Liability Policy
Student ■ Registered	■ Refundable in full ■ Not subject to admin fee	■ Refundable in full	■ No tuition fee liability

Status (Applicant/ Student)	Tuition fee deposit payments	Tuition fee payments/ pre-payments	Rationale
■ Pre-Liability Point not reached			■ Refer to this policy - Tuition Fee Payment and Liability Policy ■ Tuition fee deposit now absorbed by first instalment of tuition fee
Student ■ Registered ■ Pre Liability Point 1 passed	■ Refundable in full ■ Not subject to admin fee	■ Refer to this policy - Tuition Fee Payment and Liability Policy	■ Tuition fee liability is now in place ■ Refer to this policy - Tuition Fee Payment and Liability Policy ■ Tuition fee deposit now absorbed by first instalment of tuition fee

Policy definitions list (Glossary)

- **Cooling-off Period (LLE):** A period of 14 calendar days from the start date of a course or module during which an LLE-funded student may withdraw without incurring tuition fee liability.
- **Confirmed Loan (SLC):** A loan from the Student Loans Company that has been fully approved and for which the student has completed all necessary declarations.
- **Course Start Date**: The official date a course begins, as stated in the Admissions Offer Letter and student record.
- **Fee Liability:** The amount of tuition fees a student is responsible for paying, based on their registration status and timing of withdrawal or intermission.
- **Instalment:** A portion of the total tuition fee paid at scheduled intervals (e.g., termly or bi-termly).
- **Intermission:** A formal break from studies, during which a student temporarily suspends their course.
- **Liability Point:** A date at which tuition fee liability is assessed. Students funded through the Lifelong Learning Entitlement may be subject to additional liability points depending on the duration of their course.
- **Lifelong Learning Entitlement (LLE):** A UK government funding initiative for flexible learning, applicable to eligible students from January 2027 onwards.
- **LLE Long Course:** An LLE-funded course exceeding 319 days in duration for which Student Finance England applies additional tuition fee liability points.
- **Long Vacations:** University breaks during Winter, Spring, and Summer.
- **Postgraduate Loan (SLC):** A loan provided by the Student Loans Company to postgraduate students, paid directly to the student.
- **Recognition of Prior Learning (RPL):** A process through which students may receive credit for previous learning or experience, potentially reducing the number of modules they need to complete. RPL is typically assessed during the admissions process and may affect tuition fees for modular study.
- **Self-Funded Student:** A student who pays their tuition fees without financial support from a sponsor or loan provider.
- **Short Course:** A condensed academic programme, often eligible for specific funding arrangements.
- **Sponsor:** An external organisation (e.g., government, embassy, employer) that agrees to pay a student’s tuition fees.

- **Student Loans Company (SLC):** A UK government-owned organisation that provides loans and grants to students in higher education.
- **Tuition Fee Deposit:** An upfront payment required from some students to confirm their place on a course, which is deducted from the total tuition fee.
- **Tuition Fee Liability Tables:** Tables in the policy that outline how much of the annual tuition fee a student owes based on when they withdraw or intermit.
- **Undergraduate Loan (SLC):** A loan provided by the Student Loans Company to undergraduate students. The tuition fee loan is paid directly to the university.
- **U.S. Federal Aid:** Financial aid provided by the U.S. government to eligible American students studying abroad.
- **Validated Programme:** A course delivered by a partner institution but awarded by the University of Essex.
- **Withdrawal date:** The date determined as the latest date of student attendance or engagement, or such other date as determined under the University's Regulations.

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 Executive Committee (ExCom) for approval.

Field	Description
Title	University of Essex Tuition Fee Payment and Liability Policy 2027-28
Policy Classification	Policy
Security Classification	Open
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